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ABSTRACT

Research aim/purpose: With the ever expanding online shopping, Electronic Word of Mouth (eWOM) has become a significant factor affecting the consumer decision making behaviour. This is specially the case when considering Generation Y (Millennials), who are old enough to be independent buyers and young to be almost immersed in online living. This article aims to assess the impact of eWOM on “purchase intention by developing a conceptual model of hypotheses encompassing a multitude of factors that may be associated with this relationship. **Design/methodology/approach:** The researcher investigates what factors impact eWOM credibility and make the consumer may adopt it when making a purchase. To examine our research model, a quantitative approach is employed for this purpose using a sample through online survey from Thailand – where there is a large number portion Generation Y consumer base.

Findings/Contribution/Originality: It was found that source style as a visual attribute information is the most significant factor that may impact eWOM credibility in addition to source credibility, argument quality, and source homophily, respectively. This is believed to add significant insights to the eWOM literature by identifying its route of impact toward the purchase intention on Generation Y. From a practical point of view, it helps firms to understand what needs to be taken into consideration when building their marketing strategy.

Keywords: *Electric Word of Mouth (eWOM), Generation Y, Purchase Intention, eWOM adoption, eWOM credibility, Social Media, Consumer Reviews*

1. Introduction

Web 2.0 has transformed the interaction of information exchange, where people react to websites, upload their own data, and give comments. This development has considerably amplified the scope and scale of Electronic Word-of-mouth (eWOM) communication (Reza Jalilvand *et al.*, 2011). eWOM is unique the medium for communication between consumers who have never met, for example, customer reviews, website blogs and comments. Recently, the eWOM has been a target outline for online marketers. This is mainly due to the fact that it is far reaching, transparent, and easy to access (Kozinets et al., 2010). Such consumer-generated information is very helpful for decision making on purchases because it provides consumers with indirect experiences on products and services.

However, the significant growth of e-WOM has raised some issues for organizations in terms of flow control of eWOM and the credibility of the sources of information. Due to the fact that eWOM is far reaching, fast transmitting, transparent, and easy to access, it has the tendency to be out of the control of firms in numerous ways. eWOM becoming important with rising trends, particularly amongst Generation Y, where more consumers are relying on eWOM sources of information and perceiving it as more credible than the shop's own marketing information. Prior to the rise of digital age, consumers shared product-related experiences only through the traditional WOM, where it was highly restricted in time and space. Today, consumers are sharing their eWOM experiences more widely and throughout many online platforms such as web blogs, customer review sites, and social media platforms (Lin et al, 2013). Given that eWOM information take place online, many firms may feel that they can leverage, and to some extent, control their flows of in order to retain the good brand images, and also learn more about their customer behaviours and insights (Bataineh, 2015).

Furthermore, the advent of eWOM started to shift the emphasis of communication from business-to-consumers towards consumers-to-consumers who are becoming the main content creators. This reduces the monopoly of information provided by organization as the main brand shaper amongst buyers. Customers tend to believe/trust more in interpersonal communications with other customers on product and services rather than the marketer-generated contents (Mangold & Faulds, 2009). The credibility of eWOM is introduced as an extent that one perceives the recommendation from the particular source whether person/organization as a believable source of information (Fogg et al., 2002). That is, the judgment of receivers on the

information credibility is considered as the key element in the early stage of information persuasion process (Hilligoss and Rieh, 2008). Therefore, firms need to understand the factors that contribute to the perceived credibility of eWOM and how it enhances consumer purchase intention, as well as the impact that eWOM create to the consumers. Hence, this paper aims to explore the impact of e-WOM has on generation Y purchasing decision – with particular focus on Generation Y – in the digital marketplace. This paper firstly investigates the reasons behind the issue of trust and credibility in online reviews and of Generation Y. Then, it will review the end-to-end online customer experience touchpoint in terms of, for example, comments about particular product or service, the reasons behind any positive or negative reviews and comments.

2. Literature Perspective

2.1 Word of Mouth (WOM)

The importance of WOM has long been the topic that is significant for people like marketers, researchers, and practitioners for decades. Traditional or offline WOM has been shown a significant role for manipulating customer purchase decisions (Richins and Root-Shaffer, 1988; Hennig-Thurau *et al.*, 2004). According to Katz and Lazarfeld (1955), WOM is defined as a process or act of exchanging information about products and services among consumers. It plays an important role in enhancing consumers' attitudes towards the business or behaviours as the customer engage in the discussion about the market information. Due to the information overload for consumers during the product search period, they tend to believe and trust in WOM more than the marketer generated content (Chu and Kim, 2011). The reason behind this is that WOM is initiated and delivered by the users' side, showing the real experience that they have faced with the products and services unlike the marketer generated contents from the company (Feick & Price 1987). Therefore, customers frequently rely on WOM when they search for information to justify their purchase decision.

Furthermore, Harrison and Walker (2001) stated the meaning of WOM as the one-to-one communication between a non-profit communicant in which the sender and receiver is interested in any given brand, product, or service. The importance of WOM is not only limited in terms of traditional marketing ways, it is also a crucial element that transforms the behaviours and attitudes of customer more than the traditional marketing tools like mass media and advertising (East *et al.*, 2008). Moran and Muzellec (2017) explained that negative WOM

can reduce the possibility of buying products, and can lead to the bad reputation of the brand. Hence, it is important for the brand and company to monitor, enhance, and contribute the positivity of WOM among their current and potential customers.

2.2 Electronic Word-of-Mouth (eWOM)

There are several definitions for eWOM in the literature. Whilst, most definition tend to agree on the basic construct of eWOM, each tackle it from a different angle. For example, Hennig *et al.* (2004) define eWOM as the positive or negative statements made by actual, former, or potential customers of a particular product or company, and that the information freely accessible online. On the other hand, Cheung *et al.* (2008) state that eWOM can also be considered as an extension or evolution from interpersonal communication to a new generation of cyberspace information exchange. Moreover, Chu and Kim (2009) viewed eWOM as the consumption-related or marketing information that is provided by customers or internet users in online platforms. Wang and Rodgers (2011) classified the eWOM into two contexts. The first context of eWOM is the information-oriented. This type of eWOM includes the reviews, forums, and product feedback sites that particularly focus on the product/service performances. The second context of eWOM is the emotion-oriented. This type of eWOM focuses more on the broader product experiences, which are considered to be more subjective and not necessarily included product focused online communities. Furthermore, Cheung *et al.* (2009) clarified that eWOM as a communication between customers and their peers, whether to endorse or disapprove of products or services that they have experienced. eWOM is classified as a truthful and trustworthy product evaluation because it balances and assesses the brand from real user experiences and perspectives.

The advent of the Internet has directly contributed to the significance of eWOM (Hennig *et al.*, 2004). The emerging of Web 2.0 enables internet users to exchange information and experiences through the platforms like customer review sites, Web boards, Social Networking Sites (SNS) such as Facebook and Instagram, discussion boards, instant messaging applications, and other online communities (Brengarth & Mujkic, 2016).

As more consumers are turning to the Internet to search and share for product information, it results in great volumes of consumer opinions being available online (Reichelt *et al.*, 2014). This increasing popularity of eWOM has turned the internet to be full of the product and service information (Moran and Muzellec, 2017). Hence, it is essential for firms to spot the

opportunities that existed in the Internet, and adapt it to their businesses. For example, Airbnb, the famous online platform for property renting and space, has implemented the eWOM to their business and found the tremendous success.

2.3 Online Customer Review as part of eWOM

Online Customer Review (OCR) is defined as the peer-generated evaluation of product in which posted on the company's website or the third-party agent (Mudambi and Schuff, 2010). It is considered as an important source of information and plays a crucial role to both product manufacturers and customers along with the user-generated content platforms like websites, social networking sites, and e-commerce (Somprasertsri and Lalitrojwong, 2010). The advent of OCR has led to increased customers' perception and social presence online (Kumar and Benbasat, 2006; Yoo & Gretzel, 2008). OCR is a powerful marketing communication tool and has the potential to attract more website visits as well as increase the time that customer spends on the site, and it can be used to create a sense of community among loyal customers and frequent shoppers (Gretzel *et al.*, 2011). Customers have implemented this information to support their purchase decision, evaluate the credibility of the sellers, and also exchange their post-experiences with the products and services online (Ladhari and Michaud, 2015). This can also be viewed as an opportunity from manufacturer perspective. Knowing the insight about desires and preferences of customer is highly treasured for the research and development, customer relationship management, and marketing department of the firm (Kumar and Benbasat, 2006). In addition, firms can further this information to enhance the shopping experience and satisfaction of customer. For example, online merchants nowadays allow customers to express their opinion on product and service through customer review section. Retail websites also offer the customers the opportunity to rate their service with the content in form of numerical star ratings (Mudambi and Schuff, 2010). Hence, OCR becomes a crucial factor that facilitates the online transactions between buyers and sellers, and unavoidably gives the tremendous impact directly on the customer purchase decision (Elwalda *et al.*, 2016).

2.4 Purchase Intention

The purchase behavior of customers in the era of e-commerce has captured significant interest from researchers and practitioners in various ways (Lee and Lee, 2015). There has been an extensive effort that attempted to analyse how customers make online purchase

because of its immediate influence on sales (Van der Heijden *et al.*, 2003). Naturally, stimulating customers to purchase more products has been the most important target for businesses, whilst online recommendation systems play a significant role during the information search of customer. Morinez *et al.* (2007) along with Shah *et al.* (2012) defined purchase intention as a situation where customers tend to buy a certain product in particular condition. It is also a kind of a decision-making stage which indicates the reason that customers buy particular products and brands in various conditions (Kotler & Armstrong, 2010). Purchase intention is a composite process, which usually related to the perceptions, behavior, and attitudes of consumers. In the information adoption process, purchase intention may be changed under the influence of source trustworthy and information usefulness. Thus, business need to determine the factors that lead to purchase intention of their potential customer during the online search period in order to shape them to the actual purchase.

2.5 Generation Y and their Internet Usage Behavior

The emergence of the information age in the 1990s has had a profound effect on all aspects of life and on people at all ages. Such impact affect has an even deeper impact and transformed the behaviour of consumers who grew up in that era, which is called Generation Y (Gen Y). This generation includes people who were born in the period between 1980 and 2000. Approximately one third of the world's population is Gen Y which is the biggest online consumer segment (with independent income) today (Valentine and Powers, 2013). According to Amornvivat *et al.* (2014), there are more than 2 billion of Gen Y consumers. If we take a country like Thailand, we find that Gen Y represent about 28 % of the Thai population, and it is the highest among any other generations, and seems to remain the biggest for decades.

Given such a rising rate amongst other generations, businesses need to pay close attention to the rise of this Generation, not only because they represent the biggest group with high spending consumers, but also play an important role as a key influencer in online purchase. Gen Y has relatively high income compared to their young age, and high tendency to spend compared to the Gen X or Baby boomer (Panjakajornsak, 2017). Gen Y are likely to be mostly affected by the revolution of internet and social networking. Coupled with the rising affluence and the power of digital technology, it has given this generation a higher level of exposure to technology more than any of the previous generations (Amornvivat *et al.*, 2014). The key influence on this generation is that they grew up with the Internet, which means that they

always prefer to consume information and interact with others online instead of the traditional media (Sasmita and Suki, 2015). They exploit social media as the channel to exchange information and create identity online. It is the generation with information driven, with the one-click instant access to the world of online information shared on the social media, blogging websites, and online communities (Amornvivat, 2014). They have plenty of media choices and options available, in which could be positive for firms to target the right customer with their online offerings and drive the positive product review. However, the other side of the coin is the negative review which might damage the reputation of the firm and affect the brand image. Hence, business needs to construct eWOM strategy to draw Gen Y to associate with the positive eWOM and online sharing to their offering. With such online strategy, it is helpful for the firms to fast-track the purchase decision with the monitoring system that leads to positive review, and manage with the negative review immediately.

The above discussion stresses the importance of eWOM in shaping the opinion of consumer in general and the Gen Y in specific. This was a culmination of the introduction of web 2.0 and technology savvy Gen Y. Hence, in order to understand the significant impact of eWOM on Thai Generation Y purchase intention and understand their information adoption process, it is essential to identify the elements and applicability throughout the process of the eWOM communication in which persuade the information adoption by consumers.

3. Hypotheses Development

Reviewing research models considering eWOM from different angles, Teng *et al.*, (2017) developed a model to identify critical factors that influence Chinese and Malaysian users' attitudes and behavior when processing persuasive eWOM messages. A model was also developed by Cheung *et al.*, (2008) to examine the extent to which opinion seekers are willing to accept and adopt online consumer reviews and which factors encourage adoption. Lis (2013)'s model was designed to examine factors that influence the perceived credibility of consumer online recommendations while the model of Tien *et al.*, (2018) focuses on the influence of C2C eWOM using information persuasion in reference to purchase decision making. Therefore, this study's framework is formulated based on the information adoption model which is associated to the eWOM as from the above mentioned research models.

3.1 Source Credibility

Lis (2013) stated that source credibility is the term that defines the positive characteristic of the communicator that affects the acceptance of message from receiver. Credible information sources often generate the positive and persuasive message in which convince the favourable attitude toward the products/services associated to the reviews (Eagle and Chaiken, 1993). Eagle and Chaiken (1993) adopted the source credibility model from Hovland *et al.* (1959) proved that source credibility has a positive effect on the attitude, opinions, and the conduct of receiver. In the same way, Park and Lee (2009) along with Wu and Wang (2011) studies have shown that source credibility is the crucial factor in defining the effectiveness of eWOM. Prior study on online credibility by Wathen and Burkell (2002) shows that credibility is the significant factor for the final recommendations in electronic consumer recommendation, as the higher credibility from information senders tend to attract receivers to follow product recommendation.

However, there is still a debate among researcher about the precision and dimension of the construct. Source credibility generally consists of two elements which are source trustworthiness and expertise of information sender (Hovland *et al.*, 1959; Tien *et al.*, 2018; Kim *et al.*, 2018). The author derived source credibility from the framework of Cheung *et al.*, (2008) and Tien *et al.*, (2018). Perceived trustworthiness refers to the degree of confidence and acceptance that receiver developed toward the source including the extent to valid information in source communities and correlate with the consumer perceptions toward the website (Willemsen *et al.*, 2012; Park and Lee, 2009). Consumer usually trusts the information on well-known websites and assess it as more credible than those on unknown website. The other aspect of source credibility is the expertise of information sender referred to the professional knowledge that source communicator has towards the products/services (Wu and Wang, 2011). Consumer tends to believe information from those who have greater expertise, experience, skills, or knowledge correlate to a particular product, service, and brand.

Nevertheless, there is one factor that had not been evaluated by any model, which is the consumers' judgement of source credibility in online environment. It is essential to address the critical role of this consumers' judgement because it can affect to the source credibility as well (Teng *et al.*, 2017). The acceptance of online reviews from information receivers also depends on the level of source credibility as it has the strong link between the attitude, judgment, and

perception with eWOM message. People tend to enact the positive attitude towards products/services related to the level of eWOM credibility.

Likewise, many empirical evidences represent that source credibility has a positive influence on receiver's attitudes and behaviours (Petty *et al.*, 1981; Dou *et al.*, 2012). Cheung *et al.* (2008) suggested that information that was created by the credible sources will be likely to be perceived as reliable and useful, and it increases the chance of spreading this information to their communities. Conversely, consumers sometimes might not be able to distinguish the credibility of source due to the differences in product knowledge level. They simply search for the information on the internet, avoid confusion and complicated information, and save time by the reliance of informational evaluation from surrounding instead. Therefore, if consumers believe that a review has been written by an expert from the well-known website, they are more likely to expose and consider it in the positive manner, in which result to the stronger and higher purchasing decision (Teng *et al.*, 2017). Based on the above discussion, this research first hypotheses is as follow

H1: Source credibility has a positive impact on eWOM Credibility

3.2 Source Style

In the context of online review, it could be in the combination of texts and visual cue that represent in the website and social networking site (SNS). Teng *et al.* (2014) defined source style as the visual text and visual cues that can encourage both information elaboration and retention. Kim and Lennon (2008) study shows the significant classification of online product presentation format that influences the consumer attitude and purchase intention in online shopping. The study defined visual information of a product as the photos, pictures, and videos, and proposed that visual information of product can encourage the information elaboration and increase the potential product recall tasks from consumers. Lin *et al.* (2012) also stated that both visual and verbal forms of online information can increase the competence of understanding and enlarging product information. Result from Lin *et al.* (2012) research shows that participants rated eWOM articles with visual information higher in every aspect than identical articles that presented without visual information. Furthermore, the study also stated that participants who read eWOM information of search product with pictures would develop greater product interests and purchase intention more than those without pictures (Lin *et al.*, 2012). Moreover, Teng *et al.* (2017) explained that an increasing number of online reviews are

uploaded with pictorial information and express through the mode of personal experiences and emotions in eWOM communication.

However, not only the visual attribute information is the significant factor that matters in source style, it is also important to consider the source content. Moran and Muzellec (2017) study on the 4C of credibility framework illustrate that 'content' of the source or eWOM message is another determinant of the eWOM credibility. Content in the model refers to message clarity and valence of communication. The clarity of online message relies on both attribute ambiguity and language abstraction (Moran and Muzellec, 2017). Attribute ambiguity is the reason why consumers hate or love the experience from brand (Gershoff *et al.*, 2007). The eWOM is considered as credible source of information when the attribute resembles with eWOM receiver. According to Schellekens *et al.*, (2010), the language abstraction describes a branded experience by customers whether it is concrete or abstract. The concrete language term is the recent experience and abstract language assorted with customer's lifetime experience. Message language and attributes are important factors in eWOM framework because the eWOM receiver has to decode and understand the message in the proper manner as the sender (Christiansen and Tax 2000).

In respect to the valence of online review, eWOM content is usually associated with the valence of side of the message in which could be positive or negative (Moran and Muzellec, 2017). The previous study from Cui *et al.*, (2010) found that negative online reviews have more impact than positive ones. Yet, the same study also found that negative online reviews increased product sales. De Maeyer, (2012) explained this situation as the negative online reviews stimulate more awareness of cognitive elaboration of the product information which leads to the better understanding and are eventually converted into increased sales. Cheung *et al.* (2009) stated that another significant perspective of source style is recommendation sidedness. Primarily, messages are classified as one-sided information including the positive or negative statement. Meanwhile, the two-sided information includes both of the negative and positive statement. Regarding to the perceived eWOM credibility, two-sided message is more versatile as it increases quality of the review, and tends to perceived to be more credible (Cheung *et al.*, 2009). Moreover, the framework by Teng *et al.*, (2017) illustrate the significance of source style and include it as a major factor influencing eWOM.

Apart from visual attribute and content, Archak *et al.* (2011) applied the opinion mining method using data from Amazon.com, he found that writing style and language used in review affected both perception and the following impact of those messages. King *et al.*, (2014) also indicated that it is essential to provide more information to confirm the credibility of the review for the feature-based product, whereas the review about experimental goods such as music and movie requires more subjective points of view. Altogether, the source style including the visual information, content, writing style and language used in the review is the element that can contribute to eWOM credibility in the communication process. Building on that, our research second hypotheses is as follow:

H2: Source style positively affect the eWOM Credibility

3.3 Argument Quality

Argument Quality refers to the persuasive strength of argument that embedded in an informational message (Bhattacharjee and Sanford, 2006). Cheung *et al.* (2009) explained more that it is the level of the argument convincing that receivers consider in defending the position. The study from Sia *et al.* (1999) also shows that argument quality will influence the attitude of message receivers in a social media context. Especially when customers recognize that the information suit with their requirements and needs, they are willing to critique the value of the products based on their purchase criteria (Olshavsky, 1985). If the online reviews/contents are considered as a valid information from the receivers, they will establish a favourable attitude towards the products/services correlated to the reviews, and thereafter the argument quality is perceived as credible information. Contrarily, if these reviews are recognized as invalid, message receivers will establish a negative attitude towards the products/services, and eventually the argument quality is considered as not credible (Cheung *et al.*, 2009). Hence, determining perception of consumer towards information quality on the online site is an important factor for analysing their potential purchasing behaviour.

By the same token, the framework from Delone and McLean, (2003) and Cheung *et al.*, (2008) classify that the argument quality is often validated in four commonly used dimensions of information quality, which are relevance, timeliness, accuracy, and comprehensiveness. Petty and Cacioppo, (1986) defined relevance of the message as the extent to which reviews are relevant and applicable. As most internet users are sensible of their time, users barely read the website in detail but however scan the site quickly to find the information that they need (Madu and Madu, 2002). User wants to quickly find the information they want with less effort (Nah

and Davis, 2002). Hence, it is important to assort only the most relevant information to display in the online community.

In addition, Timeliness refers to the current, timely, and up-to-date and information (Nelson *et al.*, 2005). The previous research shows that when website is not updated constantly, it cannot provide the added value and expected performance to users (Madu and Madu, 2002). Furthermore, accuracy of messages refers to the correctness, reliability and validity of the information (Nelson *et al.*, 2005). According to the media richness theory of Daft and Lengal (1986). It found the connection of the more accurate the messages, the higher perceived usefulness and credibility of the message will be. Moreover, comprehensiveness of messages refers to the understandable and informative in breadth and depth of information (Delone and McLean, 2003). Similarly, Sullivan (1999) advised that the more detailed the information is, the wider the breadth of user orientation and user categories of the website, and resulting in the more possibility of acquisition from users.

Altogether, the four elements of argument quality are recognized as the essential elements in online high-quality reviews. These are the factors that increase the usefulness, persuasion, and credibility from message recipients by online reviews. Therefore, the hypotheses concluded from the above discussion is as follow:

H3: Argument quality has a significant impact on eWOM Credibility

3.4 Homophily

Besides source credibility, style, and argument quality, a further factor appears as important for the assessment of credibility. Social homophily or homophily refers to the degree of similarity that individuals interact with one another in terms of demographic which are age, gender, education, occupation and the perceived attributes which are ethnicity, values, and preferences (Lazarsfeld and Merton, 1964; Rogers, 1983; Gilly *et al.*, 1998). Individuals with the greater levels of similarity, interpersonal attraction, and trust develop the higher levels of emotional attachment (Hyun and Kim, 2014). Furthermore, the study from Katz *et al.*, (2004) proved that individuals tend to interact with people who share similar characteristics due to the reason that they can lower the potential conflicts that might occur in the relationship by greater trust and emotional attachment. In the same way, online information seekers are likely to have a favourable attitude towards the website and information on it, if the website

provides content and information that matches with their characteristics and interests (Kim *et al.*, 2018). This leads to an increased in perceived homophily. Likewise, Gibbons and Gerrard (1991) stated that an information sender who is perceived as high affinity is more likely to give reason for the emotions and classified as more credible. For this reason, information exchange through WOM or eWOM communication happens more frequent among individuals with high homophily (Chu and Kim, 2011). Thus, according to the source attractiveness model by Lis (2013), it can be assumed that homophily is the significant element for the credibility in online recommendation. The research fourth hypotheses based on that is as follow:

H4: Homophily has the positive impact on eWOM Credibility

3.5 eWOM Credibility

Based on the above discussion, source credibility, source style, argument quality, and homophily are critical attributes that increase the acceptance and credibility of eWOM message by recipients. This paper has attempted to clarify that eWOM credibility derive from examining the four elements that proposed in research model, as it discovers the means by which credibility is generated from each of contributing elements. Teng *et al.* (2014) and Lis, (2013) defined eWOM credibility or the persuasive eWOM message as online recommendations in which were perceived as credible sources, delivering the descriptive power in online information acceptance. The judgement of recipient's online information credibility influences the level of confidence that they have in the information (Khong *et al.*, 2010). To clarify, it means the more likelihood that people perceived eWOM message as credible source, the more acceptance and adoption they will give towards the online information. Sussman and Siegal (2003) also stated that there is high tendency that people who accept credible eWOM message intend to apply the information in their purchase decision process more than the unreliable ones. Petty *et al.* (2002) ensured this statement by modifying the experiment as when people considered the source as credible, they did not doubt, and adopted the information immediately. Previous studies from McKnight *et al.*, (2002), Cheung *et al.*, (2008) and Lis (2013) confirmed that the positive effects from online reviews developed the great willingness of eWOM information acceptance and adoption. Therefore, it is likely that credible eWOM message will be adopted by recipients in the eWOM communication and can be further applied to their purchase intention. Hence, this research build on the above argument and propose its fifth hypotheses as follow:

H5: eWOM credibility has the positive impact on eWOM Adoption

3.6 eWOM Adoption and Purchase Intention

Building eWOM credibility is not the only factor that contributes to the successful eWOM communication process, eWOM adoption is also playing an important role throughout the process from the credibility to purchase intention. Based on the study of Tien *et al.* (2018), eWOM adoption acts a mediating role in determining and connecting impact of eWOM credibility and purchase intention among consumers. McKnight and Kacmar (2006) also stated that the fundamental requirement for eWOM adoption is the credibility. According to Sussman and Siegal (2003), eWOM adoption refers to the acceptance of the recommendation of the compatible review. Also, there is high tendency that people who accept credible eWOM message attempt to utilize the information on their actual purchase decision stage.

