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# **DESIGNING A FRAMEWORK FOR E-WOM AND ONLINE REVIEWS ADOPTION FOR ONLINE RESERVATIONS IN THE HOTEL INDUSTRY IN THE EGYPTIAN CONTEXT**

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## **Abstract:**

In buying choices and purchase decisions, consumers and shoppers progressively search for data on product and service on the web. Consequences of delegate studies show that a lot of people effectively utilize online suggestions for information and data on product and service. Individuals, who based their buying choices and purchase decisions for advertising and expert counsel a couple of years prior, presently increasingly more allude to proposals of online users. The trading of provider data between buyers using the web is called electronic Word-of-Mouth (e-WOM). Therefore, this paper classifies the meaning of e-WOM, then identifies the link between the e-WOM, E-WOM Credibility, E-WOM Review Adoption, and Online Reviews Adoption. Also, the main objective of this study is to construct a research model that investigates the impact of factors on Credibility, Adoption, and Online Reviews Adoption. Data was collected from customers using online hotel reservations in Egypt and results showed that there is a significant effect of Expertise, Trustworthiness, Homophily and Aggregated Recommendation Rating on Online Reviews Adoption of online hotel reservations in Egypt.

## **Keywords:**

E-WOM, E-WOM Credibility, E-WOM Review Adoption, Online Reviews Adoption

**JEL Classification:** D12, L81

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## 1. Introduction

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As of late, alongside the advances of web innovation and technology, a significant pattern has been a development in purchasers sharing their encounters, opinions, suppositions, and feedback concerning items or administrations as online audits for different customers. Critical scholarly exertion has been made to comprehend the selection of online reviews. While researchers have focused on what makes online reviews supportive, numerous others focus on how this assessment influences their choices. Most studies draw on the models from double process hypotheses, which give extensive dialogs of how people process data, information, evaluate its validity and correctness, and later structure choice outcomes. The intriguing issue with regards to this zone is the reason most online customers read online reviews, yet most of them embrace online reviews without fail. Therefore, e-WOM has an essential and fundamental role to enhance the process of online review and the purchasing process. Thus, the need for studying the e-WOM, e-WOM credibility and its impact on online review adoption have been raised (Xu and Yao, 2015).

In other words, the marketing environment and trend have been confronting noteworthy changes. Each component of the new economy, from globalism to digitalization, from new retailing strategies to internet and web shopping, from furious competition and rivalry to market saturation and immersion have significantly adjusted how customers purchase as well as what they purchase and why. Also the web has changed the manner by which buyers look for goods and services. Numerous individuals presently will essentially type what they are searching for into the internet searcher and what they find will have an impact on their buy choice and purchase decision. At the focal point of these adjustments in the marketing environment and procedures, WOM has developed as a noteworthy factor and been one of them, for the most part, discussed themes in advertising writing. A few studies demonstrated proof of its high effect on purchaser behaviour, and marketers settled upon its capacity to change the eventual fate of showcasing correspondence (Xu and Yao, 2015).

Also, it has been concluded that the fast mechanical and technological headway of present-day times and the widespread utilization of the Internet and web worldwide have caused the development of another kind of correspondence and communication channel that is interactive commonly. This new sort of correspondence innovation and communication technology is named Web 2.0 that incorporates online exchange discussion, web-based social networking systems, consumer review sites, buyer survey locales, weblogs and so on. Due to having two-way and dual communication facilities, an ever-increasing number of purchasers are utilizing Web 2.0 devices to trade data and furthermore share their encounters and conclusions. This offers to ascend to an online-based verbal, named as electronic word of mouth (E-WOM). Hypothetically, the meaning of E-WOM is, any constructive or pessimistic explanation made by a client, customer, expert, or a specialist or a common individual about a product or service which becomes viral through the Internet (Zohora et al., 2017).

Research has demonstrated that buyers and consumers these days scan for and trust online ratings and reviews while settling on any buy decision or purchase choice about a

product or service more than the customary and traditional media. Another study result demonstrates that online conclusions are seen and perceived to be as dependable as brand sites by buyers. As per others, consumer-created content as an online purchaser review has a critical effect on shoppers' buy choice or consumer purchase decision. Because of the anonymous nature and wide scope of substance, the intensity of E-WOM is growing quick. Furthermore, one interesting part of E-WOM that recognizes it from the customary method for promoting correspondence is the positive criticism instrument in the middle of E-WOM and deals. That is because positive E-WOM about an item prompts more clearance of the item, which thusly causes more E-WOM and that causes more deals once more (Zohora et al., 2017).

Researches and investigations on e-WOM have up to this point had their emphasis fundamentally on the accomplishment of a product, the thought processes in distributing e-WOM, and an ideal seeding procedure. An early conceptual investigation of e-WOM validity and credibility is given by researchers. They show the multi-dimensionality of validity and credibility with regards to e-WOM and give a hypothetical model as a reason for further observational research. Some researchers underline credibility, other than tie quality and homophily, as the core variable for the appraisal of e-WOM communication. Solid recognizable proof of credibility determinants isn't given, in any case. Another concentrate to clarify credibility, because of the obscurity in the e-WOM setting, exclusively by the semantic nature of purchaser recommendations, though hardly any researcher dissects the credibility rating basically against the foundation of specialized and technical perspectives. A further involvement originates from some researchers. In their analysis and examination, they give two determinants of e-WOM validity or credibility: the quality or the strength of the recommendation and its incentive in the unique situation for the product (Lis, 2013).

Thus, this investigation of the paper examines the determinants of e-WOM effect on the client and the customers obtaining choice and purchasing decisions. This examination will enable customers and purchasers to produce recommendations about how goods and services can utilize e-WOM. It is important that as the strategy e-WOM keeps on developing that administrators, managers, and marketers in the competitive market respond to the reviews and opinions posted on these open discussions.

## 2. Literature Review

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Word of mouth has been perceived as one of the most powerful assets of information transmission since the start of human culture and society. It is additionally regularly referenced to be the most significant information source when purchaser or consumer is settling on a buy choice (purchase decision) and perhaps the most established type of marketing and advertising. Literature about WOM has been dated to the 1960s. albeit even in the fifties some distributed the concept of "individual impact" or " personal influence " to see how buyers and consumers can impact each other. Over time, the definitions of WOM have presented. In the early years, a few researchers defined WOM as up close and personal correspondence and communication about goods or organizations between those individuals who were not business elements or commercial entities (Abd-Elaziz et al., 2015).

Then, later researchers defined WOM all the more comprehensively, to incorporate as every single casual communication coordinated at different shoppers and consumers about the proprietorship, use, or qualities of specific merchandise and services or their producer or seller. While others didn't explicitly characterize what establishes what is called every casual communication, their writing clarified that these are the interchanges of relational connections, instead of those through broad communications channels that pass item information from producers or suppliers to customers. While others have characterized WOM as the demonstration of a shopper making and or\or appropriating marketing significant information to another customer. In many investigations acknowledge the broadest and one of the latest of definitions: WOM is the correspondence and communication between buyers or consumers about a good, service, or an organization wherein the sources are viewed as free of business impact and independent of commercial influence (Sözer, E, 2018).

## 2.1 E-WOM and Credibility

The advances of information innovation and the development of online system sites have significantly changed how data is traded and have risen above the customary impediments of WOM. These days buyers can share their item related encounters on the web through email, announcement sheets, bulletin boards, testing, and chat rooms, discussions, fan clubs, brand and client gatherings. The web has guided verbal exchange to be at the same time universal and evacuated need of physically present anyplace. This new pattern is named the electronic word of mouth. The examinations exhibited that e-WOM has a basic role in the purchaser's inclinations and conduct intentions. Some show that e-WOM may have higher believability, credibility, sympathy, empathy, and importance than marketer-created wellsprings of data and sources of information (Reichelt et al., 2014).

An E-WOM suggestion is described by a positive, impartial, or negative supplier important piece of information distributed on the web by a customer. As information in this manner spreads exponentially and easily, E-WOM correspondence is a significant factor for organizations. Also, the more the use of internet, the more expansion of E-WOM that the traditional Word-of-Mouth (WOM). So, there is a need to classify the variables of e-WOM, to be able to identify E-WOM Credibility and E-WOM Review Adoption, as well as the link between Online Reviews Adoption and e-WOM. To support e-WOM beneficiaries and recipients (or peruses and readers) to read and acknowledge WOM, the firm needs to establish and keep up e-WOM credibility in its brand networks. Specifically, it should concentrate on three elements of credibility: expertise, trustworthiness, and comparability. Some recommend that e-WOM peruses valuation for various credibility measurements relies upon the utilization work they intend to satisfy, specifically whether they search out e-WOM to satisfy a functional or a social need (Qiu et al., 2012).

