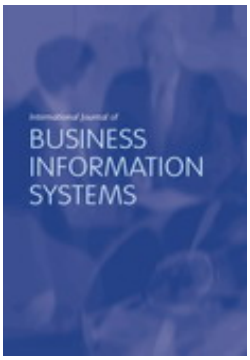
INDERSCIENCE PUBLISHERS
Linking academia, business and industry through research




**International Journal of Business Information Systems**

ISSN online: 1746-0980 - ISSN print: 1746-0972
https://www.inderscience.com/ijbis

# Role of consumer susceptibility in influencing information usefulness

Prerna Garg

**DOI:** 10.1504/IJBIS.2021.10037550

**Article History:**

| | |
|---|---|
| Received: | 16 July 2020 |
| Accepted: | 21 January 2021 |
| Published online: | 11 January 2024 |

*Copyright © 2024 Inderscience Enterprises Ltd.*

# Role of consumer susceptibility in influencing information usefulness

Prerna Garg

Bharati Vidyapeeth Deemed University,
Pune, India
and
Jaipuria Institute of Management,
Ghaziabad, India
Email: me_prernasag23@rediffmail.com

**Abstract:** The present study suggests a modified approach to the information acceptance model (IACM) by examining the mediating role of attitude in determining information usefulness. The study also explores the moderating role of consumer susceptibility to interpersonal influence (CSII). It uses a cross-sectional research design by collecting responses through non-probability-based sampling. In order to test the hypothesised relationships, EFA and CFA were carried out, followed by path analysis. The findings indicate that all the direct and indirect effects were significant, thus implying partial mediation. CSII also moderates the proposed relationship between information credibility and information usefulness. The study presents reasonable justification for the mediating role of attitude in adoption of information available in the form of online reviews. It further emphasises that consumers with different susceptibility differ in the way they adopt information even when it is found to be credible.

**Keywords:** electronic word of mouth; eWOM; consumer susceptibility to interpersonal influence; CSII; information quality; information credibility; information adoption; information acceptance; attitude.

**Reference** to this paper should be made as follows: Garg, P. (2024) 'Role of consumer susceptibility in influencing information usefulness', *Int. J. Business Information Systems*, Vol. 45, No. 1, pp.101–117.

**Biographical notes:** Prerna Garg is currently working as an Assistant Professor at the Jaipuria Institute of Management, Ghaziabad and is also a research scholar at the Bharati Vidyapeeth University, Pune. She possesses a rich teaching experience of 11 years with consumer behaviour, electronic marketing in travel industry and branding as her areas of interest. She has published many scholarly articles in journals of repute (Scopus and ABDC 'A' indexed journals) and has presented research papers in several international/national conferences at IIMs, IMT, FMS and many more. She is also associated as reviewer with many journals of international repute and has actively contributed in conduct of SDP, FDP, seminars, workshops and QIPs.

Copyright © 2024 Inderscience Enterprises Ltd.

## 1 Introduction

Online reviews being one of the emerging formats of securing information have transformed the travel industry. Looking at the fast growth rate of this industry globally, 1/3rd of the total sales of the world's travel and tourism is estimated to be done via online channels, resulting in the expansion of the global online travel segment (Rezaei et al., 2016). When the transition of searches from offline to online took place, the information need of the customers was met by advertisers and marketers. The information asymmetry thus obtained was addressed by the rise of social media which empowered the customers more than the travel operator (Duffy, 2015). With the explosion of the internet, consumers are living in the era of information that is available everywhere from search engines to blogs and sources like Quora, Twitter, and Facebook. It has also been discussed that consumers mostly considers information from their peers in comparison to the marketing efforts of the brand (Barreda and Bilgihan, 2013; Bickart and Schindler, 2001). This online information in the form of reviews is shared through a variety of online mediums like e-mails, blogs, virtual communities, review websites and social network services (SNSs) (Kim and Lee, 2015). A vast amount of information is creating more clutters than a utility for its seekers. Therefore individuals are becoming selective for information adoption and the information gets screened before use (Garg and Pandey, 2020a; Qahri-Saremi and Montazemi, 2019; Erkan and Evans, 2016). It has been a topic of research for decades and it has been revealed that a consumer can use multiple sources of information (Park and Lee, 2009; Chen and Kamal, 2016; Zauberman, 2003). Few studies have proposed that consumers prefer referring to information secured from other consumers in the form of electronic word of mouth (eWOM) (Hajli, 2018; Bickart and Schindler, 2001; Kim and Gupta, 2012; Gruen et al., 2007) whereas other studies have stressed on the fact that accepting online information from unknown sources is not credible or risky (Coursaris et al., 2018) and therefore such information cannot be used for making decisions (Mathwick et al., 2008). Hence there is a need to research this aspect of consumer decision making which is making him selective for the cues of available information.

Decision making is complex these days, so are the sources of information. Hence information seeking and usage vary from individual to individual. Few consumers get greatly influenced by the sources of information while others may not. Therefore, there is a need to understand the behaviour of consumers not only with respect to information usefulness and adoption but his/her susceptibility towards the usefulness of the information. The present research is an attempt to modify the information acceptance model (IACM) proposed by Erkan and Evans (2016) by taking the moderating role of consumer susceptibility between the relationship of information credibility and information usefulness. The study has also tested the direct and indirect effects of information quality and information credibility on information usefulness by taking attitude as a mediator.

## 2 Literature review

### *2.1 Information quality*

The information technology revolution has made it easier to publish information in an online environment. People are continuously seeking and sharing information online however the quality of information is becoming a challenge (Rabjohn et al., 2008) due to heaps of information and the absence of authenticity checks. Therefore the quality of information plays a very important role in framing consumer attitude towards the product/service and also tends to yield more favourable responses (Raju and Joseph, 2017). The web satisfaction model proposed by McKinney et al. (2002) has proposed reliability, understandability, and usefulness of information as three important dimensions of information quality. Low-quality information often increases costs and effort however high-quality information is useful for customers and service providers (Zheng et al., 2013; Kang and Namkung, 2019). The potential buying behaviour of an individual can be ascertained by the way an individual perceives the quality of information (Auster and Choo, 1993; Cheung et al., 2008). Therefore the following hypothesis is suggested:

H1 There is a positive relationship between information quality and attitude.