Cheung *et al.*, (2018) stated that eWOM adoption is derived from information adoption process which is the degree that people engage in utilizing information. Adoption is also one of the essential activities that users attempt to conduct in online virtual communities. One example provided by Pitta and Fowler (2005) is that it can be seen when consumers are searching and scanning for comments and opinions they believe it is credible which posted by others prior they actually make a purchase decision. Then, recipients are more willing to adapt a recommendation from a reliable source more than one which considered as unreliable (Bansal and Voyer 2000). eWOM credibility coupled with adoption enable consumers to determine and modify their attitudes with the purchase decisions (Park and Lee, 2009).

Previous research also revealed that trust is also the fundamental factor for eWOM adoption in the online shopping context (Lu *et al.*, 2010). The more likelihood that a person trusts an electronic vendor, the more tendency he has to make a purchase. According to Erkan and Evans (2016), eWOM adoption can benefit electronic vendors by converting the recommendations on social networking sites into purchases. The study from Dabholkar and Sheng (2012) and Gunawan and Huarng (2015) claimed that consumer purchase intention will be increased when there is a greater trust in online recommendation agent, and also from the viral messages with the greater level of perceived usefulness and adoption. Therefore, purchase intention of consumers are literally enhanced by the eWOM credibility and trust through the beneficial influence of eWOM adoption. As from that, our last hypotheses is as follow:

H6: eWOM adoption has a strong impact on Purchase Intention

3.7 Conceptual framework

As from the above discussion, a conceptual framework was developed for analysing the impact of e-WOM on Generation Y Purchasing intention in Thailand as shown in **Figure 1**.

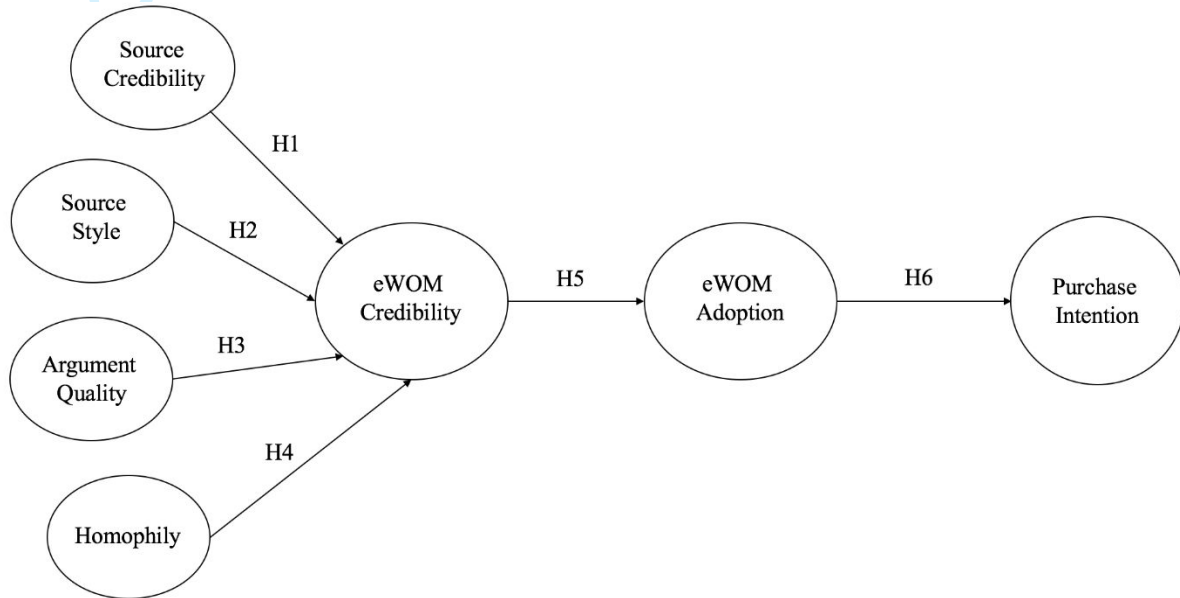


Figure 1: Proposed Research Framework

4. Research Methodology

As this research tries to discover the relationships among variables from eWOM to the purchase intention of customer by formulating and testing the hypotheses, quantitative research approach is the proper method where it can determine the relationship between the constructs and provide empirical evidence answering our research question. In addition, the deductive approach will be implemented in this study in order to analyse all data derived from quantitative research method. Deductive approach will also be used to test the consistency of data with former assumptions and hypotheses that identified by the researcher. Furthermore, literature provides evidences that survey questionnaire is the useful method in which can investigate the insight of participants and discover the correlation between factors (Kim *et al.*, 2018; Tien *et al.*, 2018; Erkan and Evans, 2016; and Reza Jalilvand and Samiei, 2012). It is also used to discover the relation among variables such as source credibility, source style, argument quality, eWOM credibility, and purchase intention towards generation Y in Thailand. Hence, the questionnaire survey is chosen in order to examine and test the hypotheses of this study.

The population of this research is Thai Generation Y between 24 to 38 years old in both male and female and have experiences in online WOM such as customer reviews, blogs, web board, social media posts before making purchase to product and service. According to "We Are Social" (2018), out of overall 69.1 million of Thai population in 2017, there are 57 million people which is accounted for 82 % of the population has accessed to internet. Also, 54.6 million people are the active mobile internet users in which are accounted for 79 % of the overall population. Majority of them used internet on a daily basis for browsing information online. In addition, "We Are Social" (2018) illustrated that search engine websites like Google, the most visited website in which there are about billion monthly traffic, followed by Facebook, YouTube, and Pantip (local customer website and discussion forum). Furthermore, this research will utilise a non-probability sampling with the combination of purposive and snowball sampling technique. The questionnaire was conducted through Google survey in both English and Thai language as the boundaries of this study is among Thai people. All the questions were compulsory in order to avoid any missing values. All measurement items were adopted from related literature where the items' reliability was previously tested (Chu & Kim, 2011; Norman & Russell, 2006; Wixom and Todd, 2005; Citrin, 2001; Brown & Reingen, 1987; Wu and Shaffer, 1987; Wiener and Mowen, 1986)

All of the question in this section is provided with Likert scale between 1 (strongly disagree) to 5 (strongly agree). The purpose of implemented this Likert scale is to allow participants to reveal their true weight of their opinion toward to subject of study. This research benefited from the advantages of small-scale version before running the extensive study (Van and Hundley, 2001). It gave the authors an indicator on to what extent the proposed methods are suitable. For this reason, this study implemented the pilot study of 20 participants before the official questionnaire was carried out. After improving the questionnaire, 230 valid responses were collected and used for the analysis phase. SPSS 25.0 software is used to analyse collected data.

5. Results and Analysis

5.1 Demographic Statistics

The total of 230 responses were employed for the analysis phase. Out of that, we found 56 percent of them were male, 60.7 percent of them are from the age range of 24-29 years old.

The majority of participants in this research has a minimum of bachelor degree. Approximately 47 percent of participants has the master degree, and only 3.9 percent got the diplomat or below bachelor degree. Likewise, the social status of participant is illustrated below due to the factor that each category has different purchasing habits. In term of their monthly income, there are 26.5 percent of participant who has income from 25,001 to 35,000 THB, follow by 24.3 percent who got average 35,001 to 50,000 THB, couple with 23.5 percent who has 15,001 to 25,000 THB. The rest of income distributions are 20 percent of participant who has more than 50,000 THB and 5.7 percent who got less than 15,000 THB per month.

5.2 User Background Information

The result of our survey illustrate that all of the respondents have read and experienced with eWOM including online customer review, blogs, web board, and social media posts before they actually make a purchase. Moreover, majority of responses confirmed that Facebook is the most visited platform for this purpose with 164 participants followed by 138 for Web board, 129 answers for Customer review site. The lowest attention was given to Instagram with 88 responses. Also, the frequency of time that respondent usually read online review before make a purchase to certain product/service was questioned. 42.2 percent of the participants confirmed that they read online review before make a purchase to certain product/service 3 to 4 times, 24.8 percent stated that they read only 1 to 2 times before, 20 percent indicate that they read up to 5 or 6 times, and the rest 13 percent of respondents read more than 6 times before they make a purchase decision. Specifically, the average time that respondents spend on reading eWOM and online review is varied. 33.5 percent of respondents read quite a few from 1 to 15 minutes, 25.7 percent of them read 15 to 30 minutes, 16.5 percent read up to 30 to 45 minutes, 12.6 percent read from 45 to 60 minutes, and respectively 11.7 percent of respondents spend more than one hours reading online review and eWOM.

Likewise, the responses provided more details on the reasons why respondents choose to read online review rather than other type of sources. The most common answer is "variety of information that they can find on the internet" with frequency of 171, followed by 146 answers that choose convenience and easy to access to the online information. Credibility is also the concern as 105 answers represent the significant of the terms, along with the accuracy and precision of information that there are 80 answers show it the least important.

5.3 Reliability Analysis

To ensure the quality of the measurement, the reliability test is conducted in order to examine the internal consistency of responses among group of questions incorporate in this questionnaire survey (Saunders *et al.*, 2009), Cronbach's alpha is used for this purpose. Generally, the value should lie between 0.00 and 1.00. Bryman and Bell (2011) suggest that Cronbach's Alpha link the questions from each factor as it will be increased when the question is removed. The results show acceptable level of reliability as Cronbach's alpha is higher than the value of 0.7 (Sekaran, 2000)

	No. of Questions	Cronbach's Alpha
Source Credibility	4	0.740
Source Style	4	0.766
Source Homophily	3	0.727
Argument Quality	4	0.798
Information Adoption	2	0.742
Purchase Intention	2	0.756

Table 1: Reliability Analysis with Cronbach's Alpha

Hair *et al.*, (1998) claims that the reliability or Cronbach's alpha that is the lowest acceptable point is 0.6, and the value that is higher than 0.8 indicates that all of the elements have a strong coherence. Hence, the results of the current study show acceptable level of reliability for all our constructs (as shown in **Table 1**).

5.4 Factor Analysis

Factor Analysis is a method that implemented to this study in order to identify the factors communalities, loadings. The factor analysis identifies the expected question suggested by previous theories. Furthermore, factor analysis predicts and identifies the number of factors. According to **Table 2**, the communalities values are illustrated and sorted by each question in the construct. Additionally, Kaiser-Meyer-Olkin (KMO) value is $0.925 > 0.7$ indicating that the factors between constructs in this study has high significant level.

	Construct	Communalities
Source Credibility	SC1	.598
	SC2	.563
	SC3	.586
	SC4	.549
Source Style	SS1	.649
	SS2	.571
	SS3	.399
	SS4	.434
Source Homophily	SH1	.711
	SH2	.702
	SH3	.593
Argument Quality	AQ1	.589
	AQ2	.673
	AQ3	.628
	AQ4	.572
Information Adoption	PA1	.776
	PA2	.754
Purchase Intention	PI1	.651
	PI2	.642

Table 2: The Communalities Table from Factor Analysis

5.5 Hypothesis Testing

This research investigates not only the relationship between variable but also determines the significant contribution of each element. Thus, both of multiple and single regression analysis are implemented in this study for better comprehension to the cause and effect connection between various variables (dependent and independent). The results indicate the level of predictive variable that affect the change in dependent variable, as well as evaluating outcome from the contribution of each predictor's element. Hence, multiple regression and single

analysis is executed in this study in order to measure the effect of each construct such as source credibility, source style, source homophily, and argument quality, that can contribute to the overall credibility of eWOM and affect information adoption and purchase intention. **Figure 2** represents the hypotheses testing results for both multiple and single regression analysis to measure different factors in eWOM area that impact the purchase intention of Generation Y. The results of this analysis confirm that standardized coefficient beta and R² are all significant values. As a result, eWOM credibility is significantly impacted in a positive relation with source credibility, source style, argument quality, and source homophily.

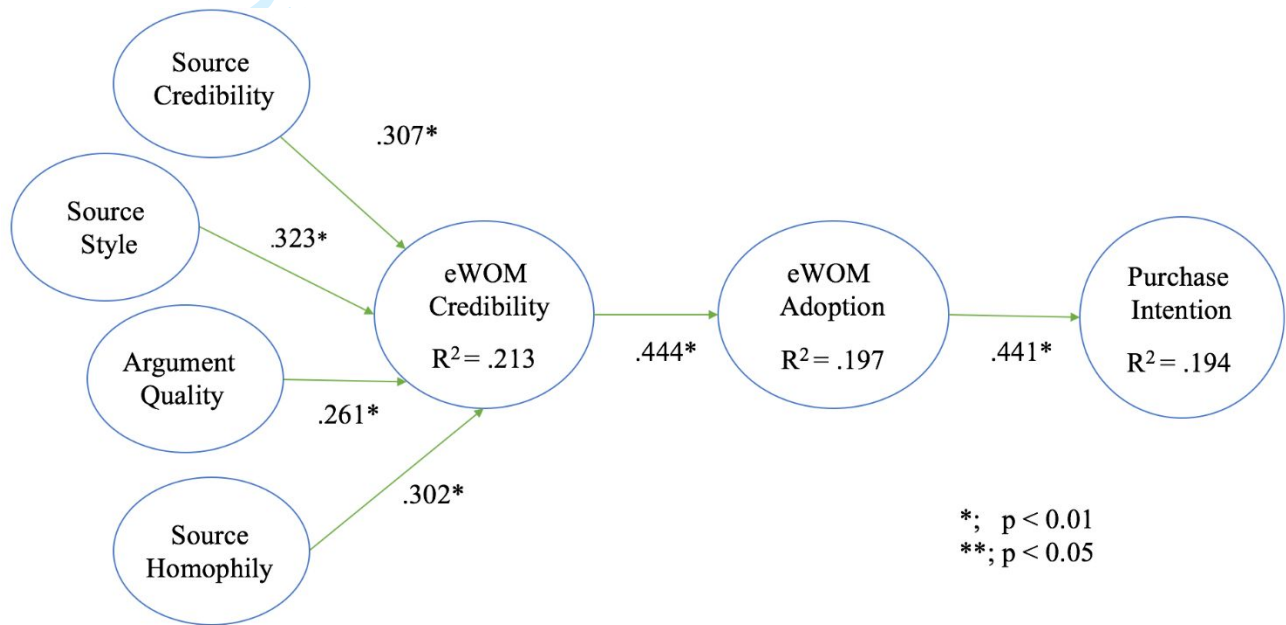


Figure 2: The Hypotheses Testing Result

The beta coefficient value for these values were $\beta = 0.307$; ($p < 0.01$), $\beta = 0.323$; ($p < 0.01$), $\beta = 0.261$; ($p < 0.01$), and $\beta = 0.302$; ($p < 0.01$) respectively. The highest impact comes from source style, followed by source credibility, source homophily, and argument quality. Moreover, the eWOM credibility is also significantly related to eWOM information adoption and represents the coefficient value of $\beta = 0.444$; ($p < 0.01$). In term of the impact of eWOM information adoption on purchase intention, it is also found significant with coefficient $\beta = 0.441$ ($p < 0.01$).

6. Discussion

Hypotheses formulated in this study were all accepted from the multiple and single regression analysis. The impact of eWOM on purchase intention of customer has long been under a great of attention (Fileri *et al*, 2018; Tien *et al*, 2018; Erkan and Evans, 2016; Reza Jalivand

and Samiei, 2012; Kumar and Benbasat, 2006). Indeed, the influence of eWOM has been verified by various factors such as 4C of credibility framework from Moran and Muzellec (2017), customer value and eWOM framework by Nusair *et al.* (2017) and the eWOM effect framework from Park and Lee (2009). However, this study explains the determinants that affect the eWOM credibility which leads to information acceptance and influences customers' purchase intention.

The outcome of our empirical investigation provides an evidence that source credibility significantly affects the eWOM credibility, information adoption, and subsequently purchase intention. This evidence is consistent with Park and Lee (2009) along with Wu and Wang (2011) who confirmed that source credibility has a positive impact on overall credibility of online source, and customers tend to adapt the credible source more than the one they found unreliable. This study found that Generation Y consumer in Thailand tend to believe in expertise and professional information sender, and give the priority on the popularity of online review and eWOM. This, however, contradicts with the findings of Cheung *et al.*, (2008) who determined that source credibility has no significant impact over information credibility and usefulness in the context of online information adoption. Cheung *et al.*, (2008) claimed that it is somehow difficult to recognize the real identity of online users as any user can freely register and post comments/reviews without individual signature or real authorization check. Hence, readers or information receivers do not have enough indication of who is the content generator, which leads to the insignificant of source credibility.

Furthermore, the current research found that source style has the highest impact on eWOM credibility in online information adoption and consumers' purchase intention. The results indicate that Thai Generation Y consumer tend to like the detailed online review with visual information such as photos and videos. They also give an interesting aspect that website attribute in the eWOM communication influence the trustworthy and overall credibility of that site. Likewise, Teng *et al.* (2017) and Lin *et al.* (2012) found that there is a strong linkage between source style and behavioral intention of consumers. Teng *et al.* (2017) discovered that users are likely to believe in the contrasting online reviews and comments more than the one that has only positive or negative side.

The findings further indicated that there was statistically significant relationship of argument quality and source homophily with eWOM information adoption and purchase intention. The

study also found that up-to-date, accurate, and relevant information are a big concern for Thai Generation Y people, and it impacts the overall credibility of that review. As same as the findings from Cheung *et al.* (2008) explained that online information receivers want to quickly access the information they want with less effort, as they are sensible of their time. In addition, our empirical examination demonstrates that Thai Generation Y people tend to be open-minded and accept the information that comes from a reviewer with similar characteristic, attitude, and behavior. This agrees with Kim *et al.* (2018) that perceptual homophily impact the purchase intention as consumers may favor the online review with viewpoints, preferences, and experiences that are the same to theirs which considered to be more persuasive than dissimilar ones. However, the result contradicts with Filieri *et al.* (2018) who tested the source homophily element and found it is not significant. They claim that online user focus more on the content of a review in terms of expertise and popularity of reviewer rather than examining the level of similarity that reviewer share with them.

Finally, similar to the claim of McKnight and Kacmar (2006), the result revealed that eWOM information adoption and purchase intention is the consequence. McKnight and Kacmar (2006) stated that the minimum requirement for online information adoption is the credibility that people perceived from the source. The information adoption act as the mediating role to connect the credibility to purchase intention. This claim was also supported by Gunawan and Huarng (2015) when they found that people tend to adopt online review and information when they have trust and perceived that eWOM is reliable, which result in further stage of decision making process that the purchase intention will be increased.

7. Theoretical Contribution and Marketing Implication

This study adds to the current body of literature on few levels. With the increased attention to eWOM for both researcher and practitioners, this research investigated new factors affecting eWOM credibility highlighting the source style as a major influencer of this credibility. The model developed in this research provide a roadmap for the purchase intention through eWOM stressing the importance of eWOM credibility as an introduction to the customer to adopt it when making purchase for a product or service. More interesting, this research considered a specific generation and age groups to study their purchasing behaviour. It provides a practical evidence that the customer decision making behaviour is varied among different generations. The Thai context also added another flavor into it.

Moreover, the results of this research represent factors that lead to purchase intention of Thai Generation Y through the elements in eWOM communication. Thus, this research could help companies that want to plan their online marketing campaign and strategy. To point out, consumer perceived that source style is the most important factor in overall eWOM credibility. With this in mind, company should pay more attention on this element in order to attract customers to visit their website or review. For instance, the owner may add more visual information, adjust their website attribute, or make sure that there are both positive and negative comments/reviews as consumers tend to believe the review that has both side of information more than the one that has only positive side. Moreover, an insight from this study shows that consumers also give a priority to source credibility. For example, consumers tend to trust review from expert and professional, and perceived that amount of information is the main determinant for the overall credibility of online review. Hence, company should encourage the current customers to share their real experiences with the product/service, and involve the influencer or reviewer that has an expertise in order to draw the consumers' attention.

8. Conclusion, Limitations and Future Research

All in all, e-WOM is a powerful communication that could enhance user's experience towards product and service in many different dimensions. This research is an attempt to determine the factors that impact purchasing intention in online eWOM environment. This study revealed that Thai Generation Y people usually adapt online review as one of the key mediator that influence their purchase decision. There are 230 data collected from the online channel and analyze by implementing multiple regression analysis. The result assures that credibility of eWOM has a significant impact on consumer purchasing intention. The element that has the highest impact is source style which entirely contribute to the effectiveness of eWOM while argument quality has less impact. These four elements thoroughly perform different roles in determining the online review credibility. However, generating eWOM credibility is not the only factor that contribute to the success in online communication process, the information adoption also plays a significant role that connects the credibility to the behavioral intention. The information adoption will occur when customer perceived that source is credible. Altogether, eWOM credibility coupled with adoption determine consumers' attitude with purchase intention.

Due to the time and budget constraints, this research can reach through only small number of respondents which lead to the unstable results and may be difficult to generalise. Moreover, the scope of this study comes from the behavior of Generation Y in Thailand so the result might be diverse from other countries due to the socio-cultural environment is different. However, the difference in environment can offer opportunities for future research by considering other contexts and conduct the cross-cultural research for finding the difference between cultural and behavioral intention in regard to eWOM credibility of online users. Also, the future research could apply the versatility of other factors that can lead to the credibility of eWOM message such as source perception, willingness to further share knowledge from information receiver, and the need of information in different purchasing situation.

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Appendix A: Questionnaire

Section 1: General Information

1. Gender: Male, Female
2. Age: 18-22, 23-27, 28-32, 33-37, more than 37
3. Education: Diplomat, Bachelor, Master, Doctoral
4. Status: Single, Married, Divorce
5. Monthly Income: Less than 15,000 THB, 15,000-25,000 THB, 25,001-35,000, 35,001-50,000 THB, More than 50,001 THB

Section 2: User background Information

2.1 Have you ever read online reviews, blogs, web board, social media posts or online communities before you make a purchase product/service?