Credibility is identified as the degree to which a snippet of information is seen as obvious, true, valid, and substantial. The impact of attribution on data credibility has for quite some time been perceived. For instance, many researchers demonstrated that purchasers and consumers who ascribe a product guarantee to the real qualities of the goodwill rate the case as more honest than the individuals who credit the case to the company's desire and craving

to sell the product. Furthermore, they propose that purchasers and buyers will perceive and see some of the good information as exact and accurate in case if they accept that the substance of the information induced by the item being portrayed and described. In a similar vein, other researchers contend that purchasers' attributional thinking about an e-WOM reviewing will influence their impression of the reviewing credibility. In particular, when an e-WOM evaluation is ascribed to non-good related causes, buyers or customers will have less trust in the reviewer's skill or potentially honesty (Thomas et al., 2019).

For instance, the non-product-related results for a negative review could be either the reviewer's wrong utilization of a well-performing product or the deliberate denigration from a competitor. In the interim, a positive survey review is brought by non-product related reasons, for example, the reviewer's failure to distinguish the item's inadequacies or some covert thought processes in item advancement. In the two cases, the reviewer's aptitude or respectability is pretty much suspicious, which diminishes the apparent validity of the analyst as a data source. Since data credibility is decidedly identified with source credibility, scholars foresee that apparent credibility of the E-WOM review will likewise diminish as the consequence of the non-item related attributions. Then again, when customers credit the E-WOM review to item related causes, i.e., they accept that the review data is without a doubt significant to the item being depicted, they will see the analyst and along these lines the survey as being believable (Ilham et al., 2017).

researchers have recently thought about the credibility of review information/WOM (psychological living being) as an imperative indicator of E-WOM appropriation (reaction). Different boosts (e.g., source credibility, contention quality) may trigger individuals' discernment. A few researchers have demonstrated that in computer intervened correspondence and communication where literary messages are traded, a few qualities, for example, engaging quality is hard to evaluate because the idea of the virtual dialog may not allow the transport of such prompts. Be that as it may, others have likewise asserted that advanced technology doesn't reduce social states of correspondence and communication. Therefore, an extent to bear the cost of increasingly efficient and productive opportunities for establishing them. much of the time, recipients utilize different prompts (profile material and posts left my companions and colleagues on one's wall) to assess the credibility of profile proprietors (Fang, 2014).

According to the previous discussion, the researcher may conclude the first hypothesis which is:

**H<sub>1</sub>: there is a significant influence between Determinants of E-WOM and Perceived e-WOM Credibility**

## **2.2 E-WOM and Review Adoption**

Given the mounting effect of e-WOM on sales, revenues, profit and corporate notorieties (reputations), organizations are raising their spending on e-WOM crusades and paid survey and rating postings. Some researchers estimate that over time most of all reviews posted online would be paid for, by one of those ways: cash, coupons, or promotions. These

procedures and practices can prompt harmed notorieties, reputations, litigations, cases, and undermine client reliance or consumer dependence on online surveys, reviews, and ratings, decreasing their entrance to target good data, product information and expanding information asymmetry. In this way, a better comprehension of what variables influence the appropriation, adoption, credibility, and validity of e-WOM information and reviews, and at last impact shopping results, is basic for managers and marketers planning correspondence strategies and designing communication procedures for this digital age (Pentina et al., 2015).

WOM correspondence and communication can be characterized and defined as non-business, non-commercial, interpersonal dialog, the relational conversation about a good, brand or even service between customers and shoppers that are given by family members, companions, friends or other which, through two-way correspondence, gives significant information about the good, product or service. WOM is defined as a customary way and traditional method for communication and correspondence in advertising and marketing before the web or the internet were presented, however, is currently known as e-WOM. e-WOM can be sure positive or antagonistic negative explanations made to a large number of individuals through the Internet by potential, genuine, former customers and previous clients about a good and firm, and establishments. E-WOM has become a significant effect on customers' good assessment in light of the internet's exceptional adaptability and quick that makes E-WOM a predominant road for trading data between buyers in a nonconcurrent mode (Awad and Ragowsky, 2008).

On the other hand, credibility is a multi-dimensional idea that alludes to an individual's impression of the truth of data and information. It fills in as a measure for the collector of the information and receiver of data to rate the asset and the source or the sender of the data and the transmitter of the information. It has been noted that source credibility alludes to a beneficiary's (or receiver's) view of the credibility of a message source. It is characterized as the degree to which a data and information source is seen to be acceptable, believable, competent, skilled, dependable, and trustworthy by data beneficiaries. The most noteworthy variables of source credibility that lead to apparent and perceived credibility are mastery, expertise, trustworthiness, and reliability. Readers or collectors in an online buyer discourse discussion can assess the sender's credibility utilizing different signs, for example, by review the sender's rank granted by the gathering administrators or by examining the profile of the sender to get progressively detailed information data. Thus, there is a link between such e-WOM Credibility and Review Adoption (Cheung and Thadani, 2012).

Research shows that buyers who see and perceive a review to be valid and credible have more trust and confidence in adopting e-WOM and utilizing it to settle on buy choices and purchase decisions. The perceived E-WOM credibility alludes to the judgments and decisions made by a message beneficiary and recipient concerning the authenticity and believability of web-based reviews. It additionally gives observational and empirical proof that if shoppers perceive high E-WOM validity and credibility, the probability and the likeliness of E-WOM adoption will be raised. The substance of an e-WOM message will influence the collector's reaction and reviewers are bound to depend on e-WOM messages if the substance of the messages is practically comparative topics to one another. It shows that

positive messages or reliable messages are useful in perceiving an E-WOM web-based survey and review toward a good (Yan et al., 2016).

In other words, Message adoption has been defined as the degree to which an individual acknowledges the messages after the person in question cautiously assess information in the message and thinks of it as important, beneficial, and meaningful. Consumers' evaluation and assessment of online reviews may change as indicated by the degrees of validity and credibility shoppers see from the online surveys, reviews, credibility, or suggestions. The message with helpful arrangements is viewed as significant information and important data. Previous studies and past investigations of message believability and credibility show that high message validity and credibility are emphatically connected with a positive assessment, acknowledgment, perceived review adoption. In an observational investigation, a few researchers demonstrated that perceived e-WOM credibility positively influences e-WOM review adoption (Lee and Koo, 2012).

Accordingly, the second hypothesis of the study is proposed as follows:

**H<sub>2</sub>: there is a significant influence between Perceived e-WOM Credibility and e-WOM Review Adoption**

### 2.3 E-WOM and Online Review Adoption

WOM correspondence and communication are characterized as a non-business or non-commercial willful type of eye to eye exchange of information and trade of data, which is normally founded on customers' immediate involvement in a good or service, picked. WOM has been considered as potential mean of molding customer attitudes, perception, and discernment about a brand and it has more prominent effect on good reception when contrasted with some other type of customary promoting or traditional marketing, in light of the fact that it nearly gives progressively exact, accurate, reliable, and solid data or information which depends on direct understanding of goods or services of the market. Occasionally there have been various researches and investigations on what elements lay behind the efficacy and viability of WOM marketing. Therefore, there is a link between the e-WOM and the online review adoption (Charo et al., 2015).

Later expanded utilization and fame of social network sites (SNS) like Facebook, Twitter and so forth has altogether changed the image of WOM, it is currently a bit much for two people to share their encounters eye to eye and their experiences face to face, anyway they can do as such by sharing on progressively straightforward and omnipresent foundation of interpersonal organizations. With the appearance of data innovation, the compass and outline of WOM have been expanded exponentially. This type of trade of information and exchange of knowledge on the web, open stages, and public platforms is known as e-WOM. The expanding utilization of interpersonal organizations because of ascend in refined advances like 3G and moderate cell phones, access to web and social networks especially has become like one of the necessities for consumers and buyers now a days and it is currently

incredibly basic for purchasers to search for online reviews and surveys of goods and services preceding buy, purchase, consumption, and utilization (Charo et al., 2015).

There is an assortment of web-based data sources, for example, internet rating destinations, online dating sites, sites, blogs, and person to person communication websites, and social networking sites. These incorporate numerous online firms, company web sites, and organization sites (e.g., Amazon.com), and government/buyer backing sites which every single offer feeling, surveys, reviews, ratings, and evaluations for most products or services. All of these web-based data and internet-based information sites may impact shoppers and consumers to settle on choices to buy a product on the web or maybe move them towards a physical retail location. Moreover, the information introduced on these sites is about good quality, yet about client care which incorporates how clients are dealt with and whether their issues are made plans agreeable to them. Past examine shows that internet rating frameworks are undoubtedly significant in customer basic decision making (Fileri, 2015).

In 2007, it has been inspected online client audits concentrating on the effect of value versus the number of reviews accessible. The reason that the buy goal increments as both the amount and nature of reviews increment. different specialists evaluated writing on customer online data search conduct. They distinguished variables that encouraged purchaser searches and some that baffled them. They infer that further investigations, considering a variety of factors will add to the advancement of appropriate promoting hypothesis. Their discoveries about the amount and nature of surveys accessible are particularly significant with the multiplication of these destinations now on the web. Thus, they discovered that there is an influence between the Perceived E-WOM Credibility and Online Reviews Adoption (Karakaya and Ganim, 2010).

