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MASTER THESIS

**E.WOM MESSAGE FACTORS AND
PERSONAL CHARACTERISTICS
IMPACT ON INTENTION TO
PURCHASE HIGH INVOLVEMENT
PRODUCTS**

**E.WOM ŽINUTĖS FAKTORIŲ IR
VARTOTOJO ASMENINIŲ SAVYBIŲ
POVEIKIS KETINIMUI PIRKTI AUKŠTO
ĮSITRAUKIMO PREKES**

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INTRODUCTION

The relevance. In terms of high involvement product purchasing, a lot of different elements has an important impact which could influence the purchasing decision. Scientific literature offers the explanation of consumers' involvement as it is influenced by individual's values, interests in long term (Ghali-Zinoubi & Toukabri, 2019; Rahman, 2018). High involvement purchasing decisions are different and need to be further researched because they are risky, complex, and expensive, that means, are not made automatically – extensive thoughts must be added before purchasing (Jain, 2019). Although scientists have researched the high involvement purchases decisions, the results on what could influence it are inconsistent based on different variables. It is known that one of the most popular influencers of high involvement purchase decisions is e.WOM communication, because people tend to need consumer-to-consumer communication in harder decision cases (Liu et al., 2022). Electronic word of mouth communication became so important to the consumers, that sellers cannot ignore it and should maintain it, therefore there are more and more research made about the importance of e.WOM communication (Qahri-Saremi & Montazemi, 2019).

Even though e.WOM communication influence on purchasing decisions is not new topic in the scientific literature, there are still some aspects which has not yet been researched (L. Arora & Kumar Sharma, 2018). To look further, ELM model has been adapted and used to foresee how consumers understand and adopt the information and process it in the case of e.WOM receiving possibilities (Filieri & McLeay, 2014). In high-involvement product purchasing decisions, consumers usually use the central route for information processing, and that shows how high involvement products are carefully thought about. Moving forward, for the message to be influential and adapted, there is several factors, which determine the message's power of influence (Qahri-Saremi & Montazemi, 2019). One of such e.WOM message factors is message valence – the positive or negative approach of the product the consumer has purchased (Purnawirawan et al., 2015). It is not yet widely researched whether the valency of message could influence high involvement purchasing decisions especially based on personal characteristics (Nguyen & Vo, 2021; Roy et al., 2019). Similarly, another important e.WOM message factor is visual cues – the customer generated pictures, overall ratings in visualizations, etc. (Filieri, Lin, et al., 2021). Overall, some of the e.WOM message factors have more of a scientific base than others, but that makes this research relevant, unique, and new.

Besides the e.WOM message factors, personal characteristics are the other main point of the research. Personality itself contains combination of various psychophysiological patterns of behaving,

feeling, thinking, and interacting, which all combined affect human behaviour (Maria Balmaceda et al., 2014; Ojedokun, 2018). Consumer's behaviours towards the internet usage are being adopted by different personality models, and one of the most accurate for researching social behaviours and personality is the "Big Five Model" (McCrae & Costa, 2003). The "Big Five Model" is created to evaluate personality by reflecting on an individual's ranking of five main personality-based traits: openness to experience, conscientiousness, agreeableness, extraversion, and neuroticism (Ehrenberg et al., 2008; Jani & Han, 2014; Zha et al., 2014). There are several studies that explains how personal characteristics influence purchasing decision making (Adamopoulos et al., 2018; Koloseni, 2021; Lissitsa & Kol, 2021). It was found out that an individual with high level of openness to experience tend to try new things, but they are still cautious and will check the information about the purchase their trying to make (Dinesen et al., 2014). Conscientiousness is responsible for seeking academic proof to many of the situations (Hatzithomas et al., 2019). People with neuroticism characteristic tend to be cautious of every decision they take and later overthink it, so this personality trait is most likely to push individual to read as much information as possible before deciding to purchase (Awais Bhatti & Abdulaziz Alshiha, 2023). Agreeableness refers to an individual who would be most likely to trust and agree with a lot more e.WOM messages than any other trait (Salem & Alanadoly, 2021). Similarly, extraversion helps people to engage more in live and online communications, therefore it is being said that extroverts are active e.WOM users (Lynn et al., 2017). Based on the information adoption model, the information usefulness is influencing the information adoption (Sussman & Siegal, 2003). Previous research, which used IAM model as the basis agrees, that the IAM model is limited, and the field needs to be explored further, to fit the evolving concept of e.WOM based purchase intentions (Erkan & Evans, 2016; T. Park, 2020; Song et al., 2021; Tien et al., 2019). It is also known for the researchers that all the personal characteristics are related to purchasing decisions making and engaging in e.WOM communication (Malik & Singh, 2022; Miskon et al., 2014; Mouakket, 2018; Rosen & Kluemper, 2008; Tapanainen et al., 2021; Zhou & Lu, 2011), but it is still yet not known how they change the individual's purchasing decision when influencing the information usefulness, also how e.WOM message factors are responsible for willingness to purchase.

There is clear evidence in scientific literature that all the variables of this research have connections in one or more ways, but it is yet not clear how exactly the mentioned e.WOM message factors and "Big Five" personality traits affect the intention to purchase high involvement products. Therefore, the research is relevant, fully unexplored, and new – its findings could be a valuable addition to science, further research, and business.

The level of exploration. The previous studies proves that different e.WOM message factors (like e.WOM message valence, and message's visual cues) can affect the consumer's purchase decision and change their intention to purchase. Based on IAM model, different research work shows that the information usefulness influences the information adoption, as well as the level of information adoption affects the purchase intentions. The effect of e.WOM message factors influence on intention to specifically purchase high involvement products is less explored – the literature does not offer a broad proof of their effect, as well as while it is known that personality characteristics affects the way information is perceived as useful, but it is not yet broadly research how personality characteristics impacts the high involvement purchase decisions. Therefore, although the different parts of the effects of used variables are researched, the full set of the variables in high involvement product case were not researched before.

The novelty of the thesis. This Master thesis contributes to the science by exploring the personal characteristics impact on the purchasing decisions, how the personality traits affect the perception of information, as well as if the e.WOM message valence and visual cues are as important when high-involvement purchase decisions are being made. Scientific literature offers less information about high-involvement purchase decisions making, when personality characteristics are involved in consideration. Therefore, the findings of the Master thesis are important for the science, as it gives new perspective and another point of view on the influencers of purchase decisions.

The problem of the thesis. What are the main e.WOM message factors, personal characteristics of the receiver, and how do they influence the willingness to purchase high-involvement products?

The aim of the thesis. To investigate and analyse the influence of e.WOM message factors and receiver personal characteristics on their willingness to purchase high-involvement products.

The objectives of the thesis:

1. To analyse willingness to purchase high involvement products.
2. To investigate e.WOM message factors.
3. To define personal characteristics of a receiver.
4. To determine the research methodology based on Information Adoption theory for e.WOM message factors and receiver personal characteristics impact on willingness to purchase high involvement products.
5. To perform empirical research regarding e.WOM message factors and personal characteristics impact on willingness to purchase high involvement products.

6. To analyse the results of research to determine if e.WOM message factors and personal characteristics have impact on the willingness to purchase high involvement products.
7. With reference to the results of the research, to present conclusions and recommendations for the businesses and further research.

The methods deployed by the Master thesis. In this Master thesis, in the first part the method of the narrative scientific literature analysis is being used. By analysing previous relevant scientific literature, the foundation for the further research is being made. In the second part of the Master thesis, the research methodology part, the research is being compiled: the conceptual model is created, hypotheses are held, the method of factorial experiment design is chosen with the nonprobability convenience sample. In the third part of the Master thesis, the analysis of the research part, the collected data is being analysed: for it, the statistical tests of reliability, normality, linear regression and independent samples tests are being done. With the help of the tests, the hypotheses are being accepted or rejected and the conclusions are being made.

The description of the structure of the thesis. This Master thesis is compiled from three main structural parts: the literature analysis, the research methodology and the empirical results analysis. All three structural parts is used to solve the main problem of the thesis, to fulfil the objectives and to achieve the aim of the Master thesis. The first main part of the thesis – the literature analysis. By exploring relevant, extensive, broad and trusted scientific literature, the analysis of the previous relevant research is being made, relevant theories (like ELM, IAM model) is chosen and used to better understand the e.WOM message factors and personal characteristics impact on intention to purchase high involvement products by the route of information usefulness and information adoption. The first three objectives are relevant for the first structural part of the thesis – the literature analysis. The second main part of the thesis is the methodology of the research. By compiling the aim, objectives and problem of the methodology, also by creating a conceptual model of the research, raising nine hypotheses and explaining the methods of the research, the explanation of the research methods was made. The fourth and the fifth objectives of the Master thesis are relevant for the second structural part of the thesis – the research methodology. The third main part of the thesis is the analysis of the empirical data. The tests for the hypotheses are being held, the conclusion of the research is being made. In the end of the empirical data analysis part, the results of the research are discussed – the relevance to the science and business is explained. The sixth objective of the thesis is relevant for this part of the thesis. The seventh objective is aimed at the conclusions and recommendations for the whole thesis, summing up the whole research.

1. THEORETICAL REASONS FOR E.WOM MESSAGE AND PERSONALITY IMPACT ON HIGH INVOLVEMENT PROUDUCTS PURCHASE INTENTION

1.1. Intention to follow the advice to purchase high involvement products

In psychology, involvement is defined as a subconscious or conscious state related to a stimulus to an individual's ego (Sherif & Cantril, 1947). Therefore Traylor (1981), argues that involvement could be defined as understanding that different products in different peoples' lives has different impact on being central to an individual's like, attitudes, sense of identity and his relationship with the rest of the world. Two involvement types are known – low involvement and high involvement, since the level of involvement could range from low to high and varies depending on products, situations, individuals (Bell & Marshall, 2003). Also, the difference of involvement types depends on the extent of consumers cognitive efforts, search, evaluations during the choice process (Cowan & Ketron, 2019). Mittal (1989) states that the level of involvement could relate to the person's individual needs and motives within a purchasing situation or choice, while highlighting the importance of situational factors. In line with it, individuals experience different levels of involvement for different products, keeping in mind that some product categories are generally perceived as more involving than others (Bell & Marshall, 2003). High involvement products are known as high price and representation of consumer lifestyle, personality, and status (Gadhavi & Sahni, 2020; Lertwannawit & Mandhachitara, 2012).

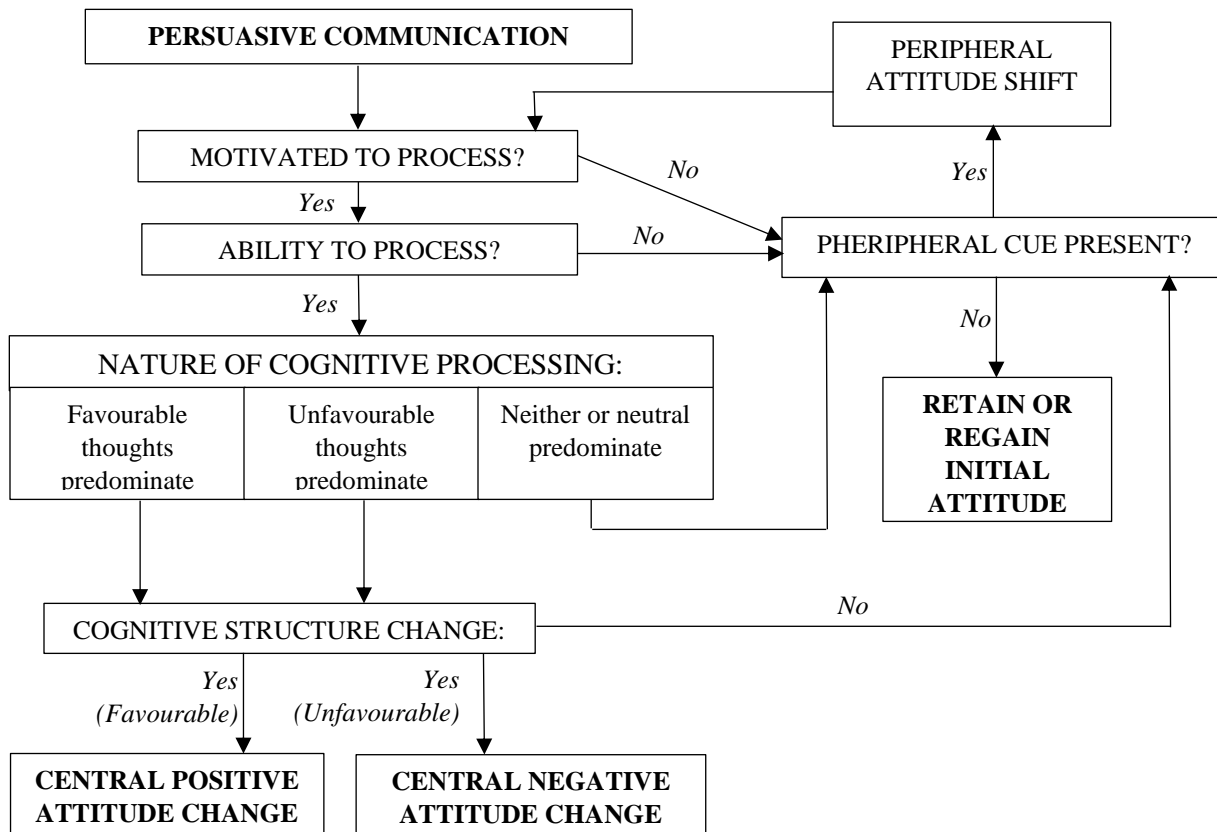
It is stated that high-involvement products have characteristics, by which can be identified as high-involvement product for an individual; if an individual perceives some product as unique, price risky, nostalgic, having association, is in good quality/excellence, sensory appealing, is personalized, it means he sees it as high involvement; it was also found out in the same research that necessity does not necessarily mean that product is high-involvement – necessary items can be equally high and low involvement products (Martin, 1998). It is also known that high-involvement products are known as a high price item, which makes the consumer think twice before making a purchase; is differentiated most frequently to find the best option; also, high-involvement products usually have more influencers (as his friends and family, situation of purchase, experts) (Martin, 1998). It is also frequently mentioned that higher involvement products have long and complex decision process, also emotional involvement is important factor for such purchases; it is also noticed that high-involvement products are purchased less frequently, or sometimes even only once (Radder & Huang, 2008).

Consumer involvement is considered an important factor in understanding how individuals process the information, and therefore how this information might influence the decision-making process; it was already found out that involvement into buying is significant aspect of purchasing decisions (Jeseviciute-Ufartiene, 2019). Consumer involvement usually depends on the product he is buying: if the product is routine based (for example bread, soap, or toothbrush), the consumer will not give a lot of thought about the details of the purchase, he will most likely end the decision as soon as possible; in contrast, if the product is not routine-based and is a one time, especially expensive product (a car, plastic surgery, braces, vacation packages), individual most likely to give a lot of thought, research before deciding (Handriana & Wisandiko, 2017; Jain, 2019; Kim et al., 2019). Scientific literature offers the explanation of consumers' involvement as it is influenced by individual's values, interests in long term (Ghali-Zinoubi & Toukabri, 2019; Rahman, 2018). Individuals process of purchase usually depends on how they reach to different impulses when having different situations – if the consumer is highly involved with a product, they are more likely to use more choosing factors (Montandon et al., 2017). Author Filieri (2016a) in the research explains that when the consumers are in their information search stage, they will be most likely to not stop after reading single review, individuals may read as many review messages as they can, especially depending on their degree of involvement, to make sure they will purchase good item, and also they are cautious of being scammed of fake reviews. Consumer thinking before decision making is complicated process, therefore scholars widely adapt Elaboration Likelihood Model to better understand how consumers determine information (for example, from e.WOM message) (Petty & Cacioppo, 2012).

Elaboration Likelihood Model helps to understand how consumers diagnose information depending on their involvement level (Petty & Cacioppo, 2012). Mainly, this model states that individuals have two options when they process information from messages related to products: central and peripheral (Petty et al., 1983). Central route is being taken when individual is motivated, capable and willing to process information, also, dedicates some time to provide rational responses for himself of any messages and information regarding particular product, therefore individual takes in mind the quality of information, its content and other factors; on the contrary, if the person is less motivated to process big amounts of information, are not willing to make time for information collecting, he will choose peripheral route of information processing (Petty et al., 1983) (*Figure 1*).

Figure 1

Elaboration likelihood model



Source: Petty & Cacioppo, 1986.

This model has been adapted and used to foresee how consumers adopt information and process it in the case of e.WOM receiving possibilities (Filieri & McLeay, 2014). In high-involvement product purchasing decisions, consumers use the central route for information processing, and that shows how high involvement products are carefully thought about. Although Filieri, Hofacker, et al. (2018) research shows that consumers, in high involvement purchasing decisions, could use both, central and peripheral route, because they are both motivated and willing to spend more time and value all the information about the product types they can possibly find – this research focused on consumers decision making when e.WOM message is one of the main factors to decide about the product. L. Arora & Kumar Sharma (2018) research also agrees to the opinion that in high involvement purchases, e.WOM message factors are important part of consumer's decision-making process – various e.WOM message factors related to quality, quantity and credibility have a significant impact on purchasing decisions. N. Arora et al. (2019) research also does not suggest different opinion and states that involvement in purchasing decisions has a significant positive effect

and message factors are important and can influence attitudes during this process. Therefore, it is approved that consumers do broad research, spare time and are motivated to find all the necessary information regarding the high involvement product they are planning to buy, and here not only the relevance of information is important, but also other factors, like e.WOM message appearance and its quality.

Willingness to follow the advice to purchase high involvement products is an important topic for researching customer's purchase decisions making. High involvement products are different from low involvement products because they are not routine goods, which require the customer's attention, time, and motivation to investigate. As the consumer is ready to exchange bigger amounts of money for the good or service which they have never purchased before, they need to be as sure as they need to know that their purchase is worth it. The ELM model could help explain how consumers choose to believe in information they read online – via central or peripheral route. Here the contribution of consumer's personality traits is also an unknown part which if researched, is beneficial for understanding consumer's purchase decision making process in the e.WOM communication case.

1.2. E.WOM concept and message characteristics

1.2.1. Electronic word of mouth conception

XXI century is a digital era, where almost every process in people lives has a touch of digitalization, especially everything that relates to purchasing, selling and other similar actions. After more than half of the century of having the internet, people adapted many new technologies, which helps and eases everyday living. One of such adapted manners when the purchase decision is being made is electronic word of mouth. Hennig-Thurau et al. (2004, p. 39) describes e.WOM as a “statement made by potential, actual or former customers about a product or company, which is made available to a multitude of people and institutions via the Internet”. It is important to lay out that e.WOM differs from the professional opinions and general information about the product, as originally, e.WOM is meant to be strictly consumption related, user generated content about the product which they used, that means e.WOM is not an advertisement, is not any kind of recommendation system, also it is not meant to be online search rankings or other kind of reviews which would be initiated by the seller; this phenomenon should be seen as consumer-generated and strictly consumption-related communications, which primarily direct receivers are other potential customers and consumers (Babić Rosario et al., 2020).

