E-Wom Source Credibility, Risk Perceptions,
Argument Quality, Information Usefulness,
and Information Adoption on The Use of
Online Travel Agent Services in Indonesia

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ABSTRACT: The digitalization has changed the business paradigm, including the tourism industry. A new platform called as Online Travel Agent and shifted the traditional method of providing the needs of touristic product such as hotel room. The credibility of the information is seen as an important element, and yet should be investigated. This research included four dimensions of source credibility and four other variables such as perceived risk, argument quality, information usefulness, and information adoption. Furthermore, the total of 200 valid data from the respondents in the range of 18-60 years old was gathered for this research. The result indicated that three dimensions of e-WOM source credibility had a positive impact toward consumer's perceived risk. Moreover, the perceived risk was also proven to have an impact toward the consumer's argument quality and information usefulness, as well as these two variables had a positive impact toward consumer's information adoption.

Keywords: *online travel agent, e-wom source credibility, perceived risk, argument quality, information usefulness, information adoption.*

1. INTRODUCTION

E-commerce as part of digitalization is defined as the process of exchanging products, services, and through internet (Bairagi, 2011). One of the most developing and eminent business in the world of e-commerce is tourism and travel services. Tourism itself is reputed as the world's greatest industry. It is so huge that it is able to create a revenues support in a significant amount and proportions of a country (Farkhondehzadeh et al., 2013).

In the past several years, technology has generated a new paradigm shift (Buhalis & Law, 2008). E-commerce has affected the position of traditional travel agencies, and creating a new platform called Online Travel Agent (OTA). According to Sudyasjayanti & Setiobudi (2018), the activity of OTA as a branch of e-commerce has started to become popular these days. With the fast development of e-commerce, the communication and information exchange via cyberspace are also growing rapidly over the time, creating a fast pace in business practices for companies in order to survive the competition. Amaro & Duarte (2013) argued that these developments also changed traveller's behaviour, meaning that they started to

shift their preferences into a digitalized way. With an ease of access, potential consumers will be able to search, view and create a purchase for the travel goods and service quickly (Law, Law, and Wai, 2002).

With a massive amount of information flows on the internet, the credibility of those e-WOM information are also taken into account as the trends of business digitalization has arose significantly in the last several years. The credentials and credibility of an information regarding the touristic products is seen as highly critical and important, as most of consumers relied on the information on the internet prior to their purchasing intentions.

Moreover, the consumer's trust issues are also taken into account. The risks and uncertainties became the biggest problems. Meanwhile, a lot of people tend to exchange the information and read the reviews of particular product on internet (Bataineh, 2015). With such condition, the extent of argument quality and information usefulness became important for the readers.

Given all of the importance that has been explained above, this research focused on the e-WOM source credibility, consumer's perceived

risk, the argument quality, information usefulness, and consumer's information adoption in the usage of Online Travel Agents in Indonesia. This research is seen important for the development of e-commerce, especially in the context of tourism in Indonesia.

2. LITERATURE REVIEW

2.1 E-Commerce, E-Tourism, and Online Travel Agent

The information and communication technologies (ICT) is enabling companies to directly connected with customers by sharing information and enabling instant transactions of products and services (Jeong & Choi, 2004). Known as the e-commerce, Nanehkaran (2013) stated that this concept has fundamentally changed how the business run, as well as its consumer behavior. Meanwhile, Khan (2016) explained that e-commerce itself is an emerging concept that describes the process of buying and selling or exchanging of products, services and information via internet.

Pitoska (2013) stated that internet itself is the most efficient way to disperse, distribute, and also retrieve any kind of information. According to Kanellopoulus as cited in Pitoska (2013), the ICT development has created a new term, which is called as e-tourism. Pan (2015) argued that social media and mobile technologies has changed the way for consumer to access information and conduct transactions. With a huge amount of internet users and their interest in tourism, the Online Travel Agent (OTA) has come to ease the consumers. According to Sudyasjayanti & Setiobudi (2018), the advancement of technologies increases the development of tourism. They claimed that tourism industry is heavily influenced by tourist's perception toward its objects.

2.2 Electronic Word of Mouth (e-WOM)

Jalilvand et al. (2011) stated that word of mouth is a process where sharing information and opinions about specific products occurs between consumers. The process of word of mouth is likely to occurred in natural way, where consumers who have experienced a brand or product shared their opinion to others (Kotler & Armstrong, 2013; Nyilasy, 2006). On the other way, the enhancement of ICT has created a new term, which is electronic word of mouth (e-WOM). E-WOM is defined as any positive or negative consumers about brands or products through internet (Hennig-Thurau et al., 2004).