According to the previous discussion, the researcher may conclude the following hypotheses as follows:

### **H<sub>3</sub>: There is a significant influence between Perceived e-WOM Credibility and Online Review Adoption**

WOM and e-WOM adoption is viewed as a compelling measure for purchasers and consumers to acknowledge the assessment of communicators in regards to a product. Adoption alludes to WOM influence and e-WOM persuasiveness, notwithstanding the degree that shoppers are probably going to depend on WOM in settling on buying choices. Even though e-WOM generates information and data as surveys (reviews), the real effect of the data got may differ from individual to individual. As a type of e-WOM, online surveys and reviews are a significant channel for looking for suppositions. By alluding to online reviews, shoppers can find out about open remarks in regards to a particular product and service that will impact their official conclusion making. likewise, a few customers are as yet relying upon e-WOM as a source in giving them data before obtaining a green item or administration. This kind of customer receives e-WOM audits in helping them with their buy choice (Rahim et al., 2015).

Hence, the researcher may conclude the fourth hypothesis as follows:



#### **H4: There is a significant influence between Determinants of E-WOM and e-WOM Review Adoption**

A few researchers tended to the individuals who study source credibility on the web with an article that diverted the talk. they contended that clients survey sites as indicated by various elements and that credibility is something that must be contemplated in the field, not in a lab. credibility, as they would see it, is abstract and multidimensional. At last, they place that significant investigations of source credibility need to look past the most widely recognized property of creation (which is frequently inaccessible in web discourse) and take a gander at a bunch of different factors. some recommend examining web architecture, nature of pictures on a site, site ease of use, data structure, exhaustiveness, nonattendance of personal circumstance, esteem, or a large number of other site attributes. This more extensive point of view set up for thinks about source credibility to fuse factors that already were barred from scholarly investigate regarding the matter (Fileri, 2015).

In this equivalent line of deduction, in a prior study, it has been discovered that buyers who depended on online hotspots for data more, appraised the online sources as increasingly believable. If customers find online sources dependable, at that point concentrating the ramifications of utilizing this data to settle on purchasing choices would be a sensible following stage. A few researchers were led that focused around online customer reviews. In 2006 researchers took a gander at the way specific signs (sales volume and client reviews) impact shopper online product decisions. A subsequent report has analyzed the wellspring of the online suggestion or review (seller versus purchaser). They reasoned that the suggestions of different customers impact the selections of subjects more successfully than proposals from a specialist. These outcomes were produced from a trial structure with all messages and signs gave by the experts (Karakaya and Ganim, 2010).

Accordingly, the following hypothesis could be developed as follows:

#### **H5: there is a significant influence between Determinants of E-WOM and Online Review Adoption**

The following section shows the research framework according to the hypotheses developed and the data collection process for examining these hypotheses through a quantitative research applied in the hotel industry in the Egyptian context.

### **3. Methodology**

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In order to test the research hypotheses that underpin this study, the research methodology adopted is based on several issues as illustrated below:

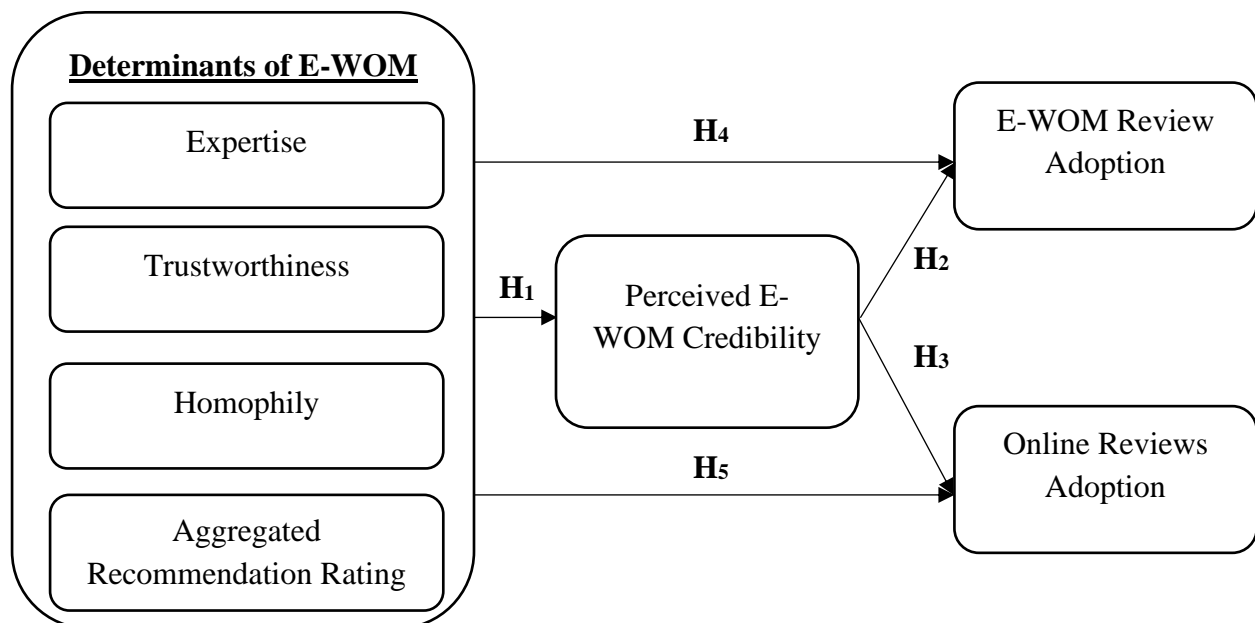
**Unit of Analysis:** It is the step of gathering of the data collected for the purpose of the data analysis process. It is represented in customers using online reservation.

**Population and Sample:** The target population for this research is considered as the total number of customers use the online reservation in hotel. Since obtaining data about all members of a population is not available and very difficult (Fowler, 2013), the sampling

frame for this research could not be identified and accordingly a probability sampling is not obtained. Therefore, a random sampling technique was used as respondents were selected from Egypt who accepted to respond to the questionnaire. A total number of 295 were considered in the study after excluding questionnaire with missing responses.

**Data Collection:** the data collection process is handled through the development of a questionnaire that allows for the measurement of the Role of Perceived E-WOM Credibility between Determinants of E-WOM and both of E-WOM Review Adoption, and Online reviews adoption. The adoption of this data collection method was due to the need to measure the focal constructs of the model, as well as the extensive use of survey methodology in previous studies examining the Role of Perceived E-WOM Credibility. The questionnaire is shown in the Table 1, where a total number of 25 statements were defined for the research variables. The questionnaire was adopted from the studies of (Abd-Elaziz et al., 2015), (Lis, 2013), and (Xu and Yao, 2015).

**Research Framework and Hypotheses:** The proposed framework that was developed from previous studies introduced in Figure 1.



**Figure 1: Research Framework**

Accordingly, the research hypotheses could be formulated as follows:

H<sub>1</sub>: There is a significant impact of Determinants of E-WOM on Perceived E-WOM Credibility

H<sub>2</sub>: There is a significant impact of Perceived E-WOM Credibility on E-WOM Review Adoption

H<sub>3</sub>: There is a significant impact of Perceived E-WOM Credibility on Online Reviews Adoption

H<sub>4</sub>: There is a significant impact of Determinants of E-WOM on E-WOM Review Adoption

H<sub>5</sub>: There is a significant impact of Determinants of E-WOM on Online Reviews Adoption

H<sub>6</sub>: Perceived E-WOM Credibility mediate the relation between Determinants of E-WOM and E-WOM Review Adoption

H<sub>7</sub>: Perceived E-WOM Credibility mediate the relation between Determinants of E-WOM and Online Reviews Adoption

**Research Variables Measurement:** the research variables are represented in Table 1 with their measurement scale, where the independent variable is Determinants of E-WOM which divided into Expertise, Trustworthiness, Homophily and Aggregated Recommendation Rating. Also, the dependent variables are E-WOM Review Adoption, and Online Reviews Adoption. Further, Perceived E-WOM Credibility is considered as a mediator.

**Table 1: Research Variables Measurement Scale**

Research Variables	Measurement Scale
<b>Expertise</b> (Abd-Elaziz et al., 2015)	I rely more on the reviews written by persons I think they are experienced.
	I think they have abundant knowledge toward the hotel.
	I think they have the ability on judgment.
	Those persons provided some different ideas than other sources.
	Those persons mentioned some things I had not considered.
<b>Trustworthiness</b> (Lis, 2013; Abd-Elaziz et al., 2015)	The reviewer is undependable and honest.
	I believe the same situation mentioned by different reviewers verifies the actual service level of the hotel.
	I believe the length of content in a review demonstrates the degree of a reviewer efforts.
<b>Homophily</b> (Abd-Elaziz et al., 2015)	I rely more on the reviews by people who are in my age group.
	I rely more on the reviews by people who have my same gender.
	I rely more on the reviews by people who have the same interests of mine.
	I rely more on the reviews by people who travel in the same way that I travel.
<b>Aggregated Recommendation Rating</b> (Lis, 2013)	Based on the review rating, the review was found to be favorable by other audiences
	Based on the review rating, the review is highly rated by other audiences
	Based on the review rating, the review is good
<b>Perceived E-WOM Credibility</b> (Lis, 2013)	I think the review is factual
	I think the review is accurate
	I think the review is credible
<b>E-WOM Review Adoption</b> (Lis, 2013)	Information from the review contributed to my knowledge of the product discussed
	The review made it easier for me to make my purchase decision
	The review has enhanced my effectiveness in making a purchase decision
	The review motivated me to take purchasing action
<b>Online reviews adoption</b> (Xu and Yao, 2015)	Information from online reviews contributes to my knowledge of the discussed service.
	Online reviews make it easier for me to make a purchase decision
	Online reviews have enhanced my effectiveness in making a

Research Variables	Measurement Scale
	purchase decision.

