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Abstract

Across the world, the importance of e-commerce is constantly growing. Online shopping has become a part of consumers' daily life, as buying from the virtual marketplace is considered vastly convenient. Consumers are now able to read the opinions of other consumers, as well as write their own experiences on various websites. Today this information exchange, called electronic word-of-mouth, is one of the most important factors affecting consumers' purchase decisions. However, as Internet allows eWOM to spread anonymously, it raises concerns in terms of credibility. As national culture has been shown to impact on individuals' tendency to trust and be influenced by others, it is essential to take these cultural differences into consideration when studying anonymous eWOM.

The objective of this thesis was to find out how national culture might influence online consumers' perceptions and usage of anonymous eWOM. More closely, the study aimed to analyze differences in consumers' credibility perceptions, to understand which type of eWOM they prefer to utilize when shopping online. The selected research approach was qualitative, and the data was collected by theme interviews. In addition, stimulus techniques were used through different assignments, by showing the interviewees real eWOM-messages. All the interviewees were university students, representing various nationalities. Based on their cultural background, they were divided into different groups with the help of national culture dimensions.

The findings of the research recognized that all consumers, regardless of their national culture, do utilize anonymous eWOM. The use of name may increase the effectiveness of the message, but whether the message is perceived as credible, is determined by the content. Individualistic consumers mainly evaluate messages based on the argument strength and language, while collectivistic consumers aim to find cues of the source's credibility. Additionally, collectivistic consumers seem to perceive completely positive, anonymous messages as the most unreliable type of eWOM. Nevertheless, all consumers prefer to read eWOM on shopping websites or independent review sites. Chinese and Taiwanese consumers even consider eWOM in social media as unreliable and utilize mobile review apps instead. These findings indicate that the social relationship with the source, or the use of identity cues, may not be as important in terms of credibility as was expected. All in all, national culture seems to explain differences in consumers' eWOM use and perceptions only limitedly.

Key words	electronic word-of-mouth, e-commerce, national culture, credibility perception, anonymity, social influence
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Tiivistelmä

Verkkokaupan merkitys kasvaa jatkuvasti. Nettishoppailusta onkin tullut osa kuluttajien arkea kaikkialla maailmassa, erityisesti sen helppokäyttöisyyden ansiosta. Kuluttajat voivat lukea toisten kuluttajien mielipiteitä sekä kirjoittaa omia kokemuksiaan useille eri sivustoille. Tätä ilmiötä kutsutaan termillä eWOM, joka tarkoittaa sähköistä suusanallista viestintää. Siitä on tullut yksi tärkeimmistä kuluttajien ostopäätöksiin vaikuttavista tekijöistä. Viestintä Internetissä on kuitenkin usein nimetöntä, mikä saattaa vähentää tiedon uskottavuutta. Kulttuuritausta vaikuttaa siihen, miten yksilöt luottavat viestintään ja kuinka alttiita he ovat toisten vaikutukselle. Tutkittaessa nimetöntä sähköistä suusanallista viestintää onkin olennaista ottaa kulttuurierot huomioon.

Tämän tutkielman tarkoituksena oli selvittää kansallisen kulttuurin vaikutusta kuluttajien nimettömän suusanallisen viestinnän käyttöön ja kokemukseen verkossa. Erityisen mielenkiinnonkohteena olivat erot kuluttajien kokemuksista viestinnän uskottavuudessa – nämä selvittämällä olisi mahdollista ymmärtää paremmin, millaista viestintää he mieluiten hyödyntävät ostopäätöstensä tukena. Tutkielma oli luonteeltaan laadullinen ja aineisto kerättiin teemahaastatteluin. Haastatteluiden apuna käytettiin myös stimulointitekniikoita erilaisten tehtävien kautta, esittämällä haastateltaville todellisia eWOM-viestejä. Kaikki haastateltavat olivat yliopisto-opiskelijoita ja he edustivat useita eri kansallisuuksia. Heidät jaettiin kulttuuritaustan mukaan eri ryhmiin kulttuuridimensioiden avulla.

Kaikki tutkimukseen osallistuneet kuluttajat hyödynsivät nimetöntä sähköistä suusanallista viestintää asioidessaan verkossa. Tulosten perusteella nimen käyttö saattaa silti lisätä viestin vaikuttavuutta. Se kuinka uskottavaksi viesti koetaan, määräytyy kuitenkin täysin sisällön perusteella. Individualistiset kuluttajat arvioivat pääasiassa argumenttien vahvuutta ja kirjoitustyyliä, kun taas kollektivistiset kuluttajat pyrkivät löytämään vihjeitä kirjoittajan uskottavuudesta. Tulosten perusteella kollektivistiset kuluttajat lisäksi kokevat täysin positiiviset, anonyymit viestit kaikkein epäluotettavammaksi eWOMin muodoksi. Eroista huolimatta kaikki kuluttajat lukevat eWOMia mieluiten shoppailusivustoilla tai itsenäisillä arviointisivustoilla. Kuluttajat Kiinasta ja Taiwanista jopa kokevat sosiaalisessa mediassa ilmenevän eWOMin olevan epäuskottavaa ja hyödyntävät useimmiten mobiiliarviointisovelluksia. Tutkimuksen tulokset osoittavat, että eWOMin kirjoittajan ja lukijan välinen suhde, tai identiteettivihjeet, eivät ole yhtä tärkeitä elementtejä uskottavuuden kannalta kuin olisi voitu olettaa. Yleisesti voidaan todeta, että kulttuurierot selittävät vain osittain sähköisen suusanallisen viestinnän käyttöä ja kokemusta.

Asiasanat	sähköinen suusanallinen viestintä, verkkokauppa, kansallinen kulttuuri, koettu uskottavuus, anonymiteetti, sosiaalinen vaikuttaminen
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**UNIVERSITY
OF TURKU**

Turku School of
Economics

THE INFLUENCE OF CULTURE ON THE USE OF ANONYMOUS ELECTRONIC WORD-OF-MOUTH

Examining online consumers' credibility perceptions

Master's Thesis
in International Business

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03.08.2020
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The originality of this thesis has been checked in accordance with the University of Turku quality assurance system using the Turnitin OriginalityCheck service.

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1 INTRODUCTION

In this chapter, the background and purpose for the study are shortly discussed. First, the background chapter introduces the main concepts and forms an understanding of the reasoning behind the choice of the research topic. Second, the purpose of the study is discussed through the research questions, and the structure of the study is outlined.

1.1 Background for the study

The shopping behaviour of consumers has been transformed due to increased Internet penetration, digitalisation and modernisation. Online shopping has now become a part of consumers' daily life, as more and more purchases are made on the Internet. (Bhagat 2015.) In 2019, online retail sales covered 14.1 percent of all retail sales worldwide, and in 2023, the number is estimated to increase to 22 percent (Statista 2019a)¹. The increasing popularity of online shopping stems from the multiple benefits consumers perceive in the process. For instance, the study of Bobalca (2015) identified the following advantages in online shopping: accessibility, convenience, product diversity, cost savings and interactivity.

Despite the advantages of online shopping, there are still consumers who hesitate to use online platforms for transactions, since they find many barriers in the process (Tanadi et al. 2015). Since online purchasing occurs without face-to-face interaction and consumers cannot physically examine the products, it can lead them feeling uncertainty regarding the outcome of the purchase (Hong 2015; Dahiya 2018). Forsythe et al. (2006) identifies the online shopping risks as financial risk, product risk and convenience risk. These risks are magnified when the consumer is highly involved in the purchase. Typically, consumers are highly involved when the product is expensive, is purchased seldomly or is highly self-expressive. In these valuable purchases, the consumer is expected to spend more time on the information search and evaluation before the purchase, due to the risks involved. (Kotler et al. 2017, 153-154.)

Due to the multiple risks of online shopping, such as the inability to physically examine the products (Hong 2015), consumers need to examine the products using indirect sources, such as word-of-mouth. Word-of-mouth has been identified as a key dimension of online risk reduction. (Cases 2002; San-Martin et al. 2017.) Word-of-mouth communication is one of the oldest phenomena in human society and stated to be the most influential channel for communication. In recent years, it has been given a new significance due to the enormous growth of the Internet environment. People are now able

¹ Statista is one of the world's leading statistics and market data platforms (Statista 2020).

to communicate with friends and acquaintances through social network sites, as well as express their opinions anonymously using different online platforms, such as review sites, shopping websites and discussion forums. (Dellarocas 2003; Sen & Lerman 2007; Lee 2009.)

It cannot be over-emphasized how much Internet has changed the exchange of information. Word-of-mouth messages can now be conveyed around the world without restrictions. Today, this phenomenon, called *electronic word-of-mouth (eWOM)*, is one of the most important factors affecting consumers' purchase decision-making. (Chan & Ngai 2011; Tang 2017.) According to Elwalda and Lu (2016) eWOM does not only influence the purchase decision, but to all stages of the purchase decision process, from the need recognition to the post-purchase behavior. Similarly, Lu et al. (2014) explain that eWOM platforms are not just mediums for the exchange of opinions, but they have created an online database for consumers' knowledge of goods and online stores. The increasing amount of information available on these platforms has a significant influence on the products and services purchased online. In fact, online products are almost twice as likely to be affected by eWOM, as products purchased offline (Riegner 2007). Almana and Mirza (2013) found in their study that over 80% of the respondents searched for eWOM prior to making online purchases. Thus, eWOM is now one of the main information sources for consumers. Consumers use eWOM to evaluate products, since the opinions coming from other consumers are considered more trustworthy compared to seller-created information. (Elwalda & Lu 2016.)

Despite the global nature of the Internet and the similarities in retail environments, it is important to note that consumers themselves are different. The way consumers think, the factors through which they are motivated, and the way they make judgments and decisions, are all influenced by culture. (Shavitt & Barnes 2020.) However, culture's influence on individuals is becoming increasingly complex. As the world continues to become more globally connected, it is common that individuals are influenced and belong to more than one culture. Thus, there are major differences between individuals within cultures as well. (Vora et al. 2019.) Nonetheless, these cultural differences strongly effect online consumer behaviour (Broeder & van Hout 2019).

Previous studies have researched cultural differences in consumers' online shopping behaviour. For instance, the online shopping habits, such as the online purchase activity, goods purchased, website type, and the used payment method, have been shown to differ between cultures (Sakarya & Soyer 2013). Moreover, it has been found that cultural differences influence on the way consumers search, use and trust online information in purchase decision-making (e.g. Goodrich & de Mooij 2014). One reason explaining this difference is social influence, since it has been shown that people from different cultures value the opinions of others differently. For instance, Luo et al. (2014) found that consumers from collectivistic cultures evaluate eWOM messages based on the opinion of

the group, whereas consumers from individualistic cultures will base the final decision on their own evaluation, since they do not feel social pressure to act in a certain way.

Cultural differences have a significant influence on how consumers engage with eWOM, especially how much they rely on the information (Kim 2019). As was mentioned previously, eWOM content can also be communicated anonymously (Jensen et al. 2013), and according to previous research, consumers from different cultures trust this information provided by unknown source differently (e.g. Fan et al. 2018). Anonymous eWOM may be either completely anonymous, but it can also contain little information of the writer, such as nickname or a picture (Pihlaja et al. 2017). However, the fact that the communicators have only limited information about each other, raises new questions, such as credibility. In case of anonymity, the ability to judge the credibility of the sender's message is hindered. (Cheung & Lee 2012.) For instance, some consumers may write negative messages about a product or service, if they have had a negative experience with the company earlier. Moreover, companies may also behave in an unethical manner, since they are able to manage comments posted on their own websites. Thus, negative reviews may be deleted, or the firm may even write positive reviews themselves. (Bailey 2005; Anderson & Simester 2014.)

Despite the credibility issue of anonymous eWOM, interestingly, studies have proven that eWOM in the form of anonymous online reviews is a major source of information for consumers and help them in the decision-making before buying a product (e.g. Yan et al. 2016). The study of Erkan and Evans (2018) even showed that consumers find anonymous reviews more useful in the online buying process, than the opinions coming from familiar people in social networking sites, such as Facebook. However, it is important to note that the study was conducted only in the UK, which is why it may not be possible to generalize the findings to different cultures. Nonetheless, the fact that the credibility of anonymous eWOM is hard to evaluate, but is still highly used in online purchase decisions, creates an interesting perspective for the present study.

1.2 Research questions and structure of the study

Generally, eWOM is a widely researched concept, which is why the perceived credibility of it has also been studied. In recent years, studies have for instance researched the perceived credibility of eWOM coming from strangers (e.g. Lim & Van Der Heide 2015), and the role of source credibility and message relevance on eWOM impact (e.g. O'Reilly et al. 2016). In addition, the influence of culture on the perception (e.g. Rossi 2018), and adaptation (e.g. Pentina et al. 2015) of eWOM has been studied. However, according to Kim (2019) most of the previous cross-cultural studies concentrate only on one or two cultural dimensions, which is not enough to explain cultural variations. Thus, they

suggested that in future research, more cultural dimensions and countries should be studied. This study aims to answer to this call by interviewing online consumers from different countries with varying cultural backgrounds.

In the present study, the aim is to understand these cultural differences in the usage and perception of anonymous eWOM. The cultural differences are studied from the perspective of national culture. Even though there are cross-cultural studies of eWOM in the form of online consumer reviews (e.g. Tang 2017; Rossi 2018), based on the researcher's best knowledge, these studies have not concentrated on the subject from the anonymity perspective. In addition, eWOM can be communicated anonymously in multiple platforms, such as review sites, shopping websites, discussion forums and blogs. However, previous studies mainly focus on one specific form of anonymous eWOM, usually reviews on shopping websites or independent review sites (e.g. Lim & Van Der Heide 2015; Erkan & Evans 2018). Thus, in contrast to previous studies, this study aims to understand the phenomena of anonymous eWOM as a whole, without limiting the context to any specific platform. This also enables the study to find differences in the usage of different types of eWOM. Therefore, the main research question of the study is:

How does the use of anonymous eWOM differ between online consumers from different national cultures?