### *2.2 Information credibility*

Information credibility refers to the extent to which information is perceived to be authentic or trustworthy. It is believed that in the early stage of processing, judgment about the credibility of information plays a significant role since information credibility leads to information adoption (Wathen and Burkell, 2002). The relationship of information credibility with information adoption has already been established, and if the review is perceived by the reader to be credible he/ she will consider the review (Park et al., 2011) on the other hand if a review is considered to be less credible, it will cause an inverse effect. Credibility also validates the effectiveness of the source (Hung and Li, 2007). Information credibility has gained recent attention from the scholars since it is suggested that credibility evolves and changes over time as customers interact with other customers and look for other reviews online (Mackiewicz, 2010; O'Reilly and Marx, 2011) therefore the understanding of the volatile nature of information credibility is of utmost use for the online marketers (Chen et al., 2004). Therefore we hypothesise:

H2 Information credibility has a significant direct effect on information usefulness.

### *2.3 Attitude*

According to TRA, the attitude has been identified as one of the motivational factors captured by intentions in order to influence the behaviour. It can be defined as "the degree to which a person has a favorable or unfavorable evaluation of the behaviour" (Garg and Joshi, 2018). In the context of travel and tourism, they can also be referred as the predispositions towards a service or service provider. It acts as an important psychological construct due to its tendency of being relatively permanent and influence behaviours (Kraus, 1995). In a social media network context, consumers tend to form attitude through the content shared by their peers (Wang et al., 2012; Gunawan and

Huarng, 2015) and this exchange of information also facilitates the purchase decisions of the consumers (Al-Dwairi et al., 2020). Moreover, any kind of reference group might also influence an individual's attitude/choice/belief towards a certain object (Moutinho, 1987; Lam and Hsu, 2006). Therefore in our case, attitude towards the content or information may also affect the usefulness of the information (Aboaoga et al., 2020; Erkan and Evans, 2016). Hence we hypothesise:

H3 Attitude significantly mediates the relationship between information quality and information usefulness.

H4 Attitude significantly mediates the relationship between information credibility and information usefulness.

## *2.4 Information usefulness*

Information usefulness has its origin in the technology acceptance model (TAM) proposed by Davis (1989) it was explained in terms of potential usage of new technology and was termed perceived usefulness. Many of the adoption models and theories of information systems suggest perceived usefulness to be an antecedent of information adoption and in social media engulfed environment it captures the same meaning as information usefulness (Jin et al., 2009). Information usefulness is the perception for the utility of new information (Cheung et al., 2008; Erkan and Evans, 2016). It is the measurable extent/degree to which the information is perceived to be helpful for the information seeker (Sussman and Siegal, 2003). In the online environment different ideas and opinions are emerging every second user of such virtual platforms carry a perception for the utility of this information. Such information if considered useful is adopted for taking product and service-related decisions. Information usefulness is also related to satisfaction and behavioural intention to continue using the same information or information system (Bhattacherjee, 2001; Kim and Malhotra, 2005; Jin et al., 2009).

H5 Information usefulness has a significant direct effect on information adoption.

## *2.5 Information adoption*

Information adoption is a process of using available information and this phenomenon is common in an online environment where users scan reviews and comments (Pitta and Fowler, 2005; Cheung et al., 2008) before making any purchase decision. The same information may alarm some individuals while some may accept it casually (Khwaja et al., 2020). They are also involved in posting queries on online forums and communities which shows their information-seeking and adoption behaviour. Information from others and sometimes expert opinions play a significant role in adoption (Hussain et al., 2018). Various proposed theories were used to explain the information adoption process of individuals one such model/theory is the elaboration likelihood model. This model analyses the information adoption behaviour of an individual in an online environment (Sussman and Siegal, 2003), information processing is done both centrally and through the peripheral route.

### *2.6 Consumer susceptibility*

In recent times, moderating variables have been receiving much attention in the marketing literature for predicting behaviour (Paul and Jacob, 2017) and therefore it becomes imperative to identify contemporary moderators that may affect the adoption of information through online mediums. Susceptibility is also an important determinant of consumer behaviour (Sharma and Klein, 2020; Shukor and Omar, 2019) and can be best described as the process influencing an individual's belief, attitude, and behaviour by other people. Consumer susceptibility plays a very significant role in an online environment where the majority of individuals are continuously seeking information from others. It is based on two different aspects, i.e., normative aspect and informational aspect, where the former refers to the confirmation from others and the latter refers to the tendency of seeking information (Bearden et al., 1989; Casaló et al., 2011). For the purpose of the present research, the authors have considered the information seeking aspect in our study since looking for information online is entirely based on the informational influence of consumer susceptibility (Casaló et al., 2011). There are two different categories of consumer susceptibility high susceptibility vs. low susceptibility, i.e., there are individuals who constantly seek information from others whereas there are few individuals who consider themselves independent and unique therefore they do not possess a need for seeking information from others. Consumers with high susceptibility feel themselves to be safe and secure by conforming to the suggestions of others (Chen et al., 2016). Such individuals are likely to take information via eWOM from other individuals/consumers. On the other hand, when an individual possesses low susceptibility he takes pride in taking his own decisions therefore instead of seeking information from eWOM they take information from any third party or retailer and other neutral sources of information. Since individuals behave differently in terms of the utility of information we can classify consumers on the basis of high and low susceptibility. Hence researchers have evaluated the moderating role of consumer susceptibility by defining high vs. low consumer susceptibility categories (Chen et al., 2016).

H6 The influence of information credibility on information usefulness is moderated by consumer susceptibility to interpersonal influence (CSII).