Internet also allows the consumer to partake and contribute with the content. By means, consumers are able to exchange product information through internet (Cheung, Lee, & Rabjohn, 2008). As explained from Lavelle (2017), e-WOM is presumed to last longer rather than WOM due to its digital track record while it can also be consumed by consumers over a long period of time. Moreover, e-WOM is also seen as easily accessed if compared to the conventional WOM because of the information availability on the internet.

2.3 E-WOM Source Credibility

As proposed by Ohanian (1990), the e-WOM source credibility defined as the trust of the receiver toward the source of information itself. Applbaum & Anatol (1972) also stated that both expertness and trustworthiness were included as the measurement of source credibility. The expertness designates a relevant information, knowledge, believe, and also experience of the related sources (Park & Lee, 2009). Meanwhile, trustworthiness is strongly correlated with the source credibility, which believed as a factor that is able to influence the views of receiver (Yoo & Gretzel, 2009).

Other factors of the credibility of e-WOM such as objectivity and homophily are both also included. Objectivity indicates the condition which the information was written, where it also able to identify the depictive image of biases (Hussain et al., 2017). It might decrease the risk as well as increasing the trust of receiver. In addition, the homophily are determined because individuals are often tied themselves with other people who have similarities (Behrens, 2014). Thus, the source credibility of e-WOM is believed as vital factor due to its form. As it is made from consumer who had ever experienced a product or service and delivered to other consumer, this kind of communication is perceived as reliable and trusted (Lavelle, 2017).

Thus, it has been described above, these four variables namely; Expertness, Trustworthiness, Objectivity, and Homophily, are approved to be the elements of the E-WOM Source Credibility. Thus, in his research, Hussain et al. (2017) proposed that these four elements have potential relationship with the Perceived Risk due to its nature.

H1. The expertness of e-WOM source credibility has positive effect on consumer's perceived risk when creating purchase.
H2. The trustworthiness of e-WOM source credibility has positive effect on consumer's perceived risk when creating purchase.
H3. The objectivity of e-WOM source credibility has positive effect on consumer's perceived risk when creating purchase.
H4. The homophily of e-WOM source credibility has positive effect on consumer's perceived risk when creating purchase.

2.4 *Perceived Risk*

The perceived risk is strongly associated with the uncertainty feelings and unpleasant consequence when someone is using a product or service (Featherman & Pavlou, 2003 and Cunningham, 1967). In general, uncertainty and consequences are both considered as the components of perceived risk, along with other dimensions such as, performance risk, financial risk, time risk, psychological risk, and social risk (Bauer, 1960 and Cunningham, 1967). On the other hand, when associating perceived risk with online shopping, potential risks regarding to the product, internet, websites, economic, social, performance, security, and privacy, might occurred (Jarvenpaa & Todd, 1996 and Lin, Jones, & Westwood, 2009).

According to Tseng & Wang (2013), people may rely on extensive information from reliable sources to reduce risks and finally, adopting information to create a purchase decision. In other word, Zhang et al. (2012) implied that consumer might experiencing insecurities, regarding of the existence of tons of alternatives and choices in the market. In line with Hussain et al. (2017) and Tseng & Wang (2013), these researchers stated that Perceived Risk might influence the other variables such as the argument quality and also the information usefulness.

H5. The consumer's perceived risk has positive effect on e-WOM information argument quality.
H6. The consumer's perceived risk has positive effect on the e-WOM information usefulness.
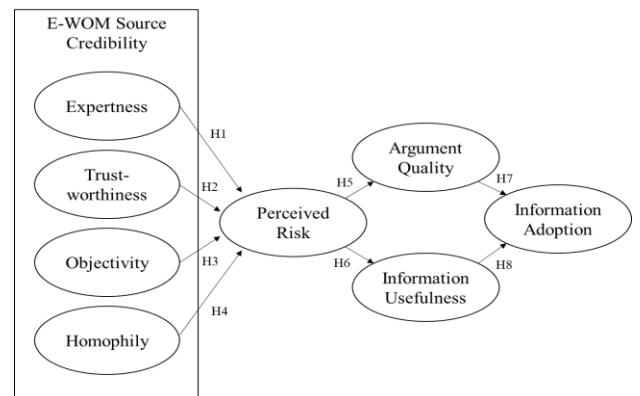
2.5 *Argument Quality, Information Usefulness, and Information Adoption*

According to Hussain et al. (2017), the argument quality is strongly associated with the strength to argue with a message, and also the relationship of message senders and message characteristics as well, either positive or negative. As it has been acknowledged before, the word of mouth (WOM) communication is proven to be able to influence the decision of consumers. Due to its different types of characteristics, the WOM message may create a different perspective to its receiver (Sussman & Siegal, 2003; Yap, Soetarto, & Sweeney, 2013).