To answer the question, the subject is divided to the following sub-questions:

- How does culture influence on consumers' online shopping habits?
- How does culture influence the way consumers perceive the credibility of eWOM as an information source?
- Which type of anonymous eWOM do consumers from different cultures prefer in online shopping?

In this study, the use of eWOM means whether the consumer would adopt the information and utilize the information in an online purchase. The anonymous eWOM in turn is understood similarly, as Pihlaja et al. (2017, 350) describe the phenomena: they explain that anonymous eWOM is either completely anonymous or contains only minimal personal information. They further emphasize, that the true identity of the writer is however hidden and is hard or even impossible to conclude. Thus, as anonymous eWOM can contain limited identity cues, the study takes them into consideration, in order to understand whether they influence on consumers' credibility perceptions.

As was already mentioned, the popularity of online shopping increases constantly, and consumers tend to search eWOM especially when buying products/services online. Therefore, the understanding of consumers' online shopping habits is essential. According to Liao et al. (2006, 471) habit is how someone prefers to behave in the current

moment, and it also precedes one's behavioural intention. Building from this definition, online shopping habit in this study means how actively consumers shop online, what products/services they tend to purchase, which platforms they use, and where and how extensively they search information.

Additionally, as this study aims to analyse cultural differences, the focus is on national culture. National culture describes the specific characteristics of societies, which distinguishes it from other forms of culture, such as organizational culture (Doney et al. 1998). These other forms of culture are not addressed in the present study. However, as was previously mentioned, the world has become more globally connected, which has increased the differences between individuals within national cultures as well (Vora et al. 2019). Therefore, the individuals' own cultural identity and sense of belonging are emphasized. This study analyses these cultural differences by conducting qualitative interviews with university students from different countries, with varying cultural backgrounds. The structure of this study is presented in Figure 1 and further explained.

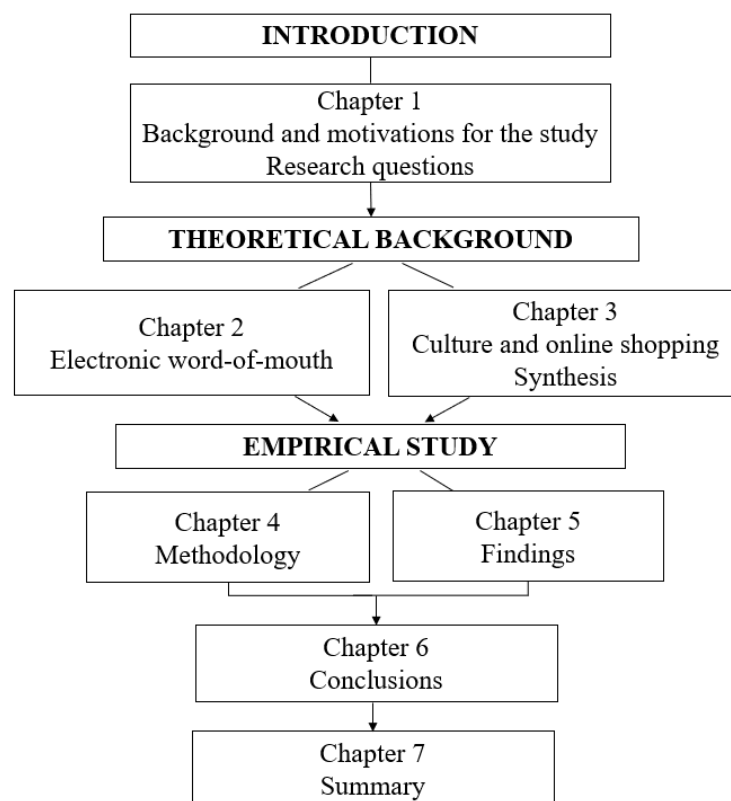


Figure 1 The structure of the study

In chapter 1, the background and motivations for the study are discussed. Moreover, the objective of the study together with the research questions are presented. After, the theoretical background of the study is introduced, which is divided in chapters 2 and 3. First, chapter 2 discusses the concept of electronic word-of-mouth through the following subchapters: from WOM to eWOM, anonymous eWOM, motives for searching eWOM,

and the perceived credibility of eWOM. Next, chapter 3 discusses about culture and online shopping, and is divided in the following sub-chapters: defining culture, the impact of culture on trust and communication, and cultural differences in online shopping. The chapter ends with a synthesis of the whole theoretical background. After the theoretical background, chapter 4 presents the methodological choices of the study, including research approach, data collection, data analysis, and the evaluation of trustworthiness. The findings of the study are then presented in chapter 5, in which they are also discussed together with the theoretical background. In chapter 6 the conclusions are discussed from theoretical and managerial perspectives. Lastly, the study ends to a summary in chapter 7.

2 ELECTRONIC WORD-OF-MOUTH

This chapter discusses the concept of electronic word-of-mouth (eWOM) from several different perspectives that are relevant for the study. The chapter begins by defining the term through traditional word-of-mouth and classifying its meaning in this study. After, the anonymous form of eWOM is introduced, which is the main focus of this study. Later, the chapter delves into the motives to search eWOM, to acquire more knowledge of why consumers search this information in the first place. In the last subchapter the perceived credibility of eWOM is discussed from multiple viewpoints, in order to understand the different ways to evaluate eWOM.

2.1 From WOM to eWOM

Word-of-mouth is the information about products, services and companies that spreads between consumers. The information can spread in face-to-face communication, or via any communicative means, such as telephone. The idea behind this communication is that it can include any informal information about the target object, positive or negative. (Brown et al. 2005.) In general, word-of-mouth is a wide and complex concept, which is why it is important to classify the different forms of the communication. Godes and Mayzlin (2009) have divided WOM in two areas, called endogenous WOM and exogenous WOM. The endogenous WOM can be described as user-generated content, since it occurs as natural conversations between consumers, communicating about their experiences of an object. In previous studies, endogenous WOM has been shown to have a direct impact on firms' sales. In contrast, exogenous WOM is communication, which is created by firm's actions. In this communication form, the origin of the message is marketer-initiated. Thus, it is not natural communication, since the communicator is usually getting paid, or free products by providing exogenous WOM. It is a way to promote endogenous WOM and has become an important part of firms' communication strategy. (Godes & Mayzlin 2009; Mayzlin et al. 2014; Naylor 2016.)

The growth of Internet has significantly influenced WOM, by adding a technological dimension to it, and thus converting it to electronic communication, called electronic word-of-mouth (eWOM) (Dellarocas 2003; Mishra & Satish 2016). Electronic word-of-mouth includes multiple different communication forms on various channels; it can be expressed through opinions, online ratings, reviews and comments, on channels such as blogs, review sites, discussion forums, online retail sites, firm's own products sites and social networking sites. (Mishra & Satish 2016.) One of the most well-known examples of these eWOM sites are Facebook and TripAdvisor. Facebook is an example of a social networking site, while TripAdvisor is a travel-related review site. (Pihlaja et al. 2017.)

Due to these sites, WOM has transformed from face-to-face interaction to the online environment. As this communication is now available on the Internet, the accessibility of WOM has increased. Consumers are now able to develop virtual relationships and communities with each other. Consequently, they are now able to help their peers to make better consumption decisions. (Jeong & Jang 2011.)

As shown, eWOM is a wide concept, including various channels and forms. However, it is necessary to point out that eWOM channels may differ from each other majorly. According to Litvin et al. (2008) the differences in eWOM channels shows especially in the level of interactivity and communication scope. They explain that there are eWOM channels, in which communicators are able to communicate actively, using direct messages, without any delay between them. Different instant messaging apps, such as WhatsApp and Facebook Messenger (Piwek & Joinson 2016), are the most common form of synchronous eWOM. In contrast, eWOM communication can also be asynchronous, meaning that there can be delay between the messages, as long as months or years, allowing people to access the information at different times. Most of the eWOM channels, such as different review sites and blogs, are asynchronous in nature. (Litvin et al. 2008.) Jeong and Jang (2011) explain that as these websites allow people to reach the information for long periods of time, eWOM is highly accessible.

EWOM channels can also be divided based on their communication scope. In general, the communication scope differs between three scopes, namely one-to-one, one-to-many, and many-to-many. In one-to-one scope the communication can be private messaging between individuals, including channels such as email, and other instant messaging forms. However, the most used eWOM channels tend to be one-to-many or many-to-many. Shopping websites such as Amazon.com (Erkan & Evans 2018) and review sites such as TripAdvisor (Pihlaja et al. 2017) are examples of one-to-many eWOM channels. Many-to-many channels in turn include for instance blogs, virtual communities and discussion forums. Thus, in some eWOM channels the messages may reach millions of people worldwide. (Litvin et al. 2008; Chan & Ngai 2011.) According to Jeong and Jang (2011), as eWOM can reach millions of people, it is much more accessible than traditional WOM.

As the focus of this study is on anonymous eWOM, the above presented one-to-one communication and active messaging are excluded from the study. Thus, the focus is rather on the one-to-many and many-to-many, asynchronous communication. For this reason, this study is built on the eWOM definition of Hennig-Thurau et al. (2004, 39), who define the concept as:

“any positive or negative statement made by a potential, actual, or former customers about a product or company, which is made available to a multitude of people and institutions via the Internet”

This definition was chosen, since the study of Hennig-Thurau et al. (2004) has been described as “*prominent*” (e.g. Cheung & Lee 2012), and their definition has been widely used in the eWOM literature (Chu & Sung 2015). Most importantly, the definition clearly demonstrates that eWOM is available for anyone with an access to the Internet. In addition, the definition emphasizes that eWOM can be either negative, or positive. In the present study, the focus is on both of them, since there has been found to be differences on how consumers perceive positive and negative eWOM. For instance, Xue and Zhou (2010) found that especially when online consumers are buying products or services containing a high risk, e.g. high price, they tend to rely more on negative eWOM. In contrast, the study found that in the case of products, which are not as risky, i.e. low involvement products, consumers trust equally on both, negative and positive eWOM.

Despite all the presented advantages of eWOM for online consumers, it is important to note that Internet allows eWOM to be posted anonymously. Thus, traditional WOM has been often stated to be more credible, since it usually occurs in face-to-face circumstances between people who are familiar with each other and thus trust each other. Moreover, body language and voice intonation may increase the effectiveness of the message, which are not available for evaluation in online communication. (Jeong & Jang 2011.) However, also eWOM can appear between people who are familiar with each other. Thus, eWOM can be divided into two areas based on the familiarity of the eWOM source and receiver. In social media sites such as Facebook, people are able to communicate within their personal social network. (Erkan & Evans 2018.) Most of the other platforms however allow eWOM to occur between unknown, anonymous users (Dellarocas 2003), which is the focus of the present study. The next chapter discusses of anonymous eWOM more in-depth, by distinguishing it from social eWOM.

2.2 Anonymous eWOM

As was discussed in the previous chapter, eWOM can appear on multiple different platforms, and these platforms differ in how visible the individual’s identity is. For instance, Erkan and Evans (2018) explain that eWOM in social media, such as Facebook, enables individuals to communicate with people who they are already familiar with, since it encourages them to have online accounts with real identities. However, most of the other online platforms, such as independent review sites, shopping websites, discussion forums and blogs allow eWOM communication to occur between anonymous users (Dellarocas 2003; Sen & Lerman 2007). Even though the communication would not be completely anonymous, the communicators are usually strangers to each other. Consequently, the major distinctive feature between eWOM in social media, termed as

social eWOM, and other forms of eWOM, is the tie strength between the communicators. (Pihlaja et al. 2017.)

Since the interest of this study relates to the communication between anonymous users, it is necessary to point out the differences with social eWOM. Pihlaja et al. (2017) studied the differences between anonymous and social eWOM. These differences are shown in Figure 2.

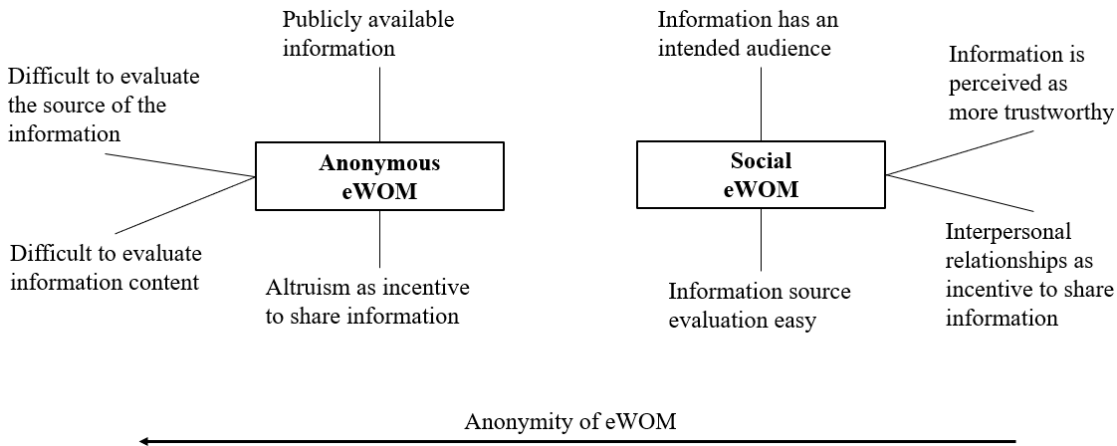


Figure 2 From anonymous eWOM to social eWOM (Adapted from Pihlaja et al. 2017, 349)

As can be seen from the Figure 2, Pihlaja et al. (2017) placed anonymous eWOM and social eWOM on a scale, and these forms represent the opposed ends of it. At the one end of the scale is content created by familiar sources, within consumer's own social network, termed as social eWOM. Social eWOM represents the non-anonymous form of eWOM. In contrast, at the other end of the scale is all eWOM content that is published completely anonymously. (Pihlaja et al. 2017.) Thus, when moving left on the scale, the anonymity of eWOM increases. However, Pihlaja et al. (2017) explain that in some anonymous eWOM platforms, also some personal information may be provided. For instance, the website may show the reviewers name, a photo or a location. However, it must be noted that due to the nature of the Internet, these identity cues may not be real. For instance, people may use fake profile pictures. Thus, on top of these identity cues, the website may use tags such as "verified reviewer", or show how many reviews the source has written, to help consumers evaluate the trustworthiness of the source. (Qahri-Sameri & Montazemi 2019.) When considering the eWOM scale above, this form of eWOM would probably position a little bit to the right from the completely anonymous eWOM. However, even though the source would not be completely anonymous, it is usually a stranger to the receiver. Thus, it is still far from social eWOM.