The wide opinion in scientific journals states that e.WOM is the most attractive tool to find information about the needed product for the customer, because individual is used to trust other

person's opinion, especially when he already tried the product, therefore the implication is made that the given comment about the good or a service is truthful and written in order to help others make purchase decisions (Book et al., 2018; Ismagilova et al., 2020; Kapoor et al., 2018). In other words, electronic word of mouth (e.WOM) can be defined as communication about the goods or services which work as a form of free of charge sales assistance, which can be helpful for consumers when learning about products, especially with clearing the uncertainties while trying to make a purchase decision (Kamboj et al., 2018; Pacauskas et al., 2018; Purnawirawan et al., 2015).

The main difference between traditional word of mouth face-to-face communication and electronic word of mouth is a channel – while WOM mostly happens between sender and receiver offline and usually both ends have significant tie strength, e.WOM usually takes place in indirect, public communications between people without any, or only with weak social ties (Chu et al., 2019; Shiau et al., 2017). To add, consumers sometimes have difficulties when trying to rely on the recommendation source (Xiang, Magnini, et al., 2015).

Consumers attitude towards the electronic word of mouth can influence how they engage and adapt its content (Erkan & Evans, 2016). Ngarmwongnoi et al. (2020) research found that positive attitude regarding e.WOM were recognizable on individuals, who were more interested in any type of information, that means they did not care about the credibility – such consumers found e.WOM to be important when trying to make purchasing decisions; conversely, consumers who showed negative attitudes towards e.WOM believed that this source of information on the products is unimportant, as for them it appears as mainly sponsored and intended for marketing – such consumers are convinced that the positive messages with the description of the product could only be sponsored and played as an advertisement.

Electronic word of mouth communication has a lot of components, which could influence individual's intention to behave or simply influence purchasing intention. E.WOM, as a channel, has a sender, a receiver, and the message itself. It is being said that e.WOM is different from other similar tools that users usually have limited information and knowledge about the sender of the particular information, therefore the message factors become the main consideration which helps consumers to judge the trustworthiness of the e.WOM message (Ismagilova et al., 2017). Literature sources explain that electronic word of mouth content is related to and associated with the argument quality, valence, sidedness and style of the message, also visual cues are very important aspect that has high influence on the quality and trustworthiness of the e.WOM message (Lin et al., 2012; Moran & Muzellec, 2017; Verma & Dewani, 2021). It is also said that especially the factors associated with e.WOM content are

the main elements that possibly influence the source credibility (Ismagilova et al., 2017; Lo & Yao, 2019). To add, it is shown that the relationship between the ease of reading and readers' conception of the value of the review is significant, therefore the readers tend to specifically search for the reviews that help them to gain the specific information they are needing (Z. Liu & Park, 2015). Visual cues are also the improving factor for the usefulness of the review and are seen as an influencing factor for increasing the intention to follow the advice (Casaló et al., 2015a; Flavián et al., 2017; Orús et al., 2017). Ludwig et al. (2013) research also approves the statements by adding that especially semantic content and style properties, for example, effective content and figurative language may also be significant in the situation of online reviews impacting the intention to follow the reviewer's advice.

Electronic word of mouth communication is a considerably fresh, but already one of the most useful tools for consumers to help form the intention to purchase products. There are a lot of elements of e.WOM which are important for consumers' intention forming, for example – the source, the sender, the receiver are the main basics, along with the message itself as a base for forming an opinion (Akdim, 2021). Two of the main e.WOM message factors are the valence and visual cues. E.WOM message valence refers to the positive or negative information content in an e.WOM message, in other words valence defines if the review is positive or negative (Filieri, 2016a). E.WOM message's visual cues refer to the visual elements that accompany an e.WOM message, for example, reviewer's made pictures, overall product rating and else (Akdim, 2021).

Electronic word of mouth communication is widely used in many different business areas. As it is very popular among the consumers, which often relies on other individuals' opinions about the products they have already bought or thinking about purchasing, the e.WOM concept must be researched even more. It is important to know how the messages could make an impact on consumer decisions, starting with exploration of how different e.WOM message factors – valence and visual cues are important for the readers to perceive the received information from the message useful.

1.2.2. E.WOM message valence

E.WOM message valence explains the positivity or negativity of the evaluation of the product by the customer in a review (Filieri, 2016a). The review could have a positive, negative, or neutral tone in the review, and that is the nature of the information (Amblee & Bui, 2011). It is said that for some products, e.WOM message with negative valency is more influential and considered more helpful and informative than e.WOM message with positive valency (Schindler & Bickart, 2012). It is important to mention that it was generally found out that negative information in general has more

influential power than favourable information (Chiou & Cheng, 2003). Generally, negative information about the product is used by the customers to just identify and reject the not good products with a low quality, bad customer service or other problems, so negative reviews are being used as a tool to filter bad products out (Nguyen & Vo, 2021). But when taking e.WOM platforms into a consideration, products, which have huge quantities of good and pleasurable evaluation, tend to be more recommended to family and friends than products with mixed valency reviews (Kudeshia & Kumar, 2017). It was discussed that while negative, but objective reviews are the most useful while trying to make a purchase decision, positive evaluations, both objective and subjective, actually significantly increases the positivity of an attitude for a product, also increases the purchase intention; positive word of mouth can benefit also in connection between the customer's emotional level trust and the intention to make a purchase decision, as a benefit also improves consumer's perceived integrity (Lin & Xu, 2017). In addition, it was found out that positive valency can also result in favourable attitude towards the brand, where if negative experiences are gained and brands are switched, the word will be sent to the friends and family, which also would become discouraged to buy the product (Amblee & Bui, 2011).

Although, Qahri-Saremi & Montazemi (2019) states that negative electronic word of mouth can be understanding as more diagnostic than positive e.WOM messages for the situation where objects are categorized into evaluative categories, mainly because social norms lead consumers to write positive e.WOM messages more often than negative messages. In line with it, this makes positive e.WOM messages more widely spread than negative e.WOM messages, which, according to the author, are rarer (Chen & Lurie, 2013). To add, negative e.WOM messages could be more conveniently used for categorization of products, which can in turn be seen as higher quality information (Qahri-Saremi & Montazemi, 2019).

However, not all negative valency reviews possess better quality than positive valency reviews. This can be confirmed by studies, which concluded, that negative messages are not more diagnostic than positive messages in terms of controlling for the effects of e.WOM message quality; it is shown that satisfied, happy customers are motivated to write comprehensive, well-stated and in-depth reviews, while unhappy customers might use the e.WOM platform as a place to vent their disappointment with the product or customer service (Wu, 2013; Wu et al., 2011). It is also believed that negative valency of the e.WOM message can also come from customer's negative emotional state, for example anger, sadness, or stress, rather than the actual low-quality attributes of the product; once the effect of the message quality on customers' judgements are controlled, the effect of negativity

is reduced and ignored altogether (Kim & Gupta, 2012; Wu, 2013; Wu et al., 2011). To sum the idea up, it is said that negative information in a message will grab the attention in most of the cases, but attention alone cannot guarantee the value or the trustworthiness of the given information (Wu, 2013).

Another similar research was conducted by Ismagilova et al. (2021), which also suggests that it is very important to have positive message valence (as a positivity bias), for increasing the understanding of the e.WOM message helpfulness, trustworthiness, and credibility, when compared with negative e.WOM message valence, or parallelly, with two sided reviews, which incorporate both positive and negative. This means that the positivity of the reviews is regarded to be trustworthy, quality content, while individuals may not always find the negative e.WOM message trustworthy and worth believing.

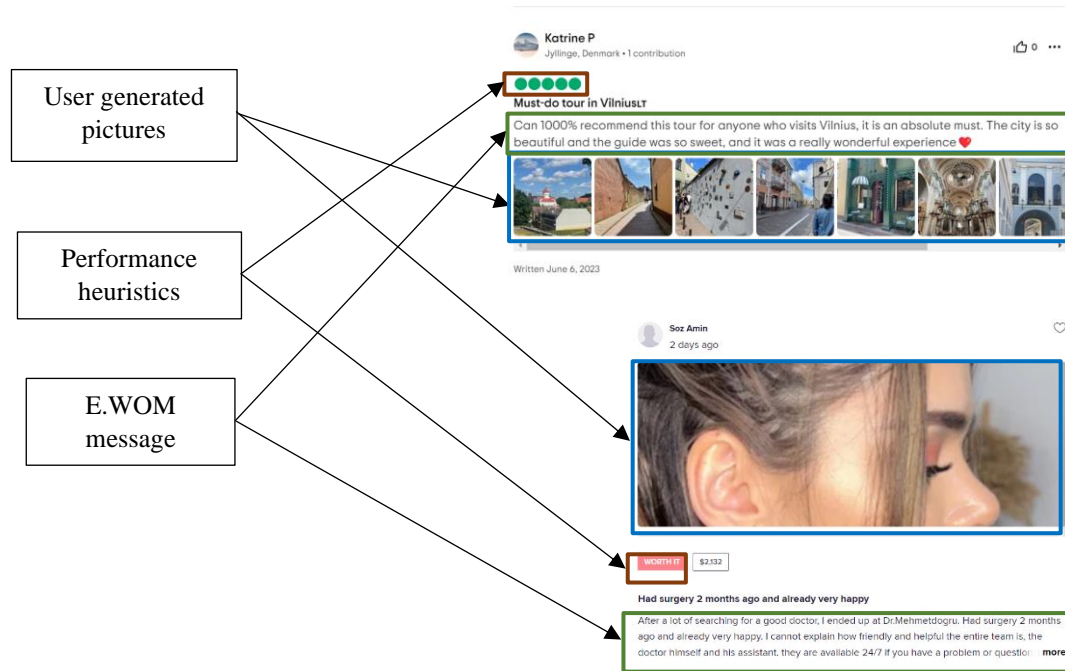
Valency of the e.WOM message is an important point when trying to understand receiver's actions after gaining the information from the message. Different studies found different results on how consumers react to the valence of the reviews and how it changes their willingness to believe it and follow their advice. Therefore, it is important to know how different e.WOM message factors work and how they also influence the behaviour of a client, as another important e.WOM message factor is visual cues.

1.2.3. E.WOM message visual cues

Consumer reviews and product rating platforms (for example, Tripadvisor, Google reviews), provide visual cues, visual heuristics, that enables consumers to get information and learn about the overall rating and satisfaction of the performance of a product (Xiang, Schwartz, et al., 2015a), as an example – ratings, ranking scores (Filieri, 2015). Performance visual heuristics are defined as a visual information of the overall performance, level of satisfaction about the particular product (for example destination, plastic surgery), and is expressed by the consumers who has already bought the product, did the service (for example, visited a destination, did a plastic surgery) and reviewed, rated the product on an e.WOM channel (Filieri, Lin, et al., 2021). Performance heuristics, a visual information shortcut about the review evaluation is mostly presented in a form of a symbol, or, as in above example - circles, or even a short sentence highlight, sometimes coming with a ranking score, from which it should be clear how satisfied the customer is with the experience (Filieri, 2015; Filieri, Acikgoz, et al., 2021). (*Figure 2*).

Figure 2

Visual cues of the e.WOM message in “Tripadvisor” and “Realself” sites



Source: Filieri, Lin, et al., 2021; Realself.com, 2023; Tripadvisor.com, 2023.

Different scientific articles discuss various aspects of ratings and rating scores influential power on various fields of consumer behaviour and business related outcomes: the results of the scores on the company’s performance, the customers attitudes towards the company and intention to buy from them, the understanding what customer satisfaction is consisting of towards the company (Casaló et al., 2015b; Xiang, Schwartz, et al., 2015b; Xie et al., 2014) Also, the influence of ratings and rankings on e.WOM message helpfulness, especially if there is a possibility to rank the review as helpful or not itself, and on individual’s satisfaction and continuance intention (Filieri, Acikgoz, et al., 2021; Filieri, Raguseo, et al., 2018; S. Park & Nicolau, 2015). In addition, visual performance heuristics could be related to cognitive miser perspective (Fiske & Taylor, 1991), as individuals like to use shortened summarized information to put in as little mental effort as possible and get best results when making decisions (Filieri, Lin, et al., 2021).

Another visual cue is user-generated pictures. Photographs of a product, the result after using a product or after the service, enable customers to create the frame and a story about it, which is highly promoted action in our society by the communities or platforms, mobile applications (Filieri, Acikgoz, et al., 2021). The existence of the pictures in the reviews gives the reader some kind of assurance, that the review is real and trustworthy, such reviews are also better processed and seen as more credible

than company's uploaded pictures (Filieri, 2015; Lee & Shin, 2014; Robinson, 2014). Company's generated pictures are seen as expensive, glossy, and perfectly arranged, therefore not always trustable by the customers (Marder et al., 2021). Also, customers see additional value in pictures in a e.WOM message because it is judged as more helpful in getting information about the details of the products, natural customers uploaded pictures can show more aspects of a product than company may want to share (Yang et al., 2017). In this case, the user generated pictures sometimes show more of a context, which then helps the consumer to understand more about the product (H. Kim & Stepchenkova, 2015). In addition, pictures can have a powerful meaning to stimulate individual's emotions (Paivio, 2013), and therefore have a power to generate the interest in the product (Filieri, Lin, et al., 2021).

Overall, the visual representation of a product is known to reduce the uncertainties and therefore increases the confidence in the product and its evaluation, later helps consumers to intend behaviours (Papathanassis & Knolle, 2011). So, reviewer generated visual content is even more useful for the decision maker, because such visual information is considered as highly diagnostic and helps with uncertainties left after getting the official supplier's information on a product; it is known that honest reviews with visual content even increases sales and trustworthiness of a company (Filieri, 2015; Xia et al., 2020).

Visual cues in e.WOM message is an important factor impacting the consumers intention to behave. Both visual review ranks or ratings and reviewer generated pictures adds trustworthiness and certainty to the review and are highly valued from the receiver of an e.WOM message side as it helps to fully understand the product and can visually see the proof of it. So, it is known that visual cues are another highly considered e.WOM message factor, as is argument quality which helps to perceive the trust for the reader.

1.3. E.WOM message information adoption

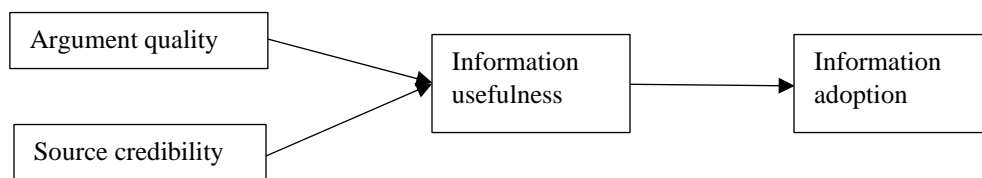
It is being said that information adoption, especially from online channels of discussion for communities, has an important impact on consumer behaviour; while the information is being adopted, receivers transform the information they gather from external sources to their own internal knowledge, and therefore can use this information when in the need (Hsu, 2022). The most common example in the literature is explained as before information receivers decide to make a purchase, they search for the relevant information in the information sharing channels or virtual information boards, then they process the information and take out only what is relevant, like-minded or corresponds to

their personal experience, and this information points are then becoming the decision-making pros or cons (Hsu, 2022; Pitta & Fowler, 2005).

In line with these considerations, the Information Adoption Model can explain these connections. IAM theory integrates both ELM and TRA theories and explains the influence of received information on individual's decision making, and, more specifically, purchase behaviour (Sussman & Siegal, 2003). The information adoption model explains the operation during which an individual collects and processes, later using the information gathered from the virtual communicating sources to change or justify one's decision-making behaviour. According to Sussman & Siegal (2003), the independent variable argument quality is the central route, and the source credibility is the peripheral route (origin of ELM theory), which are responsible for influencing information usefulness – individual, perceiving given information as useful, adopts it to her or his own needs (*Figure 3*).

Figure 3

Model of Information Adoption



Source: Sussman & Siegal (2003).

Song et al. (2021), in the study, which adapted IAM to purchase intention in the situation of e.WOM, proved, that information adoption is influencing purchase intentions, and information adoption is indeed influenced by information usefulness. Other scholars have also found that consumers consider e.WOM messages more useful, trustworthy, and reliable than commercials, advertising, product descriptions – that means information is better adopted from the e.WOM messages, generated by other consumers, than official information, provided by the seller (King et al., 2014; Verma & Dewani, 2021).

Previous studies which used IAM model as the basis for their research agrees that the Information Adoption Model is limited, and further studies should extend the model and develop it to accurately reflect the evolving concept of e.WOM based purchase intentions (Erkan & Evans, 2016; T. Park, 2020; Song et al., 2021; Tien et al., 2019). Therefore, different independent variables have been added as influencers to the information usefulness, to widen the knowledge of the usage of IAM. Instead of argument quality and source credibility, scholars also explore how other e.WOM factors

affect the information adoption and uses the e.WOM message valence and visual cues (Lin & Xu, 2017). To further investigate the IAM model, the effect of “Big Five” personality traits model has also been included in the equation – various studies have explored how different personality traits affect the information usefulness – how individual’s personality changes the perception of the usefulness of the given information, and that is directly related to the e.WOM messages and what content is provided in it (Adamopoulos et al., 2018; Miskon et al., 2014; Tapanainen et al., 2021). The information usefulness then is responsible for information adoption, and information adoption, in e.WOM message context, is responsible for the intention to purchase high involvement products.

Information adoption of e.WOM message content is one of the most important influences when talking about the consumer’s purchase intentions. Individuals tend to filter the information they receive and use only the information they find accurate in their situation. As previous studies show, individuals tend to adapt information differently, and that can depend on the personality of the receiver, as well as on the perception of information usefulness.

1.4. E.WOM message information usefulness

Every individual has their own inside system of filtering the information as useful, needed, and important for them, and not relevant, not worth remembering or using. In other words, e.WOM message information usefulness could be defined as the extent to which individuals understand the given information as useful (Erkan & Evans, 2016). It was proven that big amount of data consumers see every day as e.WOM content, is too broad for consumers to remember and use in the future, so due to the information overload, they have to filter, evaluate and find the message useful, to bring that information to the next step – information adoption (Furner et al., 2016; Hu & Krishen, 2019). In line with that, information usefulness evaluation step is important factor which now impacts the receiver to adopt the given information for further use of purchase decision making (Hajli, 2015; T. Park, 2020).

Scientific literature offers different variables and situations, in which information usefulness is manipulated by different e.WOM message factors – valence, tone of message, visual heuristics (Filieri, Lin, et al., 2021; ShabbirHusain & Varshney, 2022). These studies provide examples of high importance goods purchase decision making, but it does not yet target specifically e.WOM message valence and visual cues.

