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Beyond positive and negative eWOM: the role of trust propensity and individuation in shaping consumers' perception of brand image

Abstract: This study aims to identify the impact of psychological mechanisms, such as trust propensity and individuation, on response to eWOM by differentiating between volume of positive/negative eWOM and net eWOM valence (e.g., when positive eWOM volume exceeds negative eWOM volume and vice versa). Analysis based on 428 survey responses from Australia and China shows that positive eWOM positively influences brand image, particularly for individuals with a high trust propensity. Surprisingly, negative eWOM does not affect brand image, but negative net valence is influential, particularly for consumers with a high trust propensity and those scoring high on individuation.

Keywords: eWOM, hotel sector, brand image, trust propensity, individuation

Introduction

Electronic word-of-mouth (eWOM) have been extensively studied by marketing researchers. Most travellers conduct research and book rooms on the internet (Toh, DeKay, & Raven, 2011) and eWOM, emanating from rapidly growing online platforms such as TripAdvisor, Amazon, blogs, review sites and social networking sites, now serves as one of the principal sources of information for travellers (Reyes-Menendez, Saura, & Martinez-Navalon, 2019). eWOM is particularly salient for the hospitality sector since the core service is difficult to evaluate before purchase, and firms' ability to control service delivery is challenging (Browning, So, & Sparks, 2013). eWOM plays an important role in reducing information asymmetry that is common for experience goods, whose product characteristics are difficult to observe until consumption, thus reducing purchase risk (Park & Lee, 2009a; Zhu & Zhang, 2010). The literature has established a significant link between eWOM and the performance of companies (Manes & Tchetchik, 2018).

An important finding in the literature is that consumers prefer simple eWOM to complicated content (Dillard, Shen & Vail, 2007) and complex eWOM, which contains positive and negative information or neutral content (Tang et al., 2014), can affect a consumer's motivation to process eWOM. There is a growing body of literature linking personality traits with response to eWOM, such as need for cognition (Gupta & Harris, 2010), receivers' susceptibility to interpersonal influence (Naylor, Lamberton, & West, 2012), and the need for uniqueness (Wang, Yu & Wei, 2012) which also affects the motivation to engage in content creation (Yoo & Gretzel, 2011); however, customers' individual characteristics have been understudied (Hu & Kim, 2018). Early studies on eWOM have found that gender, repurchase intention and loyalty (Cantalops, & Salvi, 2014) are linked to consumers' motives to generate eWOM. The novelty of our work lies in the focus on the receivers of eWOM and their personal traits in terms of explaining response to

complex eWOM. The relationship between eWOM and outcomes is complex, and many variables moderate that relationship (Cantalops, & Salvi, 2014). Despite the increase in studies on eWOM explaining why and how consumers respond to eWOM (Previte, Russell-Bennett, Mulcahy, & Harter, 2019; Rosario et al., 2019), there is a paucity of research on psychological factors (i.e., personality) that predict the response to complex eWOM.

We propose a conceptual framework and hypothesise that the volume and net valance of eWOM predict consumers' perceived brand image; such relationships are further moderated by psychological factors, such as an individual's propensity to trust others and individuation (i.e., consumers' willingness to publicly differentiate themselves from others) (Maslach, Stapp, & Santee, 1985). The paper responds to the call by Rosario, de Valck, & Sotgiu (2018) for a practical, science-based approach to exploring eWOM in order to maximise its business value.

In addition, studies have established that word of mouth is influenced by culture (Alrwashdeh, Emeagwali, & Aljuhmani, 2019; Banerjee & Chai, 2019; Dang & Nandakumar, 2017). The role played by national differences in WOM and service evaluations has received a large amount of attention in hospitality and tourism research (Mariani, Borghi, & Okumus, 2020; Shavitt & Barnes, 2020). This study captures the views of Australian and Chinese people who use online hotel reviews. In relation to Hofstede's national cultural dimensions (Hofstede, 2001), China and Australia differ substantially in relation to individualism and collectivism. This study hence aims to provide some empirical evidence on the extent to which eWOM practices are universal and reflect the convergence in consumer behavior due to globalisation, or the extent to which they are influenced by cultural values, and demand a localized approach. From a practical point of view, it is important to find out more about the psychological factors that drive response to eWOM, since this could help tourism planners and the hotel industry leverage eWOM exposure.

The paper is organised as follows: we provide a critical review of the literature on eWOM, and the theoretical foundations of the study and the research hypotheses are outlined. This is followed by a description of the research methodology, the sample, survey design and analytical approach. The results and a discussion of the findings are presented, followed by a review of the theoretical and practical implications of the research findings. The last section of the paper identifies the study's limitations and suggests directions for future research.

Conceptual Background and Hypothesis

Electronic word of mouth and hypotheses development

Electronic word-of-mouth (eWOM), often referred to as online reviews, online recommendations, or online opinions, is effective in influencing consumer behaviour (Cantalops & Salvi, 2014; Litvin, Goldsmith, & Pan, 2008). eWOM is defined as “*consumer-generated, consumption-related communication that employs digital tools and is directed primarily to other consumers*” (Rosario, de Valck, & Sotgiu, 2020). Scholars have identified two streams of literature (Cantalops & Salvi, 2014): studies that focus on antecedents of eWOM (i.e., what motivates people to post or listen online) and those that focus on consequences or effects (i.e., effects on the sender, the receiver and outcomes for organisations). This paper focuses on the effects of eWOM on the receiver and how individual traits affect the evaluation of eWOM. The following section presents the hypotheses and supports them with evidence from the literature.

Impact of eWOM on brand image

Brand image is an important concept in marketing, with Keller (1993, p.3) describing it as “perceptions about a brand reflected by the brand associations held in consumer memory”. A strong brand image not only means that consumers are more likely to choose the brand over

those of competitors, but also affects the firm's pricing strategy and other aspects of the marketing mix (Keller, 1993). Some evidence shows a direct and significant effect of eWOM on brand image (Alrwashdeh et al., 2019; Charo, Sharma, Shaikh, Haseeb, & Sufya, 2015), in a variety of contexts (Jalilvand & Samiei, 2012). However, others state that the impact of online reviews is not as clear-cut as one would expect (Chen, Wu & Yoon, 2004; Dey & Sarma, 2010). The relationship becomes complicated particularly because there are multiple dimensions of eWOM, i.e., volume and valence.

eWOM volume is associated with the number of posted opinions or the amount of posted messages that consumers declare to have found about a product, and studies show it has a strong impact on consumer behavior. The volume of e-WOM has a primarily informative role, as it enhances product awareness. The greater the volume of e-WOM about a product, the more likely a consumer will be able to hear about it. This has two implications. First, since the number of opinions may represent the number of interested consumers with prior purchasing or usage experience (Chatterjee, 2001; Park & Lee, 2009b; Park, Lee, & Han, 2007), a high volume of eWOM gives the consumer a more reliable and objective impression of the real consequences of using a product or service (Van Birgelen, Roderik, & Jorg, 2010). Second, a high volume of eWOM can be a signal of product popularity, which may be interpreted by consumers as a signal of high quality (Caminal & Vives, 1996) and considered as an indicator of product performance in the market (Chevalier & Mayzlin, 2006).