Yes/no

2.2 If Yes, which type of channel you commonly use to read online review and comment? (you can select more than 1 answer)

- Blog (ex. Personal blog, Commercial blog)
- Web board (ex. Pantip, Reddit,)
- Review Site (ex. Tripadvisor, Wongnai)
- Facebook (ex. Influencer page, experience from user)
- YouTube (ex. YouTube channel, video by users)
- Instagram (ex. Commercial post, experience from user)

2.3 How many times you spend on reading online review before you make purchase? (by average)

1-2 times

3-4 times

5-6 times

More than 6 times

2.4 How long you usually spend time on reading online review?

1-15 minutes

15-30 minutes

30-45 minutes

45-60 minutes

more than 60 minutes

2.5 Why do you choose to read online review more than other types of sources?

- Credibility/Trustworthy

- Convenience

- Accuracy/Precision

- Variety of Information

Section 3: Source credibility (rating scale)

3.1 The level of expertise/professional in the reviewer makes me have more trust on the review

3.2 Attitude/Opinion of information sender affects the source credibility

3.3 The more popular and well-known the website is, the more credible it is

3.4 The amount of information provided in review makes it be more credible

Section 4: Source style (rating scale)

4.1 Visual information (ex. photo, video) of the source is the important element that makes the review more interesting

4.2 Website attributes of the review (ex. Outline, Colors, Pattern, Style) make the review more attractive and trustworthy

4.3 Language style used in the review (ex.formal/informal) is the element that affects the credibility of that review

4.4 Information sidedness (ex. positive/negative) has an impact on source credibility

Section 5: Source Homophily (rating scale)

5.1 I tend to be open-minded and accept the information that comes from a reviewer with similar characteristic as me (ex. age, education level, occupation)

5.2 I receive more credible information from reviewer that share similar characteristic with me

5.3 When I search for product/service information online, I prefer it from the source that has similar attitude and behaviour

Section 6: Argument Quality (rating scale)

6.1 Relevance of information is the factor that affects the trustworthiness of that review

6.2 Current and up-to-date information tend to make me have more trust on that review

6.3 Accuracy/validity of information makes me have more trust on that review

6.4 The depth of information on every aspect affects the credibility of that review

Section 7: eWOM credibility and information adoption (rating scale)

7.1 I strongly recommend others to adopt online review and eWOM as it has more credibility than other type of sources

7.2 I tend to adopt eWOM for finding information in my next purchase decision

Section 8: eWOM credibility and purchase intention (rating scale)

8.1 Credibility of online source affect your purchase decision towards product/service

8.2 After I read credible and trustworthy online review, I tend to develop greater purchase intention toward that product/service

Appendix B: Statistic Results

Descriptive Statistics

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
SC1	230	1	5	4.16	.963
SC2	230	1	5	3.85	.957
SC3	230	1	5	3.95	.977
SC4	230	1	5	3.96	1.075
SS1	230	1	5	4.25	1.022
SS2	230	1	5	3.85	.969
SS3	230	1	5	3.65	1.086
SS4	230	1	5	3.85	1.010
SH1	230	1	5	3.81	1.113
SH2	230	1	5	3.55	.982
SH3	230	1	5	3.58	1.049
AQ1	230	1	5	4.03	1.004
AQ2	230	1	5	4.07	.932
AQ3	230	1	5	4.20	.898
AQ4	230	1	5	4.27	.870
PI1	230	1	5	4.13	1.011
PI2	230	1	6	4.02	.913
PA1	230	1	5	3.76	.945
PA2	230	1	5	3.76	1.054
Valid N (listwise)	230				

Reliability Statistics

Reliability Statistics	
Cronbach's Alpha	N of Items
.740	4

Reliability Statistics	
Cronbach's Alpha	N of Items
.766	4

Reliability Statistics	
Cronbach's Alpha	N of Items
.727	3

Reliability Statistics	
Cronbach's Alpha	N of Items
.798	4

Reliability Statistics	
Cronbach's Alpha	N of Items
.742	2

Reliability Statistics	
Cronbach's Alpha	N of Items
.756	2

Factor Analysis

Communalities

	Initial	Extraction
SC1	1.000	.598
SC2	1.000	.563
SC3	1.000	.586
SC4	1.000	.549
SS1	1.000	.649
SS2	1.000	.571
SS3	1.000	.399
SS4	1.000	.434
SH1	1.000	.711
SH2	1.000	.702
SH3	1.000	.593
AQ1	1.000	.589
AQ2	1.000	.673
AQ3	1.000	.628
AQ4	1.000	.572
PI1	1.000	.651
PI2	1.000	.642
PA1	1.000	.776
PA2	1.000	.754

Extraction Method: Principal Component Analysis.

Rotated Component Matrix^a

	Component			
	1	2	3	4
SC1	.748			
SS1	.709			
SC3	.702			
PI1	.648			
SS2	.643			
SC2	.571			
SS4	.509			
SC4	.486			
SS3	.421			
AQ2		.778		
AQ3		.728		
AQ4		.672		
PI2	.434	.576		
AQ1	.461	.497		
SH2			.779	
SH1			.713	
SH3			.706	
PA2				.848
PA1				.779

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.^a

a. Rotation converged in 6 iterations.

KMO and Bartlett's Test

Kaiser–Meyer–Olkin Measure of Sampling Adequacy.		.925
Bartlett's Test of Sphericity	Approx. Chi-Square	1987.292
	df	171
	Sig.	.000

Regression (Linear#1)

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	Change Statistics			
						F Change	df1	df2	Sig. F Change
1	.444 ^a	.197	.193	.80593	.197	55.844	1	228	.000
a. Predictors: (Constant), eWOMcredibility									

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	36.272	1	36.272	55.844	.000 ^b
	Residual	148.093	228	.650		
	Total	184.365	229			
a. Dependent Variable: PurchaseAdoption						
b. Predictors: (Constant), eWOMcredibility						

Coefficients ^a					
Model		Unstandardized Coefficients		Standardized Coefficients	Sig.
		B	Std. Error	Beta	
1	(Constant)	1.333	.329		.000
	eWOMcredibility	.616	.082	.444	.000
a. Dependent Variable: PurchaseAdoption					

Regression (Linear #2)

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	Change Statistics			Sig. F Change
1	.441 ^a	.194	.191	.77267	.194	54.936	1	228	.000
a. Predictors: (Constant), PurchaseAdoption									

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	32.798	1	32.798	54.936	.000 ^b
	Residual	136.121	228	.597		
	Total	168.918	229			
a. Dependent Variable: PurchaseIntention						
b. Predictors: (Constant), PurchaseAdoption						

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.333	.329		4.057	.000
	eWOMcredibility	.616	.082	.444	7.473	.000
a. Dependent Variable: PurchaseAdoption						

Regression (Multiple Regression)

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	Change Statistics			
						F Change	df1	df2	Sig. F Change
1	.462 ^a	.213	.199	.80295	.213	15.239	4	225	.000
a. Predictors: (Constant), ArgumentQuality, SourceHomophily, SourceCredibility, SourceStyle									

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	95.635	4	23.909	.	. ^b
	Residual	.000	225	.000		
	Total	95.635	229			
a. Dependent Variable: eWOMcredibility						
b. Predictors: (Constant), ArgumentQuality, SourceHomophily, SourceCredibility, SourceStyle						

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.998E-15	.000		.000	1.000
	SourceCredibility	.267	.000	.307	206294694	.000
	SourceStyle	.267	.000	.323	210824108	.000
	SourceHomophily	.200	.000	.261	227642801	.000
	ArgumentQuality	.267	.000	.302	220838719	.000
a. Dependent Variable: eWOMcredibility						

Electronic Word-of-Mouth Credibility and Purchase Intention of Generation Y: A Case from Thailand

ABSTRACT

Research aim/purpose: With the ever-expanding online shopping, Electronic Word-of-Mouth (eWOM) has become a significant factor affecting the consumer decision making behaviour. This is specially the case when considering Generation Y (Millennials), who are old enough to be independent buyers and young to be almost immersed in online living. This article aims to conceptualise eWOM credibility, which is examine in a conceptual model explaining purchase intention of Generation Y.

Design/methodology/approach: The authors investigates a set of factors impacting eWOM credibility, which makes the consumer adopt it and intent to purchase. To examine the research model, we employ structural equation modeling technique and the primary data is collected using a sample through online survey from Thailand – where there is a large number portion Generation Y consumer base.

Findings/Contribution/Originality: It was found that source style as a visual attribute information is the most significant factor that may impact eWOM credibility in addition to source credibility, argument quality, and source homophily, respectively. This is believed to add significant insights to the eWOM literature by identifying its route of impact toward the purchase intention on Generation Y. From a practical point of view, it helps firms to understand what needs to be taken into consideration when building their marketing strategy.

Keywords: *Electronic Word-of-Mouth (eWOM), Generation Y, Purchase Intention, eWOM adoption, eWOM credibility, Social Media, Consumer Reviews*

1. Introduction

Web 2.0 has transformed the interaction of information exchange, where people react to websites, upload their own data, and give comments. This development has considerably amplified the scope and scale of Electronic Word-of-mouth (eWOM) communication (Reza Jalilvand *et al.*, 2011). eWOM is unique the medium for communication between consumers who have never met, for example, customer reviews, website blogs and comments. Recently, the eWOM has been a target outline for online marketers. This is mainly due to the fact that it is far reaching, transparent, and easy to access (Kozinets et al., 2010). Such consumer-generated information is very helpful for decision making on purchases because it provides consumers with indirect experiences on products and services.

However, the significant growth of e-WOM has raised some issues for organizations in terms of flow control of eWOM and the credibility of the sources of information. Due to the fact that eWOM is far reaching, fast transmitting, transparent, and easy to access, it has the tendency to be out of the control of firms in numerous ways. eWOM becoming important with rising trends, particularly amongst Generation Y, where more consumers are relying on eWOM sources of information and perceiving it as more credible than the shop's own marketing information (Zhang et al., 2017). Prior to the rise of digital age, consumers shared product-related experiences only through the traditional WOM, where it was highly restricted in time and space. Today, consumers are sharing their eWOM experiences more widely and throughout many online platforms such as web blogs, customer review sites, and social media platforms (Lin et al, 2013). Given that eWOM information takes place online, many firms may feel that they can leverage, and to some extent, control the flows of the information in order to retain the good brand images, and also learn more about their customer behaviours and insights (Bataineh, 2015).

Furthermore, the advent of eWOM started to shift the emphasis of communication from business-to-consumers towards consumers-to-consumers who are becoming the main content creators. This reduces the monopoly of information provided by organization as the main brand shaper amongst buyers. Customers tend to believe/trust more in interpersonal communications with other customers on product and services rather than the marketer-generated contents (Mangold & Faulds, 2009). The credibility of eWOM is introduced as an extent that one

perceives the recommendation from the particular source whether person/organization as a believable source of information (Fogg et al., 2002). That is, the judgment of receivers on the information credibility is considered as the key element in the early stage of information persuasion process (Hilligoss and Rieh, 2008). What are the factors that contribute to the perceived credibility of eWOM? How does eWOM credibility enhance consumer purchase intention? Extant literature lacks focused research on these questions. Hence, this paper aims to explore a set of factors impacting on e-WOM credibility, which consequently determines purchase intention of generation Y – with particular focus on Generation Y – in the digital marketplace.

Next, this paper firstly reviews literature, investigating the reasons behind the issue of eWOM credibility in online reviews and of Generation Y, and developing the conceptual model and hypotheses. Then, it will articulate the research methods. This is followed by report of the results and analysis. In the end, we discuss theoretical contributions and marketing implications.

2. Literature Perspective

2.1 Word of Mouth (WOM)

The importance of WOM has long been the topic that is significant for people like marketers, researchers, and practitioners for decades. Traditional or offline WOM has been shown a significant role for influencing customer purchase decisions (Richins and Root-Shaffer, 1988; Hennig-Thurau *et al.*, 2004). According to Katz and Lazarfeld (1955), WOM is defined as a process or act of exchanging information about products and services among consumers. It plays an important role in enhancing consumers' attitudes towards the business or behaviours as the customer engage in the discussion about the market information. Due to the information overload for consumers during the product search period, they tend to believe and trust in WOM more than the marketer generated content (Chu and Kim, 2011). The reason behind this is that WOM is initiated and delivered by the users' side, showing the real experience that they have faced with the products and services unlike the marketer generated contents from the company (Feick & Price 1987). Therefore, customers frequently rely on WOM when they search for information to justify their purchase decision.

Furthermore, Harrison and Walker (2001) stated the meaning of WOM as the one-to-one communication between a non-profit communicant in which the sender and receiver is interested in any given brand, product, or service. The importance of WOM is not only limited in terms of traditional marketing ways, it is also a crucial element that transforms the behaviours and attitudes of customer more than the traditional marketing tools like mass media and advertising (East *et al.*, 2008). Moran and Muzellec (2017) explained that negative WOM can reduce the possibility of buying products, and can lead to the bad reputation of the brand. Hence, it is important for the brand and company to monitor, enhance, and contribute the positivity of WOM among their current and potential customers.

2.2 Electronic Word-of-Mouth (eWOM)

There are several definitions for eWOM in the literature. Whilst, most definition tend to agree on the basic construct of eWOM, each tackle it from a different angle. For example, Hennig *et al.* (2004) define eWOM as the positive or negative statements made by actual, former, or potential customers of a particular product or company, and that the information freely accessible online. On the other hand, Cheung *et al.* (2008) state that eWOM can also be considered as an extension or evolution from interpersonal communication to a new generation of cyberspace information exchange. Moreover, Chu and Kim (2009) viewed eWOM as the consumption-related or marketing information that is provided by customers or internet users in online platforms. Wang and Rodgers (2011) classified the eWOM into two contexts. The first context of eWOM is the information-oriented. This type of eWOM includes the reviews, forums, and product feedback sites that particularly focus on the product/service performances. The second context of eWOM is the emotion-oriented. This type of eWOM focuses more on the broader product experiences, which are considered to be more subjective and not necessarily included product focused online communities. Furthermore, Cheung *et al.* (2009) clarified that eWOM as a communication between customers and their peers, whether to endorse or disapprove of products or services that they have experienced. eWOM is classified as a truthful and trustworthy product evaluation because it balances and assesses the brand from real user experiences and perspectives.

The advent of the Internet has directly contributed to the significance of eWOM (Hennig *et al.*, 2004). The emerging of Web 2.0 enables internet users to exchange information and experiences through the platforms like customer review sites, Web boards, Social Networking

Sites (SNS) such as Facebook and Instagram, discussion boards, instant messaging applications, and other online communities (Brenegarh & Mujkic, 2016).

As more consumers are turning to the Internet to search and share for product information, it results in great volumes of consumer opinions being available online (Reichelt *et al.*, 2014). This increasing popularity of eWOM has turned the internet to be full of the product and service information (Moran and Muzellec, 2017). Hence, it is essential for firms to spot the opportunities that existed in the Internet, and adapt it to their businesses. For example, Airbnb, the famous online platform for property renting and space, has implemented the eWOM to their business and found the tremendous success (Martin-Fuentes *et al.*, 2018).

2.3 Online Customer Review as part of eWOM

Online Customer Review (OCR) is defined as the peer-generated evaluation of product in which posted on the company's website or the third-party agent (Mudambi and Schuff, 2010). It is considered as an important source of information and plays a crucial role to both product manufacturers and customers along with the user-generated content platforms like websites, social networking sites, and e-commerce (Somprasertsri and Lalitrojwong, 2010). The advent of OCR has led to increased customers' perception and social presence online (Kumar and Benbasat, 2006; Yoo & Gretzel, 2008). OCR is a powerful marketing communication tool and has the potential to attract more website visits as well as increase the time that customer spends on the site, and it can be used to create a sense of community among loyal customers and frequent shoppers (Gretzel *et al.*, 2011). Customers have implemented this information to support their purchase decision, evaluate the credibility of the sellers, and also exchange their post-experiences with the products and services online (Ladhari and Michaud, 2015). This can also be viewed as an opportunity from manufacturer perspective. Knowing the insight about desires and preferences of customer is highly treasured for the research and development, customer relationship management, and marketing department of the firm (Kumar and Benbasat, 2006). In addition, firms can further use this information to enhance the shopping experience and satisfaction of customer. For example, online merchants nowadays allow customers to express their opinion on product and service through customer review section. Retail websites also offer the customers the opportunity to rate their service with the content in form of numerical star ratings (Mudambi and Schuff, 2010). Hence, OCR becomes a crucial factor that facilitates the online

transactions between buyers and sellers, and unavoidably gives the tremendous impact directly on purchase intention (Elwalda *et al.*, 2016). Detailed discussion of purchase intention follows.

2.4 Purchase Intention

The purchase behavior of customers in the era of e-commerce has captured significant interest from researchers and practitioners in various ways (Lee and Lee, 2015). There has been an extensive effort that attempted to analyse how customers make online purchase because of its immediate influence on sales (Van der Heijden *et al.*, 2003). Naturally, stimulating customers to purchase more products has been the most important target for businesses, whilst online recommendation systems play a significant role during the information search of customer. Morinez *et al.* (2007) along with Shah *et al.* (2012) defined purchase intention as a situation where customers tend to buy a certain product in a particular condition. It is also a kind of a decision-making stage which indicates the reason that customers buy particular products and brands in various conditions (Kotler & Armstrong, 2010). Purchase intention is a composite process, which usually related to the perceptions, behavior, and attitudes of consumers (Bataineh, 2015). In the information adoption process, purchase intention may be changed under the influence of source trustworthy and information usefulness. Thus, business need to determine the factors that lead to purchase intention of their potential customer during the online search period in order to shape them to the actual purchase. Generation Y, as our research observation, is a particularly group of internet users and online consumers. They engaged in online review actively, where at the same time, their purchase intention is affected (Amornvivat *et al.*, 2014).

2.5 Generation Y and their Internet Usage Behavior

The emergence of the information age in the 1990s has had a profound effect on all aspects of life and on people at all ages. Such impact affect has an even deeper impact and transformed the behaviour of consumers who grew up in that era, which is called Generation Y. This generation includes people who were born in the period between 1980 and 2000. Approximately one third of the world's population is Generation Y which is the biggest online consumer segment (with independent income) today (Valentine and Powers, 2013).

Given such a rising rate amongst other generations, businesses need to pay close attention to the rise of this Generation, not only because they represent the biggest group with high spending consumers, but also play an important role as a key influencer in online purchase. Generation Y has relatively high income compared to their young age, and high tendency to spend compared to the Gen X or Baby boomer (Panjakajornsak, 2017). Generation Y are likely to be mostly affected by the revolution of internet and social networking. Coupled with the rising affluence and the power of digital technology, it has given this generation a higher level of exposure to technology more than any of the previous generations (Amornvivat *et al.*, 2014). The key influence on this generation is that they grew up with the Internet, which means that they always prefer to consume information and interact with others online instead of the traditional media (Sasmita and Suki, 2015). They exploit social media as the channel to exchange information and create identity online. It is the generation with information driven, with the one-click instant access to the world of online information shared on the social media, blogging websites, and online communities (Amornvivat, 2014). They have plenty of media choices and options available, in which could be positive for firms to target the right customer with their online offerings and drive the positive product review. However, the other side of the coin is the negative review which might damage the reputation of the firm and affect the brand image. Hence, business needs to construct eWOM strategy to draw Generation Y to associate with the positive eWOM and online sharing to their offering. With such online strategy, it is helpful for the firms to fast-track the purchase decision with the monitoring system that leads to positive review, and manage with the negative review immediately.

According to Amornvivat *et al.* (2014), there are more than 2 billion of Generation Y consumers in Thai, which represents about 28 percent of the Thai population, and it is the highest among any other generations, and seems to remain the biggest for decades. Economic Intelligence Centre (EIC) reports and analyses Thai Generation Y consumers suggesting that (SCBEIC, 2014) that Thailand's Generation Y are different from their peers in the US and EU in lifestyle, earning, spending and saving. For instance, lifestyle of Thai Generation Y consumers is tech savvy and dependent on community in comparison with that of western Generation Y consumers who are health conscious and environmentally conscious; Thai Generation Y consumers are smart shoppers, preferring cashless payment methods and liking convenient and speed.

The above discussion stresses the importance of eWOM in shaping the opinion of consumers in general and Thai Generation Y in specific. This was a culmination of the introduction of web 2.0 and technology savvy Generation Y (SCBEIC, 2014). Hence, in order to understand how eWOM credibility impact on Thai Generation Y’s purchase intention and understand their information adoption process, it is essential to identify the elements and applicability throughout the process of the eWOM communication in which persuade the information adoption by consumers.

3. Hypotheses Development

Reviewing research models considering eWOM from different angles, Teng *et al.*, (2017) developed a model to identify critical factors that influence Chinese and Malaysian users’ attitudes and behavior when processing persuasive eWOM messages. A model was also developed by Cheung *et al.*, (2008) to examine the extent to which opinion seekers are willing to accept and adopt online consumer reviews and which factors encourage adoption. Lis (2013)’s model was designed to examine factors that influence the perceived credibility of consumer online recommendations while the model of Tien *et al.*, (2018) focuses on the influence of C2C (customer to customer) eWOM using information persuasion in reference to purchase decision making. Therefore, this study’s framework is formulated (Figure 1) based on the information adoption model which is associated to the eWOM as from the above-mentioned research models. Detailed discussion follows in the hypotheses development.

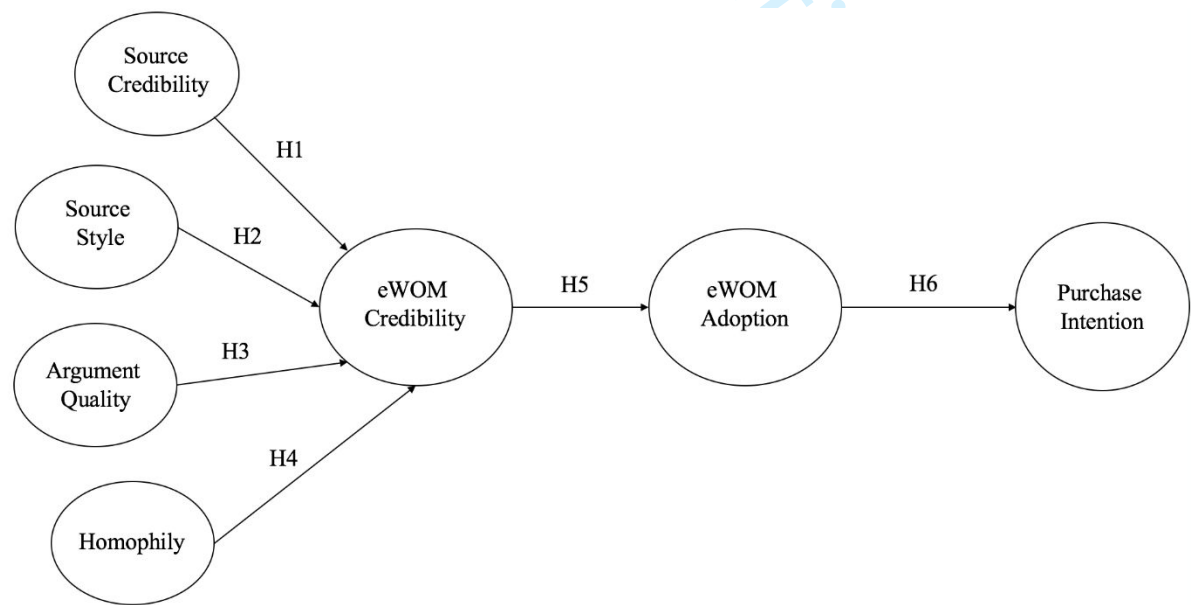


Figure 1. Proposed research framework.