Chong et al. (2018) in their study adapted the IAM model to check the influences on more different variables, but kept the same essence of the model, and found out that the usefulness, which

is perceived from e.WOM is influential to information adoption; the scholars explored the situation of traveling, which is also understandable as high-involvement service. It is also clear, that as information usefulness has the relationship with the information adoption, it can have significant impact on the purchase intention as well. Other studies show, that e.WOM is one of the most valuable channels for consumers to gain information about the needed product or service – as mentioned before, consumers tend to trust e.WOM message more than official information of the seller, therefore they find e.WOM information useful, important. Erkan & Elwalda (2018) study on proving the IAM model accuracy in purchasing decision context is another argument to explore the possibility to adapt the model to new variables: e.WOM message factors influence on information usefulness, which influence information adoption, and information usefulness can be also impacted by the personal characteristics of the receiver.

Information usefulness plays an important role in Information Adoption model. It has been proved previously that different factors affect the information usefulness, and not all of it was researched before. Some of the possible factors, explored in the scientific literature and which could influence the perceived usefulness of information, are e.WOM message factors and personal characteristics of the receiver.

1.5. Personality characteristics of the receiver

1.5.1. Conception of personality characteristics of the receiver

Personality is defined as “the dynamic organization within the individual of those psychological systems that determine his characteristics behaviour and thought” (Allport, 1961, p. 28). Personality itself contains combination of various psychophysiological patterns of behaving, feeling, thinking, and interacting, which all combined affect human behaviour (Maria Balmaceda et al., 2014; Ojedokun, 2018). For years researchers have studied the personality to find out if, and how it can determine, influence or impact individual’s decisions. Physiological patterns which impact differences in individuals are now conceptualised at various levels to create classifications of different personality characteristics (Brick & Lewis, 2016). Personality characteristics or personality traits are now known as specific manner of rational emotional behaving and reasoning by the person, which patterns should repeat over time in different situations and not completely change (Hespos & Bornstein, 2016; Osatuyi, 2015).

It is known that personality traits are related to the wide number of behaviours in online contexts (Jani & Han, 2014; Tan & Yang, 2014). That is because personality is a direct driver of

individual's behaviour, therefore it determines the amount of interaction with the environment (McKenna & Bargh, 2000). Usage of mass media and online behaviours are being influenced by the personality (Ryan & Xenos, 2011). It is also being said that consumer's personality traits affect the individual's beliefs, behaviours, and attitudes towards the internet usage (Kim & Jeong, 2015). Adamopoulos et al., (2018) research also proves the statistically significant effects of WOM effectiveness and personality characteristics.

Consumer's behaviours towards the internet usage are being adopted by different personality models, and one of the most accurate for researching social behaviours and personality is the "Big Five Model" (McCrae & Costa, 2003). The "Big Five Model" is created to evaluate personality by reflecting on an individual's ranking of five main personality-based traits: openness to experience, conscientiousness, agreeableness, extraversion, and neuroticism (Ehrenberg et al., 2008; Jani & Han, 2014; Zha et al., 2014). The "Big Five Model" is used as a comprehensive theoretical framework of factors sufficient to represent individual's personality in terms of characteristics, which is created for naming, distinguishing, and ordering the different (emotional, behavioural, experiential) traits of humans to adapt it to different situations and know the reasons of different scenarios (John & Srivastava, 1999). Extraversion shows the need to engage with social world, be active, enjoy all kind of social interactions; conscientiousness is about the extent to which the person is responsible, dependable, concerned to details; openness to experience explains individual's need and want to try new things, generate unique ideas and get unique experiences; agreeableness shows how altruistic, sympathetic, cooperative and agreeing one is; neuroticism mainly shows the state of negative emotions, stress, anxiety and sadness, anger (Lissitsa & Kol, 2021). These five personality traits have been used in various situations of predicting human behaviour very accurately and over time there are significant amount of information collected on categorising the information to these five traits (Kiarie et al., 2017; Soto, 2018).

How these personality characteristics influence consumer satisfaction, trust, and social media usage, were found out in one of the previous research projects, which has shown that each of the personality characteristics has a significant impact (Jani & Han, 2014). It was also found that usually the ones who have high levels of agreeableness, conscientiousness or openness writes more effective word of mouth communication, while more introverted users are more sensitive to the e.WOM message, in contrast to the extroverted readers (Adamopoulos et al., 2018). Although, the other research found that neuroticism, conscientiousness, and agreeableness has not got any correlation with hedonic products, while extraversion and openness to experience show positive correlations between

the personality characteristics and hedonic goods purchases (Lissitsa & Kol, 2021). Another study by (Marbach et al., 2016) shows that only three of The Five Big personality characteristics are relevant when talking about online consumer's engagement, that is agreeableness, extraversion, and openness to experience. In context of bank services as high-involvement service, it was found out that neuroticism does not have negative influence on the use of banking online services; so, other four personality traits have a positive influence on such service and its efficiency (Koloseni, 2021). Taking into consideration previous research, it is seen that in various backgrounds, not all the main five personality traits are relevant or has a significant relationship between it and purchasing behaviour.

In general, there are a lot more articles about studies related to impulsive buying and personal characteristics (Gangai & Agrawal, 2016; Husnain et al., 2016; Miao et al., 2020), than planned high-involvement purchases and e.WOM messages impact on intentions and behaviour. Therefore, it is clear that personality characteristics has a significant influence in many types of behaviours regarding e.WOM and purchases, so it is needed to find out different case scenarios, in that case it is important to understand how each of the "Five Big Model" personality traits (openness to experience, conscientiousness, agreeableness, extraversion, and neuroticism) could be important to individuals behaviour in case of high-involvement, planned purchases.

1.5.2. Openness to experience

The first personality trait of the "Five Big Model" personality characteristics is openness to experience. McCrae & Costa (2003) represents this personality trait as susceptibility to new experiences, ideas; usually, individuals, who has a high score on openness to experience, tend to be also curious, imaginative, and original, while low openness to experience usually brings in caution, conservativeness. People, who are open to experience, can be understood as intelligent, sensitive to aesthetics, has active imagination and has high intellectual curiosity; one of the advantages of such personality trait is that people show the behaviour of being not afraid of accepting alternatives, generates unique and creative ideas and have abstract thinking (Salem & Alanadoly, 2021).

It was also found out that people who are open to experience have a greater need for seek and arousal sensations in order to have some kind of adventure and therefore gain new experiences, learn new things and get some unseen insights, this could be reasoned by their higher level of curiosity which pushes to always try something new (Chang et al., 2019; Roszko-Wójtowicz et al., 2022). One of the main effects of this personality characteristic is that they face uncertainties and unfamiliar

situations with an open mind and confidence, always seeking for a positive outlook (Awais Bhatti & Abdulaziz Alshiha, 2023).

This personality trait also stands for the person who has flexibility of thought and tolerance of new ideas (Mendonca, 2016). Openness to experience allows a person to have tolerance of diversity, broadness of a person's cultural interest and exploration of novelty (Reina Mendonça, 2020). Also, an individual with a high level of openness to experience are usually willing to try and are interested in new and different things and have a very high level of trust due to their tolerant and open-minded nature (Dinesen et al., 2014).

Individuals, who show high levels of openness to experience, have more tendency on sharing more information in social platforms, as well as it is important to them to read new information and such individuals tend to take it seriously; they are used to find new ways of communicating and therefore creating new social relationships (Esmaeelinezhad & Afrazeh, 2018; Lynn et al., 2017; Maria Balmaceda et al., 2014). Controversially, it was found that high level of openness to experience in people could also lead to the tendency of them using private messaging more than public messages (Hatzithomas et al., 2019).

Overall, openness to experience personality trait is a unique set of emotions and behaviours an individual can carry. One of the most important contents of this personality trait to this research is their likeliness to try new things, communicate and be open to everything. That means that such individuals could be more likely to believe and trust e.WOM message when trying to find organic information about the product he would like to try out as a new experience. As openness to experience is not the only one important characteristic of a consumer, it is needed to know how other traits, like conscientiousness could be related to e.WOM message factors influencing the relationship between the personality traits and intentions.

1.5.3. Conscientiousness

Conscientiousness, as a personality characteristic, brings a lot of various descriptions of the behaviours and thinking of a person with high levels of conscientiousness. As states McCrae & Costa (2003), conscientious individuals are mostly considered as high in competence, rational and informed, also they are usually thorough, ambitious, organised, good planners of time and tend to think first and only then act; on the contrary, people who do not tend to have conscientiousness as a high-level characteristic, are impatient, lazy, immature, careless. Mendonca (2016) states that conscientiousness goes well with qualities like order, persistence, purposeful, dutifulness and motivation in goal directed

behaviour. This personality trait is the reason individuals see the need to be well informed and values control (Dinesen et al., 2014). It is being said that conscientious individuals trust less and are big thinkers (Reina Mendonça, 2020).

Another addition to understanding the conscientiousness personality trait is that the individuals who has vivid trace of conscientiousness behaviour are being considered as “global thinkers” (Salem & Alanadoly, 2021). That is because they are in high respect for duty, they are organised, shows a great desire for achievement, and adhere rules and norms very seriously (Brick & Lewis, 2016; Kvasova, 2015; Soliño & Farizo, 2014). With these advantages, conscientious people have great self-control which help in making effective, well-informed decisions (Salem & Alanadoly, 2021). It is widely described that such individuals are always focused as they learn a new skill and tend to consider and analyse issues before making any decisions, taking any actions, or adopting any new opinions because of them being cogent and highly analytical (Ojedokun, 2018; Osatuyi, 2015; Tommasel et al., 2015). Ojedokun (2018) found that conscientiousness in individuals makes them feel a sense of responsibility and moral obligation, therefore individuals will always try to initiate the problem solving.

In context of internet related activities, conscientious people have the ability to spread information through the electronic word of mouth, as they feel involved in sharing their knowledge (Salem & Alanadoly, 2021). Unlike other personality traits, this characteristic makes the person feel like maintaining the social circle by engaging with others in social media could be a waste of time (Bachrach et al., 2012; Esmaelinezhad & Afrazeh, 2018; Lynn et al., 2017; Özgüven & Mucan, 2013). It was also noticed that such individuals seek academic proof to many of the situations and are always keen to self-improve (Hatzithomas et al., 2019).

Conscientiousness is an important personality characteristic. It is mostly responsible for being thoughtful before making any decisions. As it is relevant to know what could impact individual's intentions, especially when the relationship is moderated by e.WOM message characteristics, this personality trait could explain a lot about how people think, how they accept an online review message and later how they behave. Similarly, there is the same need to know the concept of the agreeableness personality trait, as it could be also an important measure of consumer's decision making.

1.5.4. Agreeableness

Agreeableness is the most benevolent personality trait, as agreeable individuals tend to be kind, warm, cooperative, and usually tries to avoid conflicts, also they are really trusting, believing

the best of others and therefore rarely suspects any hidden intents (McCrae & Costa, 2003). Agreeableness are the most behaviour with others descriptive characteristic from all five; individuals who are highly agreeable, tend to be caring and kind, having warm and personal orientation toward others, because they always try to have a good relationship with everyone around them and therefore are characterised by communal orientation (Reina Mendonça, 2020). To add, this personality trait is known for having a high trust in others as such people are simply seeing only good factors about other persons (McCrae & Costa, 2003). Agreeableness, as personality trait, could be understood as the quality of interpersonal relationships and also concern over self-image (Hatzithomas et al., 2019; Ojedokun, 2018). Agreeableness describes the individual who has various specifics like being trustful, respectful, sympathetic, pro-social, affectionate, straightforward, always eager to help, especially hold positive beliefs about others and live for harmony and seeks acceptance (Hespos & Bornstein, 2016; Kvasova, 2015; Osatuyi, 2015; Soliño & Farizo, 2014). It was noticed that people with high level of agreeableness are priceless when working in a team and being involved in activities which require cooperation, they also usually enjoy helping others (Esmaeelinezhad & Afrazeh, 2018; Lounsbury et al., 2016). Soto (2018) states that this personal characteristic helps individuals to engage in communicative tasks, but also are very likely to have their own religious beliefs, but actively participate in volunteering work and they are happy to be able to help their community and be a part of it.

In terms of social media, this personality trait is found to be positive indicator – people with agreeableness trait are positively associated with the usage of social media for various reasons like creating relationships, gaining approvals – they tend to be active engagers to other people reviews, texts and similar information in order to maintain their social circle (Correa et al., 2010; Esmaeelinezhad & Afrazeh, 2018; Hatzithomas et al., 2019; Salem & Alanadoly, 2021).

This personality characteristic is very accurate for decision making when trying to decide on an important purchase and trying to find relevant information online. It is possible that this personality trait might be the reason a person agrees with the message he reads. Agreeableness, as a personality trait, is unique in its possibility to find a way in every situation. While agreeableness is highly related to finding a fitting approach for any situation, extraversion might offer quite different solutions to decision making problems.

1.5.5. Extraversion

Extraversion might be the most accurate personality trait when talking about social processes. As it is being said, extraversion is all about social interactions and lively activity – this personality trait is usually found in those who are more sociable, active, lively (McCrae & Costa, 2003). Tepavčević et al. (2021) states that extraverts are the people who usually needs engagements in social activities, preference for bigger gatherings and shines in confidence, talkativeness, and energy. It is being said that this characteristic comes with warmth, positive emotions, gregariousness, but also with social dominancy, hierarchy, therefore cautiousness are also usually in the picture (Freitag & Bauer, 2016). The opposite trait, introversion, are usually seen as tending to withdraw, being passive and shy (McCrae & Costa, 2003). It is also known, that on the contrary to introverts, extroverts tend to show higher levels of trust, and this is also related to the need to socialize with others, make social interaction and communication (Reina Mendonça, 2020). Extraverts tend to involve themselves into more adventurous experiences, while also generally showing less signs of stress or anxiety regarding the events happening in their lives, it is because of their different approach to life, therefore extroverts have their own problem dealing mechanisms which help them solve issues more effectively than others (Awais Bhatti & Abdulaziz Alshiha, 2023). It is known that extraverts usually are more participating in the relationships, which shows that they are great conversation hosts and possesses a lot of social levels (Salem & Alanadoly, 2021). Individuals tend to need to express themselves more, and will show a great comfortability when doing so, no matter the social group or situations, that is why they are so good at socializing (Brick & Lewis, 2016; Hespos & Bornstein, 2016; Ojedokun, 2018). Another noticeable thing of extraverts is their approach to new experiences – individuals tend to seek out for the activities which could stimulate their levels of excitement and therefore brighten their lives (Akula & Singh, 2023; Al Doghan & Abdelwahed, 2023; Sreen et al., 2023). As extraverts tend to have more positive behaviors (Soto, 2018), they usually have more followers on social media accounts, which means that they are using all of the social media possibilities and are more of a demonstrator than an information seeker (Tommasel et al., 2015). There are also other statements, that extraverts show positive and significant interaction on social media platforms by being active in groups, sharing information and similar (Correa et al., 2010; Lynn et al., 2017). The individuals who are extraverted shows great social skills in the online communities, groups, so they tend to create more connections, spends a great amount of time communicating with others, as well they try not only to share, but also to seek information/knowledge through online platforms (Correa et al., 2010; Esmaeelinezhad & Afrazeh, 2018; Hatzithomas et al., 2019; Lynn et al., 2017).

Extraversion is one of the most externally noticeable personality characteristics. It is different from others, because individuals' surroundings might always know how and why the decision will be made, as extroverts are likely to loudly express their thoughts. Despite that, they still do good research before purchasing important products, so it is important to find out how this personality trait could influence decision making. Extroverts may usually maintain positive approach to interactions and situations, while the neurotic person would doubt and be indecisive before the important decision.

1.5.6. Neuroticism

Neuroticism is the opposite of other four characteristics positivity. Neuroticism is known for its stimulation to experience negative, unpleasant, and disturbing emotions and by that stimulates corresponding thoughts and actions (McCrae & Costa, 2003). This personality characteristic could be also described as a negative emotional state and a personality trait which carries tendency to feel negative emotions, for example, jealousy, depression (Sreen et al., 2023). Neurotic individuals are sensitive, very insecure and could be easily vulnerable to the real or even imaginary dangers and therefore having constant negative emotions which heavily drains them; consequently, neurotic persons always expect something bad would happen to them, therefore they are hardly adaptive to the social environment (Bajwa et al., 2017; Ojedokun, 2018; Soliño & Farizo, 2014; Tommasel et al., 2015).

Neuroticism can also be described as the characteristic of distrust, loneliness, fear, anxiety – neurotic people are tense, nervous, prone to worry and gives a lot of attention to the thoughts of what could go wrong; neurotic people has trust issues, so when judging the trustworthiness of others, they are more likely to think of more negative scenarios, it was also found out that such people are more likely to perceive a betrayal, and in case of such event neurotic persons usually take in the negative emotions deeply and therefore are unable to trust others in the future (Reina Mendonça, 2020). It is known for the scholars that neuroticism trait is more widely spread at this time, as people in this generation are more likely to develop various psychological conditions like depression, aggression, rage, sadness, anxiety and fears, therefore, as this is a particularly new phenomenon, there is not everything in known about how such emotional states or active personality traits affects the thinking of the individual (Awais Bhatti & Abdulaziz Alshiha, 2023). Due to neuroticism, people lack confidence and self-esteem, their planning skills could be not properly developed, as they tend to spend a lot of time on questioning their decisions and laying out all the possible pros and cons,

thinking about every possible risk that could arise and be the consequence of the decision they made (Jani et al., 2014).

Mutual research has come to an opinion that highly neurotic individuals seek to hide behind electronics and digital platforms, that is why such people are always in use of social media (Correa et al., 2010; Esmacelinezhad & Afrazeh, 2018; Gil de Zúñiga et al., 2017). It was also found out that such persons are more likely to have a fully filled and informative profile, because they could feel by this the compensation for the lack of offline self-image creation, and with the presentably filled profile they could be more noticeable and be able to make new friends and get support from others (Bachrach et al., 2012; Hatzithomas et al., 2019). Another interesting finding in research, is that neurotic individuals tend to communicate more with the more or less opposites of themselves – less neurotic people which are emotionally stable, to be more aware and reflective of their own behaviours, also such relationships could also be used as a guide to “normal” behaviours (Tommasel et al., 2015).

Neuroticism is the highly negative personality trait. It is completely different from the other four personality characteristics. Despite it being highly negative and unpleasant, neuroticism could highlight other personality traits, as every person has different level of each personality trait. All the five personality traits could be the good reason for individual’s unique decision making.