At the same time, eWOM differs in its valence, which is a key feature of WOM affecting receivers. Valence refers to whether the focal product is endorsed or eschewed by the sender; it captures the nature of the information, i.e. whether it is positive or negative (Liu, 2006). Conflicting results abound as to the nature and the magnitude of the impact of positive or negative WOM on receivers. For example, some studies show that positive

reviews lead to increased hotel bookings and negative reviews have a negative impact on online sales (Ye, Law, & Gu, 2009). Other studies suggest that negative reviews inform the customer of a hotel's existence, which might entice them to consider the hotel, even when the persuasive component of the review advises them to ignore the hotel. As a result, both positive and negative WOM enhances awareness of a hotel's existence (Ladhari & Michaud, 2015) and these effects are stronger for lesser-known brands (Vermeulen & Seegers, 2009). In terms of magnitude, researchers claimed that positive WOM has more impact than negative WOM on purchase intention, but a higher proportion of respondents reach certainty after negative WOM (East, Uncles, Romaniuk, & Lomax, 2016). Some studies report a negativity bias (Cui, Lui, & Guo, 2012), which is the tendency to react more strongly to negative stimuli (Ito, Larsen, Smith, & Cacioppo, 1998).

The above literature suggests that one side of the online information, positive eWOM, when interacting with another, negative eWOM, may lead to different results due to consumers' integration of information. According to Information Integration Theory (Anderson, 1996), integration is a process of combining different pieces of information. When consumers are exposed to several opinions, they combine them into an overall evaluation by averaging them out to form a net valence (Anderson, 1996). We define 'positive net valence' as a situation in which consumers perceive positive eWOM to be dominant over negative eWOM, and 'negative net valence' is the opposite case. In the first hypothesis, we examine how the one-sided information (volume of positive eWOM and negative eWOM separately) and integrated information, i.e., the net valence, influence consumers' perception of brand image respectively. We hypothesize that:

Hypothesis 1a: Perceived volume of positive eWOM has a positive influence on hotel brand image.

Hypothesis 1b: Perceived volume of negative eWOM has a negative influence on hotel brand image.

Hypothesis 1c: Positive net valence has a positive influence on hotel brand image.

Hypothesis 1d: Negative net valence has a negative influence on hotel brand image.

The extent to which the volume and the net valence of eWOM influence consumers' decision making may vary depending on personality type. Personality traits are considered to be enduring and determine the response to one's environment (Allport, 1937). They play an influential role in shaping human behaviours and choices, and predict a number of outcomes, such as willingness to engage in consumer-generated media (Yoo & Gretzel, 2011), internet usage (Landers & Lounsbury, 2006), use of Facebook (Seidman, 2013), and so on. Studies have found that the motivation to process information affects response to eWOM (Gupta & Harris, 2010), and motivation is arguably affected by personality.

At the intuitive level, the role of volume and valence appears straightforward – we would expect a larger volume of positive eWOM and positive net valence to elicit more positive responses than negative ones. However, researchers have suggested that eWOM evaluation is more based on, or mediated by, other characteristics, such as consumer characteristics (Zhu & Zhang, 2010). A recent study found that conformist individuals have higher booking intentions after reading positive reviews, but not negative reviews, while non-conformists have higher booking intention after reading both negative and positive reviews (Tsao, Hsieh, Shih, & Lin, 2015). Examining personality as predictor of eWOM response seems like a logical next step. In the next two hypotheses, we examine how two personal traits, i.e., trust propensity and individuation, influence consumers' association between eWOM and a hotel's brand image.

Trust propensity and response to eWOM

To what extent eWOM matters for consumers' decision making will firstly depend on how trustworthy the consumers perceive eWOM to be. Consumers who read online reviews face significant risks when consuming online reviews. For instance, customer reviews are typically provided by anonymous strangers, which makes it reasonable for consumers to have doubt about the trustworthiness of the message and the motivation of the message creators (Racherla, Mandviwalla & Daniel, 2012). Schuckert, Liu and Law (2015) have given evidence of suspicious online reviews in TripAdvisor due to perfunctory rating behaviour or manipulation, with other studies reporting cases where tourism managers and vendors manipulate online opinions for high payoffs (Gössling, Hall, & Andersson, 2018; Resnick, Kuwabara, Zeckhauser, & Friedman, 2000). Such covert actions decrease consumers' trust in eWOM (King, Racherla, & Bush, 2014).

Trust refers to the degree of confidence and acceptance receivers have towards the message sender (Ohanian, 1990). Such trust has to exist in the generalized collective (Ridings, Gefen, & Arinze, 2002) or institutional level (i.e., trust in reviews in general) rather than on the individual level (i.e., trust towards single reviewers). There is an extensive literature on the factors influencing online trust (see Bart, Shankar, Sultan, & Urban, 2005). For example, a credible source, such as a review with an identifiable source (Kusumasondjaja, Shanka, & Marchegiani, 2012) or reviews generated by consumers (Ayeh, Au, & Law, 2013) has been found to have a greater impact on consumers' trust and decision-making than those from commercial sources. Yet, practitioners still find that even for the same message coming from the same source, people still have different reactions due to their different trust propensity.

Trust propensity refers to the tendency for human beings to believe in the trustworthiness of others (Das & Teng, 2004). Scholars (Mayer, Davis, & Schoorman, 1995;

Rotter, 1980) and hence trust propensity is a personality variable, with some people being more trusting than other people. Trust propensity is likely to be the most relevant trust antecedent in contexts involving unfamiliar actors (Bigley & Pearce, 1998). Govier (1994) argues that trust propensity creates a filter that alters interpretations of others' actions. Consumers with high trust propensity tend to think that customer reviews are both trustworthy and reliable and hence attribute a higher information value to this kind of market information. Such a belief further enhances the persuasiveness of eWOM messages (Weitzl, 2016) such as brand perceptions. We hypothesise that trust propensity will strengthen the effect of both positive and negative eWOM in terms of volume and net valance:

Hypothesis 2a: Positive eWOM volume has a stronger positive effect on hotel brand image for consumers with high trust propensity than for those with lower trust propensity.