In the present study, also these comments including limited personal information are counted as anonymous eWOM and thus included to the study. The most important

distinction used, is the fact that the actual identity of the source is difficult, or even impossible to determine (Pihlaja et al. 2017.) If the true identity of the source would be recognizable, it is not considered as anonymous in this study. One example of this type of eWOM would be for instance comments in Facebook, which are written with a personal profile, but where the writer does not belong to the receiver's social network. Thus, as the receiver does not know the source personally, it differs from social eWOM. On the eWOM scale presented in Figure 2, this type of eWOM would position a little bit to the left from the social eWOM.

When looking at the differences between anonymous eWOM and social eWOM more closely in the Figure 2, anonymous eWOM is publicly available for everyone, and without any relationship with the writer, it is hard to evaluate both the message and the source. In contrast, in social eWOM the consumer knows the source personally, so the information has an intended audience, and the information is perceived as more trustworthy. (Pihlaja et al. 2017.) A good example of the difference between these two eWOM forms is TripAdvisor, since TripAdvisor has collaborated with Facebook. The normal version allows eWOM to occur between unknown, anonymous users. However, in the Facebook version, consumers receive information, which is restricted to their Facebook account. Thus, they receive information limited to their own social network. (Qahri-Sameri & Montazemi 2019.) Furthermore, also the motives for sharing information differ between anonymous and social eWOM. In social eWOM, consumers share information due to their interpersonal relationships, whereas altruism is the motive to share anonymous eWOM. (Pihlaja et al. 2017.)

When considering the actual platforms where especially anonymous reviews can appear, they can be divided between consumer-generated websites (e.g. yelp.com) and marketer-generated websites (e.g. amazon.com). Reviews posted on consumer-generated websites are often characterized as more persuasive than firms' own websites. This is because marketers do not have a direct control over the content posted on these sites. In contrast, when the reviews are posted on firms' own sites, they can easily be manipulated. For instance, negative reviews may be deleted. (Lee & Youn 2009; Bronner & de Hoog 2010; Tsekouras 2017.) However, also independent review sites have been criticized in the past, for not taking the correct actions to prevent fake reviews. Thus, these review sites have been turning more to social network sites, as the above mentioned Tripadvisor-Facebook collaboration shows. (Qahri-Sameri & Montazemi 2019.)

The anonymous, unknown source creates a burden for the consumer to evaluate the credibility of the message and whether it is useful in the buying decision or not (Jensen et al. 2013). Interestingly however, the study of Erkan and Evans (2018) found that consumers prefer to use anonymous reviews on shopping websites rather than eWOM in social media, when making purchase decisions online. The study presented four reasons for this. Firstly, consumers prefer anonymous reviews because of *information quantity*.

According to the study, consumers believe that there are multiple reviews available on shopping websites, whereas it is hard to find friends' evaluations on social media. The respondents even stated that the quantity of the reviews helps them overcome the anonymity issue. (Erkan & Evans 2018.) Similarly, Pihlaja et al. (2017) explain, that even if the quality of reviews posted on social network sites is higher, the quantity is smaller, whereas there are numerous online reviews available from anonymous users. Moreover, Yan et al. (2018) explain that the number of product related eWOM comments in social media is too small to be persuasive.

Secondly, *information readiness* enables consumers to find the information of a specific service or product whenever they need it. In shopping websites, the information is always ready to use, but the respondents believed that social media does not provide this convenience. (Erkan & Evans 2018.) Similarly, Yan et al. (2018) explain that online reviews and ratings on shopping websites are more easily obtained, compared to eWOM in social media. According to their study, when consumers are buying products containing a low risk, they tend to utilize only online reviews. In contrast, when they are considering of buying a product containing a high risk, e.g. high price, they tend to utilize both, eWOM in social media, as well as reviews and ratings on shopping websites. Thus, even though eWOM in social media is stated to be high quality, whereas the quality of online reviews varies majorly, they are still used in purchase decisions regardless of the product type. This high usage of online reviews on different e-commerce websites simply stems from their convenience, as not much effort is needed to use for searching the information. (Yan et al. 2018.)

Thirdly, consumers believe that reviews on shopping websites provide *detailed information* about the product, which allows the individual to even compare different product options. Furthermore, the comments often provide both negative and positive sides of the product. However, in social media, the comments usually do not contain such information, which would be useful in the buying decision. (Erkan & Evans 2018.) In contrast, Yan et al. (2018) states that as eWOM in social media is more high-quality due to the interactivity and close relationships between the communicators, the consumer will receive more detailed information of the product/service.

Lastly, consumers believe that anonymous reviews on shopping websites contain more *dedicated information*. According to the study, respondents stated that the purpose of the reviews is to assist in buying decisions, whereas social media is rather a platform for socialising. Thus, this difference also affects to people's motives for sharing information. Anonymous review writers are considered to be more dedicated in providing more helpful information. (Erkan & Evans 2018.) Furthermore, Sun et al. (2006) state that the lack of face-to-face communication can encourage people to present their true opinions, and thus making the information more credible.

Having now introduced the concept of eWOM in-depth, and discussed the anonymous form of it extensively, it is important to understand what motivates consumers to search this information in the first place. Thus, the next chapter discusses how and why consumers search and use eWOM.

2.3 Motives for searching eWOM

Before buying something, consumers can obtain information from multiple different sources. Traditionally, consumers receive most of the information from commercial sources, which are controlled by the marketer. However, the most effective sources tend to be personal, such as family, friends and acquaintances. (Kotler et al. 2017, 156.) Thus, when deciding whether to buy a product, consumers are significantly influenced by others' judgement (Wood & Hayes 2012). This so-called social influence, stems from sources such as culture, reference groups and family (Darley et al. 2010). Given the perceived risk of online shopping, online consumers are more likely to ask opinions from others prior to the purchase decision. Fortunately, online consumers have now easy access to large volumes of information from people who have recent experience with a specific product. (Kim et al. 2008; Lee et al. 2011.)

When consumer has only limited time, limited knowledge, or the product/service contains a high risk, informational social influence plays a particularly important role in the decision making (Lee et al. 2011). Informational influence means that people accept information from others as evidence about reality (Cheung et al. 2009). The underlying reason behind informational influence is that individuals expect that others may have better and different information about a subject, which the individual can base their decision on (Kuan et al. 2014). Lee et al. (2011) note that informational social influence significantly impacts consumers' decisions to purchase products online, and thus social influence has overall a major role in rewriting consumers' attitudes and beliefs.

When considering the actual purchase decision-process, usually this process consists of the following stages: *need recognition, information search, evaluation of alternatives, the actual purchase decision, and post-purchase behavior*. However, the complexity and length of the process varies depending on the situation. (Kotler et al. 2017,155.) It has been found that this process is especially influenced by the level of product involvement (e.g. Park et al. 2007; Maity et al. 2012). Product involvement can be defined as the importance of the product, based on the needs, interests, and values of the consumer (De Wulf et al. 2001). In case of low-involvement decision-making, consumers usually buy products for instance out of habit, and not much information search or evaluation is done before the purchase (Kotler et al. 2017, 154). It has been stated that in these cases consumers easily accept the opinions of others, as they do not have the motivation to

process large amounts of information (Chung & Zhao 2003). In contrast, when buying high-involvement products, consumers tend to seek as much information as they can. When searching for others' opinions especially in the online environment, the information must be high-quality, i.e. based on specific, logical facts about the product. (Park et al. 2007.)

Online environment enables social influence to spread through social activities, such as liking and commenting. Consumers share experiences, opinions, and information, which directly influence not only close friends and family, but also other people who are interested in the same product. In previous studies, it has been found that evaluation of alternative products is the stage in the decision-making process, which is most affected by social influence (e.g. Akar et al. 2015). Similarly, Kotler et al. (2017, 156) states that while commercial sources often inform the consumer, personal sources evaluate the products for the consumer. Moreover, in the study of Dahiya (2018), the respondents stated that cars are easy to evaluate online due to the availability of online reviews, written by other customers. These online platform activities, such as reviews, evaluations and opinions, i.e. eWOM (Mishra & Satish 2016), have shown to be more effective in the decision-making process, compared to traditional social influence sources. (Akar et al. 2015.)

As can be seen, eWOM has a significant role in consumers' buying behaviour. Some researchers have however examined the actual motives for searching eWOM online. According to Kotler et al. (2017, 150) a motive is a need that directs the individual to act in a certain way. Thus, motives can be described as factors, which significantly determine consumer behavior, which is why they are useful in explaining why consumers read opinions and communicate on electronic platforms (Hennig-Thurau & Walsh 2003). The study of Goldsmith and Horowitz (2006) identified the following eight motivations, explaining why consumers search online opinions: 1) *to reduce risk*, 2) *to get information easily*, 3) *to secure lower prices*, 4) *to get pre-purchase information*, 5) *because others do it*, 6) *because it is cool*, 7) *because of offline stimulation (such as TV)*, and 8) *by accident (unplanned)*. On top of these motivations, their study shows that people, who purchase more products online, also seek more opinions online.

Other studies have found similar motivations. The study of Hennig-Thurau and Walsh (2003) identified eight motives for eWOM seeking, from which *reducing buying related risk* was the main motive. Many of the motivations resemble the findings of Goldsmith and Horowitz (2006), but the study also found some differences, such as *determination of social position*. It means that consumers may need to seek assurance of their own evaluation of a product or a service, by comparing it to that of others. Another difference is *dissonance reduction* motive, which in turn refers to consumers, who seek assurance by reading the opinions of other consumers, after the purchase is already done. Moreover, the study recognized a motive called *belonging to a virtual community*, which shows that

some consumers enjoy participating in platforms where experiences about products and services are shared and are therefore motivated to seek this information. In addition, the study found that some consumers were motivated by *remuneration*, which refers to the motive of being paid by a firm to write the evaluation. Lastly, the study identified that consumers turn to online opinion platforms to seek advice, if they face difficulties in the *use of the product or service*. (Hennig-Thurau & Walsh 2003.)

A more recent study by Kim et al. (2011) researched the motivations behind online hotel review reading. Consistent with other eWOM studies, they found that consumers read hotel reviews for their convenience and quality, to get social reassurance, and to reduce their risk. Moreover, consumers were motivated to read eWOM to assure the quality of their choice of hotel. The respondents wanted to be sure of the price and to get best value for their money. On top of these motivations, by which individuals reassure they are choosing the best possible hotel, they also wanted to be part of an online community and learn what is new in the market, which are similar to the motives identified in the study of Hennig-Thurau and Walsh (2003). Similarly, Bailey (2005) states that consumers read reviews in order to get additional information and reassurance.

In general, when consumers are selecting a desired product or a service, they often experience cognitive incongruence related to the information of alternative products they did not choose. In addition, the information may be inconsistent in different sources, for instance in an advertisement and a friend's opinion. In these situations, consumers tend to seek more information from neutral or independent sources to confirm their own evaluation. Online platforms provide this opportunity. In addition, the information seeking can be planned but also spontaneous behavior. (Hennig-Thurau & Walsh 2003; Goldsmith & Horowitz 2006.) Thus, when considering all the mentioned motives for eWOM seeking, consumers are not identical, so neither are the motivations to seek information. However, a clear pattern of similar motive groups can be identified in all of the mentioned studies, as can be seen from the Table 1.

Table 1 Motives for searching eWOM

Motive	Definition	
Risk reduction	To be assured of making the right purchase decision	Hennig-Thurau & Walsh (2003); Bailey (2005); Goldsmith & Horowitz (2006); Kim et al. (2011)
Convenience	To reduce search time, to get information easily	Hennig-Thurau & Walsh (2003); Goldsmith & Horowitz (2006); Kim et al. (2011)
Price consciousness and quality assurance	To secure lower prices, to get the best value for the money	Goldsmith & Horowitz (2006); Kim et al. (2011)
Determination of social position	To compare own evaluation with that of others	Hennig-Thurau & Walsh (2003); Kim et al. (2011)
To get pre-purchase information	To get additional information, to get information from other consumers	Bailey (2005); Goldsmith & Horowitz (2006)
Accidentally (unplanned)	Found it accidentally while surfing/ searching for product information	
Others do it/ It is cool	Because others do it as well, and/or it is perceived as cool	Goldsmith & Horowitz (2006)
Offline stimulation (such as TV)	Being stimulated by an offline input, such as TV	
To learn what is new	To learn what products are new in the market	Hennig-Thurau & Walsh (2003); Kim et al. (2011)
Belonging to a virtual community	The enjoyment of participating in platforms where experiences are shared	
To learn how to use the product/service	To seek advice from others if faced with difficulties in the use of the product/service	Hennig-Thurau & Walsh (2003)
Dissonance reduction	To seek others' opinions after the purchase is already done	
Remuneration	Getting paid or free products from writing the evaluation	

The Table 1 presents a summary of all the eWOM motives presented above. As can be seen, the most common motives to search for eWOM are related to risk reduction and convenience, as they are mentioned in almost all of the studies. However, despite all the recognized advantages of eWOM, it is hard to evaluate the credibility of the information when the source is unknown or completely anonymous (Jensen et al. 2013). As the focus of this study is anonymous eWOM, it is essential to take the credibility into consideration. Thus, the next chapter discusses of the perceived credibility of eWOM more in-depth.