2. METHODOLOGY AND RESEARCH DESIGN FOR ASSESING E.WOM MESSAGE FACTORS AND PERSONAL CHARACTERISTICS IMPACT ON INTENTION TO PURCHASE HIGH INVOLVEMENT PRODUCTS

2.1. Research methods and conceptual model

Scientific literature offers proof that different e.WOM message factors have different influence on information credibility and usefulness (Filieri, 2016a; C. A. Lin & Xu, 2017; Nguyen & Vo, 2021). Therefore, Information Adoption Model states that information usefulness has impact on information adoption, which is responsible for influencing purchase intention (Sussman & Siegal, 2003). Studies shows that 5 Big Personality traits have impact on how the person finds the information useful (Ribeiro-Navarrete et al., 2021). Most of the studies, which analyses similar situations, does not include into consideration high involvement products or services. As consumers tend to give more thought before purchasing high involvement products, this research can give valuable insight into how consumers would behave in such situations.

The problem of the research. How different e.WOM message factors and personal characteristics of consumers influence intention to purchase high involvement products?

The aim of the research. To investigate which e.WOM message factors and personal characteristics of consumers influence intention to purchase high involvement products.

The objectives of the research:

1. To develop a conceptual research model and hypotheses linking e.WOM message factors, personal characteristics and purchase intention.
2. To design a questionnaire to measure e.WOM message factors and personal characteristics impact on purchase intention.
3. To collect research data.
4. To test the hypotheses based on the collected data using statistical analysis methods.

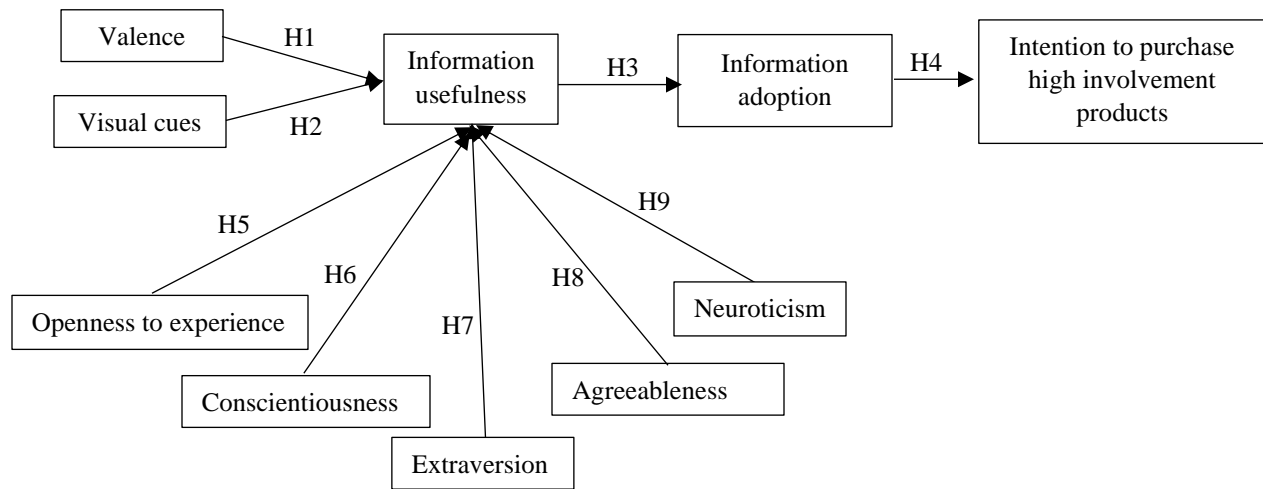
Justification of the conceptual model

The conceptual model is based on the Information Adoption Model, which shows how different variables (originally argument quality and source credibility) are beneficial for information usefulness, helping the information to adapt better (Sussman & Siegal, 2003). Adopted information (and formed attitude) is important measure on consumer's purchase intention or behaviour, which is also proved by the Theory of Planned behaviour (Ajzen, 1991). Previous studies in the business field, which used IAM model as the basis for their research agrees that the Information Adoption Model is limited, and further studies should extend the model and develop it to accurately reflect the evolving concept of e.WOM based purchase intentions (Erkan & Evans, 2016; T. Park, 2020; Song et al., 2021; Tien et al., 2019). Therefore, by exploring scientific literature, two e.WOM message factors are added to find out the possible relationships of e.WOM message valence and visual cues with further variables and, lastly, with intention to purchase high involvement products. As literature review shows, there are a lot of suggestions, that personality have an impact on information usefulness, when purchasing intentions and online social channels are present (Malik & Singh, 2022; Miskon et al., 2014; Mouakket, 2018; Rosen & Kluemper, 2008; Tapanainen et al., 2021; Zhou & Lu, 2011). The same information can have different effects from person to person; similar content could bring to the attention various contrasting behaviours and actions from the information receivers (Ribeiro-Navarrete et al., 2021). Five main personality traits are known to be the most useful when researching how personality affects consumer's behaviours. Based on these implications, following conceptual model is formed (Figure 5).

Conceptual model contains of 7 independent variables: e.WOM message valence (positive vs. negative) and e.WOM message visual cues (e.WOM message contains visual cues vs. e.WOM message does not contain visual cues), which influence the information usefulness; openness to experience, conscientiousness, extraversion, agreeableness and neuroticism, which also influence information usefulness; also information adoption, which is being influenced by information usefulness and influence the last variable, the outcome – the intention to purchase high involvement products.

Figure 4

Conceptual research model



2.2. The research hypotheses

Following the conceptual model of the research, ten hypotheses are being raised in order to investigate how e.WOM message factors and personal characteristics of a receiver are influencing the intention to purchase high involvement products.

Previous research shows that individuals tend to filter out the products, which have the negative e.WOM messages, as not suitable for them, while the positive e.WOM messages just strengthen the usage of the information (Nguyen & Vo, 2021). So, negative, but objective reviews are perceived as more useful while trying to decide, but there is also the opposing opinion, that positive e.WOM messages might form more favourable attitude or information adoption (C. A. Lin & Xu, 2017). Still, more research show, that negative e.WOM message is seen as more useful. Jia & Liu (2018) states that negative messages have stronger impact than the positive ones. Pentina et al. (2018) and Shen et al. (2013) also contributes to same conclusions. Willemsen et al. (2011) proved that negative e.WOM messages had stronger effect when the situation of purchasing an experience is being researched. Therefore, the following hypothesis is being raised:

H1. Negative e.WOM message is perceived as more useful, compared to positive e.WOM message.

It is known that e.WOM messages with visual cues (e.g. user generated pictures) are perceived by consumers as more helpful in getting more detailed information and additional context about the product's "true other side" – consumer pictures often show more than staged company's pictures,

which they want to share (Kim & Stepchenkova, 2015; Yang et al., 2017). Visual cues can have a powerful meaning to stimulate individual's emotional involvement, therefore generating bigger interest in the product (Filieri, Lin, et al., 2021; Paivio, 2013). Teng et al. (2014) in their research also argues that the visuality of the e.WOM message or the source of the message has important influence on message perception and usage. In line with that, hypothesis is formulated:

H2. E.WOM message, that includes visual cues is perceived as more useful, compared to e.WOM message that does not include visual cues.

The information usefulness theoretical influence on information adoption is proven by the Information Adoption model itself (Sussman & Siegal, 2003). Despite that, scholars are improving and innovating it by researching the model under different conditions. For example, it is being said that people tend to use the information, when they perceive it useful – consumers are more likely to adopt the information, if they find the message and information in it useful for them (Erkan & Evans, 2016). Previous studies also prove, that information usefulness is highly influential on information adoption (Hajli, 2015; T. Park, 2020). Chong et al. (2018) in their study also proved the importance of information usefulness for information adoption, by choosing high involvement product as an example. To check how the information usefulness is impacting information adoption, following hypothesis is raised:

H3. The perceived usefulness of information positively affects the adoption of the information.

In the modern society, internet users both intentionally and unintentionally are exposed to enormous amount of e.WOM information, and there are made a lot of studies, which prove that e.WOM is influential on consumer's purchase intentions (Book et al., 2018; Ismagilova et al., 2020; Kapoor et al., 2018; See-To & Ho, 2014). Erkan & Evans (2016) also proved that the consumers, who adopt the information received in e.WOM, are more likely to have purchase intentions. Behavioural intentions are also proven in Zhou & Lu (2011) and Rosen & Kluemper (2008) research. Daowd et al. (2021) also proved strong significant influence of information usefulness on intention to purchase. In regard with the previous studies arguments, following hypothesis is raised:

H4. The information adoption positively impacts intention to purchase high involvement products.

It is mentioned in previous studies, that high involvement products require more of an emotional involvement, which is the facets of openness to experience, extraversion personality characteristics (Radder & Huang, 2008). The trait of openness to experience also has a valid relationship with information seeking – it is said that the more people are open to experience, the

more they are open to new information by collecting it in different ways (Heinström, 2005). Adamopoulos et al. (2018) study shows that higher levels of openness to experience are increasing the effectiveness of e.WOM, that means that individuals, which are more open to experience, could perceive usefulness of the information of e.WOM better. It is proved that individuals with higher levels of openness to experience are open to accept the online technologies and use them for their benefit (Maican et al., 2019). Individuals with high levels of this personality characteristic are also highly trusting in information they receive, and therefore perceive it useful (Zhou & Lu, 2011). In line with previous research, following hypothesis can be raised:

H5. Openness to experience will positively impact perceived usefulness of information.

If the product is high involvement, it will require an additional resource of an individual to research, think through and weight all the facts involved (Handriana & Wisandiko, 2017; Jain, 2019; S. Kim et al., 2019). This process should activate the deliberation, competence, self-discipline and even dutifulness facets, which are the components of conscientiousness (Costa Jr. & McCrae, 1995). It is known that such individuals seek proof to many of the situations and are always keen to self-improve (Hatzithomas et al., 2019). In other words, highly conscientious individuals might go through bigger amounts of data, which should lead to higher information usefulness. Miskon et al. (2014) in their study about the technological acceptance proves that conscientiousness has strong direct significance over perceived usefulness. Another interesting approach is that women with higher levels of conscientiousness are more significantly perceiving information as useful, exploring the situation of social media site, where e.WOM could also be provided (Mouakket, 2018). There is solid proof that conscientiousness could affect the information usefulness, therefore the following hypothesis is formed:

H6. Conscientiousness will positively impact perceived usefulness of information.

Tapanainen et al. (2021) in the study proves, that more extraverted people are highly likely to use the e.WOM message information in their decision-making process. Ul Islam et al. (2017) in the research also provides proof, that extraversion is significant influencer for engaging in social media, e.WOM activities, therefore extraverts go through a lot of e.WOM information, and usually find it more useful. Rosen & Kluemper (2008) argues that extroversion positively influence perceived ease of use when talking about social networks usage, where individuals gain all sorts of information. There were also findings that extraversion in women or mixed gender scope has a strong positive effect on perceived usefulness of social media site (Mouakket, 2018). Miskon et al. (2014) research

also proves that extroversion characteristic has a significant influence on perceived usefulness. In line with the arguments, following hypothesis is formed:

H7. Extraversion will positively impact perceived usefulness of information.

Adamopoulos et al. (2018) study found that consumers with higher levels of agreeableness are more likely to find e.WOM messages effective. Tang & Lam, 2017 researched how agreeableness forms the positive approach to high-involvement purchase intentions, stating that individuals with higher levels of agreeableness (as well as extraversion) are more likely to positively perceive the information they receive. Agreeableness in general is the personality trait of an individual, who is trusting, compliant and altruistic (Costa Jr. & McCrae, 1995). Tapanainen et al. (2021), in their research shows that agreeableness has a strong and effective influence on perceived usefulness in the situation of making a decision for travel plans. Agreeableness tends to be the significant influencer for information usefulness in the case of mobile commerce (Zhou & Lu, 2011). The hypothesis of agreeableness having a significant impact on perceived information usefulness was also confirmed in Malik & Singh (2022) research and in Mouakket (2018) research as well. In agreement with the previous research, following hypothesis is formed:

H8. Agreeableness will positively impact perceived usefulness of information.

It was found out that in the terms of making high involvement purchase decisions, consumers tend to read big amounts of reviews, e.WOM messages, therefore sorting them out and deciding if it is useful and worth adopting – this is the result of the individuals being afraid to be scammed or frauded (Filieri, 2016a). This behaviour is usually attributed to neuroticism, as the person activates the facets of anxiety, vulnerability, self-consciousness (Costa Jr. & McCrae, 1995). Jani et al. (2014) also proves, that people with higher levels of neuroticism trait tend to spend a lot of time questioning their decisions, pointing out all the possible pros and cons, weighing all the potential risks which could arise when the decision is made. Neuroticism significantly but negatively affects information usefulness in Zhou & Lu (2011) research. Malik & Singh (2022) also provides proof, that neuroticism could affect the perceived information usefulness. Same results are received when situation of social media sites is used (Mouakket, 2018). This leads to following hypothesis:

H9. Neuroticism will positively impact perceived usefulness of information.

Nine hypotheses, supported by previous research on similar topics will be supported or rejected in the analysis of the results of the research. Following methodology will be used to create, conduct, analyse the results of the research and therefore accept or reject the hypotheses.

2.3. Data collection methods and instruments

2.3.1. Research instruments

Previous research in similar fields of e.WOM message factors influence on high involvement product purchase decisions often used experiment design and a survey, mostly when different manipulations of e.WOM message factors (like valence) need to be researched (De Keyzer et al., 2017; Filieri, Javornik, et al., 2021; ShabbirHusain & Varshney, 2022; Winahjoe et al., 2024). It is the most convenient to investigate different factors, especially how consumers are perceiving them, by creating an experiment in questionnaire form, which allows to manipulate by the variable level, in this case, 2 x 2 factorial design is used: 2 levels of message valence: positive vs. negative, and 2 levels of visual cues: e.WOM message contains visual cues vs. e.WOM message does not contain visual cues. To examine the variables more accurately, 4 surveys will be created with the opposite e.WOM messages and their factors, to examine the relationships and influences as accurate, as possible (*Table 1*).

Table 1

Factorial experiment design

E.WOM message factors		Visual cues	
		Contains visual cues	Does not contain visual cues
Valence	Positive	Questionnaire A: Positive message with visual cues	Questionnaire B: Positive message without visual cues
	Negative	Questionnaire C: Negative message with visual cues	Questionnaire D: Negative message without visual cues

The questionnaire in survey form for this research is chosen. The main advantages for this research form are that it allows to collect bigger amounts of statistical data by presenting close – ended questions, avoiding misinterpretation and assumptions. Also, it is most widely used instrument to research the e.WOM message factors influence, high involvement product purchase intentions, personal characteristics impact. To add, survey allows to ask more questions and collect big amounts of data while presenting them conveniently and minimalistic for the respondents. As the questionnaires will be published online, more people will be reached in various locations, allowing to collect more broad data.

2.3.2. High involvement product

To create questionnaires and hypothetical e.WOM messages with different message factors, suitable high involvement product needs to be chosen. As it is best to choose the product which most respondents would be familiar with, for them to fully understand the situation and recognise their behaviour, vacation package (for reference, which usually includes flights, all-inclusive hotel, and transportation, etc.) is chosen. As the vacation topic is very popular nowadays, people are seeing big amounts of offers in travel-organisers sites, social media, and other channels, they are highly familiar with the product, which will help to avoid misinterpretations and misunderstandings.

Vacation packages, as high involvement product, are also highly researched – people often search advice for their vacation in various channels – family, friends, colleagues, and most frequently, review sites. As mentioned before in literature analysis, people do not always trust sellers' information and pictures, official descriptions, people feel more assured about their decision, when they see bigger amounts of reviews with different additional message factors (Filieri, 2015; Lee & Shin, 2014; Robinson, 2014). As traveling experiences, hotel reviews are very popular topic in e.WOM sites or vacation organiser sites, vacation package is most suitable high involvement product for this research. To create realistic e.WOM messages about vacation packages, one hypothetical situation of vacation package for all questionnaires is chosen. All four situations are presented below (*Figures 6-9*). Analogical e.WOM messages translated to Lithuanian language are shown in the Annexes (see *Annex I*).

Figure 5

Hypothetical positive e.WOM message with visual cues

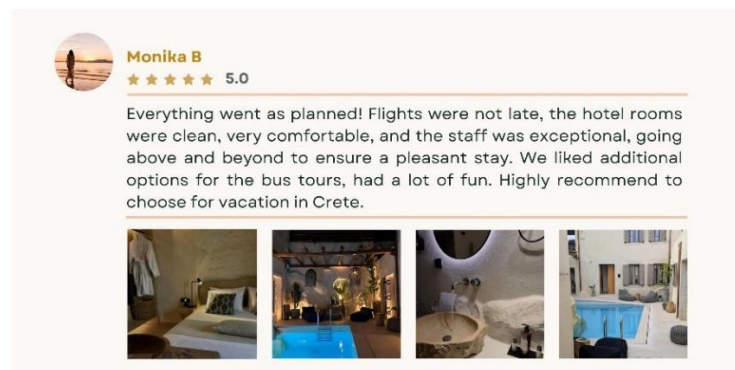


Figure 6

Hypothetical positive e.WOM message without visual cues



Figure 7

Hypothetical negative e.WOM message with visual cues

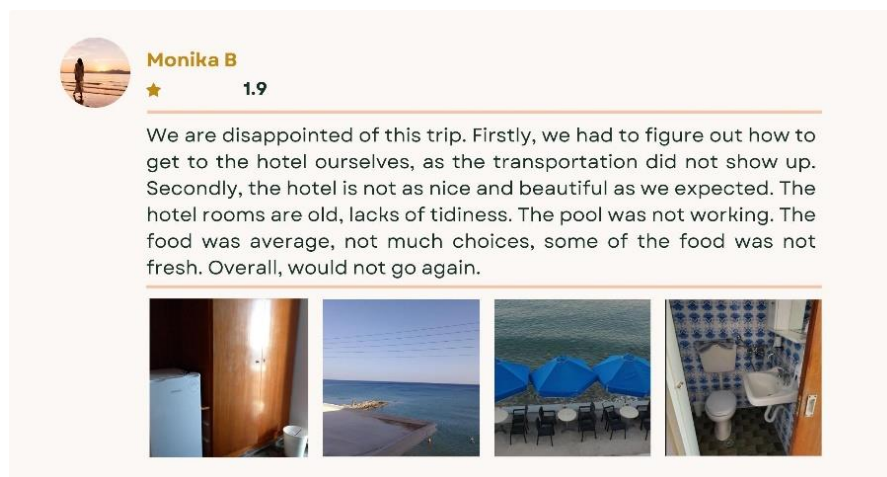


Figure 8

Hypothetical negative e.WOM message without visual cues



2.3.3. Research surveys

For the research, survey questionnaire type was chosen. To create a valid, correct questionnaire so the respondents could understand and fill it in as accurate as possible, some requirements were taken into the consideration (Kardelis, 2002):

- The questionnaire must explain the purpose of the study and have clear instructions for filling it out.
- Questions and answer options must be specific, understandable, uncomplicated so the respondent's effort to answer would be small or minimal.
- The fewer open-ended questions, the stronger the respondent will ensure that anonymity is maintained.
- Too long questionnaires discourage the respondent, so it is necessary to select only the most important questions.
- It is important to properly visualise the questionnaire, arrange its questions.
- It is necessary to make sure that there are no questions that call for a particular choice of an answer option.