3.1 Source Credibility

Lis (2013) stated that source credibility is the term that defines the positive characteristic of the communicator that affects the acceptance of message from receiver. Credible information sources often generate the positive and persuasive message in which convince the favourable attitude toward the products/services associated to the reviews (Eagle and Chaiken, 1993). Eagle and Chaiken (1993) adopted the source credibility model from Hovland *et al.* (1959) proved that source credibility has a positive effect on the attitude, opinions, and the conduct of receiver. In the same way, Park and Lee (2009) along with Wu and Wang (2011) studies have shown that source credibility is the crucial factor in defining the effectiveness of eWOM. Prior study on online credibility by Wathen and Burkell (2002) shows that credibility is the significant factor for the final recommendations in electronic consumer recommendation, as the higher credibility from information senders tend to attract receivers to follow product recommendation.

However, there is still a debate among scholars about the precision and dimension of the construct. Source credibility generally consists of two elements which are source trustworthiness and expertise of information sender (Hovland *et al.*, 1959; Tien *et al.*, 2018; Kim *et al.*, 2018). The author derived source credibility from the framework of Cheung *et al.*, (2008) and Tien *et al.*, (2018). Perceived trustworthiness refers to the degree of confidence and acceptance that receiver developed toward the source including the extent to valid information in source communities and correlate with the consumer perceptions toward the website (Willemsen *et al.*, 2012; Park and Lee, 2009). Consumer usually trusts the information on well-known websites and assess it as more credible than those on unknown website. The other aspect of source credibility is the expertise of information sender referred to the professional knowledge that source communicator has towards the products/services (Wu and Wang, 2011). Consumer tends to believe information from those who have greater expertise, experience, skills, or knowledge correlate to a particular product, service, and brand.

Nevertheless, there is one factor that had not been evaluated by any model, which is the consumers' judgement of source credibility in online environment. It is essential to address the critical role of this consumers' judgement because it can affect to the source credibility as well (Teng *et al.*, 2017). The acceptance of online reviews from information receivers also depends on the level of source credibility as it has the strong link between the attitude, judgment, and

perception with eWOM message (Teng et al, 2017). People tend to enact the positive attitude towards products/services related to the level of eWOM credibility.

Likewise, many empirical evidences represent that source credibility has a positive influence on receiver's attitudes and behaviours (Petty *et al.*, 1981; Dou *et al.*, 2012). Cheung *et al.* (2008) suggested that information that was created by the credible sources will be likely to be perceived as reliable and useful, and it increases the chance of spreading this information to their communities. Conversely, consumers sometimes might not be able to distinguish the credibility of source due to the differences in product knowledge level. They simply search for the information on the internet, avoid confusion and complicated information, and save time by the reliance of informational evaluation from surrounding instead. Therefore, if consumers believe that a review has been written by an expert from the well-known website, they are more likely to expose and consider it in the positive manner, in which result to the stronger and higher purchasing decision (Teng *et al.*, 2017). Based on the above discussion, this research first hypothesis is as follow

H1: Source credibility has a positive impact on eWOM Credibility

3.2 Source Style

In the context of online review, it could be in the combination of texts and visual cue that represent in the website and social networking site (SNS). Teng *et al.* (2014) defined source style as the visual text and visual cues that can encourage both information elaboration and retention. Kim and Lennon (2008) study shows the significant classification of online product presentation format that influences the consumer attitude and purchase intention in online shopping. The study defined visual information of a product as the photos, pictures, and videos, and proposed that visual information of product can encourage the information elaboration and increase the potential product recall tasks from consumers. Lin *et al.* (2012) also stated that both visual and verbal forms of online information can increase the competence of understanding and enlarging product information. Result from Lin *et al.* (2012) research shows that participants rated eWOM articles with visual information higher in every aspect than identical articles that presented without visual information. Furthermore, the study also stated that participants who read eWOM information of search product with pictures would develop greater product interests and purchase intention more than those without pictures (Lin *et al.*, 2012). Moreover, Teng *et al.* (2017) explained that an increasing number of online reviews are

uploaded with pictorial information and express through the mode of personal experiences and emotions in eWOM communication.

However, not only the visual attribute information is the significant factor that matters in source style, it is also important to consider the source content. Moran and Muzellec (2017) study on the 4C (Community, Competence, Content, and Consensus) of credibility framework illustrate that 'content' of the source or eWOM message is another determinant of the eWOM credibility. Content in the model refers to message clarity and valence of communication, for instance, to avoid using ambiguous and abstract message language (Moran and Muzellec, 2017; Gershoff *et al.*, 2007). The eWOM is considered as credible source of information when the message language conveys concrete information between eWOM sender and receiver (Schellekens *et al.*, 2010). The concrete language term is the recent experience and abstract language assorted with customer's lifetime experience. Message language and attributes are important factors in eWOM framework because the eWOM receiver has to decode and understand the message in the proper manner as the sender (Christiansen and Tax 2000).

In respect to the valence of online review, eWOM content is usually associated with the valence of side of the message in which could be positive or negative (Moran and Muzellec, 2017). The previous study from Cui *et al.*, (2010) found that negative online reviews have more impact than positive ones. Yet, the same study also found that negative online reviews increased product sales. De Maeyer, (2012) explained this situation as the negative online reviews stimulate more awareness of cognitive elaboration of the product information which leads to the better understanding and are eventually converted into increased sales. Cheung *et al.* (2009) stated that another significant perspective of source style is recommendation sidedness. Primarily, messages are classified as one-sided information including the positive or negative statement. Meanwhile, the two-sided information includes both of the negative and positive statement. Regarding to the perceived eWOM credibility, two-sided message is more versatile as it increases quality of the review, and tends to be perceived to be more credible (Cheung *et al.*, 2009). Moreover, the framework by Teng *et al.*, (2017) illustrate the significance of source style and include it as a major factor influencing eWOM.

Apart from visual attribute and content, Archak *et al.* (2011) applied the opinion mining method using data from Amazon.com, he found that writing style and language used in review affected both perception and the following impact of those messages. King *et al.*, (2014) also

indicated that it is essential to provide more information to confirm the credibility of the review for the feature-based product, whereas the review about experimental goods such as music and movie requires more subjective points of view. Altogether, the source style including the visual information, content, writing style and language used in the review is the element that can contribute to eWOM credibility in the communication process. Building on that, our research second hypothesis is as follow:

H2: Source style positively affect the eWOM Credibility

3.3 Argument Quality

Argument Quality refers to the persuasive strength of argument that embedded in an informational message (Bhattacharjee and Sanford, 2006). Cheung *et al.* (2009) explained more that it is the level of the argument convincing that receivers consider in defending the position. The study from Sia *et al.* (1999) also shows that argument quality will influence the attitude of message receivers in a social media context. Especially when customers recognize that the information suit with their requirements and needs, they are willing to critique the value of the products based on their purchase criteria (Olshavsky, 1985). If the online reviews/contents are considered as a valid information from the receivers, they will establish a favourable attitude towards the products/services correlated to the reviews, and thereafter the argument quality is perceived as credible information. Contrarily, if these reviews are recognized as invalid, message receivers will establish a negative attitude towards the products/services, and eventually the argument quality is considered as not credible (Cheung *et al.*, 2009). Hence, determining perception of consumer towards information quality on the online site is an important factor for analysing their potential purchasing behaviour.

By the same token, the framework from Delone and McLean, (2003) and Cheung *et al.*, (2008) classify that the argument quality is often validated in four commonly used dimensions of information quality, which are relevance, timeliness, accuracy, and comprehensiveness. Petty and Cacioppo, (1986) defined relevance of the message as the extent to which reviews are relevant and applicable. As most internet users are sensible of their time, users barely read the website in detail but however scan the site quickly to find the information that they need (Madu and Madu, 2002). User wants to quickly find the information they want with less effort (Nah and Davis, 2002). Hence, it is important to assort only the most relevant information to display in the online community.

In addition, Timeliness refers to the current, timely, and up-to-date and information (Nelson *et al.*, 2005). The previous research shows that when website is not updated constantly, it cannot provide the added value and expected performance to users (Madu and Madu, 2002). Furthermore, accuracy of messages refers to the correctness, reliability and validity of the information (Nelson *et al.*, 2005). According to the media richness theory of Daft and Lengal (1986). It found the connection of the more accurate the messages, the higher perceived usefulness and credibility of the message will be. Moreover, comprehensiveness of messages refers to the understandable and informative in breadth and depth of information (Delone and McLean, 2003). Similarly, Sullivan (1999) advised that the more detailed the information is, the wider the breadth of user orientation and user categories of the website, and resulting in the more possibility of acquisition from users.

Altogether, the four elements of argument quality are recognized as the essential elements in online high-quality reviews. These are the factors that increase the usefulness, persuasion, and credibility from message recipients by online reviews. Therefore, the hypothesis concluded from the above discussion is as follow:

H3: Argument quality positively affect eWOM Credibility

3.4 Homophily

Besides source credibility, style, and argument quality, a further factor appears as important for the assessment of credibility. Social homophily or homophily refers to the degree of similarity that individuals interact with one another in terms of demographic which are age, gender, education, occupation and the perceived attributes which are ethnicity, values, and preferences (Lazarsfeld and Merton, 1964; Rogers, 1983; Gilly *et al.*, 1998). Individuals with the greater levels of similarity, interpersonal attraction, and trust develop the higher levels of emotional attachment (Hyun and Kim, 2014). Furthermore, the study from Katz *et al.*, (2004) proved that individuals tend to interact with people who share similar characteristics due to the reason that they can lower the potential conflicts that might occur in the relationship by greater trust and emotional attachment. In the same way, online information seekers are likely to have a favourable attitude towards the website and information on it, if the website provides content and information that matches with their characteristics and interests (Kim *et al.*, 2018). This leads to an increased in perceived homophily. Likewise, Gibbons and Gerrard

(1991) stated that an information sender who is perceived as high affinity is more likely to give reason for the emotions and classified as more credible. For this reason, information exchange through WOM or eWOM communication happens more frequent among individuals with high homophily (Chu and Kim, 2011). Thus, according to the source attractiveness model by Lis (2013), it can be assumed that homophily is the significant element for the credibility in online recommendation. The research fourth hypothesis based on that is as follow:

H4: Homophily has the positive impact on eWOM Credibility

3.5 eWOM Credibility

Based on the above discussion, source credibility, source style, argument quality, and homophily are critical attributes that increase the acceptance and credibility of eWOM message by recipients. This paper has attempted to clarify that eWOM credibility derive from examining the four elements that proposed in research model, as it discovers the means by which credibility is generated from each of contributing elements. Teng *et al.* (2014) and Lis, (2013) defined eWOM credibility or the persuasive eWOM message as online recommendations in which were perceived as credible sources, delivering the descriptive power in online information acceptance. The judgement of recipient's online information credibility influences the level of confidence that they have in the information (Khong *et al.*, 2010). To clarify, it means the more likelihood that people perceived eWOM message as credible source, the more acceptance and adoption they will give towards the online information. Sussman and Siegal (2003) also stated that there is high tendency that people who accept credible eWOM message intend to apply the information in their purchase decision process more than the unreliable ones. Petty *et al.* (2002) ensured this statement by modifying the experiment as when people considered the source as credible, they did not doubt, and adopted the information immediately. Previous studies from McKnight *et al.*, (2002), Cheung *et al.*, (2008) and Lis (2013) confirmed that the positive effects from online reviews developed the great willingness of eWOM information acceptance and adoption. Therefore, it is likely that credible eWOM message will be adopted by recipients in the eWOM communication (McKnight and Kacmar, 2006) and can be further applied to their purchase intention. Hence, this research builds on the above argument and propose its fifth hypothesis as follow:

H5: eWOM credibility has the positive impact on eWOM Adoption

3.6 eWOM Adoption and Purchase Intention

Building eWOM credibility is not the only factor that contributes to the successful eWOM communication process, and eWOM adoption is also playing an important role throughout the process from the eWOM credibility to purchase intention. Based on the study of Tien *et al.* (2018), eWOM adoption acts a mediating role in determining and connecting impact of eWOM credibility and purchase intention among consumers.

According to Sussman and Siegal (2003), eWOM adoption refers to the acceptance of the recommendation of the compatible review. Cheung *et al.*, (2018) stated that eWOM adoption is derived from information adoption process which is the degree that people engage in utilizing information. Adoption is also one of the essential activities that users attempt to conduct in online virtual communities. One example provided by Pitta and Fowler (2005) is that it can be seen when consumers are searching and scanning for comments and opinions they believe it is credible which posted by others prior they actually make a purchase decision. Then, recipients are more willing to adopt a recommendation from a reliable source more than one which considered as unreliable (Bansal and Voyer 2000). eWOM credibility coupled with adoption enable consumers to determine and modify their attitudes with the purchase decisions (Park and Lee, 2009).

According to Erkan and Evans (2016), eWOM adoption can benefit electronic vendors by converting the recommendations on social networking sites into purchase intention. The study from Dabholkar and Sheng (2012) and Gunawan and Huarng (2015) claimed that consumer purchase intention will be increased when there are viral messages with the greater level of adoption. Therefore, purchase intention of consumers is directly explained by eWOM adoption. As from that, our last hypothesis is as follow:

H6: eWOM adoption has a positive effect on Purchase Intention

4. Research Methodology

As this research tries to discover the relationships among variables from eWOM to the purchase intention of customer by formulating and testing the hypotheses, quantitative research approach is the proper method where it can determine the relationship between the constructs and provide empirical evidence answering our research question. In addition, the deductive approach will be implemented in this study in order to analyse all data derived from quantitative research method. Deductive approach will also be used to test the consistency of data with former assumptions and hypotheses that identified by the authors. Furthermore, literature provides

evidences that survey questionnaire is the useful method in which can investigate the insight of participants and discover the correlation between factors (Kim *et al.*, 2018; Tien *et al.*, 2018; Erkan and Evans, 2016; and Reza Jalilvand and Samiei, 2012). It is also used to discover the relation among variables such as source credibility, source style, argument quality, eWOM credibility, and purchase intention towards generation Y in Thailand. Hence, the questionnaire survey is chosen in order to examine and test the hypotheses of this study.

4.1 Sample

The population of this research is Thai Generation Y between 24 to 38 years old in both male and female and have experiences in online WOM such as customer reviews, blogs, web board, social media posts before making purchase to product and service. According to "We Are Social" (2018), out of overall 69.1 million of Thai population in 2017, there are 57 million people which is accounted for 82 percent of the population has accessed to internet. Also, 54.6 million people are the active mobile internet users in which are accounted for 79 percent of the overall population. Majority of them used internet on a daily basis for browsing information online. In addition, "We Are Social" (2018) illustrated that search engine websites like Google, the most visited website in which there are about billion monthly traffic, followed by Facebook, YouTube, and Pantip (local customer website and discussion forum). Furthermore, this research utilised a non-probability sampling with the combination of purposive and snowball sampling technique. The questionnaire was conducted through Google survey in both English and Thai language as the boundaries of this study is among Thai people. All the questions were compulsory in order to avoid any missing values.

4.2 Measurement

All measurement items were adopted from related literature where the measurement was previously tested and validated (Chu & Kim, 2011; Norman & Russell, 2006; Wixom and Todd, 2005; Citrin, 2001; Brown & Reingen, 1987; Wu and Shaffer, 1987; Wiener and Mowen, 1986).

All of the question in this section is provided with Likert scale between 1 (strongly disagree) to 5 (strongly agree). The purpose of implemented this Likert scale is to allow participants to reveal their true weight of their opinion toward to subject of study. This research benefited from the advantages of small-scale version before running the extensive study (Van and Hundley, 2001). It gave the authors an indicator on to what extent the proposed methods are

suitable. For this reason, this study implemented the pilot study of 20 participants before the official questionnaire was carried out. After improving the questionnaire, 230 valid responses were collected and used for the analysis phase. SPSS 25.0 software is used to analyse collected data.

5. Results and Analysis

5.1 Demographic Statistics

The total of 230 responses were employed for the analysis phase. Out of that, we found 56 percent of them were male, 60.7 percent of them are from the age range of 24-29 years old. The majority of participants in this research has a minimum of bachelor degree. Approximately 47 percent of participants has the master degree, and only 3.9 percent got the diplomat or below bachelor degree. Likewise, the social status of participant is illustrated below due to the factor that each category has different purchasing habits. In term of their monthly income, there are 26.5 percent of participant who has income from USD810 to USD1,134, follow by 24.3 percent who got average USD1,135 to USD1,620, couple with 23.5 percent who has USD486 to USD809. The rest of income distributions are 20 percent of participant who has more than USD1,620 THB and 5.7 percent who got less than USD486 per month.

5.2 User Background Information

The result of our survey illustrates that all of the respondents have read and experienced with eWOM including online customer review, blogs, web board, and social media posts before they actually make a purchase. Moreover, majority of responses confirmed that Facebook is the most visited platform for this purpose with 164 participants followed by 138 for Web board, 129 answers for Customer review site. The lowest attention was given to Instagram with 88 responses. Also, the frequency of time that respondent usually read online review before make a purchase to certain product/service was questioned. 42.2 percent of the participants confirmed that they read online review before make a purchase to certain product/service 3 to 4 times, 24.8 percent stated that they read only 1 to 2 times before, 20 percent indicate that they read up to 5 or 6 times, and the rest 13 percent of respondents read more than 6 times before they make a purchase decision. Specifically, the average time that respondents spend on reading eWOM and online review is varied. 33.5 percent of respondents read quite a few from 1 to 15 minutes, 25.7 percent of them read 15 to 30 minutes, 16.5 percent read up to 30 to 45 minutes,

12.6 percent read from 45 to 60 minutes, and respectively 11.7 percent of respondents spend more than one hours reading online review and eWOM.

Likewise, the responses provided more details on the reasons why respondents choose to read online review rather than other type of sources. The most common answer is "variety of information that they can find on the internet" with frequency of 171, followed by 146 answers that choose convenience and easy to access to the online information. Credibility is also the concern as 105 answers represent the significant of the terms, along with the accuracy and precision of information that there are 80 answers show it the least important.

5.3 Reliability Analysis

To ensure the quality of the measurement, the reliability test is conducted in order to examine the internal consistency of responses among group of questions incorporate in this questionnaire survey (Saunders *et al.*, 2009), Cronbach's alpha is used for this purpose. Generally, the value should lie between 0.00 and 1.00. Bryman and Bell (2011) suggest that Cronbach's Alpha link the questions from each factor as it will be increased when the question is removed. The results show acceptable level of reliability as Cronbach's alpha is higher than the value of 0.7 (Sekaran, 2000)

	No. of Questions	Cronbach's Alpha
Source Credibility	4	0.740
Source Style	4	0.766
Source Homophily	3	0.727
Argument Quality	4	0.798
Information Adoption	2	0.742
Purchase Intention	2	0.756

Table 1: Reliability Analysis with Cronbach's Alpha

Hair *et al.*, (1998) claims that the reliability or Cronbach's alpha that is the lowest acceptable point is 0.6, and the value that is higher than 0.8 indicates that all of the elements have a strong coherence. Hence, the results of the current study show acceptable level of reliability for all our constructs (as shown in **Table 1**).

5.4 Factor Analysis

Factor Analysis is a method that implemented to this study in order to identify the factors communalities, loadings. The factor analysis identifies the expected question suggested by previous theories. Furthermore, factor analysis predicts and identifies the number of factors. According to **Table 2**, the communalities values are illustrated and sorted by each question in the construct. Additionally, Kaiser-Meyer-Olkin (KMO) value is $0.925 > 0.7$ indicating that the factors between constructs in this study has high significant level.

	Construct	Communalities
Source Credibility	SC1	.598
	SC2	.563
	SC3	.586
	SC4	.549
Source Style	SS1	.649
	SS2	.571
	SS3	.399
	SS4	.434
Source Homophily	SH1	.711
	SH2	.702
	SH3	.593
Argument Quality	AQ1	.589
	AQ2	.673
	AQ3	.628
	AQ4	.572
Information Adoption	PA1	.776
	PA2	.754
Purchase Intention	PI1	.651
	PI2	.642

Table 2: The Communalities Table from Factor Analysis

5.5 Hypothesis Testing

This research investigates not only the relationship between variable but also determines the significant contribution of each element. Thus, both of multiple and single regression analysis

are implemented in this study for better comprehension to the cause and effect connection between various variables (dependent and independent). The results indicate the level of predictive variable that affect the change in dependent variable, as well as evaluating outcome from the contribution of each predictor's element. Hence, multiple regression and single analysis is executed in this study in order to measure the effect of each construct such as source credibility, source style, source homophily, and argument quality, that can contribute to the overall credibility of eWOM and affect information adoption and purchase intention. **Figure 2** represents the hypotheses testing results for both multiple and single regression analysis to measure different factors in eWOM area that impact the purchase intention of Generation Y. The results of this analysis confirm that standardized coefficient beta and R² are all significant values. As a result, eWOM credibility is significantly impacted in a positive relation with source credibility, source style, argument quality, and source homophily.

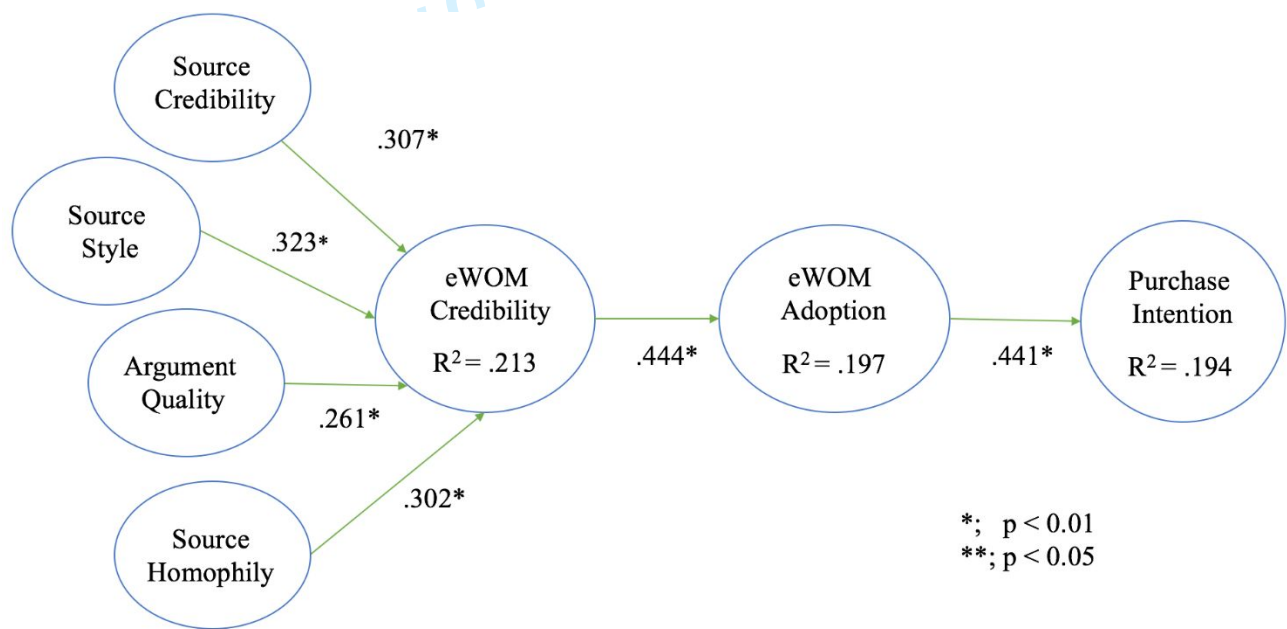


Figure 2: The Hypotheses Testing Result

The beta coefficient value for these values were $\beta = 0.307$; ($p < 0.01$), $\beta = 0.323$; ($p < 0.01$), $\beta = 0.261$; ($p < 0.01$), and $\beta = 0.302$; ($p < 0.01$) respectively. The highest impact comes from source style, followed by source credibility, source homophily, and argument quality. Moreover, the eWOM credibility is also significantly related to eWOM information adoption and represents the coefficient value of $\beta = 0.444$; ($p < 0.01$). In term of the impact of eWOM information adoption on purchase intention, it is also found significant with coefficient $\beta = 0.441$ ($p < 0.01$).