The following section will investigate the research hypotheses proposed above using correlation analysis and Structural Equation Modeling (SEM). Thus, both; SPSS and AMOS statistical packages – versions 24.

## 4. Results and Findings

This section shows the analysis conducted to the research variables, using correlation, regression and SEM.

### 4.1 Data Testing

A validity and reliability analysis are conducted to be sure the questionnaire statements are phrased in a good format. Table 2 shows the results of the validity and reliability analysis. Validity is measured by the two main factors. First, the Average Variance Extracted (AVE); it represents the average community for each latent factor. The (AVE) result should be greater than 0.5 to imply adequate validity. Second is the factor loading for each item (statement) which should be greater than or equal to 0.4. To examine reliability, each factor is measured using a group of statements, indicates how stable and consistently the instrument taps the variable which can be examined by Cronbach's Alpha. If Alpha coefficients are greater than or equal to 0.7, it implies adequate reliability. By studying the variables in the model, it was found that all variables exceed 50% in the AVE indicator and also exceeding 0.4 factor loading for each item, and the alpha value is higher than 0.7.

**Table 2: Data Validation**

Variables	KMO	AVE	Cronbach's Alpha	Items	Factor Loading
Expertise	.875	77.386%	.926	Ex1	.765
				Ex2	.750
				Ex3	.857
				Ex4	.816
				Ex5	.682
Trustworthiness	.707	76.732%	.847	Tr1	.747
				Tr2	.727
				Tr3	.828
Homophily	.794	76.630%	.898	Ho1	.679
				Ho2	.831
				Ho3	.827
				Ho4	.728
Aggregated Recommendation Rating	.743	82.138%	.890	ARR1	.831
				ARR2	.843
				ARR3	.790
Perceived E-WOM Credibility	.743	81.639%	.887	PEC1	.820
				PEC2	.840
				PEC3	.790
E-WOM Review	.857	82.162%	.927	ERA1	.845

Variables	KMO	AVE	Cronbach's Alpha	Items	Factor Loading
Adoption				ERA2	.814
				ERA3	.820
				ERA4	.807
Online Reviews Adoption	.708	73.851%	.821	ORA1	.750
				ORA2	.781
				ORA3	.684

Table 3 shows the discriminant validity of the research variables, where it could be observed that all square roots of AVE value are greater than the correlations between the corresponding construct and other constructs. This means that the research variables have adequate discriminant validity.

**Table 3: Discriminant Validity of the Research Variables**

	1.	2.	3.	4.	5.	6.	7.
1. Expertise	(0.880)						
	295						
2. Trustworthiness	.231**	(0.876)					
	.000						
	295	295					
3. Homophily	.633**	.384**	(0.875)				
	.000	.000					
	295	295	295				
4. Aggregated Recommendation Rating	.570**	.322**	.710**	(0.906)			
	.000	.000	.000				
	295	295	295	295			
5. Perceived E-WOM Credibility	.417**	.280**	.446**	.522**	(0.904)		
	.000	.000	.000	.000			
	295	295	295	295	295		
6. E-WOM Review Adoption	.633**	.423**	.701**	.651**	.488**	(0.906)	
	.000	.000	.000	.000	.000		
	295	295	295	295	295	295	
7. Online Reviews Adoption	.483**	.393**	.588**	.514**	.464**	.517**	(0.859)
	.000	.000	.000	.000	.000	.000	
	295	295	295	295	295	295	295

#### 4.2 Descriptive Analysis

Table 4 shows the Mean and Standard Deviation for Research variables. It could be observed that the mean and the frequencies of most responses are in the agreement zone, as the mean values for the research variables: Expertise, Trustworthiness, Homophily, Aggregated Recommendation Rating, Perceived E-WOM Credibility, E-WOM Review Adoption, and Online reviews adoption are 3.8102, 3.9322, 3.8915, 3.8475, 4.0814, 4.0271, and 3.9763 respectively.

**Table 4: Descriptive Analysis for the Research Variables**

	N	Mean	Std. Deviation	Frequency				
				1	2	3	4	5
Expertise	295	3.8102	.69343	0	0	104	143	48
Trustworthiness	295	3.9322	.55526	0	0	56	203	36
Homophily	295	3.8915	.63495	0	0	77	173	45
Aggregated Recommendation Rating	295	3.8475	.77840	0	0	115	110	70
Perceived E-WOM Credibility	295	4.0814	.58335	0	0	39	193	63
E-WOM Review Adoption	295	4.0271	.73258	0	0	75	137	83
Online Reviews Adoption	295	3.9763	.58564	0	0	54	194	47

#### 4.3 Normality Testing for the Research Variables

In order to check the normality for the data, two types of tests are conducted; formal and informal. Table 5 shows the formal testing of normality assumption for the research variables using the Kolmogorov-Smirnov test of normality. It could be observed that the research variables are not normally distributed, as the corresponding P-values are less than 0.05.

**Table 5: Formal Testing of Normality**

	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Expertise	.255	295	.000	.795	295	.000
Trustworthiness	.359	295	.000	.730	295	.000
Homophily	.307	295	.000	.782	295	.000
Aggregated Recommendation Rating	.252	295	.000	.794	295	.000
Perceived E-WOM Credibility	.342	295	.000	.752	295	.000
E-WOM Review Adoption	.233	295	.000	.809	295	.000
Online Reviews Adoption	.333	295	.000	.754	295	.000

As the formal test shows that the values are not normally distributed, an informal test is used to detect the approximate normality. Table 6 shows the informal test of normality, where it could be shown that the skewness and kurtosis values are in the acceptance level of  $\pm 1.5$ , which means that the data under study are approximately normal. Consequently, Pearson correlations are used to describe the relationships between the research variables.

**Table 6: Informal Testing of Normality**

	N	Skewness		Kurtosis	
	Statistic	Statistic	Std. Error	Statistic	Std. Error
Expertise	295	.272	.142	-.911	.283
Trustworthiness	295	-.029	.142	.223	.283
Homophily	295	.093	.142	-.540	.283
Aggregated Recommendation Rating	295	.273	.142	-1.301	.283
Perceived E-WOM Credibility	295	-.010	.142	-.087	.283
E-WOM Review Adoption	295	-.042	.142	-1.129	.283
Online Reviews Adoption	295	.003	.142	-.060	.283

#### 4.4 Testing Hypotheses

### Testing the Effect of the Determinants of E-WOM on Perceived E-WOM Credibility

Table 7 shows the correlation matrix between independent variables; Expertise, Trustworthiness, Homophily, Aggregated Recommendation Rating and Perceived E-WOM Credibility. It could be noted that there is a significant positive correlation between independent variables and Perceived E-WOM Credibility, as corresponding P-values are less than 0.05 and the correlation coefficients are 0.417, 0.280, 0.446, and 0.522 respectively.

**Table 7: Correlation Matrix between Determinants of E-WOM and Perceived E-WOM Credibility**

		1.	2.	3.	4.	5.
1. Expertise	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	295				
2. Trustworthiness	Pearson Correlation	.231**	1			
	Sig. (2-tailed)	.000				
	N	295	295			
3. Homophily	Pearson Correlation	.633**	.384**	1		
	Sig. (2-tailed)	.000	.000			
	N	295	295	295		
4. Aggregated Recommendation Rating	Pearson Correlation	.570**	.322**	.710**	1	
	Sig. (2-tailed)	.000	.000	.000		
	N	295	295	295	295	
5. Perceived E-WOM Credibility	Pearson Correlation	.417**	.280**	.446**	.522**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	295	295	295	295	295

Table 8 shows the multiple regression analysis of the effect of Expertise, Trustworthiness, Homophily, and Aggregated Recommendation Rating on Perceived E-WOM Credibility. It could be observed that there is a significant positive effect of Expertise, Trustworthiness, and Aggregated Recommendation Rating on Perceived E-WOM Credibility as the P-values are 0.000, with a coefficient of 0.128, 0.113, and 0.274 respectively. Moreover, there is an insignificant effect of Homophily on Perceived E-WOM Credibility as the P-value is more than 0.05. Further, the R square is 0.306 which means that the model explains 30.6% of the variation in Perceived E-WOM Credibility.