Based on these recommendations, research constructs were selected, and all the necessary questions were formulated.

The constructs of the questionnaire form the main question block of the survey, while the demographic questions form additional question block. The demographic questions, while will not be used for main hypothesis testing, is important for the research implications. Having basic data about the respondents will allow to create the perception on who participated in the research, also might offer interesting insights for the future, after the results are examined. Demographic question block contains the following questions:

- Gender.
- Age interval.

Demographic questions are kept to a minimum to ease the process for the respondents.

In order to collect as accurate data as possible, the constructs and scales were chosen from various previous scientific articles, which conducted the research in similar fields or researched with topic related aspects. The constructs used and their authors are shown in the table below (*Table 2*).

Table 2*The original constructs used for the questionnaires*

Original Construct	Cronbach's alpha	Authors
Information usefulness: 1. I think they are generally useful. 2. I think they are generally informative. 3. I think they are advantageous for supporting my purchase decisions. 4. I think they are generally valuable.	0,85	Abedi et al. (2019)
Information adoption: 1. Information on social networks makes me more confident in my travel destination choice. 2. Information on social networks enhances my effectiveness in selecting the travel destination. 3. Information on social networks makes the destination choice easier. 4. Information on social networks promotes me to select the travel destination.	0,81	(Tapanainen et al., 2021)
Intention to purchase: After reviewing the e.WOM information spread in social networking sites about the products: 1. It is very likely that I will buy the product. 2. I will buy the product next time I need a product. 3. I will definitely try the product. 4. I will recommend the product to my friends.	0,82	(Ngo et al., 2024)
Openness to experience: 1. I get excited by new ideas. 2. I enjoy thinking about things. 3. I enjoy hearing new ideas. 4. I enjoy looking for a deeper meaning. 5. I have a vivid imagination.	0,84	Yoo & Gretzel (2011)
Conscientiousness: 1. I carry out my plans. 2. I pay attention to detail. 3. I am always prepared. 4. I make plans and stick to them. 5. I am exact in my work.	0,84	
Extraversion: 1. I talk to a lot of different people at parties. 2. I feel comfortable around people. 3. I start conversations. 4. I make friends easily. 5. I do not mind being the centre of attention.	0,86	
Agreeableness: 1. I sympathize with others' feelings. 2. I am concerned about others. 3. I respect others. 4. I believe that others have good intentions. 5. I trust what people say to me.	0,86	
Neuroticism: 1. I get stressed out easily. 2. I worry about things. 3. I fear the worst. 4. I am filled with doubts. 5. I panic easily.	0,87	

The constructs, found in scientific articles, were adapted to apply the situation of high involvement product – vacation package intention to purchase (*Table 3*).

Table 3

The adapted constructs used for the questionnaires

Construct	Statements
Information usefulness:	1: I think the review is generally useful. 2: I think the review is generally informative. 3: I think the review is advantageous for supporting my purchase decisions. 4: I think the review is generally valuable.
Information adoption:	1: Information of online reviews makes me more confident in my vacation package choice. 2: Information of online reviews enhances my effectiveness in selecting the vacation package. 3: Information of online reviews makes the vacation package choice easier. 4: Information of online reviews promotes me to select the vacation package.
Intention to purchase:	1: After reading the reviews online, it is very likely that I will buy a vacation package. 2: After reading the reviews online, I will buy the vacation package next time I need it. 3: After reading the reviews online, I will definitely try the vacation package. 4: After reading the reviews online, I will recommend the vacation package to my friends.
Openness to experience:	1: I get excited by new ideas. 2: I enjoy thinking about things. 3: I enjoy hearing new ideas. 4: I enjoy looking for a deeper meaning. 5: I have a vivid imagination.
Conscientiousness:	1: I carry out my plans. 2: I pay attention to detail. 3: I am always prepared. 4: I make plans and stick to them. 5: I am exact in my work.
Extraversion:	1: I talk to a lot of different people at parties. 2: I feel comfortable around people. 3: I start conversations. 4: I make friends easily. 5: I do not mind being the centre of attention.
Agreeableness:	1: I sympathize with others' feelings. 2: I am concerned about others. 3: I respect others. 4: I believe that others have good intentions. 5: I trust what people say to me.
Neuroticism:	1: I get stressed out easily. 2: I worry about things. 3: I fear the worst. 4: I am filled with doubts. 5: I panic easily.

To collect the answers for each construct, Likert 5-point scale was chosen, like in most of the previous research in this field. Likert 5-point scale used for questionnaire:

1 – Strongly disagree; 2 – Disagree; 3 – Neither agree nor disagree; 4 – Agree; 5 – Strongly agree.

Overall, four questionnaires will be released with different e.WOM messages and identical eight constructs of questions, adding two more demographic questions. As the survey will be published and shared in Lithuania, all the questions and hypothetical e.WOM messages are translated to Lithuanian language. Full questionnaire example is provided in the Annexes (see *Annex 2*). Full questionnaire example in Lithuanian language is also provided in the Annexes (see *Annex 3*).

2.4. Selection and research sample, methods for analysis

For this research, nonprobability convenience sampling was chosen. It is fast, effective, cost-effective, and most convenient method for such research, respondents tend to reply quickly, as they might have higher motivation to participate in the research. The research will take place in “Google Forms” platform, at is most convenient to use for respondents and offers wide selection of tools for convenient questionnaire creation. It is expected that a part of the survey respondents will be family members, friends, colleagues.

This research does not contain any particular restrictions for the respondents. The only expectation from the respondent it is that he or she is older than 18 years old. This requirement is held only because it is needed to keep the data as accurate as possible, therefore young adults from 18 years old are fully responsible for their decisions, opposite of younger people. To ensure, that all the respondents are older than 18 years old, the screening question at the beginning of the questionnaire is asked. If respondents mark, that they are younger than 18 years old, the questionnaire automatically will not proceed with the questions and the survey will be done.

In general, the distribution of the attributes of interest in general population is not known, and to determine it, one would need to examine all the elements of the whole population, which is very difficult if not impossible, so it is usually done my working with a subset of the population – a sample (Kardelis, 2002). Sapling is an important step in statistical analysis, as it determines the results of the analysis. In this case, estimated sample size is calculated using the formula:

$$n = \frac{z^2 p(1-p)}{e^2}, \text{ where}$$

n – sample size

z – standard error associated with the chosen level of confidence

p – expected distribution of parameter

e – acceptable statistical error

Choosing a confidence level of 95% - fixing the standard error as $z = 1,96$, expected distribution of parameter as 50% and acceptable statistical error as 7%, recommended sample size would equal:

$$n = \frac{1,96^2 \times 0,5(1 - 0,5)}{0,07^2} = 196$$

The calculations show that the recommended sample size should not be less than 196 respondents. As this research requires 4 different questionnaires, each questionnaire should be answered by at least 49 respondents. Each respondent will only see one of the four questionnaires.

After all the data from the respondents is collected, the new objective of analysing the research results will be completed. To analyse the results, all calculations will be performed using statistical data analysis program SPSS. It is planned to use various tests and methods to confirm or reject hypotheses: Independent sample T-test to compare independent variables, as well as linear regression to best predict the impact of independent variables to dependant variables.

3. ANALYSIS OF E.WOM MESSAGE FACTORS AND PERSONAL CHARACTERISTICS IMPACT ON INTENTION TO PURCHASE HIGH INVOLVEMENT PRODUCTS RESEARCH RESULTS

3.1. Analysis of data quality and demographic data results

The sample size, required for this survey was calculated using the sample size formula, which showed that the required number of respondents should be not less than 196. After conducting the survey, 209 respondent answers were captured. After checking the collected data, 5 of the answers were deleted from the final data which was used for analysis, because the responses were filled in the wrong manner: either too short answer time, which leads to the assumption that questions were not read properly and no consideration was given while filling out the questionnaire, or all the questions has exactly same answers of one same number, assuming that the respondent was not truthful while choosing the answers. So, for the further analysis, 204 respondents' answers were used, which is by few respondents more than required sample size. As this research required 4 different questionnaires (where one respondent sees only one e.WOM message type), each survey was answered 51 times. This method was chosen to present the results of the research as objectively as possible.

Respondents were presented with two demographical questions: age group and gender. The demographical data is useful to understand the main base of the respondents and generally can be useful after the analysis is complete, to make conclusions and recommendations for further research.

The age groups were divided into five intervals: from 18 to 24 years, from 25 to 29 years, from 30 to 39 years, 40 to 59 years and 60 years and more. These age groups were chosen regarding the usual life cycles of the people:

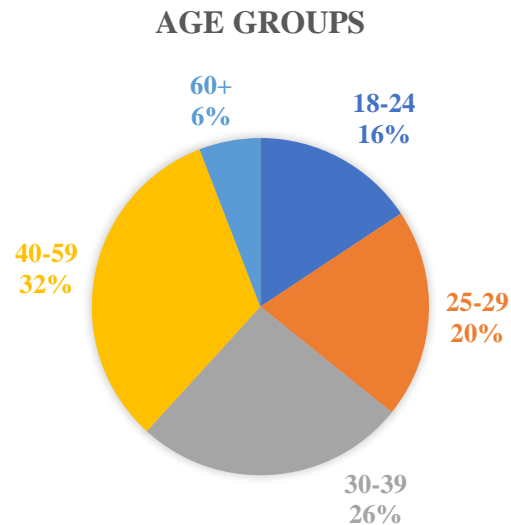
- From 18 to 24 – lower income, mostly students with less free time for travels.
- From 25 to 29 – finishing studies, independent life, more time for travels.
- From 30 to 39 – the independent choices on travel, younger families.
- From 40 to 59 – higher income, more free time for travels alone or with children.
- 60 years and more – formed habits, personal travels.

Most of the respondents fell into 40-59 age group, with 32,4% of whole survey respondents. Second biggest group is people between 30-39 years old, with 26% of all survey respondents. The

smallest age group is 60 and more age group – it is 5,6% of all the respondents. This leads to the conclusion that more than a half of the respondents are older than 30 years old and able to make informed, independent choices of their travel, also assuming, that they have at least considered purchasing the vacation package – they already have their habits formed, so this can also be an assumption for the responses to be more realistic. The visual representation of age groups is shown in figure 9.

Figure 9

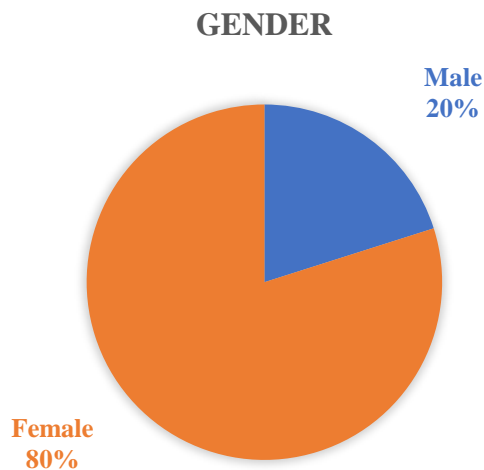
Visual representation of age groups



Besides the age groups, the gender was another identification demographic factor for the respondents, which participated in the research. The results showed that females participated four times more frequently than males. The proportion of the participants are 80-20, where 80% are women, and only 20% are males. This could be the result of the nonprobability convenience sample choice, where the participants were known people from close environment. Regardless, the gender is not crucial factor for this research. The visual representation of gender distribution is shown in figure 10.

Figure 10

Visual representation of gender distribution



Both demographic indicators show an interesting distribution between age groups and gender. The insights of the demographic data can be useful when drawing conclusions and recommendations of the research.

3.2. Scales normality and reliability testing

The usual procedure of the collected data analysis is to check the normality of the data. This research contains eight different variables, for each normality tests were applied. The Skewness, Kurtosis, Kolmogorov-Smirnov (more suitable for bigger samples) tests of normality were used to determine the normality of the data. The results are shown in the table below (see table 4). Full descriptive statistics tables and tests of normality tables are provided in Annex 4 (see Annex 4).

Table 4*Normality tests results of the variables*

Variable	Skewness	Kurtosis	Kolmogorov-Smirnov	
	Statistic	Statistic	Statistic	Sig.
Information usefulness	-1,137	2,265	0,165	<0,001
Information adoption	-0,853	1,976	0,104	<0,001
Intention to purchase	-0,325	0,274	0,125	<0,001
Openness to experience	-0,226	-0,451	0,107	<0,001
Conscientiousness	-0,141	-0,307	0,097	<0,001
Extraversion	-0,075	-0,411	0,064	0,042
Agreeableness	-0,281	0,615	0,101	<0,001
Neuroticism	0,224	-0,95	0,090	<0,001

The table shows that almost all the variables according to these normality tests are not perfectly normally distributed – for the distribution to account as normal, the Skewness statistic should fall between the interval of $(-0,8;0,8)$ – according to this, the variables intention to purchase, openness to experience, conscientiousness, extraversion, agreeableness and neuroticism could be considered as normally distributed, and variables information usefulness and information adoption as not normally distributed. According to Kurtosis statistic, the closer to zero the statistic number is, the more normally variables are distributed – according to Kurtosis values, it could be said that intention to purchase, partially openness to experience, conscientiousness, extraversion could be assumed as normally distributed, while information usefulness, information adoption, agreeableness and neuroticism should be seen as not normally distributed. The Kolmogorov-Smirnov test shows that all the variables are not normally distributed, but this test is known as very sensitive to larger samples, so it could not be as representative as needed in the larger sample data sets. Although a part of the data appears to be not normally distributed, it is still suitable for further analysis, as it is proved before, that normal distribution is not necessary for larger samples ($n > 50$), according to Central Limit Theorem, which states that as the sample size increases, the sampling distribution of the mean becomes approximately normal regardless of the population's distribution (Curran-Everett, 2017; Ghasemi & Zahediasl, 2012). With the support of the articles, the further analysis of the data can be continued.

Before starting hypothesis testing, it is important to check the reliability of the constructs used. Although the constructs were chosen from the previous similar research and its reliability was checked, the constructs still were adapted to this research and therefore has changes, so the reliability test (*Cronbach Alpha*) must be made again. The reliability coefficients of the scales used in this research is provided in the table below (*Table 5*). Full reliability coefficients test data from SPSS is provided in Annex 5 (*see Annex 5*).

Table 5

The reliability coefficients of the scales

Construct	Cronbach Alpha	Number of statements
Information usefulness	0,88	4
Information adoption	0,85	4
Intention to purchase	(0,76) 0,81	(4) 3
Openness to experience	0,80	5
Conscientiousness	0,83	5
Extraversion	0,88	5
Agreeableness	(0,77) 0,79	(5) 4
Neuroticism	0,85	5

Generally, the construct is seen as acceptable and reliable, when the reliability coefficient (*Cronbach Alpha*) is higher than 0.6. It is seen in the table 4, that all the constructs are reliable with the values of 0,77-0,88. The reliability analysis also shows, that 2 constructs with lowest coefficients of reliability (“Intention to purchase” – 0,76 and “agreeableness” – 0,77) can be more reliable, if one of the statements would not be used. In the “Intention to purchase” construct, the second statement “After reading the reviews online, I will buy the vacation package next time I need it” was removed from the further analysis, so the reliability coefficient of this construct with 3 statements is 0,81. In the “Agreeableness” construct, the fifth statement “I trust what people say to me” was also removed from the further analysis, so *Cronbach Alpha* coefficient with 4 statements is 0,79. The reliability coefficients show that all the collected data is reliable, and further analysis of hypotheses testing can be performed.

3.3. Hypotheses testing

The e.WOM message factors and personal characteristics impact on intention to purchase high involvement products empirical research is conducted with the objective to test 9 hypotheses. Two different e.WOM message factors were tested: message valence and message visual cues, as well as five personal characteristics: openness to experience, conscientiousness, extraversion, agreeableness and neuroticism. Vacation packages was chosen as a high involvement product for this research, as it is assumed that this high involvement product is highly relevant to many people, which would make the research more accurate for the respondents. The hypothesis testing is performed via the IBM “SPSS” analytical software.

H1 hypothesis: *Negative e.WOM message is perceived as more useful, compared to positive e.WOM message.*

Firstly, the hypothesis H1 will be tested, which states that negative e.WOM message (in this case a negative vacation package review) will have stronger impact on information usefulness, when comparing with a positive e.WOM message. To test the research hypothesis, independent samples T-test is performed, and the evaluation of results are made.

The obtained results (see *Table 6 and Table 7*) show that two groups were compared: negative message: mean = 4,0662, Std. deviation = 0.70529, Std. Error Mean = 0.06983; and positive message: mean 4,1691, Std. Deviation = 0,73556, Std. Error Mean = 0,07283. Levene’s test for equality of variances shows the F-value = 0,543, with a significance level $p = 0,462 > 0,05$. Since $p > 0,05$, the null hypothesis is failed to reject, and the result is not statistically significant. Full Independent samples T-test data is provided in Annex 6 (*see Annex 6*). This test indicates that there is no statistically significant difference in the perceived information usefulness, between negative and positive messages. The means of both positive and negative messages are perceived as equally useful (negative message mean 4,0662, positive message mean 4,1691). It can be stated that the type of e.WOM message (negative or positive) does not create any difference on the influence of the perceived usefulness of the information, in other words, the negative e.WOM message is not perceived as more useful than positive message (they both are perceived as equally useful) and therefore, the **hypothesis H1 is rejected**.

Although there is much proof of the negative information to be more useful in the scientific literature (Jia & Liu, 2018; Nguyen & Vo, 2021; Willemssen et al., 2011), in this research case it was

proved that both positive and negative messages were perceived as equally important and useful. Other research found that the positive messages also might have more impact (C. A. Lin & Xu, 2017), so previous research supports both sides. Although this research hypothesis is rejected, it still brings useful insights on the way respondents perceive the positive and negative information – they view it at accept it with the same usefulness.