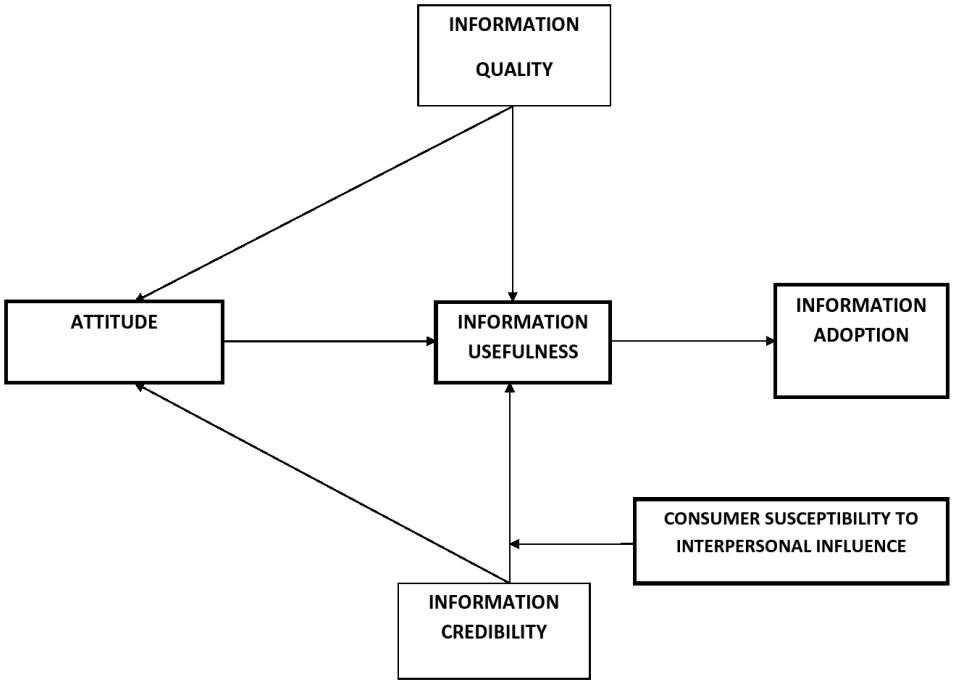
## 3 Conceptual framework

The present study proposes a modified approach to the Information acceptance model (IACM) by examining the mediating role of attitude in determining information usefulness. Moreover, the study also explores the moderating role of CSII on the adoption of information by consumers while referring to online reviews. The study claims that different consumers are influenced by the information source differently. Therefore, examining the adoption of information remains incomplete until the susceptibility of consumers towards interpersonal influence is explored. In addition to

this, most of the studies conducted so far have attempted to identify the effect of information usefulness on information adoption, however, in light of the online reviews available through the online travel agents; the behavioural dimension of consumer (attitude) must be examined in depth. Hence, the present study proposes a modified approach to IACM by integrating the behavioural dimension and the moderating role of consumer susceptibility. With this integration, the proposed framework becomes more robust and offers valuable inputs for the academicians and marketers.

Refer to Figure 1.

**Figure 1** Research framework




## 4 Research methodology

For the purpose of testing the hypothesised relationships for the proposed model, an electronic survey was conducted employing a multi-item approach. A total of 275 valid responses were collected and analysed for the study. Table 1 shows the summary of the demographics of the respondents. The online survey link was shared with the users through social media sites, e-mails, and other possible internet mediums. Since young adults have been identified as having the highest rate of internet adoption (Ho and Dempsey, 2010), the survey was initially shared with some of the postgraduate students of institutes affiliated with GGSIP University, Delhi. Thereafter, snowball sampling was

used to maintain cost effectiveness and to ensure the distribution of the questionnaire among people with similar characteristics. This in turn also reduced the screening rate (partially filled/unengaged responses) and ensured the speedy collection of data. The questionnaire also ensured that the respondents are aware of the concept of online reviews and have referred them while planning any of their past travel.

**Table 1** Demographic profile of respondents

| *Characteristics* | *Frequency* | *Percentage* |
|---|---|---|
| Gender | | |
| Female | 151 | 54 |
| Male | 130 | 46 |
| Age | | |
| 21–25 | 80 | 29 |
| 26–30 | 56 | 20 |
| 31–35 | 64 | 23 |
| 36–40 | 48 | 17 |
| 41–45 | 33 | 11 |
| Annual income | | |
| Below 500,000 | 93 | 33 |
| 500,001–750,000 | 78 | 28 |
| 750,001–1,000,000 | 65 | 23 |
| Above 1,000,000 | 45 | 16 |
| Education | | |
| Up to 12th | 20 | 7 |
| Graduation/equivalent | 85 | 30 |
| Postgraduation/equivalent | 99 | 35 |
| Others | 77 | 27 |
| Occupation | | |
| Student | 82 | 30 |
| Govt./private sector employee | 129 | 46 |
| Self-employed | 51 | 18 |
| Other | 19 | 6 |

*Source:* Authors

All the five constructs with a total of 15 items were measured on a five-point Likert scale ranging from strongly agree (5) to strongly disagree (1). The moderating variable 'CSII' was measured through a single item on a similar Likert scale adopted from Bearden et al. (1989). All the items were adapted from studies conducted in the past (refer to Table 2 for source) making slight modifications in the context of the study. The construct reliability (Cronbach alpha) was above the minimum recommended value of 0.7 (Hair et al., 2010). Table 2 shows the Cronbach alpha values for each construct.