**Table 8: Regression Model for the Effect of the Determinants of E-WOM on Perceived E-WOM Credibility**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	R <sup>2</sup>
	B	Std. Error	Beta			
(Constant)	1.919	.238		8.067	.000	.306
Expertise	.128	.055	.152	2.350	.019	
Trustworthiness	.113	.056	.108	2.025	.044	
Homophily	.045	.071	.049	.635	.526	

Aggregated Recommendation Rating	.274	.054	.365	5.113	.000	
a. Dependent Variable: Perceived E-WOM Credibility						

### Testing the Effect of the Perceived E-WOM Credibility on E-WOM Review Adoption

Table 9 shows the correlation matrix between Perceived E-WOM Credibility and E-WOM Review Adoption. It could be noted that there is a significant positive correlation between Perceived E-WOM Credibility and E-WOM Review Adoption, as corresponding P-value is less than 0.05 and the correlation coefficient is 0.488.

**Table 9: Correlation Matrix between Perceived E-WOM Credibility and E-WOM Review Adoption**

		1.	2.
1. Perceived E-WOM Credibility	Pearson Correlation	1	
	Sig. (2-tailed)		
	N	295	
2. E-WOM Review Adoption	Pearson Correlation	.488**	1
	Sig. (2-tailed)	.000	
	N	295	295

Table 10 shows the regression analysis of the effect of Perceived E-WOM Credibility on E-WOM Review Adoption. It could be observed that there is a significant positive effect of Perceived E-WOM Credibility on E-WOM Review Adoption as the P-value is 0.000, with a coefficient of 0.613. Moreover, the R square is 0.238 which means that 23.8 % of the variation of the E-WOM Review Adoption can be explained by the independent variable Perceived E-WOM Credibility.

**Table 10: Regression Model for the Effect of the Perceived E-WOM Credibility on E-WOM Review Adoption**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	R <sup>2</sup>
	B	Std. Error	Beta			
(Constant)	1.524	.264		5.775	.000	.238
Perceived E-WOM Credibility	.613	.064	.488	9.578	.000	
a. Dependent Variable: E-WOM Review Adoption						

### Testing the Effect of the Perceived E-WOM Credibility on Online Reviews Adoption

Table 11 shows the correlation matrix between Perceived E-WOM Credibility and Online Reviews Adoption. It could be noted that there is a significant positive correlation between Perceived E-WOM Credibility and E-WOM Review Adoption, as corresponding P-value is less than 0.05 and the correlation coefficient is 0.464.

**Table 11: Correlation Matrix between Perceived E-WOM Credibility and Online Reviews Adoption**

		1.	2.
1. Perceived E-WOM Credibility	Pearson Correlation	1	
	Sig. (2-tailed)		
	N	295	
2. Online Reviews Adoption	Pearson Correlation	.464**	1



		<b>1.</b>	<b>2.</b>
	Sig. (2-tailed)	.000	
	N	295	295

Table 12 shows the regression analysis of the effect of Perceived E-WOM Credibility on Online Reviews Adoption. It could be observed that there is a significant positive effect of Perceived E-WOM Credibility on E Online Reviews Adoption as the P-value is 0.000, with a coefficient of 0.465. Moreover, the R square is 0.215 which means that 21.5 % of the variation of the Online Reviews Adoption can be explained by the independent variable Perceived E-WOM Credibility.

**Table 12: Regression Model for the Effect of the Perceived E-WOM Credibility Online Reviews Adoption**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	R <sup>2</sup>
	B	Std. Error	Beta			
(Constant)	2.077	.214		9.693	.000	.215
Perceived E-WOM Credibility	.465	.052	.464	8.958	.000	

a. Dependent Variable: Online Reviews Adoption

### Testing the Effect of the Determinants of E-WOM on E-WOM Review Adoption

Table 13 shows the correlation matrix between independent variables; Expertise, Trustworthiness, Homophily, Aggregated Recommendation Rating and E-WOM Review Adoption. It could be noted that there is a significant positive correlation between independent variables and E-WOM Review Adoption, as corresponding P-values are less than 0.05 and the correlation coefficients are 0.633, 0.423, 0.701, and 0.651 respectively.

**Table 13: Correlation Matrix between Determinants of E-WOM and E-WOM Review Adoption**

		<b>1.</b>	<b>2.</b>	<b>3.</b>	<b>4.</b>	<b>5.</b>
1. Expertise	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	295				
2. Trustworthiness	Pearson Correlation	.231**	1			
	Sig. (2-tailed)	.000				
	N	295	295			
3. Homophily	Pearson Correlation	.633**	.384**	1		
	Sig. (2-tailed)	.000	.000			
	N	295	295	295		
4. Aggregated Recommendation Rating	Pearson Correlation	.570**	.322**	.710**	1	
	Sig. (2-tailed)	.000	.000	.000		
	N	295	295	295	295	
5. E-WOM Review Adoption	Pearson Correlation	.633**	.423**	.701**	.651**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	295	295	295	295	295

Table 14 shows the multiple regression analysis of the effect of Expertise, Trustworthiness, Homophily, and Aggregated Recommendation Rating on E-WOM Review Adoption. It could

be observed that there is a significant positive effect of Expertise, Trustworthiness, Homophily, and Aggregated Recommendation Rating on E-WOM Review Adoption as the P-values are 0.000, with a coefficient of 0.289, 0.225, 0.348 and 0.213 respectively. Moreover, the R square is 0.604 which means that the model explains 60.4% of the variation in E-WOM Review Adoption.

**Table 14: Regression Model for the Effect of the Determinants of E-WOM on E-WOM Review Adoption**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	R <sup>2</sup>
	B	Std. Error	Beta			
(Constant)	-.132	.226		-.586	.558	.604
Expertise	.289	.052	.273	5.580	.000	
Trustworthiness	.225	.053	.170	4.242	.000	
Homophily	.348	.068	.302	5.149	.000	
Aggregated Recommendation Rating	.213	.051	.227	4.201	.000	
a. Dependent Variable: E-WOM Review Adoption						

### Testing the Effect of the Determinants of E-WOM on Online Reviews Adoption

Table 15 shows the correlation matrix between independent variables; Expertise, Trustworthiness, Homophily, Aggregated Recommendation Rating and Online Reviews Adoption. It could be noted that there is a significant positive correlation between independent variables and Online Reviews Adoption, as corresponding P-values are less than 0.05 and the correlation coefficients are 0.483, 0.393, 0.588, and 0.514 respectively.

**Table 15: Correlation Matrix between Determinants of E-WOM and Online Reviews Adoption**

		1.	2.	3.	4.	5.
1. Expertise	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	295				
2. Trustworthiness	Pearson Correlation	.231**	1			
	Sig. (2-tailed)	.000				
	N	295	295			
3. Homophily	Pearson Correlation	.633**	.384**	1		
	Sig. (2-tailed)	.000	.000			
	N	295	295	295		
4. Aggregated Recommendation Rating	Pearson Correlation	.570**	.322**	.710**	1	
	Sig. (2-tailed)	.000	.000	.000		
	N	295	295	295	295	
5. Online Reviews Adoption	Pearson Correlation	.483**	.393**	.588**	.514**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	295	295	295	295	295

Table 16 shows the multiple regression analysis of the effect of Expertise, Trustworthiness, Homophily, and Aggregated Recommendation Rating on Online Reviews Adoption. It could be observed that there is a significant positive effect of Expertise, Trustworthiness, Homophily, and Aggregated Recommendation Rating on Online Reviews Adoption as the P-

values are 0.000, with a coefficient of 0.136, 0.200, 0.290 and 0.104 respectively. Moreover, the R square is 0.408 which means that the model explains 40.8% of the variation in Online Reviews Adoption.

**Table 16: Regression Model for the Effect of the Determinants of E-WOM on Online Reviews Adoption**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	R <sup>2</sup>
	B	Std. Error	Beta			
(Constant)	1.141	.221		5.175	.000	.408
Expertise	.136	.051	.161	2.695	.007	
Trustworthiness	.200	.052	.190	3.866	.000	
Homophily	.290	.066	.315	4.393	.000	
Aggregated Recommendation Rating	.104	.050	.138	2.089	.038	
a. Dependent Variable: Online Reviews Adoption						

Table 17 displays the results of testing the effect of the mediation role of Perceived E-WOM Credibility between Determinants of E-WOM and E-WOM Review Adoption. According to Table 10 shows the effect of Perceived E-WOM Credibility on E-WOM Review Adoption, it was shown that there is a significant effect of which means that there is direct relation between Perceived E-WOM Credibility and E-WOM Review Adoption. In addition, from Table 14 it could be noted that there is a significant effect of Determinants of E-WOM on E-WOM Review Adoption. According to Table 17 it could be observed that Perceived E-WOM Credibility partially mediate the relation between Determinants of E-WOM and E-WOM Review Adoption as the effect of the variables is still significant.