Hypothesis 2b: Negative eWOM volume has a stronger negative effect on hotel brand image for consumers with high trust propensity than for those with low trust propensity.

Hypothesis 2c: Positive net valence has a stronger positive effect on hotel brand image for consumers with high trust propensity than for those with lower trust propensity.

Hypothesis 2d: Negative net valence has a stronger negative effect on hotel brand image for consumers with high trust propensity than for those with lower trust propensity.

Individuation and response to eWOM

Consumers encounter a significant amount of eWOM information (Chu & Kim, 2011) and scholars suggest that individual traits may facilitate, or hinder, majority influence, depending on consumers' susceptibility to influence (Naylor, Lamberton, & West, 2012) as well as the motivation and ability to accurately process the information (Rosario, de Valck, & Sotgiu, 2020). Studies show that the motivation to make accurate decisions leads to information seeking that is more balanced (Sedikides, Gaertner, & Vevea, 2005).

The motivation to make accurate decision depends on many factors, one of which is personality. One personality trait that receives little attention from eWOM literature is individuation. Individuation refers to “*people’s reported willingness to engage in behaviours that would publicly differentiate themselves from others*” (Maslach, Stapp, & Santee, 1985 p.732). Individuating behaviours, that makes the actor stand out and appear different from others, varies in terms of the cultural emphasis on “self-in-relation-to-other” (Markus & Kitayama, 1991, p. 225). Previous research has studied several ways in which people individuate themselves, including dissent from a majority opinion (Maslach, Santee & Wade, 1987; Santee & Maslach, 1982) and creative or unusual responses (Maslach, 1974). High individuators, as compared to low individuators, are more likely to express original ideas and make controversial statements (Maslach et. al., 1985, 1987), but less likely to conform to the group (Maslach et. al., 1987; Santee & Maslach, 1982). They tend to emerge as leaders within a group and are more likely to be leaders of consumer product opinions (Chan & Misra, 1990).

Following this line of thinking, more individuated eWOM readers will be inclined to make their final judgments through extensive cognitive processing on the content of the eWOM information, commonly, two-sided eWOM information incorporating both negative and positive comments. Such two-sided eWOM information will provide knowledge to the eWOM readers that is more comprehensive than the one-sided information. Thus, it will be regarded as unbiased information (Cheung & Thadani, 2012), and will reduce the individuated eWOM readers’ counterarguments (Kamins & Assael, 1987). As such, more individuated eWOM readers may perceive the two-sided eWOM information as credible and be more receptive to a comparison of positive and negative reviews (net eWOM valance), but not to the volume of single-sided eWOM messages. We hence hypothesise:

Hypothesis 3a: Positive eWOM volume has a weaker positive effect on brand image for high individuator than for low individuator.

Hypothesis 3b: Negative eWOM volume has a weaker negative effect on brand image for high individuator than for low individuator.

Hypothesis 3c: Positive net valence has a stronger positive effect on hotel brand image for high individuator than for low individuator.

Hypothesis 3d: Negative net valence has a stronger negative effect on hotel brand image for high individuator than for low individuator.

A summary of our hypotheses is presented in Figure 1.

----- Insert Figure 1 here -----

Method

eWOM in relation to hotel room bookings was tested in two cross-national samples. China and Australia were chosen since they represent two countries that have very different cultural profiles, based on Hofstede's (2001) framework. The sample from these two countries could shed some light on Western and Eastern consumers in terms of their reaction to eWOM.

The questionnaire was developed in English and translated into the Chinese language by the first author of this paper, a bilingual speaker, and the questionnaire underwent a pilot test among a small number of native Chinese speakers; this process avoided the uncertainties and ambiguities often associated with translations.

Recruitment and sampling

The aim of this survey is to examine the extent to which eWOM affects the brand image of hotels and investigate how this relationship is affected by individuals' personal characteristics such as trust propensity and individuation. The target population were Australian and Chinese users of online hotel booking systems. Exclusion criteria were people who do not book hotels

and people under the age of 18.

The survey consisted of questions relating to a hotel's brand image, use of eWOM, perceptions of eWOM, willingness to post positive and negative eWOM, and personality traits pertaining to trust propensity and individuation. Demographic data was also captured. Online surveys were used as the data collection tool and convenience sampling was employed. Ethical approval was obtained for the study. Participants were primarily recruited through professional market research agencies¹, supplemented by advertising (i.e., regional radio, email, inclusion of survey link in a newsletter at the authors' university) and snowballing. A table profiling the characteristics of the samples is included in Table 1.

----- Insert Table 1 here -----

Measurement

Brand image. The scale on brand image was validated in an earlier study (Ansary & Hashim, 2018). The items are reported in Table 2.

----- Insert Table 2 here -----

Volume of positive eWOM and negative eWOM. Following the scale in Goyette et al. (2010), the perceived volume of positive eWOM was measured using three items and the perceived volume of negative eWOM was measured using two items. The items can be found from Table 2.

Positive net valence and negative net valence. In view of the presence of both positive and negative eWOM online, we are also keen to understand the impact of net valence

¹ The survey data were mainly collected by professional market research companies. Qualtrics sampled respondents from their own panel in Australia. Baidu sampled respondents from their panel in China. These responders were paid \$1.50 to \$2.50 for completing the survey. To avoid the problems associated with 'mischievous responders', a term which describes responders who deliberately falsify information or give fake responses (Ward & Pond III, 2015), surveys were checked for random reporting (i.e., choosing the same response option for multiple items in a row) and any responses completed under 180 seconds (less than the average response time) were deleted from the sample.

of eWOM, i.e., when either positive eWOM dominates negative eWOM or the other way. The positive net valence of eWOM is defined as 1 if the scale of positive eWOM is greater than that of negative eWOM, indicating that a respondent perceives more positive eWOM than negative eWOM; 0 otherwise. The negative net valence is defined as 1 if the scale of negative eWOM is greater than that of positive eWOM, indicating that a respondent perceives more negative eWOM than positive eWOM; 0 otherwise. The two variables are highly correlated (corr coefficient = -.65, $p < 0.001$), but not mutually exclusive, because there are a few cases (48 cases) where respondents see the same level of positive and negative eWOM. Therefore, the two valence measures have to be put into analysis separately to avoid multicollinearity.