6. Discussion

Hypotheses formulated in this study were all accepted from the multiple and single regression analysis. The impact of eWOM on purchase intention of customer has long been under a great of attention (Filiari *et al.*, 2018; Tien *et al.*, 2018; Erkan and Evans, 2016; Reza Jalivand and Samiei, 2012; Kumar and Benbasat, 2006). Indeed, the influence of eWOM has been verified by various factors such as 4C of credibility framework from Moran and Muzellec (2017), customer value and eWOM framework by Nusair *et al.* (2017) and the eWOM effect framework from Park and Lee (2009). However, this study explains the determinants that affect the eWOM credibility which leads to information acceptance and influences customers' purchase intention.

The outcome of our empirical investigation provides an evidence that source credibility significantly affects the eWOM credibility, information adoption, and subsequently purchase intention. This evidence is consistent with Park and Lee (2009) along with Wu and Wang (2011) who confirmed that source credibility has a positive impact on overall credibility of online source, and customers tend to adapt the credible source more than the one they found unreliable. This study found that Generation Y consumer in Thailand tend to believe in expertise and professional information sender, and give the priority on the popularity of online review and eWOM. This, however, contradicts with the findings of Cheung *et al.*, (2008) who determined that source credibility has no significant impact over information credibility and usefulness in the context of online information adoption. Cheung *et al.*, (2008) claimed that it is somehow difficult to recognize the real identity of online users as any user can freely register and post comments/reviews without individual signature or real authorization check. Hence, readers or information receivers do not have enough indication of who is the content generator, which leads to the insignificant of source credibility.

Furthermore, the current research found that source style has the highest impact on eWOM credibility in online information adoption and consumers' purchase intention. The results indicate that Thai Generation Y consumer tend to like the detailed online review with visual information such as photos and videos. They also give an interesting aspect that website attribute in the eWOM communication influence the trustworthy and overall credibility of that site. Likewise, Teng *et al.* (2017) and Lin *et al.* (2012) found that there is a strong linkage between source style and behavioral intention of consumers. Teng *et al.* (2017)

discovered that users are likely to believe in the contrasting online reviews and comments more than the one that has only positive or negative side.

The findings further indicated that there was statistically significant relationship of argument quality and source homophily with eWOM information adoption and purchase intention. The study also found that up-to-date, accurate, and relevant information are a big concern for Thai Generation Y people, and it impacts the overall credibility of that review. As same as the findings from Cheung *et al.* (2008) explained that online information receivers want to quickly access the information they want with less effort, as they are sensible of their time. In addition, our empirical examination demonstrates that Thai Generation Y people tend to be open-minded and accept the information that comes from a reviewer with similar characteristic, attitude, and behavior. This agrees with Kim *et al.* (2018) that perceptual homophily impact the purchase intention as consumers may favor the online review with viewpoints, preferences, and experiences that are the same to theirs which considered to be more persuasive than dissimilar ones. However, the result contradicts with Filieri *et al.* (2018) who tested the source homophily element and found it is not significant. This because they claim that online user focusses more on the content of a review in terms of expertise and popularity of reviewer rather than examining the level of similarity that reviewer share with them.

Therefore, this work in in line with Gharib *et al.* (2019) on the influence of trust and reciprocity on eWOM participation in online review communities and the availability of users' opinions and information about existing products provide insights for the improvement in the product design process (Rathore *et al.*, 2016).

Finally, similar to the claim of McKnight and Kacmar (2006), the result revealed that eWOM information adoption and purchase intention is the consequence. McKnight and Kacmar (2006) stated that the minimum requirement for online information adoption is the credibility that people perceived from the source. The information adoption act as the mediating role to connect the credibility to purchase intention. This claim was also supported by Gunawan and Huarng (2015) when they found that people tend to adopt online review and information when they have trust and perceived that eWOM is reliable, which result in further stage of decision making process that the purchase intention will be increased.

7. Theoretical Contribution and Marketing Implication

This study adds to the current body of literature on few levels. With the increased attention to eWOM for both researcher and practitioners, this research investigated new factors affecting eWOM credibility highlighting the source style as a major influencer of this credibility. The model developed in this research provide a roadmap for the purchase intention through eWOM stressing the importance of eWOM credibility as an introduction to the customer to adopt it when making purchase for a product or service. Therefore, this work in extension of the work of Gharib *et al.* (2019) on how trust and reciprocity influence eWOM participation in online review communities. Such credible review will not only help other customer to make their mind up when making decision on purchase, but also the availability of users' opinions and information about existing products provide insights for the improvement in the product design process (Rathore *et al.*, 2016).

More interesting, this research considered a specific generation and age groups to study their purchasing behaviour. It provides a practical evidence that the customer decision making behaviour is varied among different generations. The Thai context also added another flavor into it. Moreover, the results of this research represent factors that lead to purchase intention of Thai Generation Y through the elements in eWOM communication. Thus, this research could help companies that want to plan their online marketing campaign and strategy. To point out, consumer perceived that source style is the most important factor in overall eWOM credibility. With this in mind, company should pay more attention on this element in order to attract customers to visit their website or review. For instance, the owner may add more visual information, adjust their website attribute, or make sure that there are both positive and negative comments/reviews as consumers tend to believe the review that has both side of information more than the one that has only positive side. Moreover, an insight from this study shows that consumers also give a priority to source credibility. For example, consumers tend to trust review from expert and professional, and perceived that amount of information is the main determinant for the overall credibility of online review. Hence, company should encourage the current customers to share their real experiences with the product/service and involve the influencer or reviewer that has an expertise in order to draw the consumers' attention.

8. Conclusion

All in all, e-WOM is a powerful communication that could enhance user's experience towards product and service in many different dimensions. This research is an attempt to determine the factors that impact purchasing intention in online eWOM environment. This study revealed that Thai Generation Y people usually adapt online review as one of the key mediator that influence their purchase decision. There are 230 data collected from the online channel and analyze by implementing multiple regression analysis. The result assures that credibility of eWOM has a significant impact on consumer purchasing intention. The element that has the highest impact is source style which entirely contribute to the effectiveness of eWOM while argument quality has less impact. These four elements thoroughly perform different roles in determining the online review credibility. However, generating eWOM credibility is not the only factor that contribute to the success in online communication process, the information adoption also plays a significant role that connects the credibility to the behavioral intention. The information adoption will occur when customer perceived that source is credible. Altogether, eWOM credibility coupled with adoption determine consumers' attitude with purchase intention.

9. Limitations and Future Research

The scope of this study comes from the behavior of Generation Y in Thailand so the result might be diverse from other countries due to the socio-cultural environment is different. However, the difference in environment can offer opportunities for future research by considering other contexts and conduct the cross-cultural research for finding the difference between cultural and behavioral intention in regard to eWOM credibility of online users. Also, the future research could apply the versatility of other factors that can lead to the credibility of eWOM message such as source perception, willingness to further share knowledge from information receiver, and the need of information in different purchasing situation. Furthermore, the authors could not provide in-depth analysis and examine the hypotheses using qualitative approach. This study can be extended by collecting qualitative data such as interviews and/or focus groups which provided more detailed understanding of the impact of eWOM credibility on the purchase intention.

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Appendix A: Questionnaire

Section 1: General Information

1. What is your gender?
 - Male
 - Female
 - Prefer not to tell
2. What is your age?
 - 18-22yr
 - 23-27yr
 - 28-32yr
 - 33-37yr
 - More than 37yr
3. Your education attainment?
 - Diplomat
 - Bachelor
 - Master
 - Doctoral
 - Other
4. Your marriage status?
 - Single
 - Married
 - Divorce
 - Prefer not to tell
5. Your monthly Income?
 - Less than 15,000 THB
 - 15,000-25,000 THB
 - 25,001-35,000 THB
 - 35,001-50,000 THB
 - More than 50,001 THB

Section 2: User background Information

2.1 Have you ever read online reviews, blogs, web board, social media posts or online communities before you make a purchase product/service?

- Yes
- No

2.2 If Yes, which type of channel you commonly use to read online review and comment?

(you can select more than 1 answer)

- Blog (ex. Personal blog, Commercial blog)
- Web board (ex. Pantip, Reddit,)
- Review Site (ex. Tripadvisor, Wongnai)
- Facebook (ex. Influencer page, experience from user)
- YouTube (ex. YouTube channel, video by users)
- Instagram (ex. Commercial post, experience from user)

2.3 How many times you spend on reading online review before you make purchase? (by average)

- 1-2 times
- 3-4 times
- 5-6 times
- More than 6 times

2.4 How long you usually spend time on reading online review?

- 1-15 minutes
- 15-30 minutes
- 30-45 minutes
- 45-60 minutes
- more than 60 minutes

2.5 Why do you choose to read online review more than other types of sources?

- Credibility/Trustworthy
- Convenience
- Accuracy/Precision
- Variety of Information

Section 3: Source credibility (rating scale)

- The level of expertise/professional in the reviewer makes me have more trust on the review
- Attitude/Opinion of information sender affects the source credibility
- The more popular and well-know the website is, the more credible it is

- The amount of information provided in review makes it be more credible

Section 4: Source style (rating scale)

- Visual information (ex. photo, video) of the source is the important element that makes the review more interesting
- Website attributes of the review (ex. Outline, Colors, Pattern, Style) make the review more attractive and trustworthy
- Language style used in the review (ex. expertise versus non-expertise language) is the element that affects the credibility of that review
- Information sidedness (ex. positive/negative) has an impact on source credibility

Section 5: Source Homophily (rating scale)

I tend to accept the information that comes from a reviewer with similar characteristic as me (ex. age, education level, occupation)

- I receive more credible information from reviewer that share similar characteristic with me
- When I search for product/service information online, I prefer it from the source that has similar attitude and behaviour

Section 6: Argument Quality (rating scale)

- Relevance of information is the factor that affects the trustworthiness of that review
- Current and up-to-date information tend to make me have more trust on that review
- Accuracy/validity of information makes me have more trust on that review
- The depth of information on every aspect affects the credibility of that review

Section 7: eWOM adoption (rating scale)

- I strongly recommend others to adopt online review and eWOM
- I tend to adopt eWOM for finding information in my next purchase decision

Section 8: Purchase intention (rating scale)

- I would like to purchase the product/service with credible online source
- I tend to develop greater purchase intention toward that product/service of credible online review

Appendix B: Statistic Results

Descriptive Statistics

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
SC1	230	1	5	4.16	.963
SC2	230	1	5	3.85	.957
SC3	230	1	5	3.95	.977
SC4	230	1	5	3.96	1.075
SS1	230	1	5	4.25	1.022
SS2	230	1	5	3.85	.969
SS3	230	1	5	3.65	1.086
SS4	230	1	5	3.85	1.010
SH1	230	1	5	3.81	1.113
SH2	230	1	5	3.55	.982
SH3	230	1	5	3.58	1.049
AQ1	230	1	5	4.03	1.004
AQ2	230	1	5	4.07	.932
AQ3	230	1	5	4.20	.898
AQ4	230	1	5	4.27	.870
PI1	230	1	5	4.13	1.011
PI2	230	1	6	4.02	.913
PA1	230	1	5	3.76	.945
PA2	230	1	5	3.76	1.054
Valid N (listwise)	230				

Reliability Statistics

Reliability Statistics		Reliability Statistics	
Cronbach's Alpha	N of Items	Cronbach's Alpha	N of Items
.740	4	.766	4

Reliability Statistics

Cronbach's Alpha	N of Items
.727	3

Reliability Statistics

Cronbach's Alpha	N of Items
.798	4

Reliability Statistics

Cronbach's Alpha	N of Items
.742	2

Reliability Statistics

Cronbach's Alpha	N of Items
.756	2

Factor Analysis

Communalities

	Initial	Extraction
SC1	1.000	.598
SC2	1.000	.563
SC3	1.000	.586
SC4	1.000	.549
SS1	1.000	.649
SS2	1.000	.571
SS3	1.000	.399
SS4	1.000	.434
SH1	1.000	.711
SH2	1.000	.702
SH3	1.000	.593
AQ1	1.000	.589
AQ2	1.000	.673
AQ3	1.000	.628
AQ4	1.000	.572
PI1	1.000	.651
PI2	1.000	.642
PA1	1.000	.776
PA2	1.000	.754

Extraction Method: Principal Component Analysis.

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.925
Bartlett's Test of Sphericity	Approx. Chi-Square	1987.292
	df	171
	Sig.	.000

Rotated Component Matrix^a

	Component			
	1	2	3	4
SC1	.748			
SS1	.709			
SC3	.702			
PI1	.648			
SS2	.643			
SC2	.571			
SS4	.509			
SC4	.486			
SS3	.421			
AQ2		.778		
AQ3		.728		
AQ4		.672		
PI2	.434	.576		
AQ1	.461	.497		
SH2			.779	
SH1			.713	
SH3			.706	
PA2				.848
PA1				.779

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.^a

a. Rotation converged in 6 iterations.

Regression (Linear#1)

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	Change Statistics			Sig. F Change
1	.444 ^a	.197	.193	.80593	.197	55.844	1	228	.000
a. Predictors: (Constant), eWOMcredibility									

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	36.272	1	36.272	55.844	.000 ^b
	Residual	148.093	228	.650		
	Total	184.365	229			
a. Dependent Variable: PurchaseAdoption						
b. Predictors: (Constant), eWOMcredibility						

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.333	.329		4.057	.000
	eWOMcredibility	.616	.082	.444	7.473	.000
a. Dependent Variable: PurchaseAdoption						

Regression (Linear #2)

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	Change Statistics			
						F Change	df1	df2	Sig. F Change
1	.441 ^a	.194	.191	.77267	.194	54.936	1	228	.000
a. Predictors: (Constant), PurchaseAdoption									

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	32.798	1	32.798	54.936	.000 ^b
	Residual	136.121	228	.597		
	Total	168.918	229			
a. Dependent Variable: PurchaseIntention						
b. Predictors: (Constant), PurchaseAdoption						

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.333	.329		4.057	.000
	eWOMcredibility	.616	.082	.444	7.473	.000
a. Dependent Variable: PurchaseAdoption						

Regression (Multiple Regression)

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	Change Statistics			
						F Change	df1	df2	Sig. F Change
1	.462 ^a	.213	.199	.80295	.213	15.239	4	225	.000
a. Predictors: (Constant), ArgumentQuality, SourceHomophily, SourceCredibility, SourceStyle									

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	95.635	4	23.909	.	. ^b
	Residual	.000	225	.000		
	Total	95.635	229			
a. Dependent Variable: eWOMcredibility						
b. Predictors: (Constant), ArgumentQuality, SourceHomophily, SourceCredibility, SourceStyle						

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.998E-15	.000		.000	1.000
	SourceCredibility	.267	.000	.307	206294694	.000
	SourceStyle	.267	.000	.323	210824108	.000
	SourceHomophily	.200	.000	.261	227642801	.000
	ArgumentQuality	.267	.000	.302	220838719	.000
a. Dependent Variable: eWOMcredibility						

We would like to thank reviewers for their comments. We found them helpful and feel that the revised paper is improved over the previous version.

The major changes are as follows:

- Revised the research focus and the contributions of the manuscript and it is now aligned to the results
- The methodology section has been improved by providing detailed information regarding the sample profile, data collection and analysis.
- The whole paper has been proofread

Please find here a point-by-point response to the comments. Our responses are highlighted in blue. Quotes taken directly from the revised manuscript to illustrate changes are highlighted in red. Apart from the changes mentioned here, we also did various minor changes to the text to improve or correct the syntax.

The authors.

Referee: 1

This paper is a potentially interesting piece of work that may nicely contribute to the existing research on eWOM providing evidence on Generation Y in Thailand. Notwithstanding this, I would have a major concern on the methodology you used. There is not sufficient information on the sample used and on the analysis performed. Moreover, some of the questions used in the survey do not allow to prove what you are trying to test. I would recommend to revise the contributions of your manuscript by being more aligned to the results that you actually obtained.

[Response: We thank the reviewer for the helpful comment. We have now provided more details regarding the sample profile and report more detailed statistical performance. We have also improved the questionnaire items to align to the concept measured. Further, we retested](#)

I articulate my comments and suggestions on these (and other) aspects below.

Major comments

ABSTRACT

1. With relation to 'This article aims to assess the impact of eWOM on "purchase intention by developing a conceptual model of hypotheses encompassing a multitude of factors that may be associated with this relationship'. This statement is not clear. I would rephrase this statement in line with what the paper actually captures, which – in my opinion – is investigating a set of factors that can be associated with eWOM. Furthermore, there is a "missing.

Response: We have now rephrased the aim as the following:

"This article aims to conceptualise eWOM credibility, which is examined in a conceptual model explaining purchase intention of Generation Y."

2. I would suggest to revise the following statement: "The researcher investigates what factors impact eWOM credibility and make the consumer may adopt it when making a purchase". First, it is not grammatically correct; second, it is not clear; and, third, what the paper does is to investigate a set of factors that might impact on eWOM credibility from a consumer point of view.

Response: We have now clarified the research focus and also added the statistical technique as the following:

"The researcher investigates a set of factors impacting eWOM credibility, which makes the consumer adopt it and intent to purchase. To examine the research model, we employ structural equation modeling technique and the primary data is collected using a sample through online survey from Thailand – where there is a large number portion Generation Y consumer base. "

3. In the Design/methodology/approach Section, I would indicate which econometrical strategy you have adopted.

Response: We have now revised the expressions as the following:

"The researcher investigates a set of factors impacting eWOM credibility, which makes the consumer adopt it and intent to purchase. To examine the research model, we employ structural equation

modeling technique and the primary data is collected using a sample through online survey from Thailand – where there is a large number portion Generation Y consumer base.”

INTRODUCTION

1. The reader is left wondering the research question(s)/aim(s) of the study until page 2. I would present them earlier.

Response: We have added the research questions as the following. The research questions present at the beginning paragraph of Page 2.

“What are the factors that contribute to the perceived credibility of eWOM? How does eWOM credibility enhance consumer purchase intention? Extant literature lacks focused research on these questions.”

2. You mentioned “this paper aims to explore the impact of e-WOM has on generation Y purchasing decision – with particular focus on Generation Y – in the digital marketplace”. If I understood correctly, you analyse purchasing intention and not decision. Moreover, this aim is different compared to the one indicated in the abstract. I would be consistent.

Response: We have now changed the term from “purchasing decision” to “purchase intention”. We also improved the sentence expression to be consistent with the abstract. The revised expression follows:

“Hence, this paper aims to explore a set of factors impacting on e-WOM credibility, which consequently determines purchase intention of generation Y– with particular focus on Generation Y – in the digital marketplace.”

3. Page2, you mentioned “This paper firstly investigates the reasons behind the issue of trust and credibility in online reviews and of Generation Y. Then, it will review the end-to-end online customer experience touchpoint in terms of, for example, comments about particular product or service, the reasons behind any positive or negative reviews and comments”. Since your focus seems to be

identifying a set of factors that might impact on eWOM credibility from a consumer point of view, I would not introduce new concepts, but I would keep this section in line with the main factors analysed in the manuscript.

Response: We have now deleted the new concept “trust” and revised the sentence as following to keep this section in line with the main factors analysed in the manuscript.

“Hence, this paper aims to explore a set of factors impacting on e-WOM credibility, which consequently determines purchase intention of generation Y– with particular focus on Generation Y – in the digital marketplace.”

Response: We also revised the last paragraph indicating the structure and logic of the manuscript as the following:

“Next, this paper firstly reviews literature, investigating the reasons behind the issue of eWOM credibility in online reviews and of Generation Y, and developing the conceptual model and hypotheses. Then, it will articulate the research methods. This is followed by report of the results and analysis. In the end, we discuss theoretical contributions and marketing implications.”

LITERATURE REVIEW

1.The Sub-sections (e.g. 2.3-2.4-2.5) are not linked one to the others. At the beginning of each sub-sections, the reader is left wondering where the concepts described in these sub-sections are coming from and how they are linked one to the other. It might be helpful guiding the reader by providing him/her with an explanation of what it is going to be discussed in the next sub-sections and why the concepts are related.

Response: We have now added/revised transition sentences at the end of each section for Sections 2.3 and 2.4:

For section 2.3: *“Hence, OCR becomes a crucial factor that facilitates the online transactions between buyers and sellers, and unavoidably gives the tremendous impact directly on the customer purchase decision intention (Elwalda et al., 2016). Detailed discussion of purchase intention follows.”*

For section 2.4: *“Generation Y, as our research observation, is a particularly group of internet users and online consumers. They engaged in online review actively, where at the same time, their purchase intention is affected (Amornvivat et al., 2014).”*

2.Sub-sections 2.5, I would specify why you consider Generation Y based in Thailand. Why Thailand is an interesting case? The reader is left wondering the justification of this choice. Providing some theoretical justification can be helpful in understanding why Thailand is an interesting setting.

Response: We have now added literature justifying the Thai Gen Y as the research context (See p.6 of the manuscript):

“According to Amornvivat et al. (2014), there are more than 2 billion of Gen Y consumers in Thai, which represents about 28 % of the Thai population, and it is the highest among any other generations, and seems to remain the biggest for decades. Economic Intelligence Centre (EIC) reports and analyses Thai Gen Y consumers suggesting that (SCBEIC, 2014) that Thailand’s Gen Y are different from their peers in the US and EU in lifestyle, earning, spending and saving. For instance, lifestyle of Thai Gen Y consumers is tech savvy and dependent on community in comparison with that of western Gen Y consumers who are health conscious and environmentally conscious; Thai Gen Y consumers are smart shoppers, preferring cashless payment methods and liking convenient and speed.”

3. Page 6. “Hence, in order to understand the significant impact of eWOM on Thai Generation Y purchase intention and understand their information adoption process”. What do you mean by “significant impact”?