Table 6

e.WOM message valence influence on information usefulness – group statistics

	Message Valence	N	Mean	Std. Deviation	Std. Error Mean
Information Usefulness	Negative message	102	4.0662	.70529	.06983
	Positive message	102	4.1691	.73556	.07283

Table 7

e.WOM message valence influence on information usefulness – independent samples test

		Levene's Test for Equality of Variance s		t-test for Equality of Means							
		F	Sig.	t	df	Significance		Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
						One-Sided p	Two-Sided p			Lower	Upper
Information Usefulness	Equal variances assumed	.543	.462	-1.020	202	.154	.309	-.10294	.10090	-.30190	.09601
	Equal variances not assumed			-1.020	201.644	.154	.309	-.10294	.10090	-.30190	.09602

H2 hypothesis: *E.WOM message, that includes visual cues is perceived as more useful, compared to e.WOM message that does not include visual cues.*

The second hypothesis to test is H2 hypothesis, which states that e.WOM message (a review of vacation package) containing visual cues (overall rating and pictures) will have stronger impact on information usefulness, when comparing with a message without visual cues. To test the research hypothesis, independent samples T-test is performed, and the evaluation of results are made. The obtained results (see *Table 8 and Table 9*) show that two groups were compared: e.WOM message without visual cues: mean = 4,0172, Std. deviation = 0,71430, Std. error mean = 0,07073; and e.WOM message with visual cues: mean = 4,2181, Std. deviation = 0,71638, Std. error mean = 0,07093. Levene's test for equality of variances shows the F-value = 0,182, with a significance level $p = 0,670 > 0,05$. Since $p > 0,05$, the null hypothesis is failed to reject, and the result is not statistically significant. Full Independent samples T-test data is provided in Annex 7 (*see Annex 7*). This test indicates that there is no statistically significant difference in the perceived information usefulness, between the e.WOM messages, which contains or does not contain visual cues. Both of the messages are perceived as equally useful (message without visual cues mean 4,0172, message with visual cues mean 4,2181). It can be stated that the visual factor (whether the message contains or not contain visual cues) of e.WOM message does not make a difference on the influence of the perceived usefulness of information, and in line with that, **H2 hypothesis is rejected**.

The literature analysis shows more proof that receivers should perceive the message with visual cues more useful than the one without visual cues (Filieri, Lin, et al., 2021; H. Kim & Stepchenkova, 2015; Yang et al., 2017). Despite that, this research found that both messages are perceived equally useful. This might be the reason of different research contexts – respondents, the understanding of the message itself. Having the results of the hypothesis, the useful insight for the e.WOM research can be made – messages without visual cues should not be underestimated against the messages with the visual cues.

Table 8

e.WOM message visual cues influence on information usefulness – group statistics

	Message Visual cues	N	Mean	Std. Deviation	Std. Error Mean
Information Usefulness	Without visual cues	102	4.0172	.71430	.07073
	With visual cues	102	4.2181	.71638	.07093

Table 9

e.WOM message valence influence on information usefulness – independent samples test

		Levene's Test for Equality of Variances		t-test for Equality of Means							
		F	Sig.	t	df	Significance		Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
						One-Sided p	Two-Sided p			Lower	Upper
Information Usefulness	Equal variances assumed	.182	.670	-2.006	202	.023	.046	-.20098	.10017	-.39849	-.00347
	Equal variances not assumed			-2.006	201.998	.023	.046	-.20098	.10017	-.39849	-.00347

H3 hypothesis: *The perceived usefulness of information positively affects the adoption of the information.*

H3 hypothesis states that the perceived usefulness of information has a positive impact on the adoption of the information. To test the research hypothesis, a one-factor linear regression model is formed and the results of information usefulness scale impact on information adoption scale are evaluated.

The obtained results (*see Table 10*) show the independent variable's impact on the dependent variable: The regression model is statistically significant, as $p < 0,001$, so the regression model significantly predicts information adoption. The correlation coefficient $R = 0,521$ indicates a moderate positive relationship between the information usefulness and information adoption. R square value = 0,271 shows that 27,1% of the variance in information adoption can be explained by information usefulness. $B = 2.074$, $p < 0,001$, Information usefulness $B=0,49$, which means that for every one unit increase in information usefulness, information adoption is predicted to increase by

0,49 units. Full linear regression model data extracted from SPSS is provided in the Annex 8 (see Annex 8). This model indicates that there is a statistically significant positive impact of information usefulness on information adoption, therefore rejecting the null hypothesis. As increasing the perceived usefulness of information is associated with higher levels of information adoption, **H3 is accepted**.

This result checks and approves the theory of information adoption and approves the information adoption model. The accepted hypothesis also goes in line with the findings of Song et al. (2021) research – that as well as information adoption model indicates, the information usefulness significantly influences the information adoption variable. The findings also prove the previous findings of scholars, which stated that e.WOM messages are perceived useful and well tolerated, influencing the adoption of information (King et al., 2014; Verma & Dewani, 2021).

Table 10

Perceived information usefulness impact on information adoption linear regression model

Model Summary					
R	R square	Adjusted R square	Std. Error of the Estimate		
0,521	0,271	0,268	0,58073		
Anova					
	Sum of squares	df	Mean square	F	Sig.
Regression	25,355	1	25,355	75.182	<0,001
Residual	68,125	202	0,337		
Total	93,480	203			
Coefficients					
	Unstandardized Coefficients		Standardized coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2,074	0,236		8,772	<0,001
Information usefulness	0,490	0,057	0,521	8,671	<0,001

H4 hypothesis: *The information adoption positively impacts intention to purchase high involvement products.*

H4 hypothesis states that the adoption of information positively affects the intention to purchase high involvement products, in this research case, a vacation package. To test the research

hypothesis, a one-factor linear regression model is formed and the results of information adoption scale impact on intention to purchase scale are evaluated.

The obtained results (*see Table 11*) show the independent variable's impact on the dependent variable: The regression model is statistically significant, as $p < 0,001$, so the regression model significantly predicts intention to purchase. The correlation coefficient $R = 0,421$ indicates a moderate positive relationship between the information adoption and intention to purchase. R square value = $0,177$ shows that 17,7% of the variance in intention to purchase can be explained by information adoption. $B = 1,341$, $p < 0,001$, Information adoption $B=0,491$, which means that for every one unit increase in information adoption, intention to purchase is predicted to increase by 0,491 units. Full linear regression model data extracted from SPSS is provided in the Annex 9 (see Annex 9). This model indicates that there is a statistically significant positive impact of information adoption on intention to purchase, therefore rejecting the null hypothesis. As increasing the information adoption is associated with higher levels of intention to purchase, **H4 is accepted**.

The findings once more approve the statements of various literature sources, which states that the intention to purchase is affected by the information usefulness (Book et al., 2018; Daowd et al., 2021; Ismagilova et al., 2020; Kapoor et al., 2018). Information adoption is the influencer of the purchase decision for the consumer.

Table 11

Information adoption impact on intention to purchase linear regression model

Model Summary					
R	R square	Adjusted R square	Std. Error of the Estimate		
0,421	0,177	0,173	0,71943		
Anova					
	Sum of squares	df	Mean square	F	Sig.
Regression	22,502	1	22,502	43,476	<0,001
Residual	104,550	202	0,518		
Total	127,052	203			
Coefficients					
	Unstandardized Coefficients		Standardized coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1,341	0,309		4,344	<0,001
Information adoption	0,491	0,074	0,421	6,594	<0,001

H5 Hypothesis: *Openness to experience will positively impact perceived usefulness of information.*

H5 hypothesis states that one of the personality traits – openness to experience has a positive impact on the information usefulness one perceives. To test the research hypothesis, a one-factor linear regression model is formed and the results of openness to experience scale impact on information usefulness scale are evaluated.

The obtained results (*see Table 12*) show the independent variable's impact on the dependent variable: The regression model is statistically significant, as $p = 0,001 < 0,05$, so the regression model significantly predicts information usefulness. The correlation coefficient $R = 0,228$ indicates a weak positive relationship between the openness to experience and perceived usefulness of information. R square value = 0,052 shows that only 5,2% of the variance in information usefulness can be explained by openness to experience personality trait, but the values are still significant. $B = 3,085$, $p < 0,001$, openness to experience $B=0,264$, which means that for every one unit increase in openness to experience, information usefulness is predicted to increase by 0,264 units. Full linear regression model data extracted from SPSS is provided in the Annex 10 (*see Annex 10*). This model indicates that there is a statistically significant, weak, but positive impact of openness to experience trait on information usefulness, therefore rejecting the null hypothesis. As individuals with higher levels of openness to experience personality trait tend to perceive information as slightly more useful, though the effect is relatively small, but still significant, **H5 is accepted**.

As the hypothesis is accepted, it stands in line with the previous research findings of various scholars (Adamopoulos et al., 2018; Maican et al., 2019). It can be stated that the personality trait of openness to experience is an important influencer when talking about perceived information usefulness and purchase decisions making.

Table 12*Openness to experience impact on information usefulness linear regression model*

Model Summary					
R	R square	Adjusted R square	Std. Error of the Estimate		
0,228	0,052	0,047	0,70344		
Anova					
	Sum of squares	df	Mean square	F	Sig.
Regression	5,471	1	5,471	11,056	0,001
Residual	99,956	202	0,495		
Total	105,426	203			
Coefficients					
	Unstandardized Coefficients		Standardized coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	3,085	0,314		9,811	<0,001
Openness to experience	0,264	0,079	0,228	3,325	0,001

H6 Hypothesis: *Conscientiousness will positively impact perceived usefulness of information.*

H6 hypothesis states that another one of the personality traits – conscientiousness has a positive impact on the information usefulness one perceives. To test the research hypothesis, a one-factor linear regression model is formed and the results of conscientiousness scale impact on information usefulness scale are evaluated.

The obtained results (*see Table 13*) show the independent variable's impact on the dependent variable: The regression model is statistically significant, as $p = 0,002 < 0,05$, so the regression model significantly predicts information usefulness. The correlation coefficient $R = 0,212$ indicates a weak positive relationship between the conscientiousness and perceived usefulness of information. R square value = 0,045 shows that only 4,5% of the variance in information usefulness can be explained by conscientiousness personality trait, but the values are still significant. $B = 3,264$, $p < 0,001$, conscientiousness $B=0,254$, which means that for every one unit increase in conscientiousness personality trait, information usefulness is predicted to increase by 0,254 units. Full linear regression model data extracted from SPSS is provided in the Annex 11 (see Annex 11). This model indicates that there is a statistically significant, weak, but positive impact of conscientiousness trait on

information usefulness, therefore rejecting the null hypothesis. As individuals with higher levels of conscientiousness personality trait tend to perceive information as slightly more useful, though the effect is relatively small, but still significant, **H6 is accepted**.

This research proves that conscientiousness is an important factor for perceived information usefulness, as well as it was proven in previous studies (Hatzithomas et al., 2019; Mouakket, 2018). It can be stated that people, who seek proof and are keen to self-improvement, are likely to perceive the information from e.WOM message as useful in the high involvement product purchase case.

Table 13

Conscientiousness impact on information usefulness linear regression model

Model Summary					
R	R square	Adjusted R square	Std. Error of the Estimate		
0,212	0,045	0,040	0,70609		
Anova					
	Sum of squares	df	Mean square	F	Sig.
Regression	4,717	1	4,717	9,461	0,002
Residual	100,710	202	0,499		
Total	105,426	203			
Coefficients					
	Unstandardized Coefficients		Standardized coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	3,164	0,314		10,076	<0,001
Conscientiousness	0,254	0,082	0,212	3,076	0,002

H7 Hypothesis: *Extraversion will positively impact perceived usefulness of information.*

H7 hypothesis states that extraversion personality trait has a positive impact on the information usefulness one perceives. To test the research hypothesis, a one-factor linear regression model is formed and the results of extraversion scale impact on information usefulness scale are evaluated.

The obtained results (*see Table 14*) show the independent variable's impact on the dependent variable: The regression model is not statistically significant, as $p = 0,953 > 0,05$, so the regression

model does not significantly predict information usefulness. Full linear regression model data extracted from SPSS is provided in the Annex 12 (see Annex 12). Even though the model is not statistically significant, $R = 0,004$ and $R \text{ square} = 0,000$ also shows little to no relationship. The linear regression model shows no significance, so the null hypothesis is failed to reject. Extraversion personality trait does not predict information usefulness, so, **H7 is rejected**.

Although in the scholars in their research argues whether extraversion means the more independent person, or such people still needs reassurance and checks with the information on the internet (Handriana & Wisandiko, 2017; Hatzithomas et al., 2019; Mouakket, 2018), this research shows that extraversion does not influence how the person perceives the usefulness of information.

Table 14

Extraversion impact on information usefulness linear regression model

Model Summary					
R	R square	Adjusted R square	Std. Error of the Estimate		
0,004	0,000	-0,005	0,72243		
Anova					
	Sum of squares	df	Mean square	F	Sig.
Regression	0,002	1	0,002	0,003	0,953
Residual	105,425	202	0,522		
Total	105,426	203			
Coefficients					
	Unstandardized Coefficients		Standardized coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	4,105	0,222		18,494	<0,001
Extraversion	0,004	0,063	0,004	0,059	0,953

H8 hypothesis: *Agreeableness will positively impact perceived usefulness of information.*

H8 hypothesis states that agreeableness personality trait has a positive impact on the information usefulness one perceives. To test the research hypothesis, a one-factor linear regression model is formed and the results of agreeableness scale impact on information usefulness scale are evaluated.

The obtained results (*see Table 15*) show the independent variable's impact on the dependent variable: The regression model is statistically significant, as $p = 0,002 < 0,05$, so the regression model

significantly predicts information usefulness. The correlation coefficient $R = 0,212$ indicates a weak positive relationship between the agreeableness and perceived usefulness of information. R square value = 0,045 shows that only 4,5% of the variance in information usefulness can be explained by agreeableness personality trait, but the values are still significant. Surprisingly, the agreeableness personality trait R and R square results seem to be the same, so both personality traits can explain 4,5% of variance in information usefulness. $B = 3,056$, $p < 0,001$, agreeableness $B=0,276$, which means that for every one unit increase in agreeableness personality trait, information usefulness is predicted to increase by 0,276 units. Full linear regression model data extracted from SPSS is provided in the Annex 13 (see Annex 13). This model indicates that there is a statistically significant, weak, but positive impact of agreeableness trait on information usefulness, therefore rejecting the null hypothesis. As individuals with higher levels of agreeableness personality trait tend to perceive information as slightly more useful, though the effect is relatively small, but still significant, **H8 is accepted**.

The previous literature mostly explores the agreeableness personal characteristic when e.WOM messages and purchasing decisions are involved. Many studies, as well as this one, agree that agreeableness are the significant influencer for the perceived information usefulness (Adamopoulos et al., 2018; Malik & Singh, 2022; Tapanainen et al., 2021).

Table 15

Agreeableness impact on information usefulness linear regression model

Model Summary					
R	R square	Adjusted R square	Std. Error of the Estimate		
0,212	0,045	0,040	0,70595		
Anova					
	Sum of squares	df	Mean square	F	Sig.
Regression	4,756	1	4,756	9,542	0,002
Residual	100,671	202	0,498		
Total	105,426	203			
Coefficients					
	Unstandardized Coefficients		Standardized coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	3,056	0,347		8,804	<0,001
Agreeableness	0,276	0,089	0,212	3,089	0,002

H9 hypothesis: *Neuroticism will positively impact perceived usefulness of information.*

H9 hypothesis states that neuroticism personality trait has a positive impact on the information usefulness one perceives. To test the research hypothesis, a one-factor linear regression model is formed and the results of neuroticism scale impact on information usefulness scale are evaluated.

The obtained results (*see Table 16*) show the independent variable's impact on the dependent variable: The regression model is not statistically significant, as $p = 0,934 > 0,05$, so the regression model does not significantly predict information usefulness. Even though the model is not statistically significant, $R = 0,006$ and $R \text{ square} = 0,000$ also shows little to no relationship. Full linear regression model data extracted from SPSS is provided in the Annex 14 (*see Annex 14*). The linear regression model shows no significance, so the null hypothesis is failed to reject. Neuroticism personality trait does not predict information usefulness, so, **H9 is rejected**.

The researchers also argue whether the neuroticism could influence the information usefulness, as well as this personality trait is less research than the others (Filieri, 2016b; Jani et al., 2014; Malik & Singh, 2022). So it can be stated that this research stands in the side with the same research, which proves that neuroticism does not influence the information usefulness.

Table 16

Neuroticism impact on information usefulness linear regression model

Model Summary					
R	R square	Adjusted R square	Std. Error of the Estimate		
0,006	0,000	-0,005	0,72242		
Anova					
	Sum of squares	df	Mean square	F	Sig.
Regression	0,004	1	0,004	0,007	0,934
Residual	105,423	202	0,522		
Total	105,426	203			
Coefficients					
	Unstandardized Coefficients		Standardized coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	4,133	0,222		21,778	<0,001
Neuroticism	-0,005	0,060	-0,006	-0,083	0,934

All research hypotheses tests are completed successfully. Two main statistical tests were completed to test nine research hypotheses: Independent samples T-test and linear regression, which are common tools in such research hypotheses testing. The summarized results of the research hypotheses are presented below (see *Table 17*).

Table 17

Summary of hypotheses

Hypothesis nr.	Hypothesis	Test performed	Conclusion: approved or rejected
H1	Negative e.WOM message is perceived as more useful, compared to positive e.WOM message.	<i>Independent Samples T-test</i>	Rejected
H2	E.WOM message, that includes visual cues is perceived as more useful, compared to e.WOM message that does not include visual cues.	<i>Independent Samples T-test</i>	Rejected
H3	The perceived usefulness of information positively affects the adoption of the information.	<i>Linear regression</i>	Approved
H4	The information adoption positively impacts intention to purchase high involvement products.	<i>Linear regression</i>	Approved
H5	Openness to experience will positively impact perceived usefulness of information.	<i>Linear regression</i>	Approved
H6	Conscientiousness will positively impact perceived usefulness of information.	<i>Linear regression</i>	Approved
H7	Extraversion will positively impact perceived usefulness of information.	<i>Linear regression</i>	Rejected
H8	Agreeableness will positively impact perceived usefulness of information.	<i>Linear regression</i>	Approved
H9	Neuroticism will positively impact perceived usefulness of information.	<i>Linear regression</i>	Rejected

This research has 9 hypotheses, from which 5 were approved, and 4 were rejected. The first hypothesis was rejected, proving that in this case, people do not find the negative e.WOM message as more useful than positive e.WOM message, they perceive them as equally useful. This shows that the message valence is not a factor, people usually consider. The rejection of hypothesis does not go in line with previous findings of previous research (Jia & Liu, 2018; Pentina et al., 2018). This could

be because of the product chosen, the respondents or the research type itself. Similar findings were made with the second hypothesis, which was also rejected, due to a statistical proof that e.WOM message with visual cues is not perceived as more useful, comparing with the e.WOM message without visual cues. Previous studies have found proof of presence of visual cues having the positive impact on the information usefulness, but in this case, it was proven differently (Filieri, Lin, et al., 2021). The findings show that visual cues, as e.WOM message factor does not improve the usefulness of the message to the receiver. Although both hypotheses regarding e.WOM message factors were rejected, it still gives important knowledge about the behaviour of consumers: they find the online reviews useful, despite their valence or visual cues presence. The third hypothesis was approved, and it proves that receivers perceived usefulness has positive impact on how they adopt the received information from the message. The research results of this hypothesis comply with previous research findings (Chong et al., 2018; T. Park, 2020). The IAM model worked for this research as well. Similar findings were collected for the fourth hypothesis – the information adoption indeed positively affects the intention to purchase high involvement products. The more information is adapted, the bigger the intention to purchase a vacation package, or generally a high involvement product. Information adoption impact on intention to purchase has been proved before, and the made analysis contributes to those findings (Ismagilova et al., 2020; Kapoor et al., 2018). Hypotheses from fifth to ninth explored the personality characteristics impact on perceived information usefulness. It was found out that three of the personality characteristics has a positive impact on information usefulness: openness to experience, conscientiousness and agreeableness. Although the linear regression model did not show strong impact, it is still significant, having in mind that there is a lot of overall factors, which can affect the decision-making process for the individual, and the personality characteristics influence is just few of it. The findings are supported by previous research of several authors (Adamopoulos et al., 2018; Mouakket, 2018; Tang & Lam, 2017). The two personality characteristics in this research, which did not show any significant impact on perceived information usefulness is extraversion and neuroticism. This is new findings, as previous research shows proofs of these characteristics significant impact on information usefulness (Malik & Singh, 2022; Tapanainen et al., 2021). Overall, although not all hypotheses were accepted, it all brought important and significant insights about the consumers decision making process and the factors which influence it.