Trust propensity. The scale on trust propensity is derived from Cheung and Lee (2001). The items are reported in Table 1.

Individuation: The scale on individuation is taken from Maslach, Stapp, and Santee (1985). It has been tested in a cross-cultural context (Kwan, Bond, Boucher, Maslach, & Gan, 2002). The items are reported in Table 1.

Use of eWOM: Three items from Bambauer-Sachse and Mangold (2011) were adopted. They are “I read online reviews of this hotel before choosing it.”, “I have consulted various online reviews to help me choose this hotel.”, and “I gather information from various online platforms before choosing this hotel.” In addition, to investigate the type of eWOM information that the consumers are seeking, we further include four items from Goyette et al., (2010), i.e., information-seeking on price, quality of the rooms, service quality and usability of the website.

For the above-mentioned scales, five-point Likert scale anchored by 1=strongly disagree and 5 = strongly disagree was used. In addition, we also collected data on demographic variables, including gender, age group, education and economic status.

Validity Test

The Exploratory Factor Analysis (EFA) of the 26-item scales was conducted. After removing the items with cross loading, 18 items fall onto 5 factors: brand image, trust, positive eWOM, negative eWOM, trust propensity and individuation. Table 1 reports the factor loadings with validity measures. The EFA results show all items loaded significantly ($p < .001$) onto their corresponding factors (higher than .60), with the Cronbach's alpha value for each construct above 0.60 (Moss et al., 1998). We also assessed composite reliability (CR), which is a less biased estimate of reliability than Cronbach's alpha because it normally assumes that all items contribute equally to their latent variable without considering the actual contribution of each individual loading (Götz, Liehr-Gobbers, & Krafft, 2010). All our constructs had CR values higher than the threshold of 0.6 suggested by Tseng, Dörnyei, & Schmitt (2006). Therefore, convergent validity of the constructs is established.

Discriminant validity establishes when measures are not a reflection of some other variables and is indicated by low correlations between the measure of interest and the measures of other constructs (Cheung & Lee, 2010). We conducted partial least squares (PLS) and found the average variance extracted for each factor was larger than the square of the correlation estimates of the factor with all other constructs (Table 3). We thus can conclude that the measures show sufficient discriminant validity (Fornell & Larcker, 1981). Taking all these indicators into account, we are confident that the measurement model is satisfactory.

----- Insert Table 3 here -----

Results

In the following section, the results are outlined.

An overview of eWOM usage in Australia and China.

Our data suggest that the majority of the respondents in both Australia and China use eWOM for their hotel booking. While slightly more Chinese respondents (92%) read online reviews than their Australian counterparts (90%), Australian respondents (68%) search for information from a greater variety of online platforms than Chinese respondents (58%).

Most of the respondents in these two countries seek reviews on room quality and service quality, followed by price. Only 50% of the Chinese sample and 40% of the Australian sample look for the reviews on the friendliness of the website.

Figure 2 shows the percentage of respondents in Australia and China seeing positive or negative eWOM. At least 61% respondents report that they have seen positive reviews about the hotel they nominated while no more than 30% of the respondents reported seeing many negative reviews.

----- Insert Figure 2 here -----

Figure 3 reports the percentage of respondents posting a review under different conditions. Relatively fewer people are willing to post negative reviews about a hotel, as compared with posting positive reviews. However, when people have extreme experiences (extremely good or extremely bad), they are more likely to post reviews about a hotel.

----- Insert Figure 3 here -----

In addition, we checked whether eWOM users are also willing to post reviews (generate eWOM). Most of the respondents use and post eWOM. Very few respondents only do one of the two or neither of them. Such results suggest that many people are both content consumers and content producers in the context of hotel related eWOM.

We examined the perception of brand image and personalities of respondents from the two sample countries. Our data suggest that Australian respondents perceive better brand

image than Chinese respondents (AU 3.772 vs CN 3.525, diff is significant at 0.001 level). Chinese respondents show higher trust propensity than their Australian counterparts (trust propensity: AU 3.318 vs CH 3.518, diff is significant at 0.01 level). The two countries do not show significant difference in terms of individuation (AU 3.314 vs. CN 3.269, diff is insignificant).

How does eWOM affect consumers' perceived brand image?

We conducted linear regression to test our hypotheses. Although we found differences between the Australian sample and the Chinese sample on various variables, we decided to combine the two samples to run regression. This is because we focus on the personality variables, capturing data at the individual level rather than on the cross-country level. It is accepted that not every customer will be representative of the larger/dominant cultural characterization (Swanson et al., 2011) and even within the same geographic location, consumers may differ in their ethnic backgrounds and values (Lalwani & Shavitt 2009), as well as personalities. However, to consider the country level difference, we added in a control variable *China*, to indicate whether the respondents come from China or Australia. In addition, noticing that respondents have nominated different types of hotels (such as luxury hotel, standard, value for money hotel, budget hotel (OYO), Air B&B, self-catering (apartment hotel), and backpacker hotel (hostel, motel)), to control for unobservable clustered errors in a linear regression model, we specified a robust standard errors clustered by hotel types (Cameron & Miller, 2015).

Table 4 reports the descriptive statistics and correlation matrix of the variables entering into our regression. Since the correlations between the concerned variables are all at the low to moderate level, multicollinearity is not a concern. The regression results are reported in Table 5 and Table 6.

----- Insert Table 4 here -----

----- Insert Table 5 here -----

----- Insert Table 6 here -----

Hypotheses 1a and 1b predict that positive eWOM volume has a positive influence on hotel brand image while negative eWOM has a negative influence on hotel brand image. To test the hypothesis. In model 1 in Table 5, positive eWOM volume is positively significant ($\beta = .30$; $p < .01$), supporting H1a, while negative eWOM volume is not significant, thus lending no support H1b.

Hypotheses 1c and 1d predict a positive relationship between positive net valance and brand image while a negative relationship between negative net valance and brand image. In model 4 in Table 6, positive net valance is positively significant ($\beta = .26$; $p < .01$), supporting H1c. Negative net valance is negatively significant ($\beta = -.25$; $p < .05$), supporting H1d.

We then tested the hypotheses examining how consumers' personalities affect their processing of eWOM, by incorporating interaction terms between eWOM and the two personality variables. When incorporating interaction models into the regression, the main effects and the interaction terms usually have high correlation, thus leading to multicollinearity problem and inaccurate estimation (Kim, 1993). To reduce the multicollinearity problem, we standardized the key variables which we use to construct interaction terms following prior studies (Kim, 1987).