**Table 2** Reliability and EFA results

| *Name of the dimension* | | *Source* | *Factor loadings* | *Cronbach alpha* |
|---|---|---|---|---|
| Information quality (IQ) | | | | 0.788 |
| IQ1 | The reviews are relevant | Citrin (2001) | 0.786 | |
| IQ2 | The reviews are up-to-date | Wixom and Todd (2005) | 0.838 | |
| IQ3 | The comments have sufficient breadth and depth | Wixom and Todd (2005) | 0.858 | |
| Information credibility (IC) | | | | 0.802 |
| IC1 | I think they are convincing | Prendergast et al. (2010) | 0.799 | |
| IC2 | I think they are strong | Prendergast et al. (2010) | 0.813 | |
| IC3 | I think they are accurate | Prendergast et al. (2010) | 0.840 | |
| Attitude (AT) | | | | 0.779 |
| AT1 | I feel that using reviews is a good idea | Venkatesh and Davis (2000) | 0.841 | |
| AT2 | I feel that using reviews is pleasant | Venkatesh and Davis (2000) | 0.755 | |
| AT3 | In my opinion, it is desirable to use reviews | Venkatesh and Davis (2000) | 0.814 | |
| Information usefulness (IU) | | | | 0.820 |
| IU1 | The reviews are valuable | Bailey and Pearson (1983) | 0.841 | |
| IU2 | The reviews are informative | Bailey and Pearson (1983) | 0.755 | |
| IU3 | The reviews are helpful | Bailey and Pearson (1983) | 0.810 | |
| Information adoption (IA) | | | | 0.679 |
| IA1 | The reviews make easier for me to make purchase decision | Jin et al. (2009) | 0.513 | |
| IA2 | The reviews enhance my effectiveness in making purchase decision | Jin et al. (2009) | 0.853 | |
| IA3 | I agree with the opinion suggested in the reviews | Wu and Shaffer (1987) | 0.862 | |
| Consumer susceptibility to interpersonal influence | | | *NA* | *NA* |
| CS1 | I often consult other people to help choose the best alternative available from a product/service class | Bearden et al. (1989) | | |

Notes: [a]Factor loadings[a] > 0.5 are acceptable (Hair et al., 2010).
[b]Cronbach alpha[b] values more than 0.6 are considered good (Nunnally, 1978; Churchill, 1979; Hair et al., 2010).

*Source:* Authors

**Table 3** Skewness and kurtosis statistics

| | *Descriptive statistics* | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | *N* | *Minimum* | *Maximum* | *Mean* | *Std. deviation* | *Skewness* | | *Kurtosis* | |
| | *Statistic* | *Statistic* | *Statistic* | *Statistic* | *Statistic* | *Statistic* | *Std. error* | *Statistic* | *Std. error* |
| IU | 281 | 1.00 | 5.00 | 3.0641 | 1.21133 | 0.034 | 0.145 | –1.077 | 0.290 |
| AT | 281 | 1.00 | 5.00 | 3.1993 | 1.37430 | –0.089 | 0.145 | –1.366 | 0.290 |
| IQ | 281 | 1.00 | 5.00 | 2.9004 | 1.32181 | 0.147 | 0.145 | –1.201 | 0.290 |
| SC | 281 | 1.00 | 5.00 | 3.1210 | 1.25340 | 0.022 | 0.145 | –1.147 | 0.290 |
| IA | 281 | 1.00 | 5.00 | 3.2598 | 1.07244 | –0.183 | 0.145 | –0.752 | 0.290 |
| Valid | 281 | | | | | | | | |

*Source:* Authors

## 5 Data analysis

### 5.1 Testing of assumptions

In order to proceed with data analysis, some preliminary investigation involving checks for sampling adequacy and adherence to multivariate assumptions was carried out. The sample size adopted for the study is 275 which is greater than ten times the largest number of structural paths directed towards a latent construct in order to apply SEM (Garg and Pandey, 2020a; Hair et al., 2010). This was followed by the exploratory factor analysis (EFA). Table 1 shows that all the factor loadings are meeting the desired recommended levels and are greater than 0.70 (Erkan and Evans, 2016) and also confirms the reliability of measurement scales by calculating values of Cronbach alpha also is also greater than 0.6 (Churchill, 1979; Hair et al., 1998).

The normality of the data was checked with the values of skewness and kurtosis. The critical values for skewness and kurtosis are <±3 and <±10 respectively (Hair et al., 2010). Table 3 confirms that all the obtained values are falling within the acceptable limits. In order to confirm the absence of multicollinearity, the values of variance inflation factor (VIF) and tolerance is checked. The obtained values for VIF are less than 10 and tolerance are greater than 0.1 as shown in Table 4, thus confirming the absence of multicollinearity in the data (Hair et al., 2010). The assumption of linearity was estimated by the curve estimation method. The F-values obtained for all the variables were found to be significant at a 1% level of significance with was found to be highest for a linear relationship in comparison to cubic, quadratic, inverse, or logarithmic (Garg and Pandey, 2020b; Joshi and Yadav, 2018). Lastly, the presence of outliers was checked with Mahalanobis distance (D2) and box plot. The output for every case indicated no major deviation or distinct presence to confirm the absence of outliers (Byrne, 2016).

The analysis of data followed a two-stepped analytical approach (Anderson and Gerbing, 1988; Hair et al., 1998). The first stage included developing the measurement model while the second stage evaluated the structural model. SPSS AMOS 22 was used for analysing the data. Confirmatory factor analysis (CFA) was followed by path analysis and exploration of the moderating effect of CSII.

**Table 4** Collinearity diagnostics

| *Coefficients*[a] | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| *Model* | | *Unstandardised coefficients* | | *Standardised coefficients* | *T* | *Sig.* | *Collinearity statistics* | |
| | | *B* | *Std. error* | *Beta* | | | *Tolerance* | *VIF* |
| 1 | (Constant) | 1.373 | 0.230 | | 5.960 | 0.000 | | |
| | AT | 0.196 | 0.052 | 0.222 | 3.748 | 0.000 | 0.845 | 1.184 |
| | IQ | 0.137 | 0.051 | 0.149 | 2.670 | 0.008 | 0.946 | 1.057 |
| | SC | 0.214 | 0.056 | 0.221 | 3.803 | 0.000 | 0.874 | 1.145 |

Note: [a]Dependent variable: IU.