The information usefulness on the other hand is associated with a cognitive process inside their head. Two different people may equally be influenced by the same information, but via different cognitive processes (Ferran & Watts, 2008). Moreover, Sussman & Siegal (2003) stated that a usefulness is a key construct in the adoption level. On the other hand, the information adoption is seen as important variable because e-WOM might create various impact to each individual (Cheung, Lee, & Rabjohn, 2008). This idea is also supported by Chaiken & Eagly (1976), who stated that same exact message is able to create different output to different people, where it might be affected by their perception, understandings, and sources. Thus, the argument quality and usefulness are related to the consumer's adoption behaviour (Sussman & Siegal, 2003; Tseng & Wang, 2016). Hence, this idea is brought up to the table as the seventh and eighth hypotheses.

H7. The e-WOM argument quality has positive effect on the consumer's information adoption.
H8. The e-WOM information usefulness has positive effect on the consumer's information adoption.

Figure 1 Conceptual Model

3. RESEARCH METHODOLOGY

3.1 *Population and Sample*

In this research, the primary data was gathered by using quantitative method by spreading the questionnaire survey, and using Five-Point Likert Scale. This research used non-probability convenience sampling method. As for more, the population itself is the Indonesian people who are in the age of 18-60 years old who had experienced the service of Online Travel Agents when doing hotel bookings and purchasing it.

3.2 *Data Collection Method*

This research used the primary data as it was gathered directly from the respondents who have experienced using OTA in Indonesia. The researcher has distributed the questionnaires to 200 respondents. Moreover, online questionnaires with closed question were used in this research and spread online through google form.

3.3 *Validity and Reliability Test*

In this research, the validity test is used to measure the variables accuracy. The data used can be categorized as valid if the value of corrected item of total correlation is higher than 0.3 (≥ 0.3). On the other hand, the reliability test in this research is used to find out the consistency of the measurement in this research. Here, the value of Cronbach's Alpha is taken into account to measure its acceptance. All the data can be categorized as reliable if the Cronbach Alpha is higher than 0.6 (≥ 0.6). Moreover, both of the pilot test was done using the SPSS 25 by including the first 30 respondents.

4. DATA ANALYSIS AND DISCUSSIONS

4.1 *Data Analysis*

The data analysis of this research can be summarized as follow. The majority of respondent were female, with the percentage of 52.5%. On the other hand, the male respondents were 47.5%. Based on the age basis, people around 18-30 years old were the majority of respondents with 82% of the total sample. Meanwhile, respondents around 31-40 years old were in only 2.5%, making it as the minority, and the people above 40 years old are 31%. According to the respondent's educational background, most of respondents were dominated by Highschool with 43.5% and Bachelor Degree with 47%. In the third position, respondents with Diploma Degree were having 6.5%, followed by Master Degree with 3%.

4.2 *Reliability and Validity Test*

The analysis of the research was conducted by using Structural Equation Model with AMOS software through Confirmatory Factor Analysis (CFA). The validity test can be drawn from the loading factor of each indicators. According to Hair et al. (2010) the minimum number of factor loading is ≥ 0.5 or ideally ≥ 0.7. Based on the result, it can be concluded that all of the questions are used for measuring the variables in this research were valid, except one indicator that has a value below 0.5 Thus, it must be removed from the research model. On the other hand, the reliability test was conducted by relying on the construct reliability and variance extracted. According to Yamin & Kurniawan (2009), constructive reliability is good if the construct reliability value is > 0.7 and the extracted variance value is > 0.5. Based on the result of the test, construct reliability of all variables already shows ≥ 0.7. Meanwhile, for the variance extracted in this research, each variable also has a value above 0.5, except one which is 0.4. Hatcher in Longino (2007) stated that variance extracted testing is conservative, thus a reliability value is still acceptable even if the variance extracted are below 0.50.