Hypothesis 2a predicts that positive eWOM volume has a stronger positive effect on brand image for consumers with high trust propensity than for those with low trust propensity. Results in model 2 in Table 5 shows the main effect of positive eWOM is positively significant ($\beta = .22$; $p < .0001$). The interaction between positive eWOM and trust propensity is positively significant ($\beta = .05$; $p < .05$). Such results support hypothesis 2a,

indicating that consumers' trust propensity strengthens the relationship between positive eWOM volume and their perceived brand image. Hypothesis 2b predicts that negative eWOM volume has a stronger negative effect on brand image for consumers with high trust propensity than for those with low trust propensity. In model 2 in Table 5, neither the main effect of negative eWOM nor its interaction with trust propensity is significant, thus not supporting hypothesis 2b.

Hypotheses 2c and 2d predict that consumers' trust propensity strengthens the relationship between positive (negative) net valence and brand image. In model 6 in Table 6, the main effect of positive net valence is positively significant ($\beta = .26$; $p < .01$), but the interaction between positive net valence and trust propensity is not significant, thus not supporting hypothesis 2c. In model 7 in Table 6, the main effect of negative net valence is negatively significant ($\beta = -.24$; $p < .1$), and the interaction between negative net valence and trust propensity is negatively significant ($\beta = -.15$; $p < .1$). Such results support hypothesis 2d, showing that consumers with a high trust propensity are more likely to believe in negative net valence and hence perceive lower brand image about the hotel.

Hypothesis 3a predicts that positive eWOM volume has a weaker positive effect on brand image for high individuator than for low individuator. Model 3 in Table 5 shows the main effect of positive eWOM is positively significant ($\beta = .22$; $p < .01$). The interaction between positive eWOM and individuation, not supporting hypothesis 3a. Hypothesis 3b predicts that negative eWOM volume has a weaker negative effect on brand image for high individuator than for low individuator. Model 3 in Table 5 shows that the main effect of negative eWOM is not significant; yet its interaction with individuation is negatively significant ($\beta = -.06$; $p < .01$), thus going against hypothesis 3b.

Hypothesis 3c predicts that positive net valence has a stronger positive effect on brand image for high individuator than for low individuator. Model 8 in Table 6 shows that main

effect of positive net valence is positively significant ($\beta = .25$; $p < .05$), and its interaction with individuation is positively significant ($\beta = .24$; $p < .01$), thus lending support to hypothesis 3c. Hypothesis 3d predicts that negative net valence has a stronger negative effect on brand image for high individuators than for low individuators. Model 8 in Table 5 shows that the negative net valence is insignificant, but its interaction with individuation is negatively significant ($\beta = -.18$; $p < .05$). Such results support hypothesis 3d.

Robustness Test

We also used PLS to test the same hypotheses. The results from PLS are highly consistent with the reported regression analysis. We therefore do not report it here. In addition, we included an interaction term of country dummy and eWOM volume and valence to check if the impact of eWOM on brand image varies across two countries. The interaction terms did not show any significant results. Our strategy of combining the samples of two countries is justified.

Discussion

This study demonstrates that eWOM has a significant effect on hotel brand image, which supports similar studies (Alrwashdeh et al., 2019) and relationships between eWOM, brand image and purchase intention (Charo, Sharma, Shaikh, Haseeb, & Sufya, 2015). The results also demonstrate that the volume of positive eWOM, on its own, has a significant positive impact on brand image. In contrast, the volume of negative eWOM, by itself, does not significantly influence brand image; but when consumers perceive that negative eWOM surpasses positive eWOM, such a perception will lead to a worse brand image. The literature highlights that negative engagement is greatly feared by practitioners (Dahl, 2018); eWOM can be a liability for companies since it is a factor over which managers have no control (Yang, 2017). Our results suggest that marketers should not be overly worried about negative

comments and the potential for damage to brand image, particularly if the positive content outweighs the negative.

Regarding individuation, our results show that high individuators react to both positive and negative net valence, suggesting that they tend to incorporate two-sided online information to form their perception of brand image. However, they are less responsive to one-sided information: positive eWOM volume itself does not affect high individuators' perception of brand image. But when they see more negative eWOM about a brand, they tend to develop a lower perceived brand image. Such a result suggests that high individuators tend to have a negative bias, i.e., they tend to react more strongly to negative stimuli (Ito, Larsen, Smith, & Cacioppo, 1998); however, such a negative bias is not present among low individuators.

Prior studies have shown that personality variables are linked with national-level culture to some extent (Kim & Markus, 1991; Lalwani & Shavitt, 2009) and cultural and personality perspectives complement each other in explaining people's processing of eWOM. We found high levels of individuation and individualism in the Chinese sample, which is surprising. Individuation, being a personal trait, is different from, but influenced by, individualism-collectivism, which is a cultural dimension in Hofstede's model (2001). Individualism is a social pattern that consists of loosely linked individuals who tend to prioritize their own personal goals over the goals of others, whereas collectivists give priority to the goals of others and are motivated by the norms of, and the duties imposed by, the collectives (Triandis, 2018). The literature shows that Chinese consumers are more collectivistic than Australia (Shavitt & Barnes, 2020). Our results suggest that Australian respondents exhibit a slightly higher individuation score than Chinese respondents, but the difference is not significant. The insignificant difference may be attributed to the age of the sample, for instance, 68.1% of our Chinese sample are younger than 35 years old and 95.3%

of them are younger than 45. Research has shown that a more individualistic culture is emerging among the younger generation in China (Moore, 2005; Ralston et al., 1999; Taras et al., 2012), driven by multiple factors such as economic development and globalization (Ogihara, 2017). The higher individuation in our Chinese sample might be encouraged and nurtured by such trends.

The literature on personality traits and cultural values offers different insights into how certain types of people, such as the individuated, deal with ambivalent or complex eWOM. On the one hand, a national cultural perspective suggests when net positive WOM exists, Chinese consumers are more likely to conform to the overall viewpoint and hold positive brand evaluations (i.e., “if most people think it is a good hotel, then it must be good”). This explanation is derived from the herding effect (Messner, 2020) and a collectivistic motivation to adapt to prevailing norms and others’ expectations (Shavitt & Barnes, 2020). On the other hand, from the personality lens and the cognitive processing perspective, some more individuated Chinese consumers, as those young people in our sample, may exhibit higher levels of critical thinking and be aware of their cultural group’s bias towards conformity. As a result they may simply discount one-sided reviews, and adjust their own internal evaluations by seeking positive and negative eWOM for a balanced view.