Response: We have not clarified and rephrased the sentence as the following:

“Hence, in order to understand how eWOM credibility impact on Thai Generation Y’s purchase intention and understand their information adoption process”

HYPOTHESES DEVELOPMENT

1. Page 9. “The clarity of online message relies on both attribute ambiguity and language abstraction (Moran and Muzellec, 2017). Attribute ambiguity is the reason why consumers hate or love the experience from brand (Gershoff et al, 2007).” Why did you introduce the concept “attribute ambiguity”? It is not considered in the empirical part of your work. I would only consider concepts/factors that are tested in the empirical part.

Response: The sentence has now been revised and deleted the concept “attribute ambiguity.

“Content in the model refers to message clarity and valence of communication, for instance, to avoid using ambiguous and abstract message language (Moran and Muzellec, 2017; Gershoff et al, 2007).”

2. Page9. “The eWOM is considered as credible source of information when the attribute resembles with eWOM receiver.” I feel that the resemblance is a concept linked to homophily and not the source style. Please, clarify.

Response: Thank the reviewer for this comment and we agree with the comment. The sentence has now been revised for clarification:

“The eWOM is considered as credible source of information when the message language convey concrete information between eWOM sender and receiver (Schellekens et al., 2010).”

3. Page10. I found the H2 “Source style positively affect the eWOMCredibility” not properly set. First, as you mentioned source style encompasses a set of elements (such as visual attributes, writing style, etc). Do all these elements affect the eWOMCredibility in the same way? Maybe a type of visual attribute affects the eWOM in a negative way and others in a positive way. I would elaborate which element of the source style you are testing and what effect you are expecting?

Response: Thank the reviewer for this concern. We would like to defend this hypothesis as follows. We apply Structural Equation Modelling (SEM) for the statistical test. We follow the classical two-step test. We first examine the measurement model, reliability and validity of all constructs; with the approved measurement, we next proceed to examine structural relationships as hypotheses. When the reviewer asked here “Do all these elements affect the eWOM Credibility in the same way?”, this is about the relationships between measured items of one construct and another construct, which are across-loading problems with regard to the first-step test of the measurement model. Our results indicate that the measurement of source style has no such issue.

4. Page10. Source style includes message content. How does it differ from argument quality? What is the difference between content and argument quality? You also mentioned the word “content”
Page 10, row 36.

Response: We meant by message content here the presentation style (e.g. visualisation) while argument quality is about to what extent the content convincing to the recipient

5. Page10. The H3 is not well set. What do you mean by significant impact? Is that a positive impact? Or a negative one?

Response: The H3 has now been rephrased: "Argument quality positively affect eWOM Credibility"

6. Page13. You state "Based on the study of Tien et al. (2018), eWOM adoption acts a mediating role in determining and connecting impact of eWOM credibility and purchase intention among consumers. their actual purchase decision stage". So, what is your contribution here? This link has been already demonstrated in the literature. I actually think this statement is very helpful to set the actual contribution of your research. In my opinion, your work should focus only on testing the set of factors that impact on eWOM and not H5 and H6. There are several reasons why I believe this focus would be beneficial to increase the coherence of your work: a. You claim that your work test mediating (sometimes you claim moderation) effect of eWOM adoption but, to my understanding, you do not perform any mediation / moderation test. b. In order to test a relationship between two variables, you should have one or multiple questions capturing the dependent variable and another one or multiple questions capturing the independent variable. Then, you should test the relationship between these variables by using statistical tools. It is methodologically not acceptable to ask the respondent to access the relationship as you did, amongst others, in the question "Credibility of online source affect your purchase decision towards product/service".

Response: We thank the reviewer for this comment. We found this comment is very helpful and we agree on your comment regarding our original contribution in this article. However, since our model is to extend add contributions to extant literature, we still keep the original hypotheses, i.e., H5 and H6. By keeping H5 and H6, we update the extant literature in the new context. We agree with the reviewer on the item statements. We have revised the expressions of the questionnaire items of eWOM adoption and of purchase intention as suggested.

7. Page13. The second and paragraphs are not clear, they describe relationships and concepts that you do not address in the empirical part.

Response: We thank the reviewer for the comment on the development of this section. We deleted some of parts that are not directly related to the development of the H6. We have now revised this section as the following:

“Building eWOM credibility is not the only factor that contributes to the successful eWOM communication process, and eWOM adoption is also playing an important role throughout the process from the eWOM credibility to purchase intention. Based on the study of Tien et al. (2018), eWOM adoption acts a mediating role in determining and connecting impact of eWOM credibility and purchase intention among consumers.

According to Sussman and Siegal (2003), eWOM adoption refers to the acceptance of the recommendation of the compatible review. Cheung et al., (2018) stated that eWOM adoption is derived from information adoption process which is the degree that people engage in utilizing information. Adoption is also one of the essential activities that users attempt to conduct in online virtual communities. One example provided by Pitta and Fowler (2005) is that it can be seen when consumers are searching and scanning for comments and opinions they believe it is credible which posted by others prior they actually make a purchase decision. Then, recipients are more willing to adopt a recommendation from a reliable source more than one which considered as unreliable (Bansal and Voyer 2000). eWOM credibility coupled with adoption enable consumers to determine and modify their attitudes with the purchase decisions (Park and Lee, 2009).”

8. Page13. What does it mean: “Therefore, purchase intention of consumers are literally enhanced by the eWOM credibility and trust through the beneficial influence of eWOM adoption”. Can you explain the meaning of literally enhanced? Where do you capture trust in your empirical part?

Response: We have revised the expression and deleted the irrelevant concept “trust”.

“Therefore, purchase intention of consumers are directly explained by eWOM adoption.”

9. Page13. The H6 is not well set. What do you mean by strong impact? Is that a positive impact? Or a negative one?

Response: H6 has been rephrased: *"H6: eWOM adoption has a positive effect on Purchase Intention"*

RESEARCH METHODOLOGY

1. Page14, row 44. You mention our research question. What is your research question? I would make explicit the research question in the Introduction (as per previous comment).

Response: We have addressed this at the reviewer's comment on Introduction section. Please refer to our response to reviewer's Question 1 of INTRODUCTION.

2. It is crucial to provide adequate information on the sampling. How did you collect the data? How did you select your participant? What was the response rate? Is the sample representative of the population? Did you run any test to assess potential selectivity bias?

Response: Non-probability sampling was adopted, using social media platform we spread the survey all around the country so we can really provide a response rate as we don't know the exact number of those who received the survey link.

3. Did you have any information on the respondents' occupation?

Response: We did not ask the participant about their occupation as we did come across any article address this factor.

4. Did you control for age, social status or education when running the regression analyses?

Response: No, these factors were not part of the regression, we only used them to describe the sample statistics.

5. Question "4.3 Language style used in the review (ex.formal /informal) is the element that affects the credibility of that

review” is quite ambiguous and vague. I would personally experience difficulties in answering this question.

Response: We have replaced the example in bracket by using “(ex. expertise versus non-expertise language)”.

6. Question “5.1 I tend to be open-minded and accept the information that comes from a reviewer with similar characteristic as me (ex. age, education level, occupation)”. I think there is a contradiction here. In my opinion, being open-minded means that I am willing to consider information coming from all types of reviewers, even those different from myself.

Response: We have revised the item by deleted “be open-minded and”.

7. Question “5.3 When I search for product/service information online, I prefer it from the source that has similar attitude and behaviour”. Does the respondent know the difference between attitude and behaviour? This is a very ambiguous and vague question.

Response: We have revised the expression into “... the source that has similar viewpoints about likes and dislikes”.

8. I personally found Question 3.4 and 6.4 quite similar.

Response: Thank the reviewer for your comment on the two items. They are slightly different, e.g. 3.4 stress the volume of the info whilst 6.4 more on the in-depth message on some specific point.

9. If you used questions that have been already used in previous work, I would mention that. It would make your work more robust.

Response: Thank the reviewer for your comment on the design of the questionnaire items. We will consider your recommendation in the future research.

RESULTS

1. Can you convert THB in dollars? Alternatively, provide the reader with any useful information to understand the purchasing power of the respondent?

Response: Done the conversion of the currency as requested

2. Page18. "This research investigates not only the relationship between variable but also determines the significant contribution of each element". What this work does is to access the presence of a relationship between a set of factors (source credibility, source style, argument quality and source homophily) and eWOM. Since this is a cross-sectional analysis, you should be careful in claiming a causal relationship. In order to claim a causal relationship and rule out the reverse causation argument, regressions using instrumental variables should be performed.

Response: We thank the reviewer for the comment. We actually performed the linear regressions test, and the test result is displayed in Figure 2.

3. I would like to read further information about the results of the regressions performed, such as the number of observations, etc. Moreover, it would be appropriate to make proper tables and not copy/paste of the SPSS results.

Response: We thank the reviewer for the comment. We actually reported the number of observations ($n=230$). We also reported the other demographic statistics such as age ranges, education attainment, and income. We have also reported the statistics into a table.

DISCUSSION

1. The discussion is quite short. It would be useful to revise the discussion and have a discussion in line with what the empirical part is capturing.

Response: We have revised the discussion slightly; I hope it is acceptable now

2. Page21, you claim that your result contradicts the one by Filieri et al. (2018). The reader is left wondering why this is the case.

Response: Yes right, we edited it stressing the reason of this conflict.

"This because they claim that online user focus more on the content of a review in terms of expertise and popularity of reviewer rather than examining the level of similarity that reviewer share with them"

3. Page22, you claim the key mediator role of eWOM adoption, but – in my opinion – in the paper there is not a proper test. Please, be consistent. Do you want to look at a mediation or moderation effect?

Response: We thank the reviewer for the comment regarding the mediation effect. Actually we performed. We examined the mediation effect of eWOM adoption on the relationship between eWOM credibility and purchase intention. Yes, we still need to examine the moderation effect. The reason for this please refer to our response to Q6 of Hypotheses Development in this document.

4. Page23. Due to time constraints? What kind of time constrains did you have? Robust research with premises like yours should not have time constrains.

Response: We thank the reviewer for the comment. We deleted this point, which lacks justification and also makes no point for guidance to the future research.

CITATIONS

I appreciate the effort you have done by carrying out a comprehensive literature review; however, I feel there are some claims that still needs to be supported by citing previous studies. Please, find below the specific statements:

a. Page 1: “eWOM becoming important with rising trends, particularly amongst Generation Y, where more consumers are relying on eWOMsources of information and perceiving it as more credible than the shop’s own marketing information.”

Response: We have added a reference to support our argument: “Zhang, T., Abound Omran, B., & Cobanoglu, C. (2017). Generation Y’s Positive and Negative EWOM: Use of Social Media and Mobile Technology. *International Journal of Contemporary Hospitality Management* 29(2), 732-61. Web.”

b. Page 4: “For example, Airbnb, the famous online platform for property renting and space, has implemented the eWOM to

their business and found the tremendous success”.

Response: We have added a reference to support our argument: “Martin-Fuentes, E., Fernandez, C., Mateu, C., & Marine-Roig, E. (2018). Modelling a Grading Scheme for Peer-to-peer Accommodation: Stars for Airbnb. *International Journal of Hospitality Management* 69, 75-83. Web.”

c. Page 5, rows 15-17: the statement starting by
“Purchasing intention is a composite...”

Response: We have added a reference to support our argument: “Bataineh, A.Q., (2015). The Impact of Perceived e-WOM on Purchase Intention: The Mediating Role of Corporate Image. *International Journal of Marketing Studies* 7(1), 126-137.”.

d. Page 7: “The acceptance of online reviews from information receivers also depends on the level of source credibility as it has the strong link between the attitude, judgment...” Works that show this strong link should be cited.

Response: This point of view has the same source with the preceding sentence, which is Teng et al, 2017: “Teng, S., Khong, K.W., Chong, A.Y.L., & Lin, B., (2017). Persuasive Electronic Word-of-Mouth Messages in Social Media. *Journal of Computer Information Systems* 57, 76–88. <https://doi.org/10.1080/08874417.2016.1181501>”.

Minor comments

TITLE

I would suggest to slightly revise the title by: first, spell the eWOM acronym out; second, I would shorten the title as it is quite confusing in its current form.

Response: We have revised the title: “Electronic Word-of-Mouth Credibility and Purchase Intention of Generation Y: A Case from Thailand”.

ABSTRACT

I would suggest to use author or authors instead of the researcher.

Response: Thank the reviewer for the suggestion. We have done the change.

LITERATURE REVIEW

Page 2, row 31. "Manipulating" has a negative acceptance, I would advise to maybe use a more neutral term such as influencing.

Response: Thank the reviewer for the suggestion. We have done the change.

HYPOTHESES DEVELOPMENT

1. Page 6. The statement "Therefore, this study's framework is formulated based on the information adoption model which is associated to the eWOM as from the above mentioned research models" is not clear. Could you please justify your choice?

Response: Based on reviewing the literature, this study, in addition to other ones, was found to be a key one in this field and we built on that

RESEARCH METHODOLOGY

1. Page 15, row 22. You state: "This research will utilise". Why future?

Response: We have corrected the error: *"This research utilised"*.

OTHER ISSUES

I would suggest to proof-read your work, there are some grammar mistaken throughout the manuscript. Just to mentioned a few:

Response: We thank the reviewer for your time and the comment. We have now done the corrections to the following comments and proofread the whole paper.

1. Page 4: "In addition, firms can further this information to enhance the shopping experience and satisfaction of customer". I guess the verb "to use" is missing.

Response: corrected the error.

2. Throughout the paper, please be consistent with the use of Gen Y or Generation Y.

Response: Done

3. Please, indicate what C2C and 4C mean.

Response: We have added the full name of the initials in the text body

4. Page 7. "However, there is still a debate among

researcherS about the precision and dimension of the construct". Moreover, I would substitute researchers with a more appropriate term, such scholars.

Response: We thank the reviewer for the suggestion and we have now replace the term by using scholars.

5. Be consistent with the use of % or per cent. I wish you the best of luck as you continue to work on the paper.

Response: We have done the consistency of the expression by using per cent

Additional Questions:

1. Originality: Does the paper contain new and significant information adequate to justify publication?: Yes, the manuscript identifies an interesting set of factors associated with eWOM.

Response: We thank the reviewer for the positive comment.

2. Relationship to Literature: Does the paper demonstrate an adequate understanding of the relevant literature in the field and cite an appropriate range of literature sources? Is any significant work ignored?: Yes, the paper demonstrates an adequate understanding of the relevant literature in the field and cites an appropriate range of literature sources.

Response: We thank the reviewer for the positive comment.

3. Methodology: Is the paper's argument built on an appropriate base of theory, concepts, or other ideas? Has the research or equivalent intellectual work on which the paper is based been well designed? Are the methods employed appropriate?: In my opinion, the paper would need to provide the reader with more information on the sample technique and the analysis performed. Please, see my suggestions in the "Comments to the Author" section.

Response: We thank the reviewer for the helpful comment. We have improved the methodology section by providing more detailed information as per "comments to the authors"

4. Results: Are results presented clearly and analysed appropriately?

Do the conclusions adequately tie together the other elements of the paper?: More attention should devote to the results and discussion section. I would suggest to rephrase some of the claims made by the author(s) and made them more in line with the actual results the author(s) obtained. Please, see my suggestions in the "Comments to the Author" section.

Response: many thanks, we took this into consideration

5. Practicality and/or Research implications: Does the paper identify clearly any implications for practice and/or further research? Are these implications consistent with the findings and conclusions of the paper?: The paper identifies clearly the implications for practice and highlights some further research. Some of these implications are consistent with the findings and conclusions of the paper.

Response: We thank the reviewer for the positive comment.

6. Quality of Communication: Does the paper clearly express its case, measured against the technical language of the field and the expected knowledge of the journal's readership? Has attention been paid to the clarity of expression and readability, such as sentence structure, jargon use, acronyms, etc.: I would advise the author(s) to request a proof-reading service. Please, see my suggestions in the "Comments to the Author" section.

Response: We have now proof read the manuscript and we are also planning to use the journal proofreading service before the paper goes into the production.

Referee: 2

Recommendation: Minor Revision

Comments:

The paper focuses on an interesting topic e-WOM credibility on generation Y in Thailand. It focuses on the route of impact of e-WOM on purchase intention. The paper provides interesting and relevant insights that have a good potential of making a significant contribution.

Response: We thank Referee2 for the positive comment.

Additional Questions:

1. Originality: Does the paper contain new and significant information adequate to justify publication?: The paper provides interesting and relevant insights that have a good potential of making a significant contribution.

Response: We thank Referee2 for the positive comment.

2. Relationship to Literature: Does the paper demonstrate an adequate understanding of the relevant literature in the field and cite an appropriate range of literature sources? Is any significant work ignored?: While the introduction explains provides a background and the context of the research. It still does not clearly state how the research links and add to the existing literature on e-WOM. The introduction should provide a brief explanation of the theoretical contributions of the research. The introduction should also include more update citations and the problem statement should link to more recent studies. This will also help to state the relevance of the study to recent work in the field.

Response: We have now rewritten the introduction section and clarified our research focus and stated our research questions, which were developed from extant literature and the research gap. By doing so, we justify our research contributions to extant literature (pages 1 &2 of the manuscript).

What is the key message of section 2.1 (Word of Mouth) and section 2.2 (eWoM)? How are they informing the research? In addition, section 2.3 (Online customer review as part of eWoM) fails to identify the gaps in research in this particular area that the research is

try to bridge.

Response: We thank the review for the valuable comment.

In section 2.5 (Generation Y and their Internet Usage Behaviour), it is stated "If we take a country like Thailand, we find that Gen Y represent about 28 % of the Thai population, and it is the highest among any other generations, and seems to remain the biggest for decades.", what is the source of this figure?

Response: We have now rewritten the sentence and added the reference: "According to Amornvivat et al. (2014), there are more than 2 billion of Generation Y consumers in Thai, which represents about 28 percent of the Thai population, and it is the highest among any other generations, and seems to remain the biggest for decades."

The hypothesis development section provides some interesting points but does not provide the reasons (justification) for the existence of each relationship outlined in each hypotheses. There is no need for section 3.7. Figure 1 should be included at the beginning of the hypothesis development section.

Response: We thank the reviewer for the helpful suggestion. We have followed the suggestion and deleted Section 3.7; Figure 1 has been removed from section 3.7 to the beginning of the hypotheses development section.

3. Methodology: Is the paper's argument built on an appropriate base of theory, concepts, or other ideas? Has the research or equivalent intellectual work on which the paper is based been well designed? Are the methods employed appropriate?: The sampling method should be explained and justified in much more detail. What are the reasons for selecting this sample in particular?

Response: We have added the discussion in Section 2.5, justifying the choice of the research sample of Generation Y in Thailand.

"According to Amornvivat et al. (2014), there are more than 2 billion of Generation Y consumers in Thai, which represents about 28 percent of the Thai population, and it is the highest among any other generations, and seems to remain the biggest for decades. Economic Intelligence Centre (EIC) reports and analyses Thai Generation Y consumers suggesting that

(SCBEIC, 2014) that Thailand's Generation Y are different from their peers in the US and EU in lifestyle, earning, spending and saving. For instance, lifestyle of Thai Generation Y consumers is tech savvy and dependent on community in comparison with that of western Generation Y consumers who are health conscious and environmentally conscious; Thai Generation Y consumers are smart shoppers, preferring cashless payment methods and liking convenient and speed.

The above discussion stresses the importance of eWOM in shaping the opinion of consumers in general and Thai Generation Y in specific. This was a culmination of the introduction of web 2.0 and technology savvy Generation Y (SCBEIC, 2014). Hence, in order to understand how eWOM credibility impact on Thai Generation Y's purchase intention and understand their information adoption process, it is essential to identify the elements and applicability throughout the process of the eWOM communication in which persuade the information adoption by consumers.”

Also, in the methodology chapter, we have added the structured headings which enabled more explanation and justification of the sampling method.

4. Results: Are results presented clearly and analysed appropriately? Do the conclusions adequately tie together the other elements of the paper?: It is not clear how the validity was assessed?

Response: We adopted out validated items from the literature and we run reliability tests to confirm the quality of them.

5. Practicality and/or Research implications: Does the paper identify clearly any implications for practice and/or further research? Are these implications consistent with the findings and conclusions of the paper?: The discussion section fails to highlight the findings of the study and it seems to have more focus on the comparison of the findings of the study to what was found in previous studies. The findings should be highlighted further.

Response: We slightly added to the discussion part to address this comment

The theoretical contributions should be highlighted further, which particular studies/theories does this research extend/ add to? The practical contributions should be explained in much more detail and should be included in a separate section.

Response: We slightly added to the discussion part to address this comment

Limitations and future research should be included in a new section, followed by a new final section 'conclusion'.

Response: This suggestion was followed where we added section 8 to discuss the research limitation which open the doors for further studies.

6. Quality of Communication: Does the paper clearly express its case, measured against the technical language of the field and the expected knowledge of the journal's readership? Has attention been paid to the clarity of expression and readability, such as sentence structure, jargon use, acronyms, etc.: The paper is generally well-written but there are some grammatical and spelling errors in the work. The paper needs to be proofread. In addition, the research should cite more recently published papers by the Journal of Enterprise Information Management and show the relevance of the work to previous research published by the journal.

Response: Many thanks for the comment, we will be using the publisher proofreading service to avoid this problem

Electronic Word-of-Mouth Credibility and Purchase Intention of Generation Y: A Case from Thailand

ABSTRACT

Research aim/purpose: With the ever-expanding online shopping, Electronic Word-of-Mouth (eWOM) has become a significant factor affecting consumer decision making behaviour. This is specially the case when considering Generation Y (Millennials), who are old enough to be independent buyers and young to be almost immersed in online living. This article aims to conceptualise eWOM credibility, which is examined in a conceptual model explaining the purchase intention of Generation Y.

Design/methodology/approach: To examine the research model, we employ the structural equation modeling technique, and the primary data is collected through an online survey from Thailand – where there is a large number portion Generation Y consumer base.

Findings/Contribution/Originality: Results suggest that source style as visual attribute information is the most significant factor that may impact eWOM credibility in addition to source credibility, argument quality, and source homophily, respectively. This research adds significant insights into the eWOM literature by identifying its route of impact on the purchase intention of Generation Y. From a practical point of view, it helps firms to understand what needs to be taken into consideration when building their marketing strategy.

Keywords: *Electronic Word-of-Mouth (eWOM), Generation Y, Purchase Intention, eWOM adoption, eWOM credibility, Social Media, Consumer Reviews*

1. Introduction

Web 2.0 has transformed the interaction of information exchange, where people react to websites, upload their data, and give comments. This development has considerably amplified the scope and scale of Electronic Word-of-mouth (eWOM) communication (Jalilvand and Samiei, 2011). eWOM is a unique medium for communication between consumers who have never met, for example, customer reviews, website blogs, and comments. Recently, eWOM has been a target outline for online marketers. This is mainly because it is far-reaching, transparent, and easy to access (Kozinets *et al.*, 2010). Such consumer-generated information is very helpful for decision making on purchases because it provides consumers with indirect experiences on products and services.

However, the significant growth of e-WOM has raised some issues for organizations in terms of flow control of eWOM and the credibility of the sources of information. Because eWOM is far-reaching, fast transmitting, transparent, and easy to access, it tends to be out of the control of firms in numerous ways. eWOM becoming important with rising trends, particularly amongst Generation Y, where more consumers are relying on eWOM sources of information and perceiving it as more credible than the shop's marketing information (Zhang *et al.*, 2017). Before the rise of the digital age, consumers shared product-related experiences only through the traditional WOM, where it was highly restricted in time and space. Today, consumers are sharing their eWOM experiences more widely and throughout many online platforms such as web blogs, customer review sites, and social media platforms (Lin *et al.*, 2013). Given that eWOM information takes place online, many firms may feel that they can leverage, and to some extent, control the flows of the information to retain the good brand images, and also learn more about their customer behaviours and insights (Bataineh, 2015).