*Source:* Authors

### *5.2 Development of measurement model using CFA*

The research examined convergent validity by the use of composite reliability (CR) and average variance extracted (AVE) for every construct (Fornell and Larcker, 1981). Table 4 shows that all the values of CR are ranging between 0.741 to 0.819 and all the values of AVE are ranging between 0.515 and 0.603. Since, the critical values for CR and AVE are 0.70 and 0.50 respectively (Joshi and Garg, 2020; Joshi and Yadav, 2019; Fornell and Larcker, 1981), the obtained values are fulfilling the recommended levels. Discriminant validity is defined as the degree of difference between two latent constructs even when they are correlated amongst themselves (Hair et al., 1998). It is said to be established when the correlation between the measure of other constructs and the measure of interest is found low (Fornell and Larcker, 1981). It is also said to be established if the square root of AVE for every construct exceeds the correlation between them and all the other constructs. The values in Table 5 confirm adequate discriminant validity for all the constructs.

**Table 5** Reliability and validity of constructs

| | *CR* | *AVE* | *MSV* | *ASV* | *IU* | *IQ* | *IC* | *AT* | *IA* |
|---|---|---|---|---|---|---|---|---|---|
| IU | 0.820 | 0.604 | 0.294 | 0.177 | *0.777* | | | | |
| IQ | 0.792 | 0.560 | 0.096 | 0.058 | 0.310 | *0.749* | | | |
| SC | 0.803 | 0.577 | 0.176 | 0.116 | 0.406 | 0.182 | *0.760* | | |
| AT | 0.780 | 0.543 | 0.176 | 0.109 | 0.394 | 0.258 | 0.419 | *0.737* | |
| IA | 0.738 | 0.511 | 0.294 | 0.115 | 0.542 | 0.194 | 0.298 | 0.198 | *0.715* |

Notes: IU: information usefulness, IQ: information quality, AT: attitude, IC: information credibility and IA: information adoption.

*Source:* Authors

## 6 Results

The fitness of the proposed model was estimated using four indices: CFI, GFI, and AGFI and RMSEA. As shown in Table 6, the chi-square/df ratio is 2.719 (<3) and the values for GFI and CFI are 0.906 and 0.910 respectively (>0.90). The value for AGFI is 0.860 > 0.80 while the value of RMSEA is 0.08 (<0.10). All the indices thus obtained for the established the model confirm the fitness of model (Hair et al., 2010; Byrne, 2016; MacCallum et al., 1996). Further, all five hypothesised relationships proposed for the study was found to be statistically significant. More specifically, H1 and H3 which predict the positive direct effect of Information quality and information credibility on information usefulness were supported ($p < 0.01$). H2 and H4 were also found to be statistically significant ($p < 0.05$) supporting the significant mediating effect of attitude between information quality-information usefulness and information credibility-information usefulness respectively. Finally, H5 which predicts the positive effect of information usefulness on information adoption was also supported ($p < 0.01$). Table 7 shows the path estimates with p-values for all the hypotheses.

**Table 6** Summary of fit indices

| *Goodness of fit statistics* | *Value* | *Recommended value* | *Statistical fit* |
|---|---|---|---|
| CMin/DF | 2.790 | <3 | Good fit |
| Root mean square error of approximation (RMSEA) | 0.08 | <0.10 | Good fit |
| Goodness of fit index (GFI) | 0.906 | >0.90 | Good fit |
| Comparative fit index (CFI) | 0.908 | >0.90 | Good fit |
| Adjusted goodness of fit index (AGFI) | 0.859 | >0.80 | Good fit |

*Source:* Authors

**Table 7** Path estimates

| *Hypotheses* | *p-value* | *Direct/indirect effect* | *Remarks* |
|---|---|---|---|
| H1: Information quality has significant direct effect on Information usefulness. | 0.008** | Direct effect | Supported |
| H2: Attitude significantly mediates the relationship between information quality and information usefulness. | 0.012* | Indirect effect | Supported |
| H3: Information credibility has significant direct effect on information usefulness. | 0.001** | Direct effect | Supported |
| H4: Attitude significantly mediates the relationship between information credibility and information usefulness. | 0.005** | Indirect effect | Supported |
| H5: Information usefulness has significant direct effect on Information adoption. | 0.001** | Direct effect | Supported |

Notes: *Significant at $p < 0.05$ and **Significant at $p < 0.01$.

*Source:* Authors

For H6, predicting the moderating role of CSII between information credibility and information usefulness, the multi-group analysis was performed. To be more precise, the total sample was divided into two groups on the basis of their low-high susceptibility to interpersonal influence (Casaló et al., 2011; García et al., 2008) eliminating neutral responses. The first group comprised of 162 cases representing respondents who have low susceptibility to interpersonal influence. The second group was formed by 113 respondents who have a high susceptibility to interpersonal influence. The multi-sample analysis was done to evaluate the significant differences in the critical ratios between the two models. The result shows that CSII successfully moderates the relationship between information credibility and information usefulness ($z = 2.12$**, significant at $p < 0.05$) confirming the moderating effect of high-low CSII.

## 7 Discussion

Researchers all over the world have explored the role of eWOM in consumer heuristics in the last two decades through the use of various theories/models like the theory of reasoned action (TRA), theory of planned behaviour (TPB), TAM (TRA), information adoption model (IAM) and information acceptance model (IACM). Although there are

numerous researches focusing on the effect of eWOM on purchase intention (Zhang et al., 2010; Kumar and Benbasat, 2006), still a majority of them, have failed to discuss the mediating role of attitude in the relationship of information quality and information credibility with information usefulness. The present study, therefore, is an attempt to modify the information acceptance model proposed by Erkan and Evans (2016). It has verified that the effect of information quality and information credibility is directly and indirectly significant (via attitude) in influencing information usefulness, which shows that the proposed model is a partial mediation model. Also, the addition of consumer susceptibility as a moderator has enriched the relationship of information credibility with information usefulness since two groups of customers with high and low susceptibility differs in relation to information-seeking behaviour.