2.4 The perceived credibility of eWOM

In general, credibility refers to the extent to which a receiver perceives the information of the communicator to be believable (Eisend 2006). Consumers are exposed to enormous amount of information daily. However, each individual organizes and interprets the received information in a unique way. Thus, perception can be defined as a process, by which people select, organize and interpret information to form an overall idea of the

situation. (Kotler et al. 2017, 152.) Since each individual interprets information differently, the actual impact of the message may vary between people. Therefore, the same message may create disparate reactions, depending on different elements, such as the individuals' perceptions, involvement, prior knowledge and attitude. In general, researchers have found different features, which may increase or decrease the credibility of eWOM. However, the credibility of eWOM is always an individual's subjective interpretation of the information. (Lee & Youn 2009; Chang & Thadani 2012; Lim & Van Der Heide 2015.) The following subchapters discuss about the credibility of eWOM more closely. Additionally, different frameworks explaining the formation of eWOM credibility are presented.

2.4.1 Defining eWOM credibility

The traditional understanding of credibility is that it forms through the interaction of source characteristics, message characteristics and receiver characteristics (Wathen & Burkell 2002). Similarly, Metzger (2007, 2078) describes the formation of credibility in the following way:

“credibility of a source or message is a receiver-based judgment which involves both objective judgments of information quality or accuracy as well as subjective perceptions of the source's trustworthiness, expertise, and attractiveness”.

This study is built on this credibility definition, as it emphasizes individual's subjective perceptions in the credibility formation. In other words, even though credibility forms in the interaction of source credibility and message credibility, the formation depends on the receiver's judgement (Kapoor & Gunta 2016).

In the recent years, multiple researchers in the eWOM literature have also recognized the importance to distinct source credibility and message credibility from each other (e.g. Cheung et al. 2012; Erkan & Evans 2016), since online environment enables separation between the review and the reviewer. As eWOM messages are often posted anonymously, or by strangers who only provide limited information about themselves, it is difficult to evaluate the credibility of the source. In contrast, traditional WOM is transmitted between familiar people, so there is less uncertainty about the information because the source is known. As the source is known, consumers believe that the information provided by them can be trusted. Therefore, they are able to extend the source credibility to the credibility of the message. (Jensen et al. 2013; Lim & Van Der Heide 2015; Qahri-Saremi & Montazemi 2019.)

According to Jensen et al. (2013) the separation of the eWOM source and the information provided by the source places a significant burden for consumers to evaluate

the credibility of the anonymous message. Kapoor and Gunta (2016) explain that when there is no identity information available, the message characteristics and content, such as detailed, informational language and photographs may lead to significant message credibility. However, the actual message may also allow consumers to evaluate source credibility. Jensen et al. (2013) state that the language of the message is usually the only way to evaluate the credibility of the source in the case of anonymity. They furthermore explain that if there are no other credibility cues available, the receiver may evaluate the source as credible based on very little information, such as the review containing both negative and positive information about the object. The following subchapter discusses the formation of eWOM credibility more in-depth, by introducing two different credibility frameworks.

2.4.2 *Formation of eWOM credibility*

Cheung et al. (2009) studied the perceived eWOM credibility and built a framework explaining how the credibility is formed. The study focused on discussion forums. They divided the formation of credibility on informational determinants and normative determinants, based on the dual-process theory. Similarly, other researchers (e.g. Lis 2013) have found that both, normative and informational determinants influence the credibility of eWOM. However, the framework of Cheung et al. (2009) is used as a basis of credibility formation in this study since it is fully applicable for the purpose of anonymous eWOM as well. In general, informational influence means that the information is considered as evidence about reality. In the eWOM communication, it arises from the content of the message. In contrast, normative influence is the tendency to adapt the expectations of others. In normative influence, the consumer evaluates the message based on others' opinions, rather than the received information itself. (Cheung et al. 2009.) The framework is shown in Figure 3.

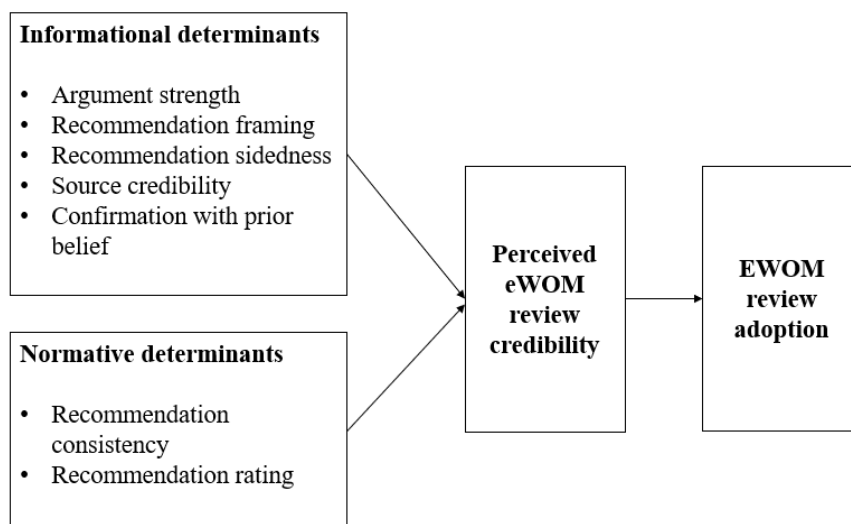


Figure 3 Perceived eWOM review credibility (Cheung et al. 2009, 14)

The first informational determinant, *argument strength*, is the extent to which a receiver believes the message includes valid or convincing arguments. If the arguments are considered as high quality, the receiver considers the information to be more credible. (Cheung et al. 2009.) Other researchers have described this determinant in different ways. For instance, Cheng and Ho (2015) names this determinant as argument quality, which is influenced by the number of words and pictures used in the message. Teng et al. (2014) in turn enumerate that the strength, comprehensiveness, accuracy, timeliness and relevance are all elements of a high-quality review. Their study found that these elements significantly increased the persuasiveness of the online review. In contrast, Lim and Van Der Heide (2015, 71) emphasize that especially when the source is unknown, the eWOM reader will evaluate the credibility based on the message, i.e. “*what the person says*” and “*how the person says it*”.

The second informational determinant, *recommendation framing*, discusses whether the message is framed positively or negatively, i.e. whether the message is a praise or complaint message (Cheung et al. 2009). Consequently, Lim and Van Der Heide (2015) use the term message valence and explain that whether the review is positive or negative, can significantly influence on the message credibility. For instance, Doh and Hwang (2009) found that especially if a website only has positive reviews, it may cause consumers to become suspicious. They explain that in these situations, consumers may believe that the company is behaving unethically by manipulating the online reviews. Moreover, previous researchers have found (e.g. Park & Lee 2009) that negative reviews tend to be more effective in general, compared to positive reviews.

The third determinant, *recommendation sidedness*, means that the message contains both, negative and positive information. Consumers tend to believe that every product or

service has its pros and cons, which is why receiving information on both sides often enhances the effectiveness of the message. (Cheung et al. 2009.) Similarly, Jensen et al. (2013) note that when the message is posted anonymously, receiving positive and negative information of the object may increase the credibility of the anonymous source. Furthermore, the study of Prendergast et al. (2018) even showed that eWOM messages including positive and negative information are perceived as more trustworthy, than a completely positive or negative message. They further explain that people tend to view one sided messages with more suspicion, fearing that it may come from a commercial source. Interestingly however, the study of Cheung et al. (2009) found, that neither recommendation framing, nor recommendation sidedness have any influence on the perceived review credibility.

The fourth informational determinant presented in the framework is *source credibility*. Due to the online environment, the credibility of source, i.e. reviewer may be hard to determine. However, in some eWOM platforms it is possible to see the reviewer's posting history, or reputation, which is formed by other eWOM users' ratings. Nevertheless, the formation of source credibility is discussed more comprehensively later (see Figure 4). After source credibility, the last informational determinant in the framework of Cheung et al. (2009) is *confirmation with prior belief*. According to the study, if the message contains arguments, which are similar to the receiver's existing beliefs, the receiver will be more likely to believe the information. In contrast, if the message contains statements which are not consistent with the receiver's prior beliefs, it is probable that the receiver will refuse to believe the information. (Cheung et al. 2009.)

Having now introduced the informational determinants of the perceived credibility framework of Cheung et al. (2009), there are still two elements left: recommendation consistency and recommendation rating, which are called normative determinants. Normative influence explains how the opinions of other people affect the receiver's judgements. *Recommendation consistency* means that messages which present experiences that are consistent with others' experiences of the same product or service, are considered more believable. In contrast, messages that are completely different from the opinions of others, are not as believable. (Cheung et al. 2009.) Similarly, Moran and Muzellec (2017) recognized review consistency as one determinant of eWOM credibility. Consequently, Doh and Hwang (2009) found in their study that customers are more likely to rely on eWOM messages if the direction of the messages is the same, since when the consensus of other customers is higher, the messages are considered to be more persuasive and powerful. Lastly, *recommendation rating* is the rating, which other readers have given to the specific message. Online environment enables users to evaluate the eWOM messages by giving it a high or low score according to their perception of it. For instance, if a message has received a low rating, it may cause the receiver to doubt the credibility of the message. (Cheung et al. 2009.) Moreover, Lis (2013) found that the

rating score significantly influences how receiver perceives the credibility of the information. According to the study, when a message is rated positively, the credibility increases.

Similarly, Moran and Muzellec (2017) also built a framework of eWOM credibility based on earlier research and literature. In their framework, they discussed about the formation of source credibility more in-depth. The model presents elements, which are fully applicable for the context of anonymous eWOM as well, which is why it is necessary to introduce the model. The framework is shown in Figure 4.

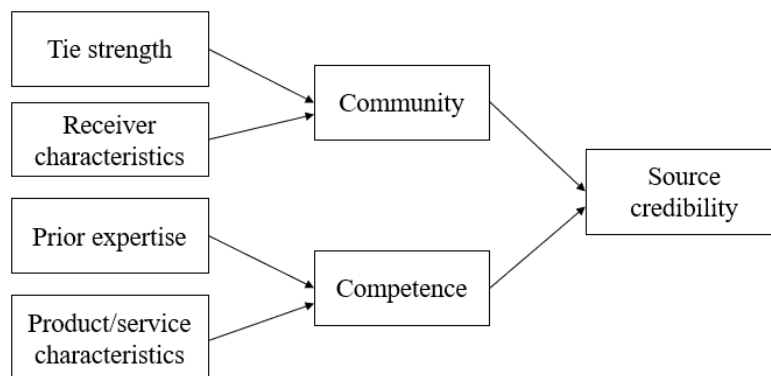


Figure 4 Formation of source credibility (Moran & Muzellec 2017, 152)

According to the framework of Moran and Muzellec (2017, 152), the source credibility includes to 2Cs: community and competence. Community refers to the relationship between the source and receiver of eWOM, and it is formed by *tie strength* and *receiver characteristics*. Even when eWOM is posted by a total stranger (i.e. weak tie), some researchers (e.g. Cheung et al. 2009) state, that if the receiver does not have any reason to doubt the sender, the information will be deemed as credible. In contrast, Dellarocas (2003) state, that anonymity enables individuals to hide their true identities and post anything with unknown motives, which decreases credibility. Thus, researchers' views of the subject differ. Further, *receiver characteristics*, such as the ability to trust and how much the individual can be influenced by others, is the second component of community. (Moran & Muzellec 2017.)

The second C, competence, is formed by *prior expertise* and *product/service characteristics*. The expertise level refers to both, the sender and the receiver. The more experience the consumer has with a product or a service, the more believable the claims are considered to be. In contrast, the *product/service characteristics* refer to the involvement level consumer has with the object. If the consumer is highly involved, they are motivated to process the arguments more deeply. (Moran & Muzellec 2017.) This stems from the fact that the risks related to the purchase are magnified in the case of high involvement. In these circumstances the consumer is likely to spend more time on the

information search and evaluation, to minimize the risks involved. (Kotler et al. 2017, 153-154.)

2.4.3 *The role of identity cues in the credibility perception*

In addition to the frameworks presented above, which discuss in detail how the credibility of the message or source is formed, the subject has also been addressed from a different perspective. Xu (2014) researched, how reviewer's profile characteristics effect on eWOM credibility. As Pihlaja et al. (2017) explain, in some eWOM platforms, which enable anonymous communication, some personal information may be provided, but the true identity of the source is hard or even impossible to determine. As the focus of this study is on anonymous eWOM, it is important to understand how these small identity cues effect on the perceived credibility. Xu (2014) researched the effect of profile picture cues and reputation cues on the perceived review credibility. Similar to the previous frameworks, message valence, i.e. positive versus negative message, is taken into consideration. The framework is shown in Figure 5.