In terms of consumers’ trust propensity, we found that negative net valence is more impactful for the consumers with a high trust propensity, leading to a lower perceived brand image. We also found that consumers with a higher trust propensity are more influenced by positive eWOM than those with a lower trust propensity in general. This finding is aligned with prior research outlining the importance of trust for enhancing the persuasiveness of eWOM (Weitzl, 2016). In this study, our sample of Chinese respondents exhibit higher trust propensity than their Australian counterparts. The difference is not surprising, since scholars argue that people from different cultures are predisposed to trusting others to differing

degrees (Doney, Cannon, & Mullen, 1998). However, Chinese society can be characterized as a “low-trust” society as Chinese people tend to have a “pervasive distrust of strangers” (“out-group” members) (Torpe & Lolle, 2011). One explanation is that the questions we used to measure trust propensity were assumed by Chinese respondents as referring to the people they know, the “in-group” members, resulting in a high trust score.

Practical implications

The Australian respondents perceive better brand image than Chinese respondents, suggesting that hotels need to work harder to improve the image of their hotels among Chinese consumers. Practically, better knowledge about personality differences can help hoteliers to better analyze online interactions and develop market-segment profiles. Chinese respondents show higher trust propensity than their Australian counterparts. Such results imply that facilitating more positive eWOM and ensuring the dominance of positive eWOM is particularly important to enhancing brand image in the Chinese market. It is crucial for marketers to choose the proper platforms to leverage the power of “in-group” influence, for example, by encouraging the Chinese travellers to share their positive experience on their personal social media with their friends and families, instead of simply posting positive eWOM on hotel websites or other channels where people perceive that the information emanates from “strangers”. The strategy could be different in Australia, which is characterized by a more individualistic culture and high trust society (Ward, Mamerow, & Meyer, 2014). In Australia, positive eWOM coming from inner circles (friends and families) and strangers could be equally effective in influencing people with high trust propensity. Since net negative eWOM has a stronger negative effect on brand image for consumers with high trust propensity, hoteliers could identify the more naïve customers, particularly Chinese consumers, and advise such customers about fake reviews and provide guidelines on how to identify dishonest reviews. Since high individualists tend to find the two-sided information

persuasive, hotel managers should seek referrals from them, and continue to monitor reviews, ensure that key attributes such as room quality, service and value for money are prioritised, and calibrate customers' experiences so that positive reviews always outweigh negative reviews. Psychological profiling, e.g., the practice of extracting people's personality profiles based on their digital footprints to influence their behaviors (Matx, Appel, & Michal, 2019), may assist hotel owners, particularly those who are serving younger generations characterised by a higher level of individuation. Finally, Australian respondents appear to use a greater variety of eWOM platforms than Chinese respondents, so hoteliers in this country should monitor more platforms for eWOM valence.

Limitations and future research directions

Limitations include the relatively small sample size used. The data set used for the study focuses on hotel industry and hence we should be cautious when generalizing the results to other industries. Studies are needed to validate these relationships in more industries. The sample is biased with regard to age, with younger people being over-presented in the sample in both countries. Hence, our results should be interpreted with caution. In addition, personality traits are tested as moderators to explain the relationship between eWOM and brand image in this study. Future research can be done to determine whether personality traits are directly linked to cultural values and other psychological variables, such as the motivation to make accurate decisions, the confirmatory bias, the negativity bias, and so on. Lastly, this research investigates eWOM in a broad way, by focusing only on volume and net valence. Previous studies suggest that eWOM differs in many aspects such as content, format and cues being used (Hwang, Park & Woo, 2018; Roy, Datta, & Mukherjee, 2019; Stubb & Colliander, 2019). More research is needed to examine what people pay attention to, how much weight they give to the content of the message or to

peripheral cues such as the star ratings, and how personality traits are linked to information processing and evaluation.

The authors declare that there is no conflict of interest.

Table 1. Socio-demographic characteristics of respondents in Australia (N=227) and China (N=191)

		Australia %	China %
Gender	Male	33.48	48.69
	Female	66.52	51.31
Age	18-25	19.38	27.75
	26-35	27.31	40.31
	36-45	20.26	27.23
	46-55	16.74	4.19
	56-65	12.33	0.52
	66-75	3.08	0
	76 and over	0.88	0
Employment status	Full-time employed	41.85	73.3
	Part-time job	20.26	5.24
	Self-employed	4.85	0.52
	Out of work	7.49	4.19
	Homemaker	5.29	1.57
	Retired	5.29	1.05
	Student	14.54	14.14
Education	Primary school, or no formal qualifications	0.44	0.52
	High school certificate	17.62	4.19
	Trade or vocational qualification	10.57	0.52
	Diploma or advanced diploma	11.01	20.94
	Undergraduate degree (Bachelors)	32.6	50.26
	Postgraduate degree (Masters, PhD)	26.43	23.04
	Other, please specify	1.32	0.52
Perceived economics status	1 (worst off – have least money)	1.32	1.05
	2	2.64	1.05
	3	3.96	5.24
	4	13.22	5.76
	5	22.91	25.13
	6	31.72	25.13
	7	18.94	21.47
	8	3.96	11.52
	9	1.32	2.62
	10 (best off – have the most money)		1.05

Table 2. Factor analysis

Measures	Items	Loading	Cronbach's α	CR
Brand image			0.819	0.881
	I would prefer to choose this hotel brand over others in the same class.	0.813		
	I think this hotel brand is one of the best choices among their class.	0.807		
	This hotel brand does not disappoint the customer.	0.759		
	This hotel provides a high quality of service compared to the competitors.	0.755		
Positive eWOM			0.778	0.871
	Many online reviews have strongly recommended people to book the room from this hotel.	0.814		
	Many online reviews have spoken of this hotel's good side.	0.801		
	Many online reviews have spoken favourably of this hotel to others.	0.792		
Negative eWOM			0.820	0.886
	Online reviews mostly say negative things to others.	0.912		
	Many online reviews have spoken unflatteringly of this hotel to others.	0.908		
Trust propensity			0.743	0.837
	I live in a high trust society.	0.805		
	People in my community trust each other.	0.764		
	It is easy for me to trust people and most things in my life.	0.762		
	There are many reliable third- party certification bodies (entities) available for assuring the trustworthiness of the Internet stores.	0.537		
Individuation			0.787	0.852
	Give a lecture to a large audience	0.797		
	Accept a nomination to be a leader of a group	0.725		
	Volunteer to head a committee for a group of people you do not know very well	0.699		
	Raise your hand to ask a question at a meeting or lecture	0.671		
	Perform on stage before a large audience	0.642		

Table 3. Discriminant validity

	Brand image	Negative eWOM	Positive eWOM	Trust propensity	Individuation
Brand image	0.806				
Negative eWOM	0.041	0.893			
Positive eWOM	0.373	0.003	0.832		
Trust propensity	0.320	0.045	0.256	0.750	
Individuation	0.128	0.137	0.129	0.207	0.733

^a Diagonal entries represent the AVE by the construct.