**Table 17: Mediation Role of Perceived E-WOM Credibility between Determinants of E-WOM and E-WOM Review Adoption**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	R <sup>2</sup>
	B	Std. Error	Beta			
(Constant)	-.389	.248		-1.570	.118	.612
Expertise	.272	.052	.257	5.243	.000	
Trustworthiness	.210	.053	.159	3.962	.000	
Homophily	.342	.067	.297	5.098	.000	
Aggregated Recommendation Rating	.177	.053	.188	3.361	.001	
Perceived E-WOM Credibility	.134	.055	.106	2.419	.016	
a. Dependent Variable: E-WOM Review Adoption						

Table 18 displays the results of testing the effect of the mediation role of Perceived E-WOM Credibility between Determinants of E-WOM and Online Reviews Adoption. According to Table 12 shows the effect of Perceived E-WOM Credibility on Online Reviews Adoption, it was shown that there is a significant effect of which means that there is direct relation between Perceived E-WOM Credibility and Online Reviews Adoption. In addition, from Table 16 it could be noted that there is a significant effect of Determinants of E-WOM on Online Reviews Adoption. According to Table 18 it could be observed that Perceived E-WOM Credibility partially mediate the relation between Expertise, Trustworthiness, Homophily, and Online Reviews Adoption as the effect of the variables is still significant, while, Perceived E-WOM Credibility fully mediate the relation between Aggregated

Recommendation Rating and Online Reviews Adoption as the effect of the Aggregated Recommendation Rating is turned to be insignificant.

**Table 18: Mediation Role of Perceived E-WOM Credibility between Determinants of E-WOM and Online Reviews Adoption**

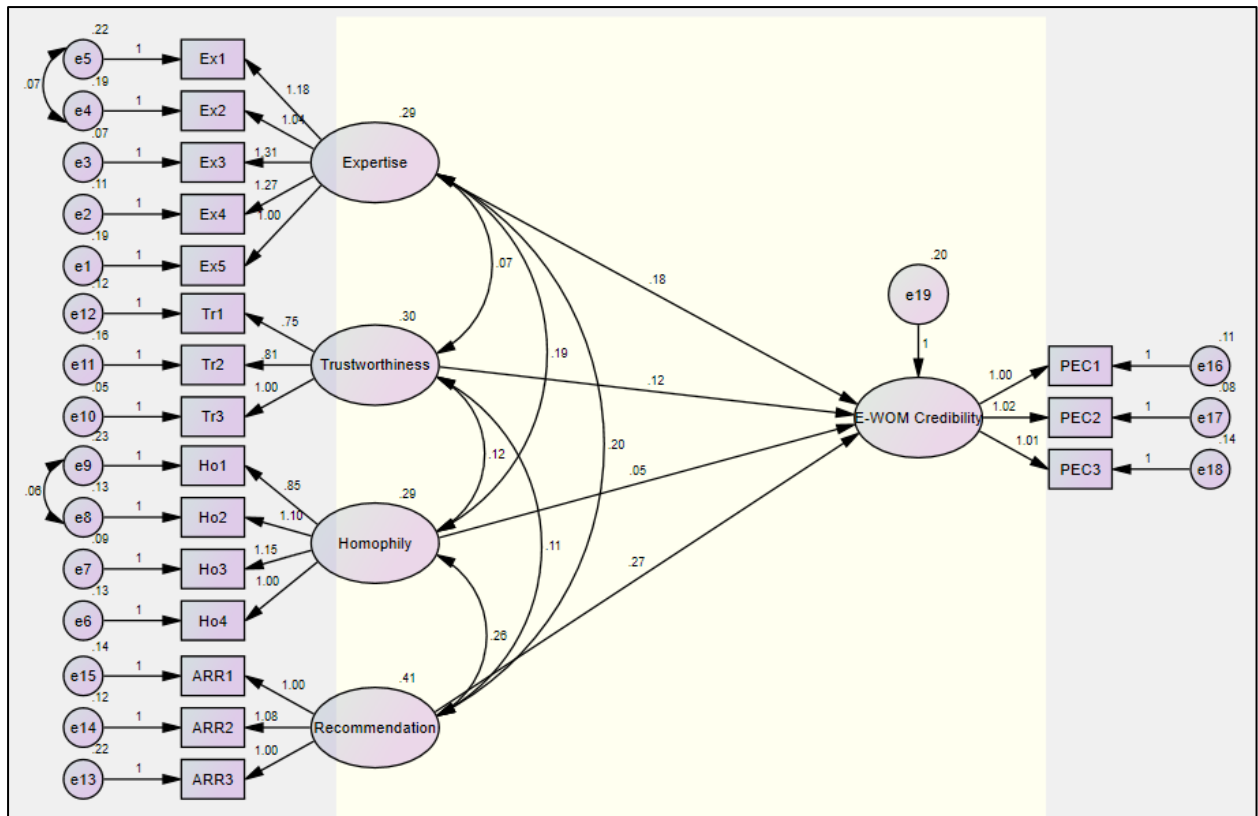
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	R <sup>2</sup>
	B	Std. Error	Beta			
(Constant)	.778	.239		3.250	.001	.612
Expertise	.112	.050	.133	2.237	.026	
Trustworthiness	.179	.051	.169	3.495	.001	
Homophily	.282	.065	.305	4.344	.000	
Aggregated Recommendation Rating	.052	.051	.069	1.020	.309	
Perceived E-WOM Credibility	.189	.053	.189	3.549	.000	
a. Dependent Variable: Online Reviews Adoption						

Table 19 shows the SEM analysis of the influence of Determinants of E-WOM on E-WOM Credibility. It could be observed that there is a significant effect of Expertise, and Aggregated Recommendation Rating on E-WOM Credibility as the P-values are less than 0.05, with Estimates of 0.183, and 0.267 respectively. Moreover, there is an insignificant effect of Trustworthiness, and Homophily on E-WOM Credibility as the P-values are more than 0.05. Further, the R square is 0.295 which means that the model explains 29.5% of the variation in E-WOM Credibility.

**Table 19: SEM for the Influence of Determinants of E-WOM on E-WOM Credibility**

			Estimate	P	R <sup>2</sup>
E-WOM Credibility	<---	Expertise	.183	.019	.295
E-WOM Credibility	<---	Trustworthiness	.118	.057	
E-WOM Credibility	<---	Homophily	.047	.657	
E-WOM Credibility	<---	Aggregated Recommendation Rating	.267	***	

The model fit indices; CMIN/df = 1.185, GFI = 0.950, AGFI = 0.930, CFI = 0.994, and RMSEA = 0.025 are all within their acceptable levels.



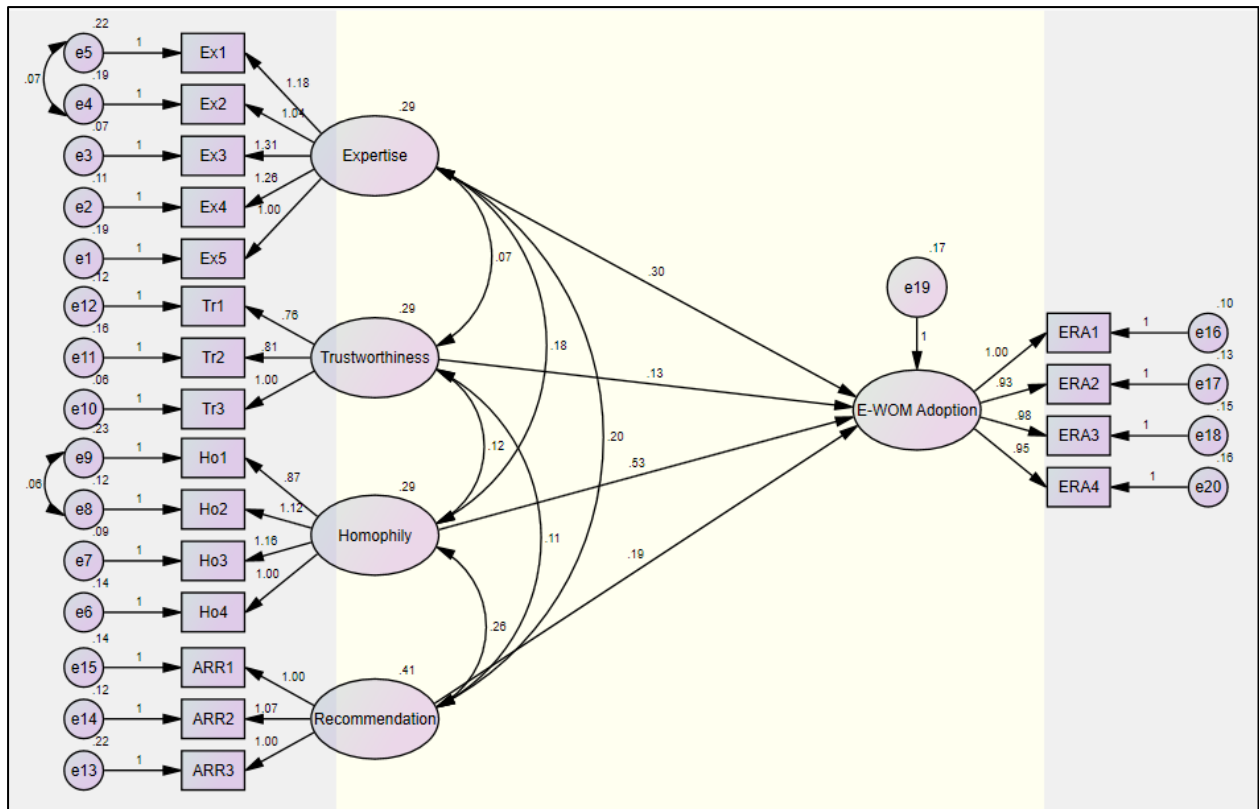
**Figure 2: SEM Model for the Influence of Determinants of E-WOM on E-WOM Credibility**

Table 20 shows the SEM analysis of the influence of Determinants of E-WOM on E-WOM Adoption. It could be observed that there is a significant effect of the Determinants of E-WOM on E-WOM Adoption as the P-values are less than 0.05, with Estimates of 0.298, 0.134, 0.531, and 0.188 respectively. Moreover, the R square is 0.623 which means that the model explains 62.3% of the variation in E-WOM Adoption.