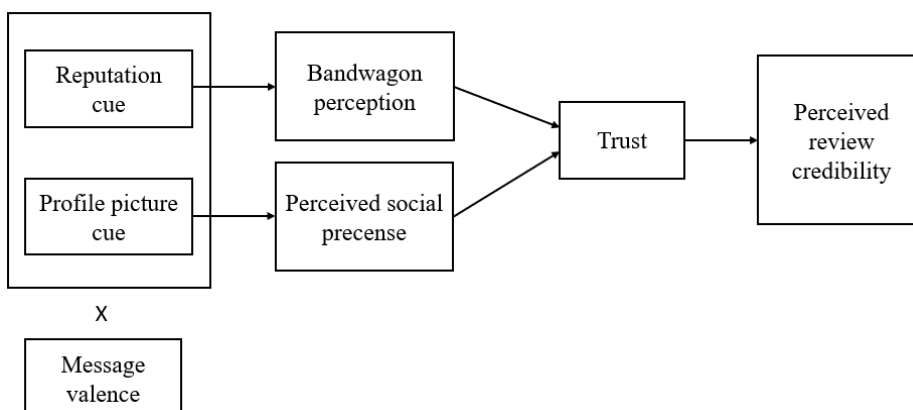


Figure 5 The effect of profile characteristics on the perceived review credibility (adapted from Xu 2014, 139)

Firstly, the *reputation cue* is one of the most commonly used cues in consumer reviewer profiles. It simply means the reputation of the reviewer among other consumers. It is formed by the online system and can be for instance, the number of people who trusted the reviewer, or how many people found the message helpful. (Xu 2014.) Similarly, Teng et al. (2014) state that the cues of credible eWOM information may be the reviewer's reputation and past experience. Additionally, Cheung et al. (2009) note that reviewer's reputation and history are determinants of source credibility. Nonetheless, according to Xu (2014), the reputation cue may lead to a bandwagon perception, which is similar to the previously discussed normative influence in the framework of Cheung et

al (2009). In other words, the bandwagon effect simply means the adoption of the opinion of the majority (Moe & Schweidel 2012). Furthermore, the study found that the bandwagon effect has a significant influence on consumers' trust, and the influence is stronger when the number of opinions increase. The level of trust in turn influences on the perceived review credibility. (Xu 2014.)

Secondly, the *profile picture cue* is another commonly used cue in reviewer profiles. The profile picture is the reviewer's self-created cue of his/her appearance. (Xu 2014.) However, as Qahri-Saremi and Montazemi (2019) explain, online environment enables people to use fake profile pictures. Nonetheless, as shown in Figure 5, when the reviewer is using a profile picture, the perceived social presence increases. In other words, it makes the reading of a review resemble more of a face-to-face conversation, as the reader becomes more aware of the source. This perception of social presence strongly influences on the reader's affective trust, which is a judgment mostly based on emotions. (Xu 2014.) Similarly, Kapoor and Gunta (2016) state that any little self-disclosure, such as age, enhances the source credibility. However, Xu (2014) found that the reputation cue was more important feature of review credibility, compared to the use of a profile picture.

When considering the message valence which is included to the framework of Xu (2014), the study found interesting results. When the review was positive, neither the profile picture nor reputation cue had any influence on the credibility. In contrast, both of them influenced on the credibility when the review was negative. This may stem from online consumers' tendency to avoid risks, which is why they pay more attention to negative reviews, trying to find as much evidence to further assist their judgment. (Xu 2014.) The finding corresponds with the findings of Park and Lee (2009), who explain that negative eWOM is more effective in general due to consumers uncertainty and fear, which are initiated by their poor cognitive knowledge. Similarly, Xue and Zhou (2010) studied the effect of positive and negative eWOM between different product types and found that when online consumers are buying high involvement products/services, they tend to rely more on negative eWOM. However, in the case of low involvement products, consumers relied equally on positive and negative messages. Nonetheless, eWOM messages which include both, pros and cons, are often found to be the most trustworthy, since consumers suspect that too extreme positive or negative information is initiated by a commercial source (Prendergast et al. 2018).

Overall, it has been found (e.g. Cheung et al. 2009; Lis 2013; Teng et al. 2014) that a reader who perceives the eWOM message to be credible, is likely to adapt the information and use it in a buying decision, as shown in Figure 3. On the other hand, studies have shown (e.g. Park et al. 2011) that when the message is perceived less credible, the effect of the review decreases.

This chapter has now defined and classified the meaning of eWOM, as well as discussed about the anonymous form of it extensively. To emphasize how important role

eWOM has on online consumers' purchase behaviour, the role of social influence in the buying decisions, as well as the actual motives for searching eWOM were presented. Lastly, the perceived credibility of eWOM was discussed through credibility frameworks. However, even though this chapter discussed about online consumers as a one group, it is important to note that cultural differences still largely effect online consumer behaviour (Broder & van Hout 2019). Moreover, the extent to which individuals trust information coming from sources with limited identity cues varies between cultures (Fan et al. 2018). Thus, when considering how online consumers use eWOM, and how they perceive the credibility of anonymous information, it is necessary to take cultural differences into consideration. Thus, the next chapter introduces the second main concept of this study, culture.

3 CULTURE AND ONLINE SHOPPING

In this chapter, the concept of culture is introduced. The chapter begins by explaining the meaning of culture, and introduces two national dimension models, which are relevant for the purpose of this study. Moreover, the concepts of cultural identity and sense of belonging are discussed. After, the chapter delves into cultural differences in trust and communication since the understanding of these differences forms a foundation for the whole study. Lastly, cultural differences are discussed in the online shopping context, especially regarding consumers' online shopping habits, information search, preference of different information sources, and the role of social influence in their decision-making. The chapter ends with a synthesis of the whole theoretical background introduced in chapters 2 and 3.

3.1 Defining culture

Culture influences every aspect of life. It influences on the way people think, behave and makes the differences of groups and nations visible. Thus, understanding the nature of culture is extremely important to international business. However, as a concept, culture is wide and complex. (Moon & Choi 2001.) One of the most widely cited definitions of culture, is the following definition of Hofstede (1980,25): *“It is the collective programming of the mind which distinguishes the members of one group or category of people from another.”* Hofstede (1980, 25-26) furthermore explain that culture is the common features, which influences the way human groups response to their environment, so it can be defined as the human group's identity, similarly as personality is the identity of an individual. In contrast, Trenholm and Jensen (1996, 387-388) define culture more broadly, in the following way:

“Culture is that set of values and beliefs, norms and customs, rules and codes, that socially define groups of people [- -] Who are we? What is our place in the world? How are we to live our lives? Although each of us develops our own responses to these questions, we also carry with us the answers our culture have given us. And these cultural understandings play a large part in determining how we perceive the world, how we think about ourselves and our relationship to others, how we set and achieve goals, how we define self, and how we exchange messages. “

Thus, in a way, culture is built from individuals who share the same perceptions (Frisk & Tulkki 2005, 8). As the definition of Trenholm and Jensen (1996) emphasize similar perceptions among people within the same culture, while still taking individual differences into consideration, their definition of culture is used as the basis of this study.

However, as was mentioned, culture is a complex concept, including various forms, which is why it is important to note that the focus of this study is on national culture. National culture describes the specific characteristics of societies, which distinguishes it from other forms of culture, such as organizational culture (Doney et al. 1998). These other forms of culture are not addressed in this study. Instead, the purpose is especially to analyse how national culture might influence on individuals' behaviour.

Differences between national cultures are often compared using national culture dimensions. National culture dimensions have been stated to be an excellent way to analyse cross-cultural consumer behaviour, but it is important to point out that there is large amount of diversity within nations, which is why it has been explained that a common culture applies to rather societies than to nations. Thus, when comparing different national dimensions, they can be compared only based on the average value priorities of individual members. (de Mooij 2004, 28, 30, 41.) The next subchapter discusses the national dimension models of Hofstede (1980) and Hall (1976), as they have introduced cultural dimensions, which are strongly related for the purpose of this study.

3.1.1 Dimensions of national culture

Geert Hofstede has conducted one of the largest studies on national values. According to Hofstede (1991, 14) a dimension is a specific feature of a culture, which can be easily compared with other cultures. Hofstede studied national culture based on the value differences between groups of nations or regions, and was able to identify six independent value dimensions: *power distance*, *uncertainty avoidance*, *individualism versus collectivism*, *masculinity versus femininity*, *long versus short term orientation* and *indulgence versus restraint*. The positions of countries on these dimensions are expressed on a 0-100 point scale. (Hofstede Insights 2019a.) These dimensions have had an extensive influence on cross-cultural research, and according to Triandis (2004, 89) they have "*become the standard against which new work on cultural differences is validated*".

Despite the high use of Hofstede's dimensions, it is important to point out that his work has also received extensive criticism. Hofstede has been criticized for labelling every person in a specific culture the same, thus not taking individual differences into consideration. The degree to which an individual internalizes a specific cultural dimension varies within the group. (Lee et al. 2018.) Moreover, critiques argue that it is problematic to equate nations with cultures, since in general, there are more than one culture in one nation. In addition, the quantification of cultures using numeric and statistical approaches has been described as too generalizing. (Baskerville 2003.) However, despite the critique, Goodrich and de Mooij (2014) state that the more recent cultural frameworks provide little advancement to Hofstede's work. They explain that the

high use of Hofstede's dimension stems from the simplicity of the dimensions, as well as the large number of countries measured.

Another widely known national dimension model has been created by Edward Hall, who has been acknowledged as the founder of the scholarly field of intercultural communication (cf. Rogers et al. 2002). As this study focuses on how consumers from different cultures perceive written messages, his cultural work is strongly related for the present study. Hall and Hall (1990, 4) explain that cultural communication is much deeper and complex than just the written and spoken messages. Thus, in order to better understand cultural differences, Hall developed cultural dimensions, which relate to *context*, *time* and *space* (Hall & Hall 1990). In particular, the *context* dimension is useful for understanding how consumers from different cultures behave, since it relates to communication. Hall has not developed country scores, but the context dimension is related to Hofstede's individualism versus collectivism dimension, which provides country scores. (de Mooij 2004, 32-33.) However, Hall has been criticized for not providing any explanation of the methodology or analysis used in creating the context model. Moreover, it has been stated that Hall does not explain how he has ranked different cultures on the context continuum, but yet, it has become a model, which is present in almost every intercultural text and course. Despite the criticism, Hall's context dimension is the most cited theoretical framework in articles which discuss about intercultural communication. (Cardon 2008.)

From the above presented national dimension models, this study discusses only the following three dimensions identified by Hofstede – *power distance*, *uncertainty avoidance*, *individualism versus collectivism*, as well as the *context* dimension of Hall's. These dimensions were chosen, since they strongly relate to trust and communication, as well as buying behaviour in general: firstly, *power distance* and *individualism versus collectivism* has been stated to be the best dimensions to explain the differences in how consumers search buying related information (e.g. Goodrich & de Mooij 2014). Moreover, previous studies (e.g. van Hoorn 2015) have shown that *individualism versus collectivism* explains how consumers from different cultures are willing to place trust on others. Secondly, it has been found that *uncertainty avoidance* influences how much time and effort consumers will use to search information before buying decision (e.g. Jordan et al. 2013). Lastly, the *context* dimension determines how people from different cultures interpret the information they receive, since it determines everything about the nature of communication (Hall 1976, 85-86,91-92). For these reasons, these dimensions may be useful tool in understanding cultural differences in the perception and usage of anonymous eWOM. These dimensions are now briefly defined.

The first dimension of Hofstede, called *power distance*, is the extent to which the less powerful individuals of society accept the unequal distribution of power. Cultures with small power distance believe that the inequality between people should be minimal,

whereas large power distance cultures believe that inequality among people is expected. (Hofstede 1991, 28,37.) The second dimension, *uncertainty avoidance*, is the extent to which the members of the society feel threatened of unknown situations. Societies with strong uncertainty avoidance are more risk-averse (Elahee et al. 2002). Moreover, there is an emotional need for structured rules. In contrast, weak uncertainty avoidance societies believe that uncertainty is a normal feature of life, which is why they tend to be comfortable in unknown situations, with unknown risks. (Hofstede 1991, 113, 125.) The third dimension, *individualism versus collectivism*, refers to the personal relationships in the society, and is the most significant difference between cultures according to Triandis (2001). As other people can be divided as in-group and out-group members, depending on how close the relationship is, people in individualistic versus collectivistic societies tend to distinct these members differently. In individualistic societies the distinction is much wider, whereas in collectivistic societies in-group members are limited to friends and family. (Triandis 2001; Fan et al. 2018.) Thus, collectivistic societies are integrated into strong in-groups, and the family is usually extended. The interest of the group is more important than the interest of the individual. In contrast, in individualistic societies it is expected that people look only after themselves and their immediate family. (Hofstede 1991, 50-51.) The main focus of this study is on the individualism-collectivism dimension, since it addresses differences related to trust in-depth, and is therefore the most suitable dimension for the context of the study.

The last dimension, Hall's *context*, is useful for understanding how consumers from different cultures behave. It is also related to the above presented Hofstede's individualism versus collectivism dimension. (de Mooij 2004, 32-33.) Context determines how people from different cultures interpret the information they receive. In high-context communication most of the information is already in the environment or in the person, while very little information is conveyed through actual words. Additionally, people are unwilling to show emotions publicly. Low-context communication is just the opposite, where most of the information is included to the actual words and showing of emotions is considered as normal. People tend to use both of these communication styles, but one of them dominates the communication. (Hall 1976, 85-86,91-92; Bai 2016.) High-context cultures are often considered to be collectivistic, so as was mentioned, there is typically strong distinction between people who are part of one's close in-group, and those who are not. In contrast, low context cultures are more individualistic, so the relationships between people are more flexible and the distinction between groups is not as clear. (Hall 1976, 113; Bai 2016.)