^b Off-diagonal entries represent the squared inter-construct correlation (SIC).

Table 4. Descriptive statistics and correlation matrix.

		1	2	3	4	5	6	7	8	9	10
1	Brand image	1									
2	Positive eWOM	0.339***									
3	Negative eWOM	-0.019	-0.057								
4	Trust propensity	0.235***	0.129**	0.006							
5	Individuation	0.11*	0.102*	0.101*	0.162***						
6	Economic status	0.149**	0.099*	-0.061	0.215***	0.182***					
7	Age	-0.014	0.044	0	-0.043	0.035	0.066				
8	Male	-0.053	-0.096*	-0.028	-0.002	0.014	-0.006	0.045			
9	Bachelor degree & above	-0.001	-0.011	-0.044	0.002	0.082+	0.254***	0.030	-0.069		
10	China	-0.163***	-0.176***	-0.112*	0.14**	0.001	0.139**	-0.305***	0.154**	0.142**	1
	Mean	3.674	3.994	2.644	3.400	3.204	5.713	2.495	0.420	0.679	0.457
	SD	0.773	0.733	1.081	0.720	0.779	1.539	1.271	0.494	0.467	0.499
	Min	1	1	1	1.25	1	1	1	0	0	0
	Max	5	5	5	5	5	10	7	1	1	1

Note: +p<0.1; * p<0.05; ** p<0.01; *** p<0.001

Table 5. Results of eWOM volume

	Model 1	Model 2	Model 3
Positive eWOM * trust propensity		0.05* (0.01)	
Negative eWOM * Trust propensity		-0.01 (0.02)	
Positive eWOM * Individuation			0.04 (0.05)
Negative eWOM * Individuation			-0.06** (0.02)
Positive eWOM	0.30** (0.06)	0.22*** (0.01)	0.22** (0.05)
Negative eWOM	-0.03 (0.03)	-0.04 (0.03)	-0.03 (0.03)
Trust propensity	0.2* (0.07)	0.15** (0.01)	0.15* (0.05)
Individuation	0.06 (0.06)	0.05 (0.03)	0.03 (0.05)
Economic status	0.06+ (0.02)	0.05* (0.01)	0.05+ (0.02)
Age	-0.05 (0.03)	-0.05 (0.02)	-0.05 (0.03)
Male	0.01 (0.04)	0.01 (0.04)	0 (0.05)
Bachelor degree and above	-0.04 (0.07)	-0.03 (0.08)	-0.03 (0.06)
China	-0.28** (0.07)	-0.29* (0.07)	-0.29** (0.06)
Constant	1.63** (0.26)	3.63*** (0.07)	3.63*** (0.14)
R-squared	.203	.209	.214
N	418	418	418

Note: +p<0.1; * p<0.05; ** p<0.01; *** p<0.001

Table 6. Results of net valence

	Model 4	Model 5	Model 6	Model 7	Model 8	Model 9
Positive net valence *trust propensity			-.01 (0.08)			
Negative net valence*trust propensity				-0.15+ (0.06)		
Positive net valence*taking lead					0.24** (0.06)	
Negative net valence* taking lead						-0.18* (0.06)
Positive net valence	0.26** (0.09)		0.26** (0.09)		0.25* (0.09)	
Negative net valence		-0.25* (0.11)		-0.24+ (0.1)		-0.21 (0.16)
Trust propensity	0.23*** (0.05)	0.23*** (0.05)	0.17* (0.07)	0.17** (0.03)	0.17* (0.05)	0.15* (0.05)
Individuation	0.09+ (0.05)	0.08 (0.05)	0.07+ (0.04)	0.05 (0.04)	-0.12 (0.08)	0.07** (0.02)
Economic status	0.06* (0.03)	0.07* (0.03)	0.06* (0.02)	0.05* (0.01)	0.06* (0.02)	0.05+ (0.03)
Age	-0.04 (0.03)	-0.05+ (0.03)	-0.04 (0.03)	-0.01 (0.01)	-0.04 (0.03)	-0.01 (0.01)
Male	-0.01 (0.07)	-0.02 (0.07)	-0.01 (0.07)	-0.08* (0.02)	-0.04 (0.05)	-0.08* (0.03)
Bachelor degree and above	-0.06 (0.08)	-0.06 (0.08)	-0.06 (0.08)	-0.06 (0.08)	-0.05 (0.08)	-0.05 (0.07)
China	-0.38*** (0.08)	-0.35*** (0.08)	-0.38*** (0.08)	-0.01 (0.03)	-0.38** (0.07)	-0.01 (0.02)
Constant	2.34*** (0.26)	2.62*** (0.26)	3.44*** (0.17)	3.55*** (0.1)	3.49*** (0.17)	3.56*** (0.15)
R-squared	.143	.135	.143	.084	.161	.084