4.3 *Normality Test*

The normality of data must be fulfilled so that the data can be further processed for SEM modelling. Testing the univariate normality is done to observe the value of skewness and kurtosis of the data used. If the C.R. (Critical Ratio) value in the data is in the range of -2.58 to 2.58, the research data can be said to be normal. Based on the result, the values of C.R. and kurtosis were obtained in the range of -2.58 to 2.58, which means that the data was normally distributed in a variety of ways. Meanwhile, the multivariate normality test gave a C.R. value of 5.608 which is in the range of -2.58 to 2.58. However, according to Ghozali (2006), a data with multivariate C.R. values below 10.000, can still be classified as normally distributed.

4.4 *Goodness of Fit Measurements*

The proper fit model test was tested using the loading factor of each indicator and Goodness of Fit Index which included Chi-Square, probability,

RMSEA, GFI, CFI, TLI and CMIN/DF. The result can be seen from the cut-off value resulted on the test to find out whether it is good or not. Below here is the result.

Table 1 Goodness of Fit Result

Goodness of Fit Index	Cut-off-value	Result	Model Valuation
X2 (Chi-Square)	Small Value	668.757	Fit
Significance Probability	≥ 0.05	0.064	Fit
RMSEA	≤ 0.08	0.023	Fit
GFI	≥ 0.90	0.880	Marginal Fit
AGFI	≥ 0.90	0.852	Marginal Fit
CMN / DF	≤ 2.00	1.110	Fit
TLI	≥ 0.90	0.987	Fit
CFI	≥ 0.90	0.988	Fit

Source: Primary Data (Computed), 2019

4.5 Hypothesis Testing

Figure 2 Full Result Model
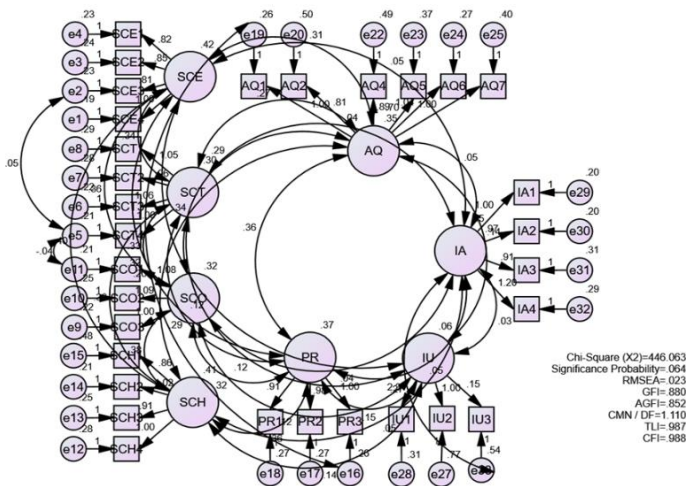
Source: Primary Data (Computed), 2019

In order to see the influence between variables, it can be done by looking at the value of the Critical Ratio (CR) and the probability value (P) from the results of data processing. If the test results show CR values above 1.96 and probability values (P) below 0.05 / 5%, the result will be significant.

Table 2 Hypothesis Testing

Hypo-thesis	Variable Relationship	C.R	P-Value	Label
H1	SCE → PR	3.510	0.000	Significant
H2	SCT → PR	-.019	0.985	Non-Significant
H3	SCO → PR	4.407	0.000	Significant
H4	SCH → PR	7.315	0.000	Significant
H5	PR → AQ	15.203	0.000	Significant
H6	PR → IU	4.259	0.000	Significant
H7	AQ → IA	2.909	0.004	Significant
H8	IU → IA	3.606	0.000	Significant

Source: Primary Data (Computed), 2019

4.6 Result Discussion

The 1st hypothesis showed that Expertness has a positive impact on the consumer's Perceived Risk. Feedbacks and reviews that was given to the certain products by people who had experiences were considered as believable by the potential consumers. These findings were supported by the previous research conducted by Park & Lee (2009) which stated that consumers, especially when they try to buy experience goods such as hotel bookings in this case, can reduce their uncertainty and risk by referencing to e-WOM information that contains expert advice and comments.

The 2nd hypothesis showed that Trustworthiness has a negative impact on the consumer's Perceived Risk. Trustworthiness might be related to consumer's trust issues regarding to the reviews and feedbacks on internet. The trust itself is defined as socio-psychological traits in a communication that claim someone to be truthful and faithful (Magnusson, 2017). There might be several factors in real business practice why this hypothesis became disapproved. A study conducted by Quambusch (2015) indicated that many reviewing sites have problems with fake reviews which able to harm either the consumers, the sites, and companies involved. With those arguments, it can be said that some reviewers might write a false and fake review, whether in positive or negative way to create a perceived image of a brand or company that they wanted to build up. However, other studies conducted by many researchers are suggesting that trust still plays a vital role in order to avoid any risks in creating a purchase in future.