This research has found significant information for the science and business. Firstly, the conceptual theoretical model of the research was not fully approved. It was found out that, based on Information Adoption Model, that information usefulness is responsible for information adoption in

the different e.WOM message factor cases, but there is no difference for the consumer, whether the message is positive or negative, or whether the visual cues are present or not, the individual will perceive the information as equally useful. Based on the ELM theory, individuals sometimes use both central and peripheral route to process the information regarding high involvement products purchases (Filieri, Hofacker, et al., 2018). This could be the reason why all the e.WOM message types were perceived as equal. Moving further, it was found out that the “Big Five” personality trait theory only partially applies here, to support the fact, that personality characteristics influence the information usefulness. Three out of five personality traits have influence on the model – openness to experience, conscientiousness and agreeableness. In this research, all five personality traits were explored as individual variables, and the examined impacts are individual. This has been done before by many researchers, as they tend to examine not all five, but only few of the personalities in their research, or also finding out that not all five personality traits do the significant impact (Adamopoulos et al., 2018; Jani & Han, 2014; Tang & Lam, 2017).

This indicates that future studies could give more attention to further exploring openness to experience, agreeableness and conscientiousness in different e.WOM situations, to check, whether the personality characteristics are important when consumers are in different purchasing situations. To add, the conclusion that consumers find all the types of messages equally useful, is also the fact of the situation of high involvement product purchases. The results might be different for low involvement product purchases, or different high involvement product category purchases. The findings help to indicate, that individuals are cautious about the vacation packages purchases, and accept all types of information as useful for their choices.

The research has brought the attention of personality characteristics impact on purchase decisions – as open to experience, agreeable and conscientious people are more likely to perceive the e.WOM information as more useful, the business of high involvement products should give more attention to their user generated electronic word of mouth, and therefore make it easier for their consumers to find the reviews (no matter positive or negative, with or without visual cues) of their products in the website, especially for those, who read newsletters, search for additional information, are easier to get an agreement to send the offer or are in the search of new experiences, as they are the people who usually tend to be more open to experience, agreeable or conscientious. Including the e.WOM information into the information provided to them would benefit the purchase decision making and could bring better results in sales.

Limitations of the study and possible future research perspectives: this research has checked, investigated and examined the previous research fit for today's context. However, it still has some limitations which could be a prerequisite for future research, by exploring different, but similar combinations of the research, related to e.WOM message factors and personal characteristics, its impact on intention to purchase high involvement products. One of the limitations of the study is the research surveys – the recommendation would be to make different e.WOM messages for the experiment and perhaps to consider the variant of two different messages comparison, to find out not only if they are useful for the consumers, but which from the two has a bigger impact when comparing. Another important possible future research perspective is to try to choose different high involvement product for the research, which is a highly expensive for an average respondent, and would make a respondent to give more thought about his decision-making behaviour.

CONCLUSIONS AND RECCOMENDATIONS

The most important aim of the master thesis was to investigate and analyse the influence of e.WOM message factors and receiver personal characteristics on their willingness to purchase high involvement products. After completing the research, which was modelled according to performed literature analysis, following conclusions, based on the objectives of the thesis, has been made:

1. High involvement products are the products which require a significant amount of consideration before making a purchase decision. They are usually more expensive or unique, exclusively bought items. Willingness to purchase high involvement products can be explained by Elaboration likelihood model, which explains how consumers choose to believe in information they read online – through a central or peripheral route.

2. After exploring the electronic word of mouth – the communication type, which is now very important for consumer decision making, two different e.WOM message factors were outlined as most important: e.WOM message valence (positive vs. negative e.WOM message) and e.WOM message visual cues (pictures next to the e.WOM message, overall ratings). E.WOM message valence is important for a consumer to better adapt and understand information, as consumer scans and sometimes searches specifically for positive or negative message. E.WOM message valence helps the consumer to understand the message at one glance – the overall rating and the favourability of the user generated pictures helps to form an opinion even quicker. These factors are main e.WOM message factors.

3. Five main personal characteristics are discussed in this thesis – The “Five Big” model characteristics – openness to experience, conscientiousness, extraversion, agreeableness and neuroticism. Openness to experience helps individuals to be open for other people opinions, agreeableness helps to better accept the reviews, conscientiousness should help to weigh the information received, extraversion might add the open mindedness, and neuroticism should help to critically evaluate the received messages. Literature review offers proof of their significant impacts on consumer purchase decision making.

4. The research methodology was determined based on Information Adoption theory for e.WOM message factors and receiver personal characteristics impact on willingness to purchase high involvement products. With the seven independent variables and three dependent variables, the research model was created – the research required nine hypotheses to be developed.

5. The empirical research was performed using the experiment as research model: four different situations of e.WOM messages (the reviews of the vacation packages to Greece) were created for each respondent to only see one of the four e.WOM message types: positive message with visual cues, positive message without visual cues, negative message with visual cues and negative message without visual cues. The representative sample of respondents' answers were collected.

6. The research results were analysed using statistical data analysis methods, it was found out that five of nine hypotheses were accepted. This research proved that e.WOM message different valence and visual cues presence does not significantly change the perception of the information usefulness for the reviewer: both types of messages are perceived as equally useful. It was also proven that information usefulness positively affects information adoption, and information adoption positively affects intention to purchase high involvement products. Research has also shown that three of the five personal characteristics have impact on the perceived information usefulness: openness to experience, conscientiousness and agreeableness. Although the impact is not strong, it is significant and reliable. This means that when reading the e.WOM messages, consumers equally evaluates both negative and positive, as well as messages without or with visual cues, but consumer's openness to experience, agreeableness and conscientiousness are partially responsible for how they understand and accept the information provided.

The e.WOM message factors (message valence and visual cues) are equally influencing the willingness to purchase high involvement products, as well as openness to experience, agreeableness and conscientiousness are also important factors on willingness to purchase high involvement products. All the conclusions lead to the main statement that the aim of the master thesis was reached – the investigation and analysis of the influence of e.WOM message factors and receiver personal characteristics on their willingness to purchase high-involvement products is successfully achieved.

Recommendations:

After the conclusions of the thesis has been made, the following recommendations are formulated:

1. Businesses must pay attention to the electronic word of mouth communication about their products – it brings significant insights about the products, as well as the purchase decision making of the consumers. Since both positive and negative messages, as well as those containing or not containing visual cues are perceived equally, encourage authentic customer reviews – authenticity builds trust, even if some reviews are negative – customers appreciate and value transparency and balanced opinions.

2. Personalize marketing based on personality traits: this research proves that openness to experience, conscientiousness and agreeableness influence the perceived usefulness of the information, therefore aim to reach these characteristics in the consumers by creating corresponding messages.

3. It would be useful to explore different, but similar combinations of the research variables, related to e.WOM message factors and personal characteristics and its impact on purchase intention. This research showed the significant relationships between those variables, so it can be explored further.

4. Different types of high involvement products would bring additional knowledge to consumer decision-making processes, especially, if it were a greatly expensive product, which would let respondents to give a lot of thought before deciding. A vacation package is a high involvement product, but it is something most people think of frequently. If they would be asked about more rare high involvement product, maybe they would give more thought about e.WOM message factors.

5. For comparing which e.WOM message factor could be more influential, it might be useful to prepare different research design and let respondents to compare two message types as two factors one next to another. As respondents see only one review and not many, like it is usual when searching for reviews, they might find it more useful, compared to the possibility of having more reviews.

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SUMMARY IN ENGLISH

E.WOM MESSAGE FACTORS AND PERSONAL CHARACTERISTICS IMPACT ON INTENTION TO PURCHASE HIGH INVOLVEMENT PRODUCTS

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Master Thesis

Marketing and Integrated Communication Master Programme

Faculty of Economics and Business Administration, Vilnius University

Supervisor assoc. prof. dr. Algis Gaižutis, Vilnius, 2025

SUMMARY

68 pages, 17 tables, 10 figures, 174 references.

The main purpose of the master thesis is to investigate and analyse the influence of e.WOM message factors and receiver personal characteristics on their willingness to purchase high-involvement products. The Master thesis consists of four main parts: the literature analysis, the research methodology, the research analysis, conclusions and recommendations.

Literature analysis reviews the concept high involvement products and intention to purchase, e.WOM and its factors (visual cues and message valance), Information adoption theory and information usefulness concept, also highlights five main personality characteristics: openness to experience, conscientiousness, extraversion, agreeableness and neuroticism.

Following the literature analysis, the author completed the empirical research regarding e.WOM factors and personal characteristics impact on the intention to purchase high involvement products – vacation packages. Experimental research design was used to find out which e.WOM factors and personal characteristics had impact on intention to purchase high involvement product – four different e.WOM message examples were presented to four different groups of respondents. The results of the research were processed statistically with the “IBM SPSS Statistics” programme. The reliability of the variables was tested by using Cronbach’s Alpha coefficient – it showed that all constructs reliability is equal or higher than 0,79, which shows that all the constructs are highly reliable. In order to test the research hypotheses, independent samples T-test and linear regression model were used.

The performed research revealed that receivers find both, negative and positive, as well as messages with visual cues and without visual cues equally useful. Furthermore, research proves that perceived information usefulness has impact on information adoption, which impacts intention to purchase high involvement products. The results also show that three out of five personal characteristics (openness to experience, conscientiousness and agreeableness) impact information usefulness.

The conclusions outline the main concepts of literature analysis and the results of the performed research. The author forms the conclusion that the aim of the master thesis has been reached and that the results of the study could give useful insights and recommendations to the businesses regarding the impact of e.WOM message factors and receivers personal characteristics on the purchase decision making.

SUMMARY IN LITHUANIAN

E.WOM ŽINUTĖS FAKTORIŲ IR VARTOTOJO ASMENINIŲ SAVYBIŲ POVEIKIS KETINIMUI PIRKTI AUKŠTO ĮSITRAUKIMO PREKES

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SANTRAUKA

68 puslapiai, 17 lentelių, 10 paveikslų, 174 literatūros šaltiniai.

Pagrindinis šio magistro darbo tikslas yra ištirti ir išanalizuoti e.WOM žinutės faktorių ir asmeninių savybių įtaką ketinimui pirkti aukšto įsitraukimo prekes. Magistro baigiamąjį darbą sudaro keturios pagrindinės dalys: literatūros šaltinių analizė, tyrimo metodologija, tyrimo rezultatų analizė, išvados ir rekomendacijos.

Literatūros šaltinių analizės dalyje apžvelgiami aukšto įsitraukimo prekių, ketinimo pirkti konceptai, e.WOM žinutės ir jos faktorių (vizualinių ženklų ir valentingumo) sąvokos, Informacijos priėmimo teorija ir informacijos naudingumas, bei analizuojamos penkios pagrindinės asmeninės charakteristikos: atvirumas patirčiai, sąmoningumas, ekstravertiškumas, sutarumas ir neurotiškumas.

Atlikus literatūros analizę, buvo sukurtas empirinio tyrimo modelis, siekiant ištirti e.WOM žinutės faktorių ir asmeninių savybių įtaką ketinimui pirkti aukšto įsitraukimo prekes – kelionių paketus. Tyrimui atlikti buvo naudojamas eksperimentinis tyrimo dizainas, siekiant ištirti skirtingų e.WOM žinutės faktorių ir asmeninių savybių įtaką ketinimui pirkti – keturios skirtingos e.WOM žinutės buvo pristatytos keturioms skirtingoms respondentų grupėms. Tyrimo rezultatai buvo statistiškai analizuojami „IBM SPSS Statistics“ programa. Rezultatų analizė pradedama konstrukto patikimumo vertinimu, pasitelkiant *Cronbach's* alfa koeficientą, kuris parodė, jog visų tyrime naudotų konstrukto patikimumo rodiklis yra lygus arba didesnis nei 0,79, vadinasi, tyrime naudoti konstruktai yra patikimi. Siekiant patikrinti tyrimo hipotezes, buvo naudojamas nepriklausomų imčių T-testas bei tiesinės regresijos modelis.

Atliktas tyrimas atskleidė, jog tiek pozityvi, tiek neigiami e.WOM žinutė, taip pat ir tiek turinti vizualinių ženklų, tiek neturinti, yra suvokiamos kaip vienodai naudingos. Taip pat įrodyta, jog informacijos naudingumas veikia informacijos priėmimą, o šis – ketinimą pirkti aukšto įsitraukimo prekes. Rezultatai rodo, jog trys iš penkių pagrindinių asmeninių savybių (atvirumas patirčiai, sąmoningumas ir sutarumas) daro įtaką informacijos naudingumui.

Išvadų ir rekomendacijų dalyje pabrėžiami pagrindiniai literatūros konceptai, atlikto tyrimo rezultatai. Autorė formuoja išvadą, jog pagrindinis magistro baigiamojo darbo tikslas yra pasiektas, ir suteikia naudingų rekomendacijų verslui ir ateities tyrimams apie e.WOM žinutės faktorių ir asmeninių savybių įtaką aukšto įsitraukimo prekių pirkimo sprendimo priėmimą.

ANNEXES

Annex 1. Hypothetical e.WOM messages translated to Lithuanian language.

- Hypothetical negative e.WOM message without visual cues:



Monika B

Mes nusivylę šia kelione. Pirmiausia, turėjom patys išsiaiškinti, kaip nuvykti iki viešbučio, nes autobusas neatvyko. Tada labai nuvylė viešbutis, kadangi visai neatitiko nuotraukų ir nebuvo toks gražus kaip pavaizduota. Kambariai, matosi, seni, jiems trūksta švaros. Baseinas taip pat neveikė. Maistas vidutiniškas, nebuvo daug pasirinkimų, atrodė, kad kartais nebuvo ir šviežias. Tikrai daugiau nevažiuosime.

- Hypothetical negative e.WOM message with visual cues:



Monika B



1.9

Mes nusivylę šia kelione. Pirmiausia, turėjom patys išsiaiškinti, kaip nuvykti iki viešbučio, nes autobusas neatvyko. Tada labai nuvylė viešbutis, kadangi visai neatitiko nuotraukų ir nebuvo toks gražus kaip pavaizduota. Kambariai, matosi, seni, jiems trūksta švaros. Baseinas taip pat neveikė. Maistas vidutiniškas, nebuvo daug pasirinkimų, atrodė, kad kartais nebuvo ir šviežias. Tikrai daugiau nevažiuosime.



- Hypothetical positive e.WOM message without visual cues:



Monika B

Puikios atostogos! Skrydžiai nevėlavo, viešbučio kambariai švarūs, labai gražūs, aptarnaujantis personalas ypatingai draugiškas ir malonus. Mums patiko papildomų ekskursijų autobusu pasirinkimai, tikrai buvo labai smagu. Rekomenduoju renkantis atostogas Kretoje.

- Hypothetical positive e.WOM message with visual cues:



Monika B

★★★★★ 5.0

Puikios atostogos! Skrydžiai nešėlavo, viešbučio kambariai švarūs, labai gražūs, aptarnaujantis personalas ypatingai draugiškas ir malonus. Mums patiko papildomų ekskursijų autobusu pasirinkimai, tikrai buvo labai smagu. Rekomenduoju renkant atostogas Kretoje.



Annex 2. Questionnaire in English language

Dear Respondent,

I am the student of Marketing and Integrated Communication programme in Vilnius University.

Currently, I am conducting an anonymous survey to analyse different types of e.WOM message factors and personal characteristics impact on consumers' intention to purchase high involvement products. In other words, I am trying to find out how different online reviews and personal characteristics of consumers impacts their intention to purchase the vacation packages.

Collected data will be only used for this research purposes and only summarised statistical data will be analysed, so the respondents will not be identified in any way.

I am kindly asking You to sincerely fill out the survey, as Your response is very important and valued - it will help to better understand the behaviour of consumers, when high involvement products are considered to be bought.

Filling out the survey should not take longer than 4-6 minutes.

Thank You for participating!

Screening question:

Are you 18 years old or older?

- Yes
- No

(If no, You will not be required to answer further questions)

Please imagine you are looking for a vacation package (all-inclusive hotel, flights, transportation, etc.) in online travel organiser website. You found a suiting vacation package to Crete, Greece, which would meet your expectations. Then, you decide to look for reviews, and found this review:

[ONE OF THE FOUR VARIANTS OF REVIEWS]

Please express your opinion about the information usefulness of review by choosing one answer for each statement in a scale from 1 to 5, where 1 – strongly disagree, 5 – strongly agree:

	1	2	3	4	5
I think the review is generally useful.					
I think the review is generally informative.					
I think the review is advantageous for supporting my purchase decisions.					
I think the review is generally valuable.					

Please express your opinion on the information adoption of reviews about vacation packages, by choosing one answer for each statement in the scale from 1 to 5, where 1 – strongly disagree, 5 – strongly agree:

	1	2	3	4	5
Information of online reviews makes me more confident in my vacation package choice.					
Information of online reviews enhances my effectiveness in selecting the vacation package.					
Information of online reviews makes the vacation package choice easier.					
Information of online reviews promotes me to select the vacation package.					

Please express your opinion about the purchase intention of vacation packages, by choosing one answer for each statement in the scale from 1 to 5, where 1 – strongly disagree, 5 – strongly agree:

	1	2	3	4	5
After reading the reviews online, it is very likely that I will buy a vacation package.					
After reading the reviews online, I will buy the vacation package next time I need it.					
After reading the reviews online, I will definitely try the vacation package.					
After reading the reviews online, I will recommend the vacation package to my friends.					