The study has uniquely contributed to the contemporary literature through modification of the information acceptance model (IACM). The present model has taken information credibility and information quality as antecedents to attitude, whereas, in IACM, the attitude was taken as an independent variable influencing information usefulness along with credibility and the quality of information. Authors in this study propose that quality and credibility of the available online information first influences the attitude of the information seeker who further derives utility out of that information which is coined as information usefulness. The usefulness of this information contributes to the adoption of information for making purchase decisions and this relationship is also consistent with the study of Erkan and Evans (2016).

## 8 Conclusions

The introduction of consumer susceptibility as a moderator gives several cues to online marketers for strategy formulation. The significant difference in the two groups (high vs. low consumer susceptibility) in influencing the utility of information shows that online marketers should persuade the involvement of customers by including chat rooms, blogs, and virtual communities. Consumers with low susceptibility can be influenced by giving prizes and incentives for increasing their interaction with the website (Chen et al., 2016; Richard, 2005). Another interesting implication is yielded by mediation analysis. It shows that the quality and credibility of information affect the attitude of an individual towards information. Also, there is a significant direct effect of information quality and credibility towards information usefulness. Therefore online marketers should work on the quality of information by eliminating product/service unrelated comments posted on the website/application. To be specific, the credibility of information can be enhanced by placing the profile of customer information along with the reviews/comments and ratings.

Apart from the significant contribution made by the study, it also suffers from some minor limitations. Though the IAM proposed by Sussman and Siegal (2003) has been widely researched, it would definitely be interesting to explore the subsequent effect of information adoption on actual bookings made via OTAs. Secondly, individuals using eWOM to plan their travel bookings constitute the sample for this study; therefore the results can be more generalised for those who are techno-savvy. Lastly, individuals may tend to be influenced by online information available on social media sites (SNS), blogs, review aggregators, etc. Therefore limiting this study to information available through online travel agents can also yield confined results. Future researches can emphasise on addition of more explanatory variables like customer involvement, proneness to offers,

socio-demographic characteristics, experience with online sources etc. In addition to this, a comparative study for information adoption across mobile app and websites of the travel agent can help marketers understand the relative importance of the IT-enabled system that the coming generations are looking forward to. In the end, researchers must also try to explore the role of personal identifying information (PII) as an emerging concept to improve the credibility of information available through online mediums.

## References

Aboaoga, M., Aziz, M.J.A. and Mohamed, I. (2020) 'A conceptual model of institutional information culture and interpersonal conflict which influence the information system success: user's perception', *International Journal of Business Information Systems*, Vol. 33, No. 1, pp.1–22.

Al-Dwairi, R., Harb, Y. and Shehabat, I. (2020) 'The role of social platforms in establishing brand awareness for B2C e-commerce: empirical study', *International Journal of Business Information Systems*, Vol. 33, No. 4, pp.488–504.

Anderson, J.C. and Gerbing, D.W. (1988) 'Structural equation modeling in practice: a review and recommended two-step approach', *Psychological Bulletin*, Vol. 103, No. 3, p.411.

Auster, E. and Choo, C.W. (1993) 'Environmental scanning by CEOs in two Canadian industries', *Journal of the American Society for Information Science*, Vol. 44, No. 4, pp.194–203.

Bailey, J.E. and Pearson, S.W. (1983) 'Development of a tool for measuring and analyzing computer user satisfaction', *Management Science*, Vol. 29, No. 5, pp.530–545.

Barreda, A. and Bilgihan, A. (2013) 'An analysis of user-generated content for hotel experiences', *Journal of Hospitality and Tourism Technology*, Vol. 4, No. 3, pp.263–280.

Bearden, W.O., Netemeyer, R.G. and Teel, J.E. (1989) 'Measurement of consumer susceptibility to interpersonal influence', *Journal of Consumer Research*, Vol. 15, No. 4, pp.473–481.

Bhattacherjee, A. (2001) 'Understanding information systems continuance: an expectation-confirmation model', *MIS Quarterly*, Vol. 25, No. 3, pp.351–370.

Bickart, B. and Schindler, R.M. (2001) 'Internet forums as influential sources of consumer information', *Journal of Interactive Marketing*, Vol. 15, No. 3, pp.31–40.

Byrne, B.M. (2016) *Structural Equation Modeling with AMOS: Basic Concepts, Applications, and Programming*, Routledge, New York, NY.

Casaló, L.V., Flavián, C. and Guinalíu, M. (2011) 'Understanding the intention to follow the advice obtained in an online travel community', *Computers in Human Behavior*, Vol. 27, No. 2, pp.622–633.

Chen, J., Teng, L., Yu, Y. and Yu, X. (2016) 'The effect of online information sources on purchase intentions between consumers with high and low susceptibility to informational influence', *Journal of Business Research*, Vol. 69, No. 2, pp.467–475.

Chen, P.Y., Wu, S.Y. and Yoon, J. (2004) 'The impact of online recommendations and consumer feedback on sales', *Proceedings of the International Conference on Information Systems*, Washington, DC, USA, pp.711–724.

Chen, W. and Kamal, F. (2016) 'The impact of information and communication technology adoption on multinational firm boundary decisions', *Journal of International Business Studies*, Vol. 47, No. 5, pp.563–576.

Cheung, C.M.K., Lee, M.K.O. and Rabjohn, N. (2008) 'The impact of electronic word-of-mouth: the adoption of online opinions in online customer communities', *Internet Research*, Vol. 18, No. 3, pp.229–247.

Churchill, G. (1979) 'A paradigm for developing better measures for marketing contrasts', *Journal of Marketing Research*, Vol. 16, No. 1, pp.64–73.

Citrin, A.V. (2001) 'Information quality perceptions: the role of communication media characteristics', *Information and Learning*, Vol. 17, pp.1–143.

Coursaris, C.K., Van Osch, W. and Albini, A. (2018) 'Antecedents and consequents of information usefulness in user-generated online reviews: a multi-group moderation analysis of review valence', *AIS Transactions on Human-Computer Interaction*, Vol. 10, No. 1, pp.1–25.