Note: +p<0.1; * p<0.05; ** p<0.01; *** p<0.001

Figure 1. Conceptual framework

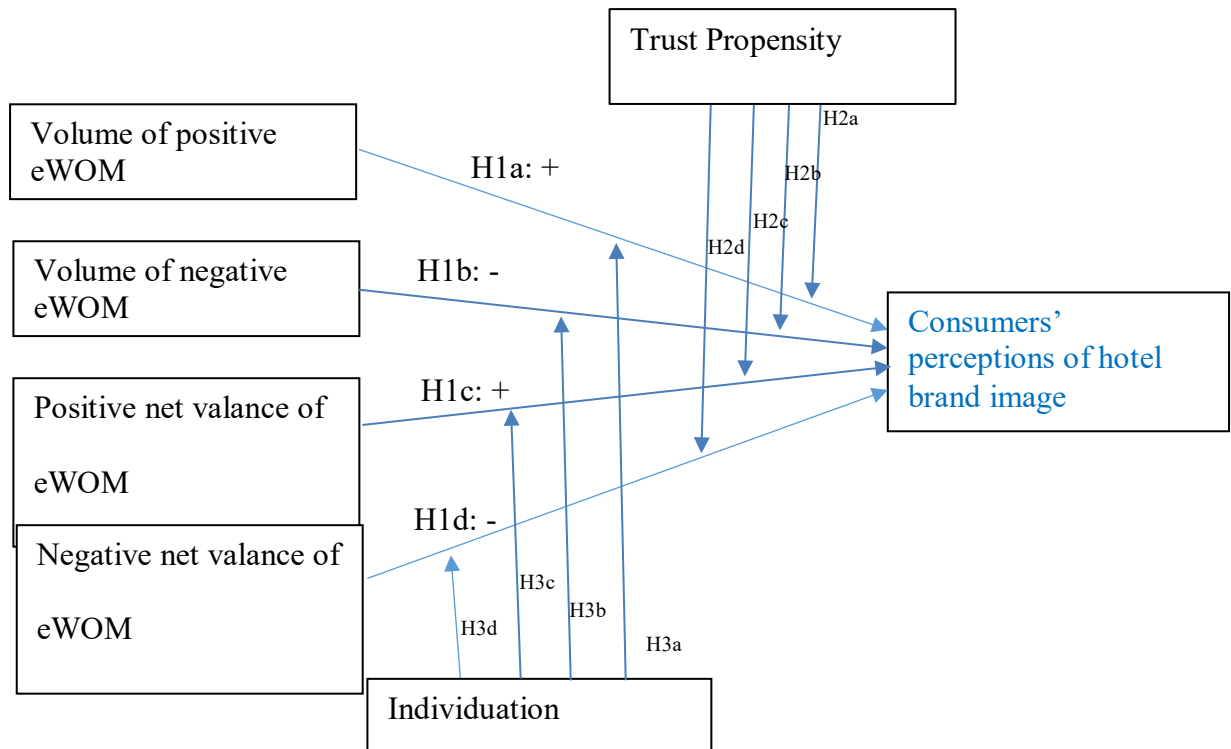


Figure 2. Percentage of respondents who see positive or negative reviews

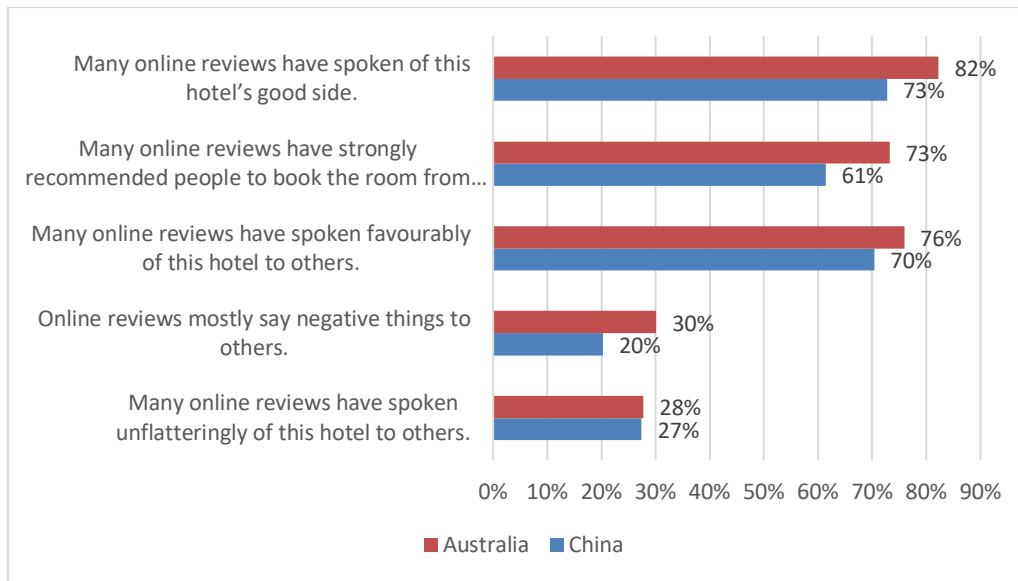
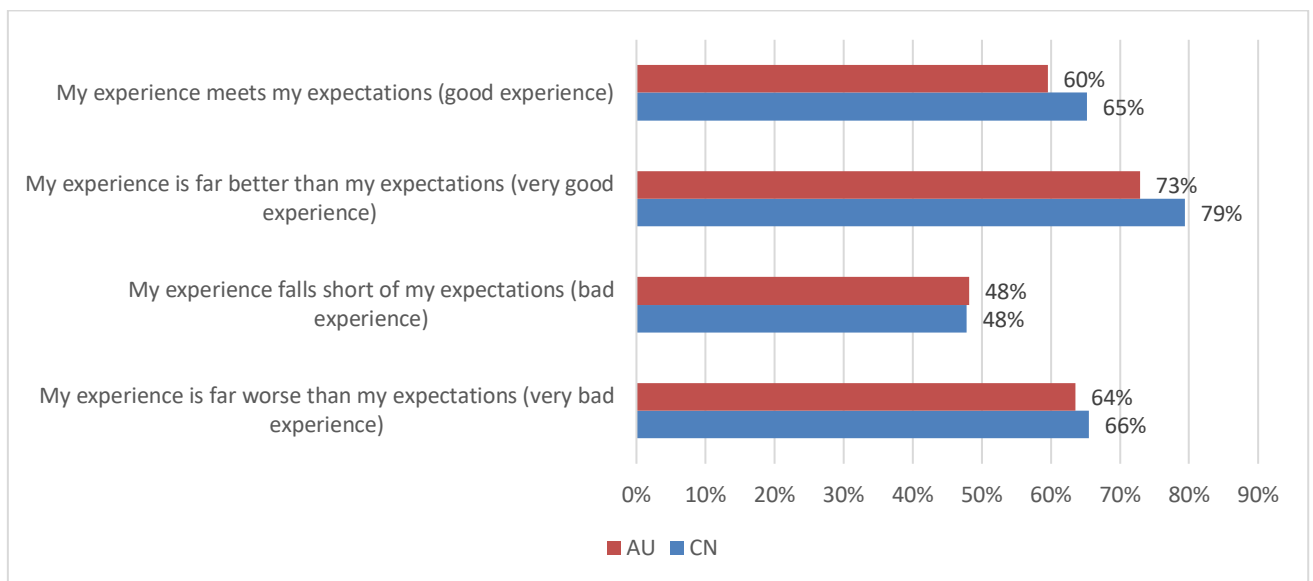


Figure 3. The percentage of respondents posting a review under different conditions



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