The 3rd hypothesis showed that Objectivity has a positive impact on the consumer's Perceived Risk. This indicated the higher the objectivity of e-WOM information, the higher possibilities for the consumers to avoid risk while they book a touristic product like hotel room. In accordance, a person with objective judgement about products, will be able to create a believable opinion while also overcome risk and uncertainty toward it (Tuu, Linh,

& Olsen, 2011). This idea was supported by Hussain et al. (2017) which stated that an objective written expression of experience can reduce bias for readers for them to create a better decision in the future. Likewise, emotions and any other unusual events like natural disaster could affect the touristic product's quality in general.

The 4th hypothesis showed that Homophily has a positive impact on the consumer's Perceived Risk. The result showed that if the level of homophily in terms of source of e-WOM is high, the consumers are likely to avoid risk related to purchase in better way. People tend to believe with the opinions of those who have similarities with them. According to Behrens (2014), homogeneous source is seen as important because people are often tied themselves with others who are in the same age, gender, situation, or interests. Hence, it can be concluded that any sources of e-WOM information were related to the touristic products. If it was written by someone who has likeness and similarities with the readers, it will be considered as believable by them.

The 5th and 6th hypotheses showed that Perceived Risk has a positive impact both on the Argument Quality and Information Usefulness. The result showed that the higher perceived risk, then the higher Argument Quality and Usefulness demanded by the readers. The risk perceived by consumers itself is strongly associated with the uncertainty and consequences, and therefore, in the practice, people tend to avoid risk as much as they can, either in terms of financial or time (Bauer, 1960 and Lin, Jones, & Westwood, 2009). Hence, people would believe in the reviews with high quality of arguments as well as actual and useful information if they want to avoid any means of risk in creating purchase (Tseng & Wang, 2013).

The 7th and 8th hypotheses showed that Argument Quality and Information Usefulness has a positive impact on the Information Adoption. The higher the e-WOM Argument Quality and Usefulness, the higher the possibilities for the consumers to adopt that information. With massive amount of information resources on the internet, people tended to choose not only the most reliable, relevant, and appropriate one, but also an up-to-date and complete information (Cheung et al., 2008). As for more Sussman & Siegal (2003) and Tseng & Wang (2016) claimed that both Argument Quality and Usefulness are the key constructs that related to the consumer's adoption behavior.

5. CONCLUSIONS & RECOMMENDATIONS
5.1 *Conclusions*

The research was conducted in order to find out the effects of the e-WOM source credibility toward consumer's ability to adopt that information. There were several mediating variables that included perceived risk, argument quality, and also information usefulness. The relationships of these variables constructed was gathered from the online questionnaires through google form. As for more, the research sample was the Indonesian people in the range of 18-60 years old who had experienced an OTA platform and created purchases through it, in this case hotel bookings.

The findings of this research indicated that there were significant relationships of several indicators of e-WOM source credibility toward the consumer's level of information adoption. Moreover, other relationships of perceived risk, argument quality, and information usefulness were also significant toward the consumer's e-WOM information adoption. However, the findings also showed that there was one insignificant relationship among one of the indicators of e-WOM source credibility namely trustworthiness toward the perceived risk. From all of the result, there were seven approved hypotheses and one disapproved hypothesis.

This research revealed that most of the reviews provided by the majority of Online Travel Agent platforms had created reliable sources of information. People tend to use believable resources as their references to avoid risks when creating purchases, in this case hotel bookings as part of touristic products. Thus, the credibility of e-WOM information sources was very important to be considered.

5.2 *Recommendations*

The researcher suggests future study to modify the framework to find new possibilities of model that may explain the relationship of existed variables. Purchasing intention might be investigated in the future research as this model only tested to the information adoption only.

As for the managerial implications, managers need to know that e-WOM communication can be a powerful tool to create

exposure for a product. Although it is seen as powerful, yet it is hard to be controlled. Hence, it is important for the managers to conduct carefully their business process as the best as they can, so that they can deliver their values in the best way as possible. In that way, people who already use the services and feel satisfied might create advocacy to other potential consumers. Second, as the OTA became popular in this last several years, the managers must be able to ensure the completeness and reliability of the information regarding the hotel they offered in their platform. Thus, in the future, a positive and objective reviews from those who already experienced certain hotel, can be referred as reliable reference to others to create better future purchasing decision.

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