Davis, F.D. (1989) 'Perceived usefulness, perceived ease of use, and user acceptance of information technology', *MIS Quarterly*, Vol. 13, No. 3, pp.319–340.

Duffy, A. (2015) 'Friends and fellow travelers: comparative influence of review sites and friends on hotel choice', *Journal of Hospitality and Tourism Technology*, Vol. 6, No. 2, pp.127–144.

Erkan, I. and Evans, C. (2016) 'The influence of eWOM in social media on consumers' purchase intentions: an extended approach to information adoption', *Computers in Human Behavior*, Vol. 61, pp.47–55.

Fornell, C. and Larcker, D.F. (1981) 'Structural equation models with unobservable variables and measurement error: algebra and statistics', *Journal of Marketing Research*, Vol. 18, No. 1, pp.382–388.

García, N., Sanzo, M.J. and Trespalacios, J.A. (2008) 'New product internal performance and market performance: evidence from Spanish firms regarding the role of trust, interfunctional integration, and innovation type', *Technovation*, Vol. 28, No. 11, pp.713–725.

Garg, P. and Joshi, R. (2018) 'Purchase intention of 'halal' brands in India: the mediating effect of attitude', *Journal of Islamic Marketing*, Vol. 9, No. 3, pp.683–694.

Garg, P. and Pandey, A. (2020a) 'Examining moderating role of personal identifying information in travel related decisions', *International Journal of Tourism Cities*, Vol. 6, No. 3, pp.621–638.

Garg, P. and Pandey, A. (2020b) 'Towards sustainable tourism: an empirical investigation', *Foresight* [online] https://doi.org/10.1108/FS-04-2020-0042.

Gruen, T.W., Osmonbekov, T. and Czaplewski, A.J. (2007) 'Customer-to-customer exchange: its MOA antecedents and its impact on value creation and loyalty', *Journal of the Academy of Marketing Science*, Vol. 35, No. 4, pp.537–549.

Gunawan, D.D. and Huarng, K.H. (2015) 'Viral effects of social network and media on consumers' purchase intention', *Journal of Business Research*, Vol. 68, No. 11, pp.2237–2241.

Hair, J.F., Anderson, R.E., Babin, B.J. and Black, W.C. (2010) *Multivariate Data Analysis: A Global Perspective*, 7th ed., Pearson Global Edition, New Jersey.

Hair, J.F., Anderson, R.E., Tatham, R.L. and Black, W.C. (1998) *Multivariate Data Analysis*, 5th ed., Prentice Hall, Upper Saddle River, NJ.

Hajli, N. (2018) 'Ethical environment in the online communities by information credibility: a social media perspective', *J. Bus. Ethics*, Vol. 149, No. 4, pp.799–810.

Ho, J.Y. and Dempsey, M. (2010) 'Viral marketing: Motivations to forward online content', *Journal of Business Research*, Vol. 63, Nos. 9–10, pp.1000–1006.

Hung, K.H. and Li, S.Y. (2007) 'The influence of eWOM on virtual consumer communities: social capital, consumer learning, and behavioral outcomes', *Journal of Advertising Research*, Vol. 47, No. 4, pp.485–495.

Hussain, S., Guangju, W., Jafar, R.M.S., Ilyas, Z., Mustafa, G. and Jianzhou, Y. (2018) 'Consumers' online information adoption behavior: motives and antecedents of electronic word of mouth communications', *Computers in Human Behavior*, Vol. 80, pp.22–32.

Jin, X.L., Cheung, C.M., Lee, M.K. and Chen, H.P. (2009) 'How to keep members using the information in a computer-supported social network', *Computers in Human Behavior*, Vol. 25, No. 5, pp.1172–1181.

Jin, X.L., Cheung, C.M., Lee, M.K. and Chen, H.P. (2009) 'How to keep members using the information in a computer-supported social network', *Computers in Human Behavior*, Vol. 25, No. 5, pp.1172–1181.

Joshi, R. and Garg, P. (2020) 'Role of brand experience in shaping brand love', *International Journal of Consumer Studies* [online] https://doi.org/10.1111/ijcs.12618.

Joshi, R. and Yadav, R. (2018) 'An integrated SEM neural network approach to study effectiveness of brand extension in Indian FMCG industry', *Business Perspectives and Research*, Vol. 6, No. 2, pp.113–128.

Joshi, R. and Yadav, R. (2019) 'The study of brand extension among Generation Y in the Indian market', *International Journal of Indian Culture and Business Management*, Vol. 19, No. 3, pp.339–353.

Kang, J.W. and Namkung, Y. (2019) 'The information quality and source credibility matter in customers' evaluation toward food O2O commerce', *International Journal of Hospitality Management*, Vol. 78, No. 5, pp.189–198.

Khwaja, M.G., Mahmood, S. and Zaman, U. (2020) 'Examining the effects of eWOM, trust inclination, and information adoption on purchase intentions in an accelerated digital marketing context', *Information*, Vol. 11, No. 10, p.478.

Kim, E.E.K. and Lee, C.H. (2015) 'How do consumers process online hotel reviews? The effects of eWOM consensus and sequence', *Journal of Hospitality and Tourism Technology*, Vol. 6, No. 2, pp.113–126.

Kim, J. and Gupta, P. (2012) 'Emotional expressions in online user reviews: how they influence consumers' product evaluations', *Journal of Business Research*, Vol. 65, No. 7, pp.985–992.

Kim, S.S. and Malhotra, N.K. (2005) 'A longitudinal model of continued is use: an integrative view of four mechanisms underlying post-adoption phenomena', *Management Science*, Vol. 51, No. 5, pp.741–755.

Kraus, S.J. (1995) 'Attitudes and the prediction of behavior: a meta-analysis of the empirical literature', *Personality and Social Psychology Bulletin*, Vol. 21, No. 1, pp.58–75.

Kumar, N. and Benbasat, I. (2006) 'Research note: the influence of recommendations and consumer reviews on evaluations of websites', *Information Systems Research*, Vol. 17, No. 4, pp.425–439.