**Table 20: SEM for the Influence of Determinants of E-WOM on E-WOM Adoption**

			Estimate	P	R <sup>2</sup>
E-WOM Adoption	<---	Expertise	.298	***	.623
E-WOM Adoption	<---	Trustworthiness	.134	.026	
E-WOM Adoption	<---	Homophily	.531	***	
E-WOM Adoption	<---	Aggregated Recommendation Rating	.188	.014	

The model fit indices; CMIN/df = 1.297, GFI = 0.942, AGFI = 0.922, CFI = 0.990, and RMSEA = 0.032 are all within their acceptable levels.



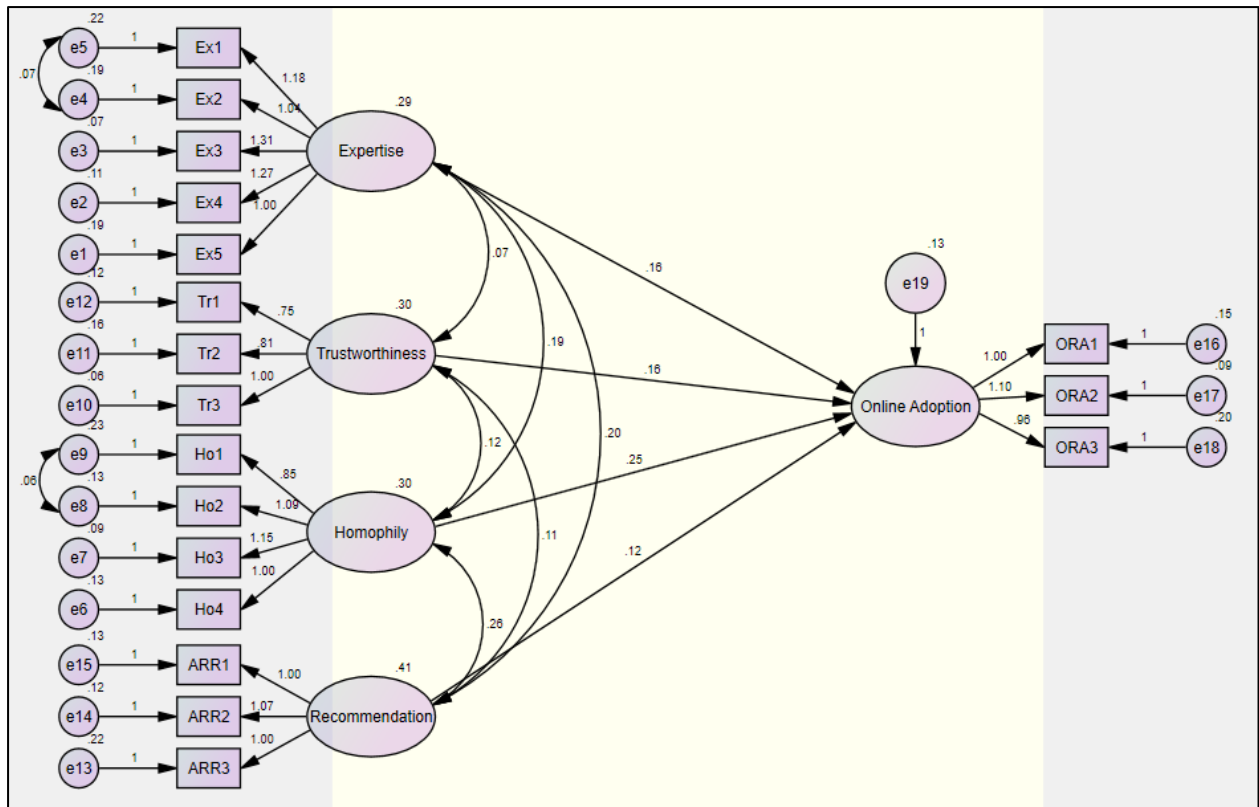
**Figure 3: SEM Model for the Influence of Determinants of E-WOM on E-WOM Adoption**

Table 21 shows the SEM analysis of the influence of Determinants of E-WOM on E-WOM Review Adoption. It could be observed that there is a significant effect of Expertise, Trustworthiness, and Homophily on E-WOM Review Adoption as the P-values are less than 0.05, with Estimates of 0.162, 0.162, and 0.248 respectively. Moreover, there is an insignificant effect of Aggregated Recommendation Rating on E-WOM Review Adoption as the P-values are more than 0.05. Further, the R square is 0.430 which means that the model explains 43% of the variation in E-WOM Review Adoption.

**Table 21: SEM for the Influence of Determinants of E-WOM on E-WOM Review Adoption**

			Estimate	P	R <sup>2</sup>
E-WOM Review Adoption	<---	Expertise	.162	.015	.430
E-WOM Review Adoption	<---	Trustworthiness	.162	.003	
E-WOM Review Adoption	<---	Homophily	.248	.006	
E-WOM Review Adoption	<---	Aggregated Recommendation Rating	.125	.067	

The model fit indices; CMIN/df = 1.263, GFI = 0.948, AGFI = 0.927, CFI = 0.991, and RMSEA = 0.030 are all within their acceptable levels.



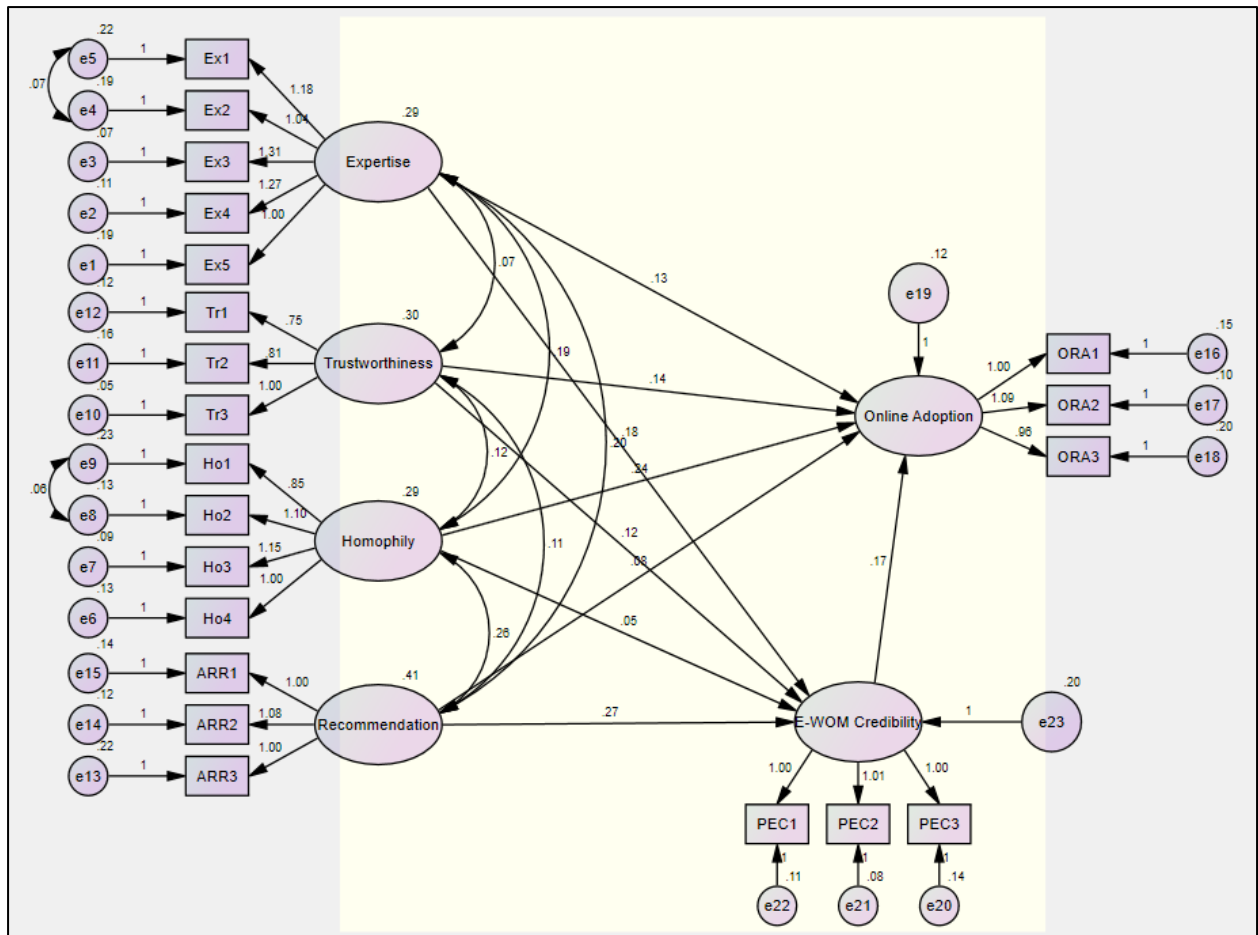
**Figure 4: SEM Model for the Influence of Determinants of E-WOM on E-WOM Review Adoption**

Table 22 displays the results of the SEM analysis for the mediation role of E-WOM Credibility between Determinants of E-WOM and E-WOM Adoption. It could be noted that the effect of E-WOM Credibility on E-WOM Adoption is insignificant which means that E-WOM Credibility could not mediate the relation between Determinants of E-WOM and E-WOM Adoption.