Furthermore, the advent of eWOM started to shift the emphasis of communication from business-to-consumers towards consumers-to-consumers, who are becoming the main content creators. This reduces the monopoly of information provided by the organization as the main brand shaper amongst buyers. Customers tend to believe/trust more in interpersonal communications with other customers on products and services rather than the marketer-generated content (Mangold and Faulds, 2009). The credibility of eWOM is introduced to the extent that one perceives the recommendation from the particular source of whether a person/organization as a believable source of information (Reichelt *et al.*, 2014). That is, the

judgment of receivers on information credibility is considered as the key element in the early stage of the information persuasion process (Hilligoss and Rieh, 2008). What are the factors that contribute to the perceived credibility of eWOM? How does eWOM credibility enhance consumer purchase intention? Extant literature lacks focused research on these questions. Hence, this paper aims to explore a set of factors impacting on eWOM credibility, which consequently determines the purchase intention of generation Y– with particular focus on Generation Y – in the digital marketplace.

Next, this paper firstly reviews literature, investigating the reasons behind the issue of eWOM credibility in online reviews and Generation Y, and developing the conceptual model and hypotheses. Then, it will articulate the research methods. This is followed by a report of the results and analysis. In the end, we discuss theoretical contributions and marketing implications.

2. Literature Perspective

2.1 Word of Mouth (WOM)

The importance of WOM has long been the topic that is significant for people like marketers, researchers, and practitioners for decades. Traditional or offline WOM has been shown a significant role in influencing customer purchase decisions (Richins and Root-Shaffer, 1988; Hennig-Thurau *et al.*, 2004). According to Ghosh *et al.* (2014), WOM is defined as a process or act of exchanging information about products and services among consumers. It plays an important role in enhancing consumers' attitudes towards the business or behaviours as the customer engages in the discussion about the market information. Due to the information overload for consumers during the product search period, they tend to believe and trust in WOM more than the marketer generated content (Chu and Kim, 2011). The reason behind this is that WOM is initiated and delivered by the users' side, showing the real experience that they have faced with the products and services, unlike the marketer generated contents from the company (Feick and Price, 1987). Therefore, customers frequently rely on WOM when they search for information to justify their purchase decision.

Furthermore, Harrison and Walker (2001) stated the meaning of WOM as the one-to-one communication between a non-profit communicant in which the sender and receiver are interested in any given brand, product, or service. The importance of WOM is not only

limited in terms of traditional marketing ways, but it is also a crucial element that transforms the behaviours and attitudes of a customer more than traditional marketing tools like mass media and advertising (East *et al.*, 2008). Moran and Muzellec (2017) explained that negative WOM could reduce the possibility of buying products, and can lead to the bad reputation of the brand. Hence, the brand and company need to monitor, enhance, and contribute to the positivity of WOM among their current and potential customers.

2.2 Electronic Word-of-Mouth (eWOM)

There are several definitions for eWOM in the literature. While most definition tends to agree on the basic construct of eWOM, each tackles it from a different angle. For example, Hennig *et al.* (2004) define eWOM as the positive or negative statements made by actual, former, or potential customers of a particular product or company, and that the information freely accessible online. On the other hand, Cheung *et al.* (2008) state that eWOM can also be considered as an extension or evolution from interpersonal communication to a new generation of cyberspace information exchange. Moreover, Chu and Kim (2009) viewed eWOM as the consumption-related or marketing information that is provided by customers or internet users in online platforms. Wang and Rodgers (2011) classified the eWOM into two contexts. The first context of eWOM is information-oriented. This type of eWOM includes reviews, forums, and product feedback sites that particularly focus on product/service performances. The second context of eWOM is emotion-oriented. This type of eWOM focuses more on the broader product experiences that are considered more subjective and not necessarily included product focused online communities. Furthermore, Cheung *et al.* (2009) clarified that eWOM as communication between customers and their peers, whether to endorse or disapprove of products or services that they have experienced. eWOM is classified as a truthful and trustworthy product evaluation because it balances and assesses the brand from real user experiences and perspectives.

The advent of the Internet has directly contributed to the significance of eWOM (Hennig *et al.*, 2004). The emerging of Web 2.0 enables internet users to exchange information and experiences through platforms like customer review sites, Web boards, Social Networking Sites (SNS) such as Facebook and Instagram, discussion boards, instant messaging applications, and other online communities (Brenghar and Mujkic, 2016).

As more consumers are turning to the Internet to search and share for product information, it results in great volumes of consumer opinions being available online (Reichelt *et al.*, 2014). This increasing popularity of eWOM has turned the internet to be full of product and service information (Moran and Muzellec, 2017). Hence, firms need to spot the opportunities that existed on the Internet and adapt it to their businesses (Rafi-ul-Shan *et al.*, 2018). For example, Airbnb, the famous online platform for property renting and space, has implemented the eWOM to its business and found tremendous success (Martin-Fuentes *et al.*, 2018).

2.3 Online Customer Review as part of eWOM

Online Customer Review (OCR) is defined as the peer-generated evaluation of the product in which posted on the company's website or the third-party agent (Mudambi and Schuff, 2010). It is considered as an important source of information and plays a crucial role to both product manufacturers and customers along with the user-generated content platforms like websites, social networking sites, and e-commerce (Somprasertsri and Lalitrojwong, 2010). The advent of OCR has led to increased customers' perception and social presence online (Kumar and Benbasat, 2006; Yoo and Gretzel, 2008). OCR is a powerful marketing communication tool and has the potential to attract more website visits as well as increase the time that customer spends on the site, and it can be used to create a sense of community among loyal customers and frequent shoppers (Cantalops and Salvi, 2014). Customers have implemented this information to support their purchase decision, evaluate the credibility of the sellers, and also exchange their post-experiences with the products and services online (Ladhari and Michaud, 2015). This can also be viewed as an opportunity from a manufacturer's perspective. Knowing the insight about the desires and preferences of a customer is highly treasured for the research and development, customer relationship management, and marketing department of the firm (Kumar and Benbasat, 2006). In addition, firms can further use this information to enhance the shopping experience and satisfaction of the customer. For example, online merchants nowadays allow customers to express their opinion on products and services through the customer review section. Retail websites also offer the customers the opportunity to rate their service with the content in the form of numerical star ratings (Mudambi and Schuff, 2010). Hence, OCR becomes a crucial factor that facilitates online transactions between buyers and sellers, and unavoidably gives a

tremendous impact directly on purchase intention (Elwalda *et al.*, 2016). A detailed discussion of purchase intention follows.

2.4 Purchase Intention

The purchase behavior of customers in the era of e-commerce has captured significant interest from researchers and practitioners in various ways (Lee and Lee, 2015). There has been an extensive effort that attempted to analyse how customers make online purchases because of their immediate influence on sales (Van der Heijden *et al.*, 2003). Naturally, stimulating customers to purchase more products has been the most important target for businesses, while online recommendation systems play a significant role during the information search of a customer. Shah *et al.* (2012) defined purchase intention as a situation where customers tend to buy a certain product in a particular condition. It is also a kind of a decision-making stage which indicates the reason that customers buy particular products and brands in various conditions (Kotler and Armstrong, 2010). Purchase intention is a composite process, which usually related to the perceptions, behavior, and attitudes of consumers (Bataineh, 2015). In the information adoption process, purchase intention may be changed under the influence of source trustworthy and information usefulness. Thus, business needs to determine the factors that lead to the purchase intention of their potential customers during the online search period to shape them into the actual purchase. Generation Y, as our research observation, is a particularly group of internet users and online consumers. They engaged in online review actively, where at the same time, their purchase intention is affected (SCBEIC, 2014).

2.5 Generation Y and their Internet Usage Behavior

The emergence of the information age in the 1990s has had a profound effect on all aspects of life and people of all ages. Such impact affect has an even deeper impact and transformed the behaviour of consumers who grew up in that era, which is called Generation Y. This generation includes people who were born in the period between 1980 and 2000. Approximately one third of the world's population is Generation Y, which is the biggest online consumer segment (with independent income) today (Valentine and Powers, 2013).

Given such a rising rate amongst other generations, businesses need to pay close attention to the rise of this Generation, not only because they represent the biggest group with high spending consumers, but also play an important role as a key influencer in online purchase.

Generation Y has firms that need to spot relatively high income compared to their young age, and high tendency to spend compared to Gen X or Baby boomer (Panjakajornsak, 2017). Generation Y is likely to be mostly affected by the revolution of the internet and social networking. Coupled with the rising affluence and the power of digital technology, it has given this generation a higher level of exposure to technology more than any of the previous generations (SCBEIC, 2014). The key influence on this generation is that they grew up with the Internet, which means that they always prefer to consume information and interact with others online instead of the traditional media (Sasmita and Suki, 2015). They exploit social media as the channel to exchange information and create an identity online. It is the generation with information driven, with the one-click instant access to the world of online information shared on social media, blogging websites, and online communities (Amornvivat, 2014). They have plenty of media choices and options available, which could be positive for firms to target the right customer with their online offerings and drive the positive product review. However, the other side of the coin is the negative review that might damage the reputation of the firm and affect the brand image. Hence, business needs to construct eWOM strategy to draw Generation Y to associate with the positive eWOM and online sharing to their offering. With such an online strategy, it is helpful for the firms to fast-track the purchase decision with the monitoring system that leads to positive reviews, and manage with the negative review immediately.

According to the SCBEIC (2014), there are more than 2 billion of Generation Y consumers in Thailand, which represents about 28 percent of the Thai population, and it is the highest among any other generations and seems to remain the biggest for decades. Economic Intelligence Centre (EIC) reports and analyses Thai Generation Y consumers suggesting that (SCBEIC, 2014) that Thailand's Generation Y are different from their peers in the US and EU in lifestyle, earning, spending, and saving. For instance, the lifestyle of Thai Generation Y consumers is tech savvy and dependent on the community in comparison with that of western Generation Y consumers who are health conscious and environmentally conscious; Thai Generation Y consumers are smart shoppers, preferring cashless payment methods and liking convenient and speed.

The above discussion stresses the importance of eWOM in shaping the opinion of consumers in general and Thai Generation Y in specific. This was a culmination of the introduction of web 2.0 and technology savvy Generation Y (SCBEIC, 2014). Hence, to understand how

eWOM credibility impact on Thai Generation Y's purchase intention and understand their information adoption process, it is essential to identify the elements and applicability throughout the process of the eWOM communication in which persuade the information adoption by consumers.

3. Hypotheses Development

Reviewing research models considering eWOM from different angles, Teng *et al.* (2017) developed a model to identify critical factors that influence Chinese and Malaysian users' attitudes and behaviour when processing persuasive eWOM messages. A model was also developed by Cheung *et al.* (2008) to examine the extent to which opinion seekers are willing to accept and adopt online consumer reviews and which factors encourage adoption. Lis's (2013) model was designed to examine factors that influence the perceived credibility of online consumer recommendations while the model of Tien *et al.* (2018) focuses on the influence of C2C (customer-to-customer) eWOM using information persuasion about purchase decision making. Therefore, this study's framework is formulated (Figure 1) based on the information adoption model, which is associated with the eWOM as from the research as mentioned above models. A detailed discussion follows in hypotheses development.

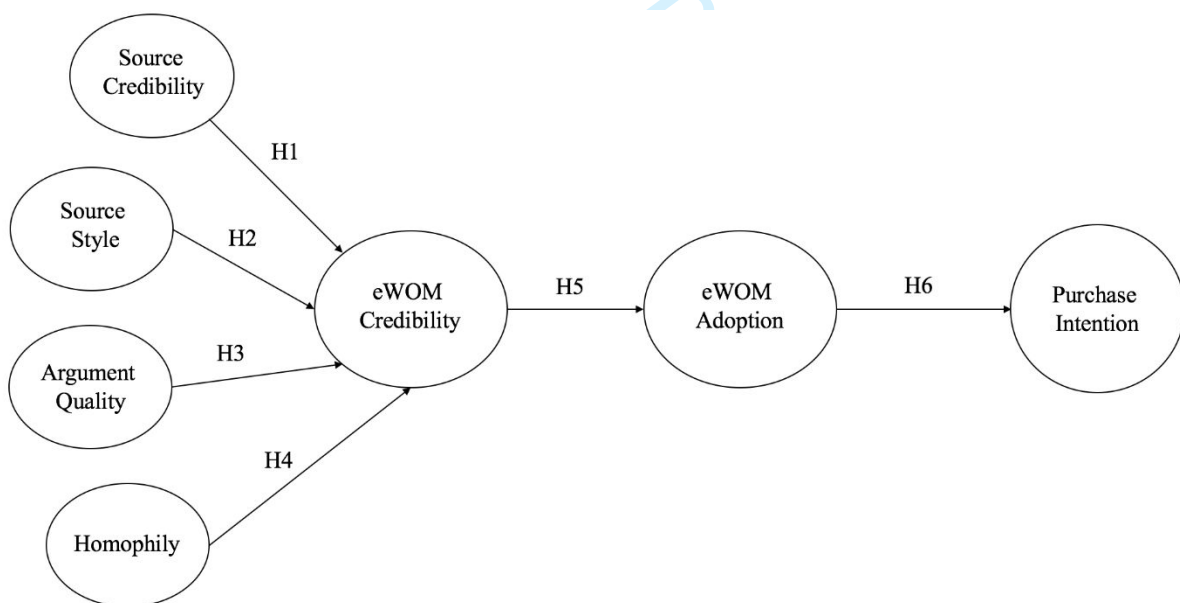


Figure 1. Proposed research framework.

3.1 Source Credibility

Lis (2013) stated that source credibility is the term that defines the positive characteristic of the communicator that affects the acceptance of a message from the receiver. Credible

information sources often generate a positive and persuasive message in which convinces the favourable attitude toward the products/services associated with the reviews (Eagle and Chaiken, 1993). Eagle and Chaiken (1993) adopted the source credibility model from Hovland *et al.* (1953) proved that source credibility has a positive effect on the attitude, opinions, and the conduct of the receiver. In the same way, Park and Lee (2009), along with Wu and Wang's (2011) studies, have shown that source credibility is the crucial factor in defining the effectiveness of eWOM. Prior study on online credibility by Wathen and Burkell (2002) shows that credibility is the significant factor for the final recommendations in electronic consumer recommendation, as the higher credibility from information senders tend to attract receivers to follow product recommendation.

However, there is still a debate among scholars about the precision and dimension of the construct. Source credibility generally consists of two elements that are source trustworthiness and expertise of information sender (Hovland *et al.*, 1953; Tien *et al.*, 2018; Kim *et al.*, 2018). The author derived source credibility from the framework of Cheung *et al.* (2008) and Tien *et al.* (2018). Perceived trustworthiness refers to the degree of confidence and acceptance that the receiver developed toward the source, including the extent to valid information in source communities and correlated with the consumer perceptions toward the website (Willemsen *et al.*, 2012; Park and Lee, 2009). Consumers usually trust the information on well-known websites and assess it as more credible than those on an unknown website. The other aspect of source credibility is the expertise of the information sender referred to the professional knowledge that source communicator has towards the products/services (Wu and Wang, 2011). The consumers tend to believe information from those who have greater expertise, experience, skills, or knowledge correlate to a particular product, service, and brand.

Nevertheless, there is one factor that had not been evaluated by any model, which is the consumers' judgement of source credibility in the online environment. It is essential to address the critical role of this consumers' judgement because it can affect the source credibility as well (Teng *et al.*, 2017). The acceptance of online reviews from information receivers also depends on the level of source credibility as it has a strong link between the attitude, judgment, and perception with eWOM message (Teng *et al.*, 2017). People tend to enact the positive attitude towards products/services related to the level of eWOM credibility.

Likewise, much empirical evidence represents that source credibility has a positive influence on the receiver's attitudes and behaviours (Petty *et al.*, 1981; Dou *et al.*, 2012). Cheung *et al.* (2008) suggested that information that was created by credible sources will be likely to be perceived as reliable and useful, and it increases the chance of spreading this information to their communities. Conversely, consumers sometimes might not be able to distinguish the credibility of the source due to the differences in product knowledge level. They search for the information on the internet, avoid confusion and complicated information, and save time by the reliance of informational evaluation from surrounding instead. Therefore, if consumers believe that an expert from the well-known website has written a review, they are more likely to expose and consider it in the positive manner, in which result to the stronger and higher purchasing decision (Teng *et al.*, 2017). Based on the above discussion, this research first hypothesis is as follow

H1: Source credibility has a positive impact on eWOM Credibility

3.2 Source Style

In the context of online review, it could be in the combination of texts and visual cues that represent the website and social networking site (SNS). Teng *et al.* (2014) defined source style as the visual text and visual cues that can encourage both information elaboration and retention. Kim and Lennon's (2008) study shows the significant classification of online product presentation format that influences the consumer attitude and purchase intention in online shopping. The study defined visual information of a product as the photos, pictures, and videos, and proposed that visual information of the product can encourage the information elaboration and increase the potential product recall tasks from consumers. Lin *et al.* (2012) also stated that both visual and verbal forms of online information could increase the competence of understanding and enlarging product information. The result from Lin *et al.* (2012) research shows that participants rated eWOM articles with visual information higher in every aspect than identical articles that presented without visual information. Furthermore, the study also stated that participants who read eWOM information of search products with pictures would develop greater product interests and purchase intention more than those without pictures (Lin *et al.*, 2012). Moreover, Teng *et al.* (2017) explained that an increasing number of online reviews are uploaded with pictorial information and express through the mode of personal experiences and emotions in eWOM communication.

However, not only the visual attribute information is the significant factor that matters in source style, but it is also important to consider the source content. Moran and Muzellec's (2017) study on the 4C (Community, Competence, Content, and Consensus) of credibility framework illustrates that 'content' of the source or eWOM message is another determinant of the eWOM credibility. Content in the model refers to message clarity and valence of communication, for instance, to avoid using ambiguous and abstract message language (Moran and Muzellec, 2017). The eWOM is considered as credible source of information when the message language conveys concrete information between eWOM sender and receiver (Schellekens *et al.*, 2010). The concrete language term is the recent experience and abstract language assorted with the customer's lifetime experience. Message language and attributes are important factors in the eWOM framework because the eWOM receiver has to decode and accurately understand the message as the sender (Christiansen and Tax, 2000).

In respect to the valence of online review, eWOM content is usually associated with the valence of the side of the message in which could be positive or negative (Moran and Muzellec, 2017). The extant empirical research (Teng *et al.*, 2017) found that negative online reviews have more impact than positive ones. Yet, the same study also found that negative online reviews increased product sales. De Maeyer (2012) explained this situation as the negative online reviews stimulate more awareness of cognitive elaboration of the product information that leads to a better understanding and is eventually converted into increased sales. Cheung *et al.* (2009) stated that another significant perspective of source style is recommendation sidedness. Primarily, messages are classified as one-sided information, including a positive or negative statement. Meanwhile, two-sided information includes both negative and positive statements. Regarding the perceived eWOM credibility, the two-sided message is more versatile as it increases the quality of the review and tends to be perceived to be more credible (Cheung *et al.*, 2009). Moreover, the framework by Teng *et al.* (2017) illustrate the significance of source style and include it as a major factor influencing eWOM.

Apart from visual attribute and content, Archak *et al.* (2011) applied the opinion mining method using data from Amazon.com and found that writing style and language used in review affected both perception and the following impact of those messages. King *et al.* (2014) also indicated that it is essential to provide more information to confirm the credibility of the review for the feature-based product, whereas the review about experimental goods such as music and movie requires a more subjective point of view. Altogether, the source

style, including the visual information, content, writing style, and language used in the review, is the element that can contribute to eWOM credibility in the communication process. Building on that, our research second hypothesis is as follow:

H2: Source style positively affect the eWOM Credibility

3.3 Argument Quality

Argument Quality refers to the persuasive strength of the argument embedded in an informational message (Chu and Kamal, 2008). Cheung *et al.* (2009) explained more that it is the level of the argument convincing that receivers consider in defending the position. The study from Sia *et al.* (1999) also shows that argument quality will influence the attitude of message receivers in a social media context. Especially when customers recognize that the information suits their requirements and needs, they are willing to critique the value of the products based on their purchase criteria (Andrews and Shimp, 1990). If the online reviews/contents are considered as a piece of valid information from the receivers, they will establish a favourable attitude towards the products/services correlated to the reviews, and after that, the argument quality is perceived as credible information. Contrarily, if these reviews are recognized as invalid, message receivers will establish a negative attitude towards the products/services, and eventually, the argument quality is considered as not credible (Cheung *et al.*, 2009). Hence, determining the perception of consumers towards information quality on the online site is an important factor for analysing their potential purchasing behaviour.

Similarly, the framework from Delone and McLean (2003) and Cheung *et al.* (2008) classify that the argument quality is often validated in four commonly used dimensions of information quality, which are relevance, timeliness, accuracy, and comprehensiveness. Petty and Cacioppo (1986) defined the relevance of the message as the extent to which reviews are relevant and applicable. As most internet users are sensible of their time, users barely read the website in detail but scan the site to find the information that they need (Madu and Madu, 2002). The user wants to quickly find the information they want with less effort (Nah and Davis, 2002). Hence, it is important to assort only the most relevant information to display in the online community.

In addition, Timeliness refers to the current, timely, and up-to-date and information (Nelson *et al.*, 2005). The previous research shows that when the website is not updated constantly, it

cannot provide the added value and expected performance to users (Madu and Madu, 2002). Furthermore, the accuracy of messages refers to the correctness, reliability, and validity of the information (Nelson et al., 2005). According to the media richness theory of Daft and Lengal (1986). It found the connection of the more accurate the messages, the higher perceived usefulness and credibility of the message will be. Moreover, the comprehensiveness of messages refers to the understandable and informative in the breadth and depth of information (Delone and McLean, 2003). Similarly, Mulhern (2009) advised that the more detailed the information is, the wider the breadth of user orientation and user categories of the website, and resulting in the more possibility of acquisition from users.