Lam, T. and Hsu, C.H. (2006) 'Predicting behavioral intention of choosing a travel destination', *Tourism Management*, Vol. 27, No. 4, pp.589–599.

MacCallum, R.C., Browne, M.W. and Sugawara, H.M. (1996) 'Power analysis and determination of sample size for covariance structure modeling', *Psychological Methods*, Vol. 1, No. 2, p.130.

Mackiewicz, J. (2010) 'The co-construction of credibility in online product reviews', *Technical Communication Quarterly*, Vol. 19, No. 4, pp.403–426.

Mathwick, C., Wiertz, C. and De Ruyter, K. (2008) 'Social capital production in a virtual P3 community', *Journal of Consumer Research*, Vol. 34, No. 6, pp.832–849.

McKinney, V., Yoon, K. and Zahedi, F.M. (2002) 'The measurement of web-customer satisfaction: an expectation and disconfirmation approach', *Information Systems Research*, Vol. 13, No. 3, pp.296–315.

Moutinho, L. (1987) 'Consumer behaviour in tourism', *European Journal of Marketing*, Vol. 21, No. 10, pp.5–44.

Nunnally, J. (1978) *Psychometric Methods*, 2nd ed., McGraw Hill, New York.

O'Reilly, K. and Marx, S. (2011) 'How young, technical consumers assess online WOM credibility', *Qualitative Market Research: An International Journal*, Vol. 14, No. 4, pp.330–359.

Park, C. and Lee, T.M. (2009) 'Information direction, website reputation and eWOM effect: a moderating role of product type', *Journal of Business Research*, Vol. 62, No. 1, pp.61–67.

Park, C., Wang, Y., Yao, Y. and Kang, Y.R. (2011) 'Factors influencing eWOM effects: using experience, credibility, and susceptibility', *International Journal of Social Science and Humanity*, Vol. 1, No. 1, p.74.

Paul, T.J. and Jacob, J. (2017) 'Information system continuance usage: moderating role of habit', *International Journal of Business Information Systems*, Vol. 26, No. 2, pp.166–184.

Pitta, D.A. and Fowler, D. (2005) 'Online consumer communities and their value to new product developers', *Journal of Product & Brand Management*, Vol. 14, No. 5, pp.283–291.

Prendergast, G., Ko, D. and Yuen, S.Y. V. (2010) 'Online word of mouth and consumer purchase intentions', *International Journal of Advertising*, Vol. 29, No. 5, pp.687–708.

Qahri-Saremi, H. and Montazemi, A.R. (2019) 'Factors affecting the adoption of an electronic word of mouth message: a meta-analysis', *Journal of Management Information Systems*, Vol. 36, No. 3, pp.969–1001.

Rabjohn, N., Cheung, C.M. and Lee, M.K. (2008) 'Examining the perceived credibility of online opinions: information adoption in the online environment', in *Proceedings of the 41st Annual Hawaii International Conference on System Sciences (HICSS 2008)*, IEEE, January, pp.286–286.

Raju, G.A. and Joseph, D. (2017) 'An empirical investigation of online review diagnosticity', *International Journal of Business Information Systems*, Vol. 25, No. 3, pp.319–335.

Rezaei, S., Ali, F., Amin, M. and Jayashree, S. (2016) 'Online impulse buying of tourism products: the role of web site personality, utilitarian and hedonic web browsing', *Journal of Hospitality and Tourism Technology*, Vol. 7, No. 1, pp.60–83.

Richard, M.O. (2005) 'Modeling the impact of internet atmospherics on surfer behaviour', *Journal of Business Research*, Vol. 58, No. 12, pp.1632–1642.

Sharma, V.M. and Klein, A. (2020) 'Consumer perceived value, involvement, trust, susceptibility to interpersonal influence, and intention to participate in online group buying', *Journal of Retailing and Consumer Services*, Vol. 52, p.101946.

Shukor, S.A. and Omar, N.A. (2019) 'Susceptibility to interpersonal influence among young adult Muslims', *Journal of Nusantara Studies*, Vol. 4, No. 2, pp.247–264.

Sussman, S.W. and Siegal, W.S. (2003) 'Informational influence in organizations: an integrated approach to knowledge adoption', *Information Systems Research*, Vol. 14, No. 1, pp.47–65.

Venkatesh, V. and Davis, F.D. (2000) 'A theoretical extension of the technology acceptance model: Four longitudinal field studies', *Management Science*, Vol. 46, No. 2, pp.186–204.

Wang, X., Yu, C. and Wei, Y. (2012) 'Social media peer communication and impacts on purchase intentions: a consumer socialization framework', *Journal of Interactive Marketing*, Vol. 26, No. 4, pp.198–208.

Wathen, C.N. and Burkell, J. (2002) 'Believe it or not: factors influencing credibility on the web', *Journal of the American Society for Information Science and Technology*, Vol. 53, No. 2, pp.134–144.

Wixom, B.H. and Todd, P.A. (2005) 'A theoretical integration of user satisfaction and technology acceptance', *Information Systems Research*, Vol. 16, No. 1, pp.85–102.

Wu, C. and Shaffer, D.R. (1987) 'Susceptibility to persuasive appeals as a function of source credibility and prior experience with the attitude object', *Journal of Personality and Social Psychology*, Vol. 52, No. 4, p.677.

Zauberman, G. (2003) 'The intertemporal dynamics of consumer lock-in', *Journal of Consumer Research*, Vol. 30, No. 3, pp.405–419.

Zhang, Z., Ye, Q., Law, R. and Li, Y. (2010) 'The impact of e-word-of-mouth on the online popularity of restaurants: a comparison of consumer reviews and editor reviews', *International Journal of Hospitality Management*, Vol. 29, No. 4, pp.694–700.

Zheng, Y., Zhao, K. and Stylianou, A. (2013) 'The impacts of information quality and system quality on users' continuance intention in information-exchange virtual communities: an empirical investigation', *Decision Support System*, Vol. 56, pp.513–524.