Please choose one answer for every statement about your personality below, in the scale from 1 to 5, where 1 – strongly disagree, 5 – strongly agree:

	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>
I get excited by new ideas.					
I enjoy thinking about things.					
I enjoy hearing new ideas.					
I enjoy looking for a deeper meaning.					
I have a vivid imagination.					

	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>
I carry out my plans.					
I pay attention to detail.					
I am always prepared.					
I make plans and stick to them.					
I am exact in my work.					

	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>
I talk to a lot of different people at parties.					
I feel comfortable around people.					
I start conversations.					
I make friends easily.					
I do not mind being the centre of attention.					

	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>
I sympathize with others' feelings.					
I am concerned about others.					
I respect others.					
I believe that others have good intentions.					
I trust what people say to me.					

	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>
I get stressed out easily.					
I worry about things.					
I fear the worst.					
I am filled with doubts.					
I panic easily.					

Please specify Your gender:

- Woman.
- Man.

Please specify Your age:

- 18-24.
- 25-29.
- 30-39.
- 40-59.
- 60 and more.

--

Thank You for Your response!

Annex 3. Questionnaire in Lithuanian language

Gerb. Respondente,

Esu Vilniaus universiteto Rinkodaros ir integruotos komunikacijos programos studentė.

Šiuo metu atlieku anoniminę apklausą siekiant išanalizuoti skirtingų tipų e.WOM žinučių faktorių ir asmeninių savybių poveikį vartotojo ketinimui įsigyti aukšto įsitraukimo prekes. Kitaip tariant, siekiu ištirti, kaip internetiniai atsiliepimai ir asmeninės savybės veikia vartotojų sprendimą įsigyti poilsinės kelionės paketą.

Surinkta informacija bus naudojama tik šio tyrimo tikslais, bus analizuojama tik apibendrinta statistinių duomenų informacija, neidentifikuojant atsakiusio asmens.

Jūsų išreikšta nuomonė yra labai svarbi ir vertinama – ji padės geriau suprasti vartotojų elgesį, kalbant apie aukšto įsitraukimo prekių pirkimą.

Apklausos užpildymo trukmė yra 4-6 minutės.

Iš anksto dėkoju už Jūsų atsakymus!

Screening question:

Ar Jums yra daugiau nei 18 metų?

- Taip
- Ne

(Jei ne, toliau apklausoje dalyvauti negalėsite)

Įsivaizduokite, kad ieškote poilsinės kelionės paketo (viešbučio su „viskas įskaičiuota“ maitinimu, skrydžiais, transportu ir t.t.) kelionių organizatoriaus tinklalapyje. Radote iš pažiūros tinkamą variantą kelionei į Kretą, Graikiją. Tuomet nusprendžiate perskaityti atsiliepimus apie šią kelionę ir pamatote tokį atsiliepimą:

[ONE OF THE FOUR VARIANTS OF REVIEWS]

Skalėje nuo 1 iki 5, kur 1 – visiškai nesutinku, 5 – visiškai sutinku įvertinkite teiginius apie pateikto atsiliepimo informacijos naudingumą:

	1	2	3	4	5
Manau, kad atsiliepimas apskritai yra naudingas					
Manau, kad atsiliepimas apskritai yra informatyvus					
Manau, kad atsiliepimas yra naudingas mano pirkimo sprendimui paremti.					
Manau, kad atsiliepimas apskritai yra vertingas					

Įvertindami teiginius skalėje nuo 1 iki 5, kur 1 – visiškai nesutinku, 5 – visiškai sutinku, išreikškite savo nuomonę apie informacijos pritaikymą, gaunamą skaitant atsiliepimus apie kelionių paketus:

	1	2	3	4	5
Internetiniuose atsiliepimuose perskaityta informacija leidžia man labiau pasitikėti savo kelionės paketo pasirinkimu.					
Internetiniuose atsiliepimuose perskaityta informacija padidina mano efektyvumą renkantis kelionės paketą.					
Internetiniuose atsiliepimuose perskaityta informacija palengvina kelionės paketo pasirinkimą.					
Internetiniuose atsiliepimuose perskaityta informacija skatina mane pasirinkti kelionės paketą.					

Įvertindami teiginius skalėje nuo 1 iki 5, kur 1 – visiškai nesutinku, 5 – visiškai sutinku, išreikškite savo nuomonę apie kelionių paketų pirkimą:

	1	2	3	4	5
Labai tikėtina, kad aš įsigysiu kelionių paketą, perskaičiusi (ęs) atsiliepimus internete.					
Perskaičiusi (ęs) atsiliepimus internete, įsigysiu kelionės paketą tada, kai man jo reikės.					
Perskaičiusi (ęs) atsiliepimus internete, aš būtinai išbandysiu kelionės paketą.					
Perskaičiusi (ęs) atsiliepimus internete, aš rekomenduosiu kelionės paketą savo draugams/artimiesiems.					

Įvertinkite žemiau pateiktus teiginius skalėje nuo 1 iki 5, kur 1 – visiškai nesutinku, 5 – visiškai sutinku:

	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>
Mane jaudina naujos idėjos.					
Aš mėgaujuosi galvodamas apie įvairius dalykus.					
Man patinka girdėti naujas idėjas.					
Man patinka ieškoti gilesnės prasmės.					
Turiu ryškią vaizduotę.					

	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>
Aš įgyvendinu savo planus.					
Aš atkreipiu dėmesį į detales.					
Aš visada pasiruošęs.					
Kuriu planus ir jų laikausi.					
Esu tikslus atlikdamas darbus.					

	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>
Vakarėliuose kalbuosi su daugybe skirtingų žmonių.					
Šalia žmonių jaučiuosi patogiai.					
Pradedu pokalbius.					
Lengvai susidraugauju su kitais žmonėmis.					
Aš neprieštarauju būti dėmesio centre.					

	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>
Aš prijaučiu kitų jausmams.					
Man rūpi kiti žmonės.					
Aš gerbiu kitus žmones.					
Tikiu, kad kiti turi gerų ketinimų.					
Aš pasitikiu tuo, ką kiti žmonės man sako.					

	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>
Aš lengvai susierzinu.					
Aš nerimauju dėl įvairių dalykų.					
Bijau blogiausio.					
Esu kupinas/a abejonių.					
Aš lengvai supanikuoju.					

Jūsų lytis:

- Moteris.
- Vyras.

Jūsų amžius:

- 18-24.
- 25-29.
- 30-39.
- 40-59.
- 60 ir daugiau.

--

Ačiū už Jūsų atsakymus!

Annex 4. SPSS data for normality testing

Descriptives

		Statistic	Std. Error
Information Usefulness	Mean	4.1176	.05046
	95% Confidence Interval for Mean	Lower Bound	4.0182
		Upper Bound	4.2171
	5% Trimmed Mean	4.1786	
	Median	4.0000	
	Variance	.519	
	Std. Deviation	.72065	
	Minimum	1.00	
	Maximum	5.00	
	Range	4.00	
	Interquartile Range	1.00	
	Skewness	-1.137	.170
	Kurtosis	2.265	.339
Information Adoption	Mean	4.0931	.04751
	95% Confidence Interval for Mean	Lower Bound	3.9995
		Upper Bound	4.1868
	5% Trimmed Mean	4.1321	
	Median	4.0000	
	Variance	.460	
	Std. Deviation	.67860	
	Minimum	1.00	
	Maximum	5.00	
	Range	4.00	
	Interquartile Range	.75	
	Skewness	-.853	.170
	Kurtosis	1.976	.339
Purchase Intention	Mean	3.3493	.05539
	95% Confidence Interval for Mean	Lower Bound	3.2401
		Upper Bound	3.4585
	5% Trimmed Mean	3.3587	
	Median	3.5000	
	Variance	.626	
	Std. Deviation	.79112	
	Minimum	1.00	
	Maximum	5.00	
	Range	4.00	
	Interquartile Range	.94	
	Skewness	-.325	.170
	Kurtosis	.274	.339
Openess to experience	Mean	3.9167	.04359
	95% Confidence Interval for Mean	Lower Bound	3.8307
		Upper Bound	4.0026
	5% Trimmed Mean	3.9270	
	Median	4.0000	

	Variance		.388	
	Std. Deviation		.62266	
	Minimum		2.20	
	Maximum		5.00	
	Range		2.80	
	Interquartile Range		1.00	
	Skewness		-.226	.170
	Kurtosis		-.451	.339
Conscientiousness	Mean		3.7588	.04206
	95% Confidence Interval for Mean	Lower Bound	3.6759	
		Upper Bound	3.8418	
	5% Trimmed Mean		3.7641	
	Median		3.8000	
	Variance		.361	
	Std. Deviation		.60071	
	Minimum		2.00	
	Maximum		5.00	
	Range		3.00	
	Interquartile Range		.80	
	Skewness		-.141	.170
	Kurtosis		-.307	.339
Extraversion	Mean		3.4422	.05654
	95% Confidence Interval for Mean	Lower Bound	3.3307	
		Upper Bound	3.5536	
	5% Trimmed Mean		3.4466	
	Median		3.4000	
	Variance		.652	
	Std. Deviation		.80759	
	Minimum		1.20	
	Maximum		5.00	
	Range		3.80	
	Interquartile Range		1.00	
	Skewness		-.075	.170
	Kurtosis		-.411	.339
Agreeableness	Mean		3.8500	.03887
	95% Confidence Interval for Mean	Lower Bound	3.7734	
		Upper Bound	3.9266	
	5% Trimmed Mean		3.8608	
	Median		3.8000	
	Variance		.308	
	Std. Deviation		.55518	
	Minimum		2.00	
	Maximum		5.00	
	Range		3.00	
	Interquartile Range		.60	
	Skewness		-.281	.170
	Kurtosis		.615	.339
Neuroticism	Mean		3.0235	.05868
	95% Confidence Interval for Mean	Lower Bound	2.9078	
		Upper Bound	3.1392	

5% Trimmed Mean	3.0096	
Median	3.0000	
Variance	.702	
Std. Deviation	.83815	
Minimum	1.00	
Maximum	5.00	
Range	4.00	
Interquartile Range	1.20	
Skewness	.224	.170
Kurtosis	-.095	.339

Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Information Usefulness	.166	204	<.001	.895	204	<.001
Information Adoption	.104	204	<.001	.923	204	<.001
Purchase Intention	.125	204	<.001	.971	204	<.001
Openness to experience	.107	204	<.001	.973	204	<.001
Conscientiousness	.097	204	<.001	.982	204	.010
Extraversion	.064	204	.042	.985	204	.028
Agreeableness	.101	204	<.001	.973	204	<.001
Neuroticism	.090	204	<.001	.985	204	.025

a. Lilliefors Significance Correction

Annex 5. SPSS data for reliability testing

Information usefulness

Reliability Statistics

Cronbach's Alpha	N of Items
.884	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
IU1	12.24	5.169	.711	.866
IU2	12.44	4.691	.774	.841
IU3	12.40	4.892	.708	.867
IU4	12.33	4.665	.803	.830

Information adoption

Reliability Statistics

Cronbach's Alpha	N of Items
.846	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
IA1	12.18	4.593	.740	.788
IA2	12.20	4.398	.715	.792
IA3	12.18	4.336	.746	.780
IA4	12.55	4.101	.583	.866

Purchase intention

Reliability Statistics

Cronbach's Alpha	N of Items
.775	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
PI1	9.92	6.161	.621	.700
PI2	9.59	7.178	.378	.813
PI3	10.44	5.607	.660	.675
PI4	10.24	5.277	.671	.667

Openness to experience

Reliability Statistics

Cronbach's Alpha	N of Items
.799	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
OE1	15.75	6.681	.572	.764
OE2	15.79	6.292	.611	.751
OE3	15.56	6.632	.661	.740
OE4	15.62	6.335	.570	.765
OE5	15.61	6.634	.510	.784

Conscientiousness

Reliability Statistics

Cronbach's Alpha	N of Items
.825	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
CON1	15.01	6.320	.630	.789
CON2	14.79	6.394	.542	.812
CON3	15.27	5.833	.620	.791
CON4	15.12	5.724	.714	.762
CON5	14.98	5.862	.604	.796

Extraversion

Reliability Statistics

Cronbach's Alpha	N of Items
.881	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
EXT1	13.79	10.805	.674	.866
EXT2	13.66	10.944	.770	.845
EXT3	13.86	10.536	.731	.852
EXT4	13.50	11.020	.731	.853
EXT5	14.02	10.418	.690	.864

Agreeableness

Reliability Statistics

Cronbach's Alpha	N of Items
.772	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
AGR1	15.40	5.117	.599	.711
AGR2	15.21	5.083	.628	.702
AGR3	14.99	5.438	.554	.728
AGR4	15.50	4.862	.582	.717
AGR5	15.91	5.563	.382	.788

Neuroticism

Reliability Statistics

Cronbach's Alpha	N of Items
.848	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
NEU1	12.15	12.648	.565	.840
NEU2	11.79	11.879	.662	.816
NEU3	11.93	10.980	.697	.806
NEU4	12.20	11.442	.716	.802
NEU5	12.40	11.383	.651	.819

Annex 6. SPSS data for H1 hypothesis

Group Statistics

	Valence	N	Mean	Std. Deviation	Std. Error Mean
Information Usefulness	Negative message	102	4.0662	.70529	.06983
	Positive message	102	4.1691	.73556	.07283

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						95% Confidence Interval of the Difference	
		F	Sig.	t	df	Significance		Mean Difference	Std. Error Difference	Lower	Upper
Information Usefulness	Equal variances assumed	.543	.462	-1.020	202	.154	.309	-.10294	.10090	-.30190	.09601
	Equal variances not assumed			-1.020	201.644	.154	.309	-.10294	.10090	-.30190	.09602

Independent Samples Effect Sizes

				95% Confidence Interval	
		Standardizer ^a	Point Estimate	Lower	Upper
Information Usefulness	Cohen's d	.72058	-.143	-.417	.132
	Hedges' correction	.72327	-.142	-.416	.132
	Glass's delta	.73556	-.140	-.415	.136

a. The denominator used in estimating the effect sizes.

Cohen's d uses the pooled standard deviation.

Hedges' correction uses the pooled standard deviation, plus a correction factor.

Glass's delta uses the sample standard deviation of the control (i.e., the second) group.

Annex 7. SPSS data for H2 hypothesis

Group Statistics

	Visual cues	N	Mean	Std. Deviation	Std. Error Mean
Information Usefulness	Without visual cues	102	4.0172	.71430	.07073
	With visual cues	102	4.2181	.71638	.07093

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means							
		F	Sig.	t	df	Significance		Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
						One-Sided p	Two-Sided p			Lower	Upper
Information Usefulness	Equal variances assumed	.182	.670	-2.006	202	.023	.046	-.20098	.10017	-.39849	-.00347
	Equal variances not assumed			-2.006	201.998	.023	.046	-.20098	.10017	-.39849	-.00347

Independent Samples Effect Sizes

		Standardizer ^a	Point Estimate	95% Confidence Interval	
Information Usefulness	Cohen's d	.71534	-.281	-.556	-.005
	Hedges' correction	.71801	-.280	-.554	-.005
	Glass's delta	.71638	-.281	-.557	-.003

a. The denominator used in estimating the effect sizes.

Cohen's d uses the pooled standard deviation.

Hedges' correction uses the pooled standard deviation, plus a correction factor.

Glass's delta uses the sample standard deviation of the control (i.e., the second) group.

Annex 8. SPSS data for H3 hypothesis

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.521 ^a	.271	.268	.58073

a. Predictors: (Constant), Information Usefulness

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	25.355	1	25.355	75.182	<.001 ^b
	Residual	68.125	202	.337		
	Total	93.480	203			

a. Dependent Variable: Information Adoption

b. Predictors: (Constant), Information Usefulness

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.074	.236		8.772	<.001
	Information Usefulness	.490	.057	.521	8.671	<.001

a. Dependent Variable: Information Adoption

Annex 9. SPSS data for H4 hypothesis

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.421 ^a	.177	.173	.71943

a. Predictors: (Constant), Information Adoption

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	22.502	1	22.502	43.476	<.001 ^b
	Residual	104.550	202	.518		
	Total	127.052	203			

a. Dependent Variable: Purchase Intention

b. Predictors: (Constant), Information Adoption

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.341	.309		4.344	<.001
	Information Adoption	.491	.074	.421	6.594	<.001

a. Dependent Variable: Purchase Intention

Annex 10. SPSS data for H5 hypothesis

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.228 ^a	.052	.047	.70344

a. Predictors: (Constant), Openess to experience

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5.471	1	5.471	11.056	.001 ^b
	Residual	99.956	202	.495		
	Total	105.426	203			

a. Dependent Variable: Information Usefulness

b. Predictors: (Constant), Openess to experience

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.085	.314		9.811	<.001
	Openess to experience	.264	.079	.228	3.325	.001

a. Dependent Variable: Information Usefulness

Annex 11. SPSS data for H6 hypothesis

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.212 ^a	.045	.040	.70609

a. Predictors: (Constant), Conscientiousness

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4.717	1	4.717	9.461	.002 ^b
	Residual	100.710	202	.499		
	Total	105.426	203			

a. Dependent Variable: Information Usefulness

b. Predictors: (Constant), Conscientiousness

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.164	.314		10.076	<.001
	Conscientiousness	.254	.082	.212	3.076	.002

a. Dependent Variable: Information Usefulness

Annex 12. SPSS data for H7 hypothesis

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.004 ^a	.000	-.005	.72243

a. Predictors: (Constant), Extraversion

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.002	1	.002	.003	.953 ^b
	Residual	105.425	202	.522		
	Total	105.426	203			

a. Dependent Variable: Information Usefulness

b. Predictors: (Constant), Extraversion

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.105	.222		18.494	<.001
	Extraversion	.004	.063	.004	.059	.953

a. Dependent Variable: Information Usefulness

Annex 13. SPSS data for H8 hypothesis

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.212 ^a	.045	.040	.70595

a. Predictors: (Constant), Agreeableness

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4.756	1	4.756	9.542	.002 ^b
	Residual	100.671	202	.498		
	Total	105.426	203			

a. Dependent Variable: Information Usefulness

b. Predictors: (Constant), Agreeableness

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.056	.347		8.804	<.001
	Agreeableness	.276	.089	.212	3.089	.002

a. Dependent Variable: Information Usefulness

Annex 14. SPSS data for H9 hypothesis

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.006 ^a	.000	-.005	.72242

a. Predictors: (Constant), Neuroticism

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.004	1	.004	.007	.934 ^b
	Residual	105.423	202	.522		
	Total	105.426	203			

a. Dependent Variable: Information Usefulness

b. Predictors: (Constant), Neuroticism

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.133	.190		21.778	<.001
	Neuroticism	-.005	.060	-.006	-.083	.934

a. Dependent Variable: Information Usefulness