Having now introduced the national dimension models, as well as the critique they have received during the years, it is important to point out why their use in the present study is justified. As was already mentioned, Hofstede has conducted one of the largest studies on national values (Hofstede Insights 2019a), and it has been stated that new

cultural frameworks provide only little advancement to Hofstede's work (e.g. Goodrich & de Mooij 2014). Hall in turn is considered to be the founder of the scholarly field of intercultural communication (Rogers et al. 2002), which is why it is necessary to employ his ideas when aiming to understand, how consumers from different cultures interpret the information they receive.

Despite the adequate reasons for employing national dimensions in the present study, as these dimensions have been described as too generalizing (e.g. Baskerville 2003), and the scope of the present study is rather limited, the study does not concentrate on the cultural differences based on these dimensions. Rather, the dimensions are used as a support in understanding where the cultural differences might stem from, and whether these specific individuals possess the average value priorities of their national culture. However, even though there are similar behaviors and patterns in a particular culture, it is necessary to note that there are also major differences between individuals within cultures as well (Lee et al. 2018). For instance, as the world becomes more and more globalized, it is also more common that people are influenced, or belong to more than one culture. Thus, culture's influence on individuals is becoming increasingly complex. (Vora et al. 2019.) Therefore, it is necessary to take the individuals' own cultural identity and sense of belonging into consideration, when studying cultural differences. The next subchapter discusses more in-depth about the concept of cultural identity and sense of belonging.

3.1.2 Cultural identity and sense of belonging

Due to globalisation, people travel more abroad and encounter different kinds of cultures, and all these encounters leave a mark in their mind. From the experiences with new cultures, people choose and collect behaviours and values, which transform their individual cultural identity. (Frisk & Tulkki 2005, 8, 10.) Thus, cultural identity is constantly changing based on the experiences people encounter (Laine 2014, 65). As a concept, cultural identity refers to the subjective feeling of belonging to a particular cultural group (Usborne & Sablonnière 2014). It is a part of a larger concept called individual identity. Most importantly, it is an internal state, which is dependent on how someone perceives themselves. (Jameson 2007.)

Cultural identity involves historical perspective, since the knowledge and values are transmitted from one generation to the next (Jameson 2007). However, it is important to clarify that culture is learned, not inherited. An individual learns the norms and behaviours of the surrounding culture from the people she or he interacts with. (Frisk & Tulkki 2005, 9.) However, the subject can also be viewed from another perspective, as there are individuals who identify themselves with more than one culture (Fitzsimmons

2013). According to Vora et al. (2019) individuals who have so-called multicultural identity, can identify themselves as a member of a group without any access to the cultural content. For instance, some grandchildren of immigrants may identify with their grandparents' heritage culture, even when they have had no access to the knowledge, values, or norms of the culture, and it has had only minimal influence in their lives. Therefore, the cultural identity is not necessarily dependent on having access to the cultural content. Rather, the individual can identify the culture as part of their cultural identity, even without any access to the traditional cultural content. (Vora et al. 2019.)

As these examples show, the most important aspect of whether someone belongs to a specific culture, is their own sense of belonging (Frisk & Tulkki 2005,10). While most people have a single-culture identity, cultural identity can also be a blend of different cultures. As was mentioned above, this so-called multicultural identity can form based on the different countries the individual has lived in. However, the multicultural identity does not necessarily form based on particular country, but rather based on different experiences in the country, which have developed the individual as who they are today. In other words, the individual has blended different cultural elements in each other, creating one cultural identity. Some people may also feel like they have multiple different cultural identities. (Moore & Barker 2012.) As the world becomes more and more globalized, it is also more common that people are influenced, or belong to more than one culture (Vora et al. 2019).

However, an important issue is that the mix of different cultures may also cause someone to feel like they do not belong to any specific culture. According to the study of Moore and Barker (2012) some individuals feel like they can fit and adapt to different cultures, but they do not truly belong anywhere. In addition, some respondents explained that they will pick up something from everywhere they live, but do not feel 100% home anywhere. From another point of view, when people move or spend longer periods of time abroad, their connection with their home country's culture may also become much stronger: the cultural values of the home country may feel more important than ever before. This experience may even be the first time that the individual becomes aware of how much their nationality means to their own identity. (Laine 2014, 65.)

Having now introduced the complex concept of culture, it is now necessary to examine cultural differences from the perspective of the present study. In order to comprehend how culture influences on the way online consumers use and perceive anonymously written eWOM messages, the subject needs to be examined especially from two perspectives. Firstly, how individuals from different cultures trust. The extent to which individuals trust information coming from sources with limited identity cues, varies between cultures (Fan et al. 2018). Secondly, it is important to examine how communication differs between cultures. The way people communicate, and thus the way they interpret the information they receive, varies between cultures (Hall 1976, 86,91). Thus, the next chapter discusses cultural differences in trust and communication.

3.2 The impact of national culture on trust and communication

As this study aims to understand consumers' credibility perceptions, it is necessary to take the concepts of trust and communication into consideration. As was discussed previously in chapter 2.4, source's trustworthiness is one element of credibility (Metzger 2007, 2078). In other words, if the receiver trusts the information source, it is more likely that the information provided by the source is perceived as credible (Pornpitakpan 2006). However, when the source is unknown, the actual message characteristics and content, such as detailed, informational language, may increase the credibility of the message (Kapoor & Gunta 2016). In fact, it has been stated that when the source is anonymous, the language of the message is usually the only way to evaluate the credibility (Jensen et al. 2013). Thus, as the focus of this study is anonymous eWOM, it is essential to discuss about communication more in-depth, as the way the message has been communicated, might be the only way to evaluate the credibility.

During the years, the concept of trust has been defined multiple ways, depending on the perspective. However, as this study is especially interested how consumers trust unknown, or completely anonymous online commentators, the following definition of social trust by Cappella (2002, 230) is especially relevant for the present study:

“Social, or interpersonal, trust is an attitude toward other people who are not kin or intimates. By social trust I mean the perception that other people are, in general, fair, trustworthy, and helpful.”

As there has been shown to be cultural differences in how consumers trust sources with limited identity cues (e.g. Fan et al. 2018), this definition is the most suitable for the present study. In fact, the whole process of developing trust, is strongly influenced by culture. Cultural elements, such as the norms, values and behavioral expectations influence people's cognitive processes, which in turn determine how trust is developed. Thus, the processes which people use to decide whether and whom to trust, is influenced by their cultural background. (Doney et al. 1998.) Due to these differences in trust development, communicating in a trustworthy way, and building trusting relationships in a foreign culture may be demanding (Schumann et al. 2010).

According to Fukuyama (1996) the level of trust differs between national cultures. He explains that societies can be classified as high-trust societies or low-trust societies. In low-trust societies, such as France and China, strict rules and laws have been developed to compensate the lack of trust. In these societies, people tend to trust only to close people, such as family. In contrast, in high-trust societies, such as Germany, such strict rules are not needed. (Fukuyama 1996.) These features are closely related to the previously presented national dimensions of Hofstede (1980), especially *power distance* and *individualism versus collectivism*, which is why they are useful in understanding cultural differences in the present study. It has been stated that power distance often shows how

much trust people are willing to place on others (e.g. Elahee et al. 2002). According to Greenberg et al. (2008) people in low power distance societies are presumably not as threatened by others due to equality, which is why they tend to be more trusting of others, compared to people in high power distance societies.

Similarly, the national dimension of *individualism versus collectivism* (Hofstede 1980) explains cultural differences in how much individuals are willing to place trust on others. The dimension concerns especially the differences of how important the relationship between individuals is in the trust formation process. (van Hoorn 2015.) As was mentioned earlier, depending on how close the relationship is, other people can be divided as in-group and out-group members (Fan et al. 2018). As people in collectivistic societies tend to have very clear group boundaries, they are also more hesitant to trust someone outside their own group, i.e. out-group members. Thus, they mainly trust their in-group members, with whom they have a close relationship with. In contrast, in individualistic societies where the group boundaries are not as strict, people are more willing to extend the trust to out-group members as well. (van Hoorn 2015.) This difference in the level of trust also shows, how people in collectivistic societies versus individualistic societies perceive information trustworthiness. When people in collectivistic societies are evaluating information trustworthiness, the trustworthiness of the source is the key, whereas in individualistic societies, the relationship does not seem to be as important issue in the perceived trustworthiness (cf. Fan et al. 2018).

According to Gudykanst (1997), the level of trust is closely related to communication. Furthermore, he explains that communication in turn is related to culture, as the culture where individuals are socialized influences the way they communicate. As was introduced earlier, Hall's (1976) dimension called *context* is a useful tool in understanding intercultural communication, since it determines the whole nature of communication. Consequently, the level of context determines how people from different cultures interpret the information they receive. In high-context communication, very little information is conveyed through actual words, and the meaning of the message is mainly transferred through non-verbal cues. In contrast, low-context communication is just the opposite, where most of the information is included to the actual words. The communication is more direct, i.e. the actual words, sentences and grammar are the way to exchange information. (Hall 1976, 86, 91-92; Bai 2016.)

As was mentioned earlier, in collectivistic societies high-context communication is the dominating one, whereas individualistic societies tend to use low-context communication. Thus, the same difference in the distinction between in-group and out-group members shows in the communication styles. It has been stated, that since collectivistic people have such strong relationships with their in-group members, they believe that they do not need to show emotions, such as disappointment, since the other person needs to understand the emotion based on different non-verbal cues. Moreover, to

show emotions such as disagreement publicly, can lead to a loss of face, since it is often taken personally and can have a negative influence on the relationship. In contrast, people of low-context cultures believe that emotions such as disappointment can be shown, because everyone has a right for their own opinion and criticism has nothing to do with the actual relationship. (Hall 1976, 101, 113; Bai 2016.) However, it is important to point out that the preference for direct communication is not just dependent of the *individualism-collectivism* dimension. For instance, Park et al. (2012) found that countries with high individualism did not necessarily prefer direct communication. Instead, in their study, collectivistic countries were among the highest, as well as the lowest in direct communication style.

It is often stated that for instance Japan, China and Arab countries represent high-context cultures, and thus tend to use more indirect communication. In contrast, countries such as the USA, Germany, and Scandinavian countries, tend to be low-context and prefer more direct communication. (Hall & Hall 1990; Bai 2016). Similarly, Park et al. (2012) found in their study that Asian countries had the lowest preference for direct communication, whereas Central and South American countries had the strongest one. However, Hall and Hall (1990, 7) clearly emphasize that no country is completely high-context or low-context, since within each culture there are individual differences.

According to Park et al. (2012) it is important to emphasize individual variations in communication styles, since within the same culture, there might be substantial differences. In their study, only 15% of the differences in direct communication style was related to the country-level, whereas individual-level differences explained 85%. Thus, not all individuals in the same culture have the same response. There are differences in preferences for communication styles between cultures and nations, but too simple generalizations are often misleading. (Park et al. 2012.) For instance, the study of Yang et al. (2010) found that European-based respondents were more direct in online discussions compared to Asian-based respondents. However, both of these groups were from within the same country, Russia. This clearly shows that too generalizing assumptions are misleading, since on top of the individual differences, there are entirely different groups of people within one nation.

3.3 Cultural differences in online shopping

Online shopping is nowadays part of consumers' daily life, as more and more purchases are made on the Internet (Bhagat 2015). Consumers tend to shop online because of the convenience, accessibility, wide product selection, lower prices and interactivity (Bocalca 2015). Due to the interactive nature of online shopping, consumers are able to obtain more information of the product or service of their interest (Tian 2018). However, it is

important to note that even though Internet environment is global in nature, there are still huge differences in online shopping habits between regions, such as the purchase activity and used online site type (Sakarya & Soyer 2013). Moreover, it has been found that there are cultural differences in how consumers search buying related information (Goodrich & de Mooij 2014), in whom they trust as an information source (Fan et al. 2018), and how much their decisions are influenced by others (Luo et al. 2014). The following subchapters address these issues more in-depth.

3.3.1 Online shopping activity and mobile shopping

There has been found to be major differences in online shopping activity between regions. For instance, Saxena (2019) studied differences in online shopping behaviour between consumers from United Arab Emirates and the USA. According to the study, 75% of the US respondents had bought something online at least once, whereas the number was only 39% among the UAE respondents, which is a significant difference. According to the study, one explaining factor is that USA is a developed country, so e-commerce is more accepted and evolved, compared to developing countries such as UAE. Additionally, UAE has world class shopping malls especially in Dubai, which is why brick-and-mortar shopping will probably remain as the most preferred shopping method in UAE. (Saxena 2019.) This is a clear indication that the reasons behind online shopping differences between countries may be extremely diverse.

Another interesting example of online shopping activity is China, as China has become the largest Internet market in the world (Tian 2018). This clearly shows in the online shopping rates: in the period of 2018 to 2019, e-commerce sales of total retail sales were 23% in China, whereas only 1% in Vietnam (Statista 2019b), and 9.1% in France (Statista 2019c). This acceptance and preference of e-commerce in China has been proven in academic research as well. For instance, Tian (2018) studied online shopping in Taobao, which is the largest shopping website in China, and found that majority of the respondents shopped online daily. In addition, many of them explained that they do not visit shopping malls anymore. However, even if they logged into Taobao daily, they did not necessarily buy anything, but rather just browsed the store webpages that they follow and viewed the most recent updates. Due to this browsing habit, they often bought unnecessary items. (Tian 2018.) Similarly, Xu-Priour et al. (2014) found that online store browsing is an enjoyable social activity for Chinese consumers, but interestingly, the study found that French consumers enjoyed browsing to the same extent.