Altogether, the four elements of argument quality are recognized as the essential elements in high-quality online reviews. These are the factors that increase the usefulness, persuasion, and credibility of message recipients by online reviews. Therefore, the hypothesis concluded from the above discussion is as follow:

H3: Argument quality positively affect eWOM Credibility

3.4 Homophily

Besides source credibility, style, and argument quality, a further factor appears as important for the assessment of credibility. Social homophily or homophily refers to the degree of similarity that individuals interact with one another in terms of demographic, which are age, gender, education, occupation, and the perceived attributes that are ethnicity, values, and preferences (Rogers, 1983; Gilly *et al.*, 1998). Individuals with greater levels of similarity, interpersonal attraction, and trust develop higher levels of emotional attachment (Hyun and Kim, 2014). Furthermore, the study from Katz *et al.* (2004) proved that individuals tend to interact with people who share similar characteristics due to the reason that they can lower the potential conflicts that might occur in the relationship by greater trust and emotional attachment. In the same way, online information seekers are likely to have a favourable attitude towards the website and information on it, if the website provides content and information that matches with their characteristics and interests (Kim *et al.*, 2018). This leads to increased perceived homophily. Likewise, Iribarren and Moro (2011) stated that an information sender who is perceived as high affinity is more likely to give a reason for the emotions and classified as more credible. For this reason, information exchange through WOM or eWOM communication happens more frequent among individuals with high homophily (Chu and Kim, 2011). Thus, according to the source attractiveness model by Lis

(2013), it can be assumed that homophily is a significant element for credibility in an online recommendation. The fourth research hypothesis based on that is as follow:

H4: Homophily has a positive impact on eWOM Credibility

3.5 eWOM Credibility

Based on the above discussion, source credibility, source style, argument quality, and homophily are critical attributes that increase the acceptance and credibility of eWOM messages by recipients. This paper has attempted to clarify that eWOM credibility derives from examining the four elements proposed in the research model, as it discovers how credibility is generated from each of the contributing elements. Teng *et al.* (2014) and Lis (2013) defined eWOM credibility or the persuasive eWOM message as online recommendations in which were perceived as credible sources, delivering the descriptive power in online information acceptance. The judgement of the recipient's online information credibility influences the level of confidence that they have in the information (Khong *et al.*, 2010). To clarify, it means the more likelihood that people perceived eWOM message as a credible source, the more acceptance, and adoption they will give towards the online information. Almana and Mirza (2013) also stated that there is a high tendency that people who accept credible eWOM messages intend to apply the information in their purchase decision process more than the unreliable ones. Petty *et al.* (2002) ensured this statement by modifying the experiment as when people considered the source as credible; they did not doubt and adopted the information immediately. Previous studies from McKnight *et al.* (2002), Cheung *et al.* (2008), and Lis (2013) confirmed that the positive effects from online reviews developed the great willingness of eWOM information acceptance and adoption. Therefore, it is likely that credible eWOM message will be adopted by recipients in the eWOM communication (McKnight and Kacmar, 2006) and can be further applied to their purchase intention. Hence, this research builds on the above argument and propose its fifth hypothesis as follow:

H5: eWOM credibility has a positive impact on eWOM Adoption

3.6 eWOM Adoption and Purchase Intention

Building eWOM credibility is not the only factor that contributes to the successful eWOM communication process, and eWOM adoption is also playing an important role throughout the process from the eWOM credibility to purchase intention. Based on the study of Tien *et*

al. (2018), eWOM adoption plays a mediating role in determining and connecting the impact of eWOM credibility and purchase intention among consumers.

According to Almana and Mirza (2013), eWOM adoption refers to the acceptance of the recommendation of the compatible review. Cheung *et al.* (2018) stated that eWOM adoption is derived from the information adoption process, which is the degree that people engage in utilizing information. Adoption is also one of the essential activities that users attempt to conduct in online virtual communities. One example provided by Pitta and Fowler (2005) is that when consumers are searching and scanning for comments and opinions, they believe it is credible to those posted by others who have made a purchase decision. Then, recipients are more willing to adopt a recommendation from a reliable source more than one that considered as unreliable (Bansal and Voyer, 2000). eWOM credibility, coupled with adoption, enables consumers to determine and modify their attitudes with purchase decisions (Park and Lee, 2009).

According to Erkan and Evans (2016), eWOM adoption can benefit electronic vendors by converting the recommendations on social networking sites into purchase intention. The study from Dabholkar and Sheng (2012) and Gunawan and Huarng (2015) claimed that consumer purchase intention would be increased when there are viral messages with a greater level of adoption. Therefore, the purchase intention of consumers is directly explained by eWOM adoption. As from that, our last hypothesis is as follow:

H6: eWOM adoption has a positive effect on Purchase Intention

4. Research Methodology

As this research tries to discover the relationships among variables from eWOM to the purchase intention of a customer by formulating and testing the hypotheses, the quantitative research approach is the proper method where it can determine the relationship between the constructs and provide empirical evidence answering our research question. In addition, the deductive approach will be implemented in this study to analyse all data derived from the quantitative research method. The deductive approach will also be used to test the consistency of data with former assumptions and hypotheses identified by the authors. Furthermore, literature provides evidence that a survey questionnaire is a useful method in which can investigate the insight of participants and discover the correlation between factors (Kim *et al.*, 2018; Tien *et al.*, 2018; Erkan and Evans, 2016; Jalilvand and Samiei, 2012). It is

also used to discover the relation among variables such as source credibility, source style, argument quality, eWOM credibility, and purchase intention towards generation Y in Thailand. Hence, the questionnaire survey is chosen to examine and test the hypotheses of this study.

4.1 Sample

The population of this research is Thai Generation Y between 24 to 38 years old in both male and female and have experiences in online WOM such as customer reviews, blogs, web boards, social media posts before purchasing products and services. According to "We Are Social" (2018), out of overall 69.1 million of the Thai population in 2017, there are 57 million people that is accounted for 82 percent of the population has access to the internet. Also, 54.6 million people are active mobile internet users in which are accounted for 79 percent of the overall population. The majority of them used the internet daily for browsing information online. Besides, "We Are Social" (2018) illustrated that search engine websites like Google, the most visited website in which there is about billion monthly traffic, followed by Facebook, YouTube, and Pantip (local customer website and discussion forum). Furthermore, this research utilised a non-probability sampling with a combination of purposive and snowball sampling techniques. The questionnaire was conducted through Google survey in both English and Thai language as the boundaries of this study is among Thai people. All the questions were compulsory to avoid any missing values.

4.2 Measurement

All measurement items (Appendix A) were adopted from related literature where the measurement was previously tested and validated (Chu and Kim, 2011; Norman and Russell, 2006; Wixom and Todd, 2005; Citrin, 2001; Brown and Reingen, 1987; Wu and Shaffer, 1987; Wiener and Mowen, 1986).

All of the question in this section is provided with a Likert scale between 1 (strongly disagree) to 5 (strongly agree). The purpose of implementing this Likert scale is to allow participants to reveal the true weight of their opinion toward to subject of study. This research benefited from the advantages of the small-scale version before running the extensive study (Van and Hundley, 2001). It gave the authors an indicator of to what extent the proposed methods are suitable. For this reason, this study implemented the pilot study of 20 participants before the official questionnaire was carried out. After improving the

questionnaire, 230 valid responses were collected and used for the analysis phase. SPSS 25.0 software is used to analyse collected data.

5. Results and Analysis

5.1 Demographic Statistics

A total of 230 responses was employed for the analysis phase. Out of that, we found 56 percent of them were male, 60.7 percent of them are from the age range of 24-29 years old. The majority of participants in this research have a minimum of a bachelor's degree. Approximately 47 percent of participants have the master degree, and only 3.9 percent got the diplomat or below bachelor degree. Likewise, the social status of the participants is illustrated below due to the factor that each category has different purchasing habits. In term of their monthly income, there is 26.5 percent of the participants who have income from USD810 to USD1,134, followed by 24.3 percent who got average USD1,135 to USD1,620, couple with 23.5 percent who has USD486 to USD809. The rest of the income distributions are 20 percent of the participants who have more than USD1,620 THB and 5.7 percent who got less than USD486 per month.

5.2 User Background Information

The result of our survey illustrates that all of the respondents have read and experienced, eWOM including online customer reviews, blogs, web boards, and social media posts before they make a purchase. Moreover, the majority of the responses confirmed that Facebook is the most visited platform for this purpose, with 164 participants followed by 138 for Web board, 129 answers for the customer review site. The lowest attention was given to Instagram with 88 responses. Also, the frequency of time that respondents usually read online reviews before purchasing certain products/services were questioned. 42.2 percent of the participants confirmed that they read online review before purchasing certain product/service 3 to 4 times, 24.8 percent stated that they read only 1 to 2 times before, 20 percent indicate that they read up to 5 or 6 times, and the rest 13 percent of respondents read more than six times before they make a purchase decision. Specifically, the average time that respondents spend on reading eWOM and online review are varied. 33.5 percent of respondents read quite a few from 1 to 15 minutes, 25.7 percent of them read 15 to 30 minutes, 16.5 percent read up to 30 to 45

minutes, 12.6 percent read from 45 to 60 minutes, and respectively 11.7 percent of respondents spend more than one hours reading online review and eWOM.

Likewise, the responses provided more details on the reasons why respondents choose to read online reviews rather than other types of sources. The most common answer is "variety of information that they can find on the internet" with a frequency of 171, followed by 146 answers that choose convenience and easy access to the online information. Credibility is also the concern as 105 answers represent the significant of the terms, along with the accuracy and precision of information that there are 80 answers show it the least important.

5.3 Reliability Analysis

To ensure the quality of the construct measurement, we conducted the reliability test examining the internal consistency of construct measurement. Factor loadings and Cronbach's alpha values are used for this purpose (Saunders *et al.*, 2009). Hair *et al.* (1998) claim that the lowest acceptable value is 0.6, and the value of higher than 0.8 indicates a strong coherence of the measurement items. The results show an acceptable level of reliability, as Cronbach's alpha values ranging from 0.727 to 0.798, are higher than the shreshold value of 0.7 (Sekaran, 2000). Hence, the results of the current study show an acceptable level of reliability for all our constructs (as shown in Table 1). Factor loadings are also displayed in Table 1.

Table 1. Construct Reliability: Cronbach's Alpha and factor loading

Construct	Item	Loading	Cronbach's Alpha
Source Credibility	SC1	.598	0.740
	SC2	.563	
	SC3	.586	
	SC4	.549	
Source Style	SS1	.649	0.766
	SS2	.571	
	SS3	.399	
	SS4	.434	
Source Homophily	SH1	.711	0.727
	SH2	.702	

	SH3	.593	
Argument Quality	AQ1	.589	0.798
	AQ2	.673	
	AQ3	.628	
	AQ4	.572	
Information Adoption	PA1	.776	0.742
	PA2	.754	
Purchase Intention	PI1	.651	0.756
	PI2	.642	

5.4 Hypothesis Testing

This research investigates not only the relationship between variables but also determines the significant contribution of each element. Thus, both multiple and single regression analyses are implemented in this study for better comprehension of the cause and effect connection between various variables (dependent and independent). The results indicate the level of the predictive variable that affects the change in the dependent variable, as well as evaluating outcome from the contribution of each predictor's element. Hence, multiple regression and single analysis are executed in this study to measure the effect of each construct such as source credibility, source style, source homophily, and argument quality, which can contribute to the overall credibility of eWOM and affect information adoption and purchase intention. Figure 2 represents the hypotheses testing results for both multiple and single regression analyses to measure different factors in the eWOM area that impact the purchase intention of Generation Y. The results of this analysis confirm that standardized coefficient beta and R^2 are all significant values. As a result, eWOM credibility is significantly impacted in a positive relation with source credibility, source style, argument quality, and source homophily.

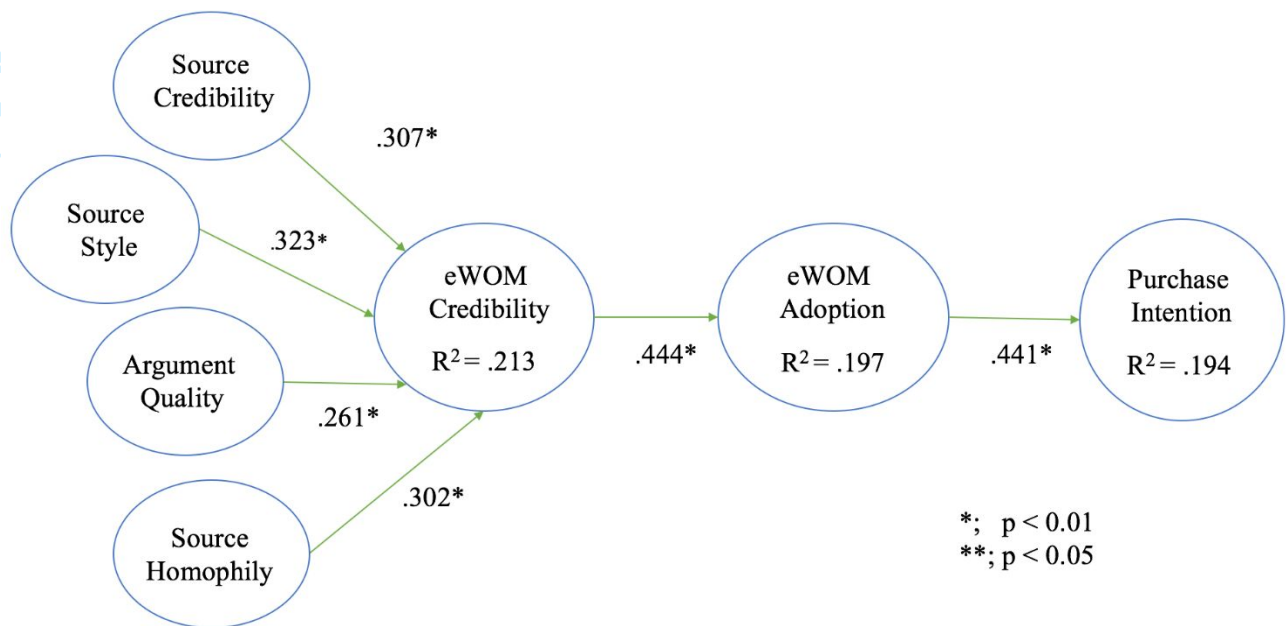


Figure 2. The Hypotheses Testing Result

The beta coefficient value for these values were $\beta = 0.307$; ($p < 0.01$), $\beta = 0.323$; ($p < 0.01$), $\beta = 0.261$; ($p < 0.01$), and $\beta = 0.302$; ($p < 0.01$) respectively. The highest impact comes from source style, followed by source credibility, source homophily, and argument quality. Moreover, the eWOM credibility is also significantly related to eWOM information adoption and represents the coefficient value of $\beta = 0.444$; ($p < 0.01$). In term of the impact of eWOM information adoption on purchase intention, it is also found significant with coefficient $\beta = 0.441$ ($p < 0.01$).

6. Discussion

Hypotheses formulated in this study were all accepted from the multiple and single regression analysis. The impact of eWOM on the purchase intention of customers has long been under a great of attention (Filiari *et al.*, 2018; Tien *et al.*, 2018; Erkan and Evans, 2016; Jalilvand and Samiei, 2012; Kumar and Benbasat, 2006). Indeed, the influence of eWOM has been verified by various factors such as 4C of credibility framework from Moran and Muzellec (2017), customer value and eWOM framework by Nusair *et al.* (2017) and the eWOM effect framework from Park and Lee (2009). However, this study explains the determinants that affect the eWOM credibility that leads to information acceptance and influences customers' purchase intention.

The outcome of our empirical investigation provides evidence that source credibility significantly affects the eWOM credibility, information adoption, and subsequently purchase intention. This evidence is consistent with Park and Lee (2009) along with Wu and Wang (2011) who confirmed that source credibility has a positive impact on the overall credibility of online sources, and customers tend to adapt to the credible source more than the one they found unreliable. This study found that Generation Y consumers in Thailand tend to believe in expertise and professional information sender and give priority to the popularity of online reviews and eWOM. This, however, contradicts the findings of Cheung *et al.* (2008) who determined that source credibility has no significant impact over information credibility and usefulness in the context of online information adoption. Cheung *et al.* (2008) claimed that it is somehow difficult to recognize the real identity of online users as any user can freely register and post comments/reviews without an individual signature or real authorization check. Hence, readers or information receivers do not have enough indication of who is the content generator, which leads to the insignificant of source credibility.

Furthermore, the current research found that source style has the highest impact on eWOM credibility in online information adoption and consumers' purchase intention. The results indicate that Thai Generation Y consumers tend to like a detailed online review with visual information such as photos and videos. They also give an interesting aspect that website attribute in the eWOM communication influence the trustworthy and overall credibility of that site. Likewise, Teng *et al.* (2017) and Lin *et al.* (2012) found that there is a strong linkage between source style and behavioral intention of consumers. Teng *et al.* (2017) discovered that users are likely to believe in the contrasting online reviews and comments more than the one that has an only positive or negative side.

The findings further indicated that there was a statistically significant relationship between argument quality and source homophily with eWOM information adoption and purchase intention. The study also found that up-to-date, accurate, and relevant information are a big concern for Thai Generation Y people, and it impacts the overall credibility of that review. As same as the findings from Cheung *et al.* (2008) explained that online information receivers want to quickly access the information they want with less effort, as they are sensible of their time. Also, our empirical examination demonstrates that Thai Generation Y people tend to be open-minded and accept the information that comes from a reviewer with similar characteristics, attitudes, and behavior. This agrees with Kim *et al.* (2018) that

perceptual homophily impacts the purchase intention as consumers may favor the online review with viewpoints, preferences, and experiences that are the same to theirs which considered being more persuasive than dissimilar ones. However, the result contradicts Filieri *et al.* (2018) who tested the source homophily element and found it is not significant. This because they claim that online user focusses more on the content of a review in terms of expertise and popularity of reviewer rather than examining the level of similarity that reviewer share with them.

Therefore, this work in in line with Gharib *et al.* (2019) on the influence of trust and reciprocity on eWOM participation in online review communities and the availability of users' opinions and information about existing products provide insights for the improvement in the product design process (Rathore *et al.*, 2016; Rafi-ul-Shan *et al.*, 2018).

Finally, similar to the claim of McKnight and Kacmar (2006), the result revealed that eWOM information adoption and purchase intention is the consequence. McKnight and Kacmar (2006) stated that the minimum requirement for online information adoption is the credibility that people perceived from the source. The information adoption act as the mediating role to connect the credibility to purchase intention. This claim was also supported by Gunawan and Huarng (2015) when they found that people tend to adopt online review and information when they have trust and perceived that eWOM is reliable, which result in further stage of decision making process that the purchase intention will be increased.

7. Theoretical Contribution and Marketing Implication

This study adds to the current body of literature on a few levels. With the increased attention to eWOM for both researchers and practitioners, this research investigated new factors affecting eWOM credibility highlighting the source style as a major influencer of this credibility. The model developed in this research provides a roadmap for the purchase intention through eWOM stressing the importance of eWOM credibility as an introduction to the customer to adopt it when purchasing a product or service. Therefore, this work in extension of the work of Gharib *et al.* (2019) on how trust and reciprocity influence eWOM participation in online review communities. Such credible reviews will not only help other customers to make their minds up when deciding on purchase but also the availability of

users' opinions and information about existing products provide insights for the improvement in the product design process (Rathore *et al.*, 2016).

More interesting, this research considered a specific generation and age group to study their purchasing behaviour. It provides practical evidence that customer decision-making behaviour is varied among different generations. The Thai context also added another flavor to it. Moreover, the results of this research represent factors that lead to the purchase intention of Thai Generation Y through the elements in eWOM communication. Thus, this research could help companies that want to plan their online marketing campaigns and strategy. To point out, consumers perceived that source style is the most important factor in overall eWOM credibility. With this in mind, the company should pay more attention to this element to attract customers to visit their website or review. For instance, the owner may add more visual information, adjust their website attribute, or make sure that there are both positive and negative comments/reviews as consumers tend to believe the review that has both sides of information more than the one that has an only positive side.

Moreover, insight from this study shows that consumers also give priority to source credibility. For example, consumers tend to trust a review from experts and professionals and perceived that the amount of information is the main determinant for the overall credibility of online reviews. Hence, the company should encourage the current customers to share their real experiences with the product/service and involve the influencer or reviewer that has the expertise to draw the consumers' attention.

8. Conclusion

eWOM is a powerful communication that could enhance the user's experience towards product and service in many different dimensions. This research is an attempt to determine the factors that impact purchasing intention in an online eWOM environment. This study revealed that Thai Generation Y people usually adapt online reviews as one of the key mediators that influence their purchase decision. There are 230 data collected from the online channel and analyze by implementing multiple regression analysis. The result assures that the credibility of eWOM has a significant impact on consumer purchasing intention. The element that has the highest impact is source style that entirely contributes to the effectiveness of

eWOM, while argument quality has less impact. These four elements thoroughly perform different roles in determining the online review credibility. However, generating eWOM credibility is not the only factor that contributes to the success in the online communication process; information adoption also plays a significant role that connects the credibility to the behavioral intention. The information adoption will occur when the customer perceived that the source is credible. Altogether, eWOM credibility, coupled with adoption, determines consumers' attitude with purchase intention.

9. Limitations and Future Research

The scope of this study comes from the behavior of Generation Y in Thailand so that the result might be diverse from other countries due to the socio-cultural environment is different. However, the difference in the environment can offer opportunities for future research by considering other contexts and conduct cross-cultural research for finding the difference between cultural and behavioral intention regarding eWOM credibility of online users. Also, future research could apply the versatility of other factors that can lead to the credibility of eWOM messages such as source perception, willingness to further share knowledge from information receivers, and the need for information in a different purchasing situation. Furthermore, the authors could not provide in-depth analysis and examine the hypotheses using a qualitative approach. This study can be extended by collecting qualitative data such as interviews and or focus groups that provided a more detailed understanding of the impact of eWOM credibility on the purchase intention.

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Appendix A: Constructs and measurement items

Construct	Measurement item
Source credibility	<ol style="list-style-type: none"> 1) The level of expertise/professional in the reviewer makes me have more trust in the review 2) Attitude/Opinion of information sender affects the source credibility 3) The more popular and well-known the website is, the more credible it is 4) The amount of information provided in the review makes it more credible
Source style	<ol style="list-style-type: none"> 1) Visual information (ex. photo, video) of the source is the important element that makes the review more interesting 2) Website attributes of the review (ex. Outline, Colors, Pattern, Style) make the review more attractive and trustworthy 3) Language style used in the review (ex. expertise versus non-expertise language) is the element that affects the credibility of that review 4) Information sidedness (ex. positive/negative) has an impact on source credibility
Source Homophily	<ol style="list-style-type: none"> 1) I tend to accept the information that comes from a reviewer with similar characteristics as me (ex. age, education level, occupation) 2) I receive more credible information from a reviewer who shares a similar characteristic with me 3) When I search for product/service information online, I prefer it from the source that has a similar attitude and behaviour
Argument Quality	<ol style="list-style-type: none"> 1) The relevance of information is the factor that affects the trustworthiness of that review 2) Current and up-to-date information tends to make me have more trust in that review 3) Accuracy/validity of information makes me have more trust in that review 4) The depth of information on every aspect affects the credibility of that review

eWOM adoption	1) I strongly recommend others to adopt online review and eWOM 2) I tend to adopt eWOM for finding information in my next purchase decision
Purchase intention	1) I would like to purchase the product/service with a credible online source 2) I tend to develop greater purchase intention toward that product/service of credible online review

Appendix B: Descriptive Statistics

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
SC1	230	1	5	4.16	.963
SC2	230	1	5	3.85	.957
SC3	230	1	5	3.95	.977
SC4	230	1	5	3.96	1.075
SS1	230	1	5	4.25	1.022
SS2	230	1	5	3.85	.969
SS3	230	1	5	3.65	1.086
SS4	230	1	5	3.85	1.010
SH1	230	1	5	3.81	1.113
SH2	230	1	5	3.55	.982
SH3	230	1	5	3.58	1.049
AQ1	230	1	5	4.03	1.004
AQ2	230	1	5	4.07	.932
AQ3	230	1	5	4.20	.898
AQ4	230	1	5	4.27	.870
PI1	230	1	5	4.13	1.011
PI2	230	1	6	4.02	.913
PA1	230	1	5	3.76	.945
PA2	230	1	5	3.76	1.054
Valid N (listwise)	230				