**Table 22: SEM for the Mediation Role of E-WOM Credibility between Determinants of E-WOM and E-WOM Adoption**

			Estimate	P	R <sup>2</sup>
E-WOM Credibility	<---	Expertise	.184	.019	.295
E-WOM Credibility	<---	Trustworthiness	.119	.059	
E-WOM Credibility	<---	Homophily	.050	.641	
E-WOM Credibility	<---	Aggregated Recommendation Rating	.268	***	
E-WOM Adoption	<---	Expertise	.274	***	.631
E-WOM Adoption	<---	Trustworthiness	.118	.049	
E-WOM Adoption	<---	Homophily	.526	***	
E-WOM Adoption	<---	Aggregated Recommendation Rating	.153	.050	
E-WOM Adoption	<---	E-WOM Credibility	.129	.051	

The model fit indices; CMIN/df = 1.211, GFI = 0.936, AGFI = 0.915, CFI = 0.992, and RMSEA = 0.027 are all within their acceptable levels.



**Figure 5: SEM Model for the Mediation Role of E-WOM Credibility between Determinants of E-WOM and E-WOM Adoption**

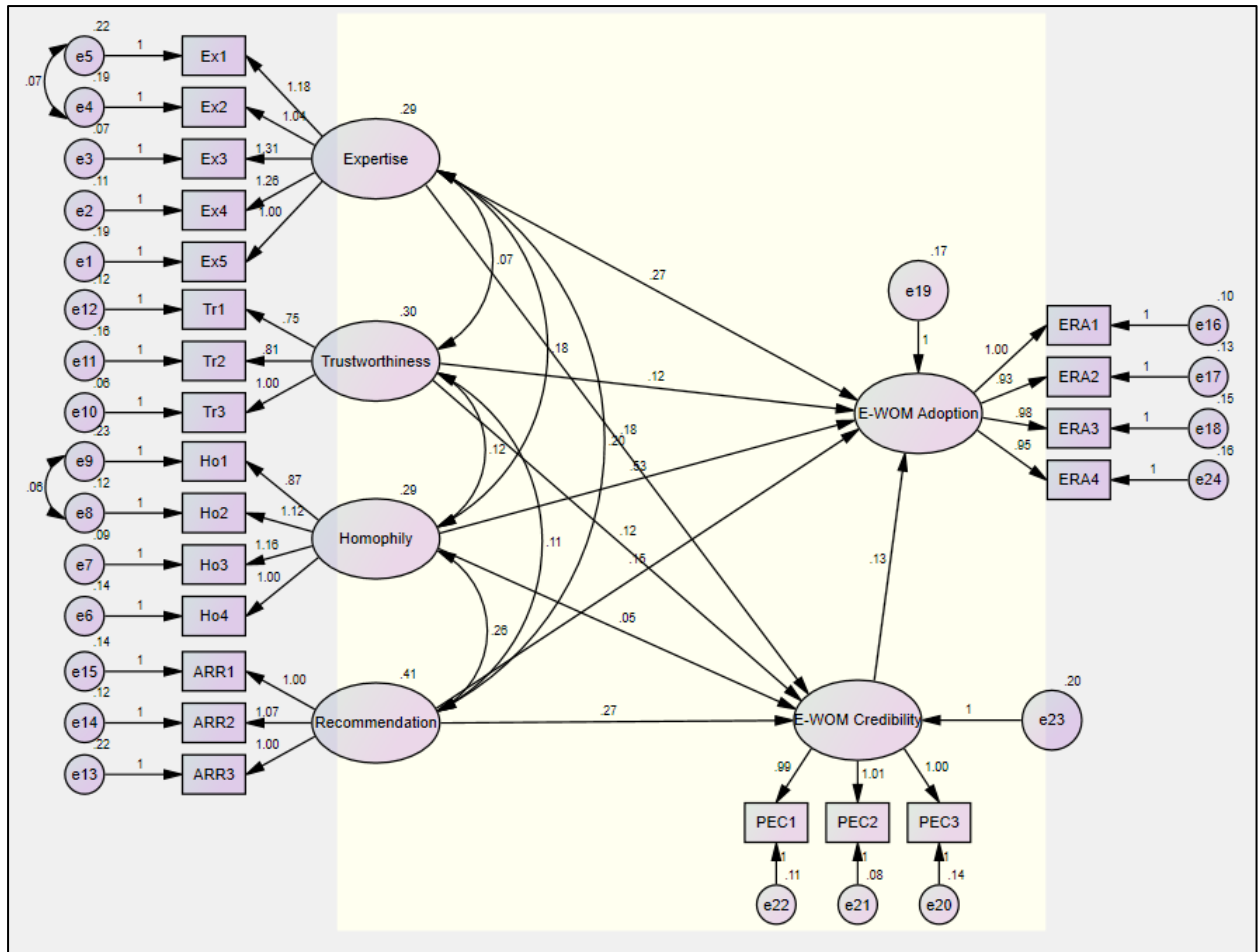
Table 23 displays the results of the SEM analysis for the mediation role of E-WOM Credibility between Determinants of E-WOM and E-WOM Review Adoption. It could be noted that the effect of E-WOM Credibility on E-WOM Review Adoption is significant which means that E-WOM Credibility could mediate the relation between Determinants of E-WOM and E-WOM Review Adoption. Further, based on the results from Table 21 and by comparing it with the results from Table 23 it could be observed that E-WOM Credibility partially mediate the relation between Expertise, Trustworthiness, Homophily, and E-WOM Review Adoption.

**Table 23: SEM for the Mediation role of E-WOM Credibility between Determinants of E-WOM and E-WOM Review Adoption**

			Estimate	P	R <sup>2</sup>
E-WOM Credibility	<---	Expertise	.185	.018	.295
E-WOM Credibility	<---	Trustworthiness	.119	.057	
E-WOM Credibility	<---	Homophily	.046	.662	
E-WOM Credibility	<---	Aggregated Recommendation Rating	.268	***	
E-WOM Review Adoption	<---	Expertise	.130	.049	.457
E-WOM Review Adoption	<---	Trustworthiness	.141	.008	
E-WOM Review Adoption	<---	Homophily	.240	.007	
E-WOM Review Adoption	<---	Aggregated Recommendation Rating	.079	.252	
E-WOM Review Adoption	<---	E-WOM Credibility	.171	.004	



The model fit indices; CMIN/df = 1.152, GFI = 0.942, AGFI = 0.923, CFI = 0.994, and RMSEA = 0.023 are all within their acceptable levels.



**Figure 6: SEM Model for the Mediation role of E-WOM Credibility between Determinants of E-WOM and E-WOM Review Adoption**

As per the results obtained above, the researcher concludes the main implications derived as well as some recommendations in the following section in the light of the obtained responses for the research hypotheses.

### 5. Discussion, Recommendation, and Implications

The study examined the impact of Perceived E-WOM Credibility between Determinants of E-WOM and both of E-WOM Review Adoption, and Online reviews adoption. It could be observed that Expertise, Trustworthiness, and Aggregated Recommendation Rating shows a significant effect on Perceived E-WOM Credibility, while, Homophily shows an insignificant effect, which means that the first hypothesis is partially supported. Moreover, it could be observed that Perceived E-WOM Credibility shows a significant effect on both; E-WOM Review Adoption, and Online Reviews Adoption, which means that the second and the third hypotheses are fully supported. Furthermore, the effect of the Determinants of E-WOM noted to be significant on both of the dependent variables, which means that the fourth and fifth hypotheses are fully supported. Moreover, the sixth hypothesis showed that Perceived E-WOM Credibility partially mediate the relation between the Determinants of E-WOM and E-

WOM Review Adoption. Finally, the Perceived E-WOM Credibility partially mediate the relation between Expertise, Trustworthiness, Homophily, and Online Reviews Adoption, while, Perceived E-WOM Credibility fully mediate the relation between Aggregated Recommendation Rating and Online Reviews Adoption and E-WOM Review Adoption, which mean that the seventh and eighth hypotheses are partially supported.

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