In addition to the differences in online shopping activity, major differences can be seen in the mobile shopping tendency between countries. Mobile shopping is simply online shopping via mobile device, such as a tablet or a smartphone. Mobile shopping includes

both, the use of mobile applications, as well as the mobile Internet browser. Using mobile shopping apps is often stated to be convenient, for instance due to the fast checkout, when it is integrated with an in-device payment methods, such as Apple pay. (Wang et al. 2015; Chopdar et al. 2018.) However, in addition to the actual purchase transaction, mobile shopping includes many other activities as well. Thus, it does not necessarily mean actually buying something. Instead, it also includes activities such as the previously discussed browsing, where individuals simply brows retailers' apps while watching tv or waiting a buss. It also includes the reading of online reviews (eWOM) and comparing prices. (Fuentes & Svingstedt 2017.)

Despite the convenience of mobile shopping apps, Chopdar et al. (2018) found that there are cultural differences in how consumers perceive their riskiness. According to the study, consumers from collectivistic and high power distance cultures may perceive mobile shopping apps more riskier, and thus not use them as much. Nonetheless, according to Fuentes and Svingstedt (2017) mobile devices have transformed the nature of shopping. This is the case especially in China, even though China is considered to be collectivistic and high power distance culture (Hofstede Insights 2019b). In 2019, around 86% of all e-commerce transaction was done using a mobile device in China (Statista 2019d). This high rate of mobile shopping may be connected to the previously discussed high online shopping activity of Chinese consumers, since the study of Wang et al. (2015) found that when consumers become more familiar and better in mobile shopping, they make online purchases more frequently, and their order sizes increase. In comparison, mobile device was used in 38% of e-commerce transactions in France (Statista 2019e).

3.3.2 *Online information search*

Due to the virtual environment, online shopping includes many limitations, such as the inability to physically examine the products at the time of the purchase (Sakaraya & Soyer 2013), and information asymmetry. Information asymmetry occurs when the seller has more information about the product than the buyer. As the seller may hide information prior the purchase, the consumer might be misled about the product characteristics. (Pavlou et al. 2007.) Thus, information search plays an important role especially in online consumers' purchase process (Lu et al. 2014). However, even though the focus of this study is on online shopping and online information search, it is important to note that consumers may also use traditional offline information sources, when they are planning to buy something online. In the end, the sources which are used, is dependent on the consumer's individual characteristics, as well as the type of product or service. The consumer may search information from advertisements, discuss with vendors through email or face-to-face, use different expert reviews, product comparison sites, company

websites, and WOM and eWOM. Lastly, it is possible to go to the brick-and-mortar store to physically see the product. (Akalamkam & Mitra 2017.)

Akalamkam and Mitra (2017) studied how online consumers' use different offline and online information sources. Their study found that product type, as well as the consumer's age and Internet usage experience influence the preferred information sources. According to the study, individuals who have less Internet usage experience, use more offline information sources. Additionally, the usage of both WOM and eWOM was found to be significantly higher among younger consumers. (Akalamkam & Mitra 2017.) In comparison, Murphy et al. (2016) studied the information sources and devices used in consumers' hotel booking process and found that majority of the respondents used search engines such as google, as well as friends and family to acquire information. On top of PC/laptop, consumers used mobile devices for the information search, as well as to the whole booking process. (Murphy et al. 2016.)

In addition, there has been found to be cultural differences in the preference of different information sources for purchase decisions. For instance, Goodrich and de Mooij (2014) studied cross-cultural differences in purchase decision influences between 50 countries and found major differences. According to the study, Hofstede's dimensions *individualism versus collectivism* and *power distance* are the best national dimensions to explain differences in how consumers search buying related information. The study found that consumers from individualistic and low power distance cultures, such as Finland and Switzerland (Hofstede Insights 2019b), rely primarily on facts and are active information seekers. In individualistic cultures, receiving the information itself is an all-encompassing need, whether it is gathered through word-of-mouth or other traditional media sources. However, information sources which are based on facts, such as search engines, websites and online product reviews are preferred more, compared to consumers from collectivistic cultures. (Goodrich & De Mooij 2014.)

In contrast to individualistic cultures, Goodrich and de Mooij (2014) found that consumers from collectivistic and high power distance cultures, such as Russia, Taiwan and China (Hofstede Insights 2019b), prefer different information sources. Rather than hard facts, trustworthiness and the opinions of others are more important elements. Thus, trustworthiness of the company for instance is essential. Collectivistic consumers prefer to gather information especially from personal contacts, which tend to form their opinions. In contrast, in highly individualistic cultures such as France (Hofstede Insights 2019b), information received from personal contacts is just another source of information. (Goodrich & de Mooij 2014.) However, it is necessary to point out that studies have also found contradictory results. For instance, Klemencic et al. (2012) found that when buying clothes online, personal contacts, such as friends and acquaintances, were the main source of information for young consumers from countries such as the USA, Germany, and Austria, which are all considered as individualistic countries (Hofstede Insights 2019b).

Even so, Goodrich and de Mooij (2014) found that collectivistic consumers used social media as an information source much more, compared to individualistic consumers.

According to Tang (2017), the differences in buying related information search between collectivistic and individualistic consumers stems from the level of trust. According to the study, in individualistic cultures consumers trust more on the society compared to collectivistic cultures, and thus also to online retailers. Similarly, Cho and Cheon (2005) explain the differences in power distance, stating that consumers in low power distance Western cultures are more likely to use websites, where they are able to interact with marketers, compared to high power distance Eastern cultures. They explain that due to the larger distance between marketers and consumers, individuals from high power distance cultures favour websites, which emphasize consumer-to-consumer interactivity, i.e. eWOM. Consequently, Vuylsteke et al. (2010) state that Chinese consumers believe that the opinions of other consumers are especially helpful, when trying to avoid risks related to unfamiliar companies.

However, in contrast to the findings of Cho and Cheon (2005), Xu-Priour et al. (2014) found that in China, which is considered a high power distance, collectivistic culture (Hofstede Insights 2019b), the online interaction between buyers, but also between sellers and buyers, is extremely important in order to build trustful transactions. They state that this social interaction has a direct influence on Chinese online shopping intention. Moreover, Tian (2018) even stated that one reason why Chinese consumers prefer online shopping in the first place, is the social interaction in the online environment, since they see the interaction with the sales people in the physical stores as a burden. In contrast to the collectivistic China, Xu-Priour et al. (2014) found that this social interaction and the influence of trust on online shopping, was not significant among French consumers. They explain that this difference may stem from the highly individualistic culture of France, as people may not be as concerned of trust. Instead, other reasons such as convenience, may be more important factors influencing their online shopping. This finding corresponds with the statements of Goodrich and de Mooij (2014), who explain that in individualistic cultures consumers seek information to receive the maximal benefit for themselves, whereas in collectivistic cultures people are also eager to share their own opinions in order to help others.

On top of power distance and individualism versus collectivism, researchers have found that *uncertainty avoidance* significantly influences how consumers shop online and how they search information (e.g Quintal et al. 2010). The study of Jordan et al. (2013) researched how the online information search differs between consumers from Belgium versus United States, when they were asked to hypothetically buy a trip online. The study showed that individuals coming from Belgium, which is considered as culture with high level of uncertainty avoidance, took a greater amount of time compared to Americans with low uncertainty avoidance, to complete the exercise. Belgians searched information

longer time compared to Americans and explored many options from different websites before making the decision. (Jordan et al. 2013.) Similarly, Quintal et al. (2010) found that as the level of uncertainty avoidance increases, the extent of information search done during the purchase decision-making process increases as well. Consequently, as online shopping in general is embedded with uncertainty (Lim et al. 2004), these finding corresponds with the statement of Broeder and van Hout (2019), who explain that cultures scoring high on uncertainty avoidance try to avoid situations that can be risky. However, as the study of Jordan et al. (2013) was conducted as a hypothetical exercise, the results may not truly correspond with a real-life situation.

To conclude, the way consumers search buying-related information online, depends on multiple factors. Firstly, according to Akalamkam and Mitra (2017) the product type, consumer's age, and Internet usage experience all influence on the use of different information sources. Secondly, there has been found to be differences between cultures. Consumers from individualistic versus collectivistic cultures (e.g. Goodrich and de Mooij 2014), and low power distance versus high power distance cultures (e.g. Cho & Cheon 2005), seem to prefer different kinds of information sources. In addition, the level of uncertainty avoidance seems to influence on the extent of information search (e.g. Quintal et a. 2010; Jordan et al. 2013). Nonetheless, on top of the preference of information sources, and the effort used in the information search process, there has been found to be cultural differences in how consumers trust information received from in-group vs. out-group members (e.g. Fan et al. 2018). These differences are addressed in the following subchapter.

3.3.3 *Perceptions of in-group vs. out-group information sources*

According to Brown et al. (2007) trustworthiness is developed in social relations between the communicators, in both offline and online environments. Moreover, as shown in Figure 4 previously, the relationship between the eWOM source and receiver, and the receiver's ability to trust others, influence the source's credibility (Moran & Muzellec 2017). Thus, also in online communication, the closeness of the relationship may influence how trustworthy the information is perceived, yet this has been found to vary between cultures. As was previously mentioned, other people can be divided as in-group and out-group members, depending on how close the relationship is. (Fan et al. 2018.) It has been stated that people in collectivistic cultures tend to have very strict group boundaries, and they are also more hesitant to trust out-group members. Rather, they mainly trust their in-group members, with whom they have a close relationship with. In contrast, in individualistic cultures the group boundaries are not as strict, which is why they are more willing to trust out-group members as well. (van Hoorn 2015.)

These differences in the level of trust have shown to be present in the online information search behaviours as well. For instance, Fan et al. (2018) researched how consumers from individualistic cultures versus collectivistic cultures trust online recommendations from both in-group and out-group members. According to the study, culture clearly influences on consumers' perceptions of these two distinct information sources. Consumers from an individualistic culture, USA, followed the online recommendation regardless of the source. In contrast, consumers from collectivistic culture, China, showed more trust in their own social networking site friends, who belonged to their in-group members, than less identifiable out-group members from public websites. The consumption intention of Chinese consumers was significantly higher when the information was received from their own personal social network. According to Kwon et al. (2015) this difference stems from the fact that collectivists are often more likely to evaluate the received information in relation to the sender, than are individualists. The findings of Cheng and Ho (2015) supports this statement, as they found that source credibility was more important credibility determinant for Chinese consumers, than the quality of arguments in the message.

Other previous studies have similar findings. According to the studies of Chu and Choi (2011) as well as Goodrich and de Mooij (2014) people from collectivistic and high power distance cultures rely more on information from their own social network. In contrast, it has been found that individualistic consumers tend to prefer shopping websites as their main information source (e.g. Erkan & Evans 2018; Goodrich & de Mooij 2014). According to Chu and Choi (2011) this may result from the fact people from individualistic cultures have more acquaintances in their social network site contacts, compared to collectivistic cultures. Their study found that Chinese had more tightly knit network, including mainly close family and friends, to whom they highly trust. In comparison, Americans had a large number of remote or loose contacts in their social network sites.

On top of the individualism versus collectivism dimension, it has been stated that the level of *uncertainty avoidance* influences how consumers trust information coming from someone they know personally, compared to unfamiliar information sources. Broeder and van Hout (2019) studied the online purchasing behaviours of Russian and Dutch consumers, Russia being collectivistic country scoring high on uncertainty avoidance, and Netherlands being individualistic country with low uncertainty avoidance (Hofstede Insights 2019b). According to the study, culture influences how consumers' trust online recommendations from two different sources. In general, online recommendations coming from sources, with whom the receiver has a personal relationship with, are considered influential. Consequently, the study showed that Russian consumers relied mainly to these personal sources in order to receive credible information and to reduce risks. Similarly, Han and Kim (2018) explain that in order to reduce the risk associated

with uncertainty, people often seek advice from someone they can trust, such as friends. In contrast, the Dutch consumers were also influenced by online recommendations coming from people who they did not have a relationship with. (Broeder & van Hout 2019.)

However, it is necessary to point out that Broeder and van Hout (2019) stated that collectivistic cultures reflect higher levels of uncertainty in general, compared to individualistic cultures, and based their assumptions of the upcoming results to this correlation. However, there are collectivistic countries such as China, scoring low on uncertainty avoidance, and highly individualistic countries scoring extremely high on uncertainty avoidance, such as France (Hofstede Insights 2019b). Moreover, Hallikainen and Laukkanen (2018) found that high uncertainty avoidance does reduce the perceived trustworthiness of online stores due to the uncertain nature of e-commerce. Similarly, Han and Kim (2018) found that consumers with lower uncertainty avoidance have higher purchase intention and acceptance towards social media commerce. Regardless of the previous findings, the study of Hallikainen and Laukkanen (2018) shows that the level of uncertainty avoidance does not influence consumers' general tendency to trust others. They explain that this finding means that the consequences of uncertainty avoidance are rather context specific, related to products, services and vendors, which is why it is important to not confuse it with individuals' general tendency to trust.

On top of the buying related information search and tendency to trust different information sources, there are differences between cultures regarding the role of social influence in decision-making (cf. Luo et al. 2014). Thus, the next subchapter discusses the concept of social influence more in-depth.

3.3.4 The role of social influence in decision-making

When considering how consumers perceive the credibility of anonymous eWOM, it is important to understand how much they are influenced by others, since it is one element of the formation of source credibility (see Figure 4). Bagozzi and Lee (2002) note that social processes have significant influence on consumers' decision-making, but the nature of these processes differ between consumers with different cultural backgrounds. Thus, as there are cultural differences in what extent social influence effects on people's behavior, it may also explain how consumers from different countries form their credibility perceptions of anonymous eWOM (Luo et al. 2014). Therefore, the understanding of the differences in social influence, is extremely important for the purpose of this study.

In the framework of Cheung et al (2009), which was presented previously (see Figure 3), they described that individuals' credibility perceptions are formed through two

categories: *informational determinants* and *normative determinants*. According to Luo et al. (2014) these two determinants affect consumers differently, depending on the cultural background. Their study shows that in collectivistic cultures, consumers seek more reassurance and opinions from others, when they are evaluating the received information. They form their own opinion based on the group's opinion. For instance, if the eWOM writer has been ranked positively by others, and the opinions of others are positive, collectivistic consumer is likely to end up to the same positive evaluation. (Luo et al. 2014.) This social influence, called normative influence, is likely to affect the consumer's attitude towards the evaluated product. The individual perceives the opinion of the group as a social pressure to act in a certain way, which is why the consumer bases the evaluation on the opinion of the group. (Ajzen 1991; Tang 2017.)

Even though in the study of Luo et al (2014), collectivistic respondents highly valued the opinions of others when evaluating eWOM credibility, they also explained to evaluate the argument quality themselves. Consequently, argument strength is one element of the *informational determinants*, which is the second credibility category presented in the framework of Cheung et al. (2009). Consumers from individualistic cultures seem to evaluate messages and their helpfulness on different types of cues. They process the information carefully, before forming the actual perception. For instance, they may rely on eWOM, when there is both, negative and positive statements, since it helps them gather more information, and the information is considered unbiased. Thus, they are rather influenced by informational social influence, since they believe that others may have information, which will help them in the decision-making (Kuan et al. 2014). The information is considered as evidence about reality, which stems from the message content (Cheung et al. 2009). However, they do not feel social pressure to act in a certain way, since they will base the final decision on their own evaluation, rather than the group's opinion. (Luo et al. 2014.)

Similar to the previous findings, Murali et al. (2005) found that between two individualistic cultures, the one scoring lower on individualism, was more affected by normative influence, while both of the groups were affected by informational influence to the same extent. Similarly, Chu and Choi (2011) studied eWOM communication on social network sites, and found that individuals from China, representing a collectivistic culture, were affected by both, normative and informational influence. According to the researchers, social norms are the primary determinant of Chinese people's behaviour, which is why they are more susceptible to interpersonal influence in general. However, their study showed that individuals from the USA, an individualistic culture, were also significantly influenced by normative influence, which is in contradictory to the findings presented above. Nevertheless, it is important to point out that the study of Luo et al. (2014) researched specifically eWOM credibility, while Chu and Choi (2011) research eWOM behaviour in general, which is why these studies are not fully comparable.

To conclude, it is necessary to point out that these differences in the role of social influence in people's behaviour, may also be influenced by the nature of online environment. Perfumi et al. (2019) studied the effect of normative and informational social influence in the online environment and explained that social influence is significantly different online, than offline. Social norms are present in the online environment as well, but how people perceive them, can differ between platforms, the level of anonymity, and the strength of the relationships with the contacts. (Perfumi et al. 2019.) The difference of social influence between platforms, anonymity and relationship strength is an important issue, as Luo et al. (2014) conducted the study on eWOM forums, while Chu and Choi (2011) studied social network sites, which are majorly different from each other probably on all three aspects.

Furthermore, the study of Perfumi et al. (2019) found interesting results related to the effectiveness of normative versus informational influence. According to their study, when a communicator is almost completely anonymous, i.e. the individuality decreases, normative influence does not have almost any effect on the receiver. As it may also be impossible to communicate with other online members, and there might not be any information exchange, except a fictional name, the role of normative influence becomes even more minimal. According to the research, this stems from the fact that if the individual does not feel socially connected to the communicators, i.e. the group, social influence reduces. In contrast, the effectiveness of informational influence was found to be present also in the online environment, but also its effectiveness reduces when the individuality decreases. Thus, how people react to these different social norms online, can emerge in multiple different ways depending on the context, which why it is more complex phenomena, compared to face-to-face circumstances. (Perfumi et al. 2019.)

3.4 Synthesis

The theory section began with the main concept of the study, eWOM, firstly by defining its meaning through traditional WOM, and classifying its role in the present study. This study is built on the following eWOM definition of Hennig-Thurau et al. (2004,39):

“any positive or negative statement made by a potential, actual, or former customers about a product or company, which is made available to a multitude of people and institutions via the Internet”

Moreover, the focus is on the anonymous form of eWOM, in which the main idea is that it is publicly available for everyone, and it can be truly anonymous, or contain some personal information, such as a name or a picture. However, it is difficult or even impossible to determine the true identity of the source. (Pihlaja et al. 2017.) For this reason, the credibility of the information may raise concerns. (Jensen et al. 2013.)

However, how consumers perceive the credibility of the information they receive, is their own individual judgment (Kapoor & Gunta 2016). Thus, how people perceive the credibility of anonymous eWOM also varies between individuals. Despite the credibility issue however, it has been found that anonymous eWOM is still highly preferred (e.g. Erkan & Evans 2018).

Previous researchers have built frameworks to emphasize which elements influence on the perceived credibility of eWOM. This study is mainly built on the framework presented by Cheung et al. (2009). They divide the perceived review credibility in informational determinants and normative determinants. Informational determinants such as argument strength, represent informational influence. Informational influence means that the information is considered as evidence about reality, and in the eWOM communication it rises from the content of the message. Normative determinants in turn, such as recommendation rating and consistency, represent the tendency to adapt the expectations of others. (Cheung et al. 2009.)

Additionally, the credibility framework of Xu (2014) was utilized in this study, as it addresses how profile characteristics influence on eWOM credibility, such as profile picture and reviewer reputation. As this study focuses on anonymous eWOM, it is essential to understand how these limited identity cues may influence on the perceived credibility. Additionally, these frameworks have also addressed the credibility of negative versus positive eWOM, and there has been found to be differences between the two. In general, negative eWOM has been stated to be more effective (e.g. Park & Lee), while eWOM containing both, pros and cons, has been found to be the most trustworthy (e.g. Prendergast 2018).

In order to understand how major phenomena eWOM is, the eWOM chapter discussed the motives to search eWOM as well. The most common motives why consumers search eWOM include for example to reduce risk and to achieve the best outcome of the purchase. (Goldsmith & Horowitz 2006.) However, even though the eWOM chapter discussed online consumers as one group, it is important to note that cultural differences still largely effect online consumer behavior (Broeder & van Hout 2019). Moreover, the extent to which individuals trust information coming from sources with limited identity cues varies between cultures (Fan et al. 2018). Thus, when considering how online consumers use eWOM, and how they perceive the credibility of anonymous information, it is necessary to take cultural differences into consideration. Thus, chapter 3 introduced the second main concept of the study, culture.

To understand cultural differences between consumers, the culture chapter began by introducing national dimensions, as they have been stated to be an excellent way to analyse cross-cultural behaviour (e.g. de Mooij 2004, 41). However, this study recognizes that national dimensions are very generalizing, and there is much diversity within nations, which is why the study does not focus solely on them. They are rather used as a support

for addressing cultural differences. Moreover, the study emphasizes individuals' own cultural identity and sense of belonging, since they may differ drastically from the national culture. Nonetheless, based on the justifications presented in chapter 3, this study discusses of the following national dimensions: *individualism versus collectivism*, *power distance*, *uncertainty avoidance* and *context*. However, the main focus is on the individualism versus collectivism dimension. How these dimensions and consumer's cultural background might explain the differences in the perceptions and usage of anonymous eWOM, and how all the main concepts of this study in general come together, is shown in Figure 6.

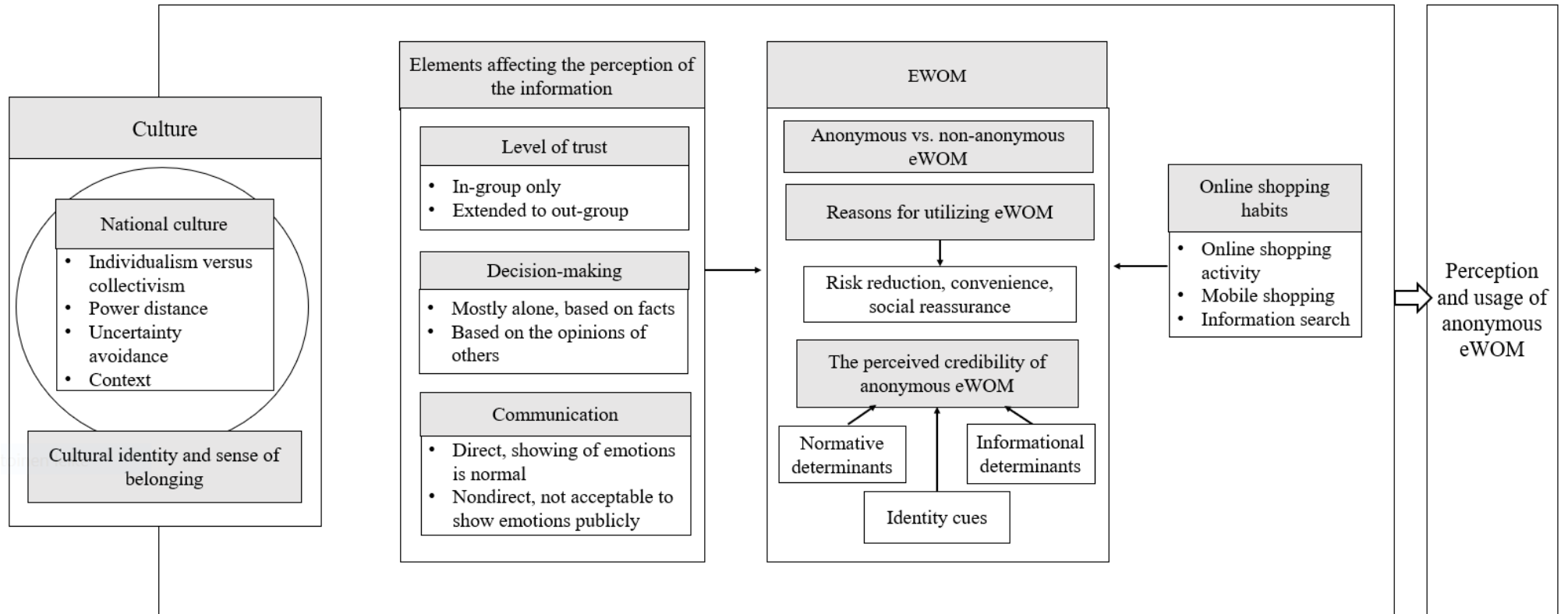


Figure 6 Theoretical background of the study

As can be seen from the Figure 6, the cultural background of the online consumer is an influential factor in the background. When considering consumers' online shopping habits in general, there has been found to be differences between countries regarding the shopping activity, use of mobile devices and information search. For instance, Chinese seem to shop online daily (cf. Tian 2018), which is probably not the case in many other countries. Additionally, the mobile shopping is more advanced in China, since the mobile shopping rate was as much as 86% of all online shopping in 2019 (Statista 2019d). Meanwhile, the number was only 38% in France (2019e). When considering the information search, it has been found that consumers from high uncertainty avoidance cultures tend to search information more extensively, using more time and more sources, compared to low uncertainty avoidance cultures (Jordan et al. 2013). Hallikainen and Laukkanen (2018) also state that the level of uncertainty avoidance influences how consumers perceive the trustworthiness of online stores.

When considering the other national dimensions, it has been found that especially *individualism versus collectivism* explains the differences between the level of trust. According to van Hoorn (2015) individuals from collectivistic countries tend to only trust their in-group members, while individuals from individualistic countries extend the trust to out-group members as well. This difference has shown to be present also in the eWOM context, since Fan et al. (2018) found that collectivistic consumers mainly relied on eWOM received from their own social network sites, while individualistic consumers relied on the review regardless of the source. According to Kwon et al. (2015) this difference stems from the fact that collectivists are often more likely to evaluate the received information in relation to the sender, than are individualists. Based on these studies, it could be argued that online consumers from individualistic cultures use anonymous eWOM more extensively as an information source, compared to consumers from collectivistic cultures. Collectivists will probably utilize more social eWOM when making purchase decisions, since they do not find anonymous eWOM as trustworthy. Moreover, they will probably utilize anonymous eWOM only as an additional information source, while the main information source are their in-group members, such as friends and relatives. However, in order for collectivists to utilize anonymous eWOM, it can be assumed that they would want to see some identity cues, instead of a completely anonymous message. Profile characteristics such as profile picture or reviewer reputation would probably result to them perceiving the anonymous message more credible.

Similarly, it has been found that *power distance* may explain, which information sources consumers prefer to use. According to Goodrich and de Mooij (2014) especially in individualistic and low power distance cultures, consumers mainly rely on facts, whether the information is received from WOM or any media sources. On the other hand, rather than hard evidence, trustworthiness and opinions of others are the most important elements for consumers coming from high power distance and collectivistic cultures.

They tend to rely on the opinions of their personal contacts, which tend to form their own opinion. (Goodrich & de Mooij 2014.) Cho and Cheon (2005) even stated that consumers from low power distance cultures are more acceptive towards marketer-generated websites, as they interact with marketers more, compared to consumers from high power distance cultures. Thus, when considering the use and perception of anonymous eWOM, the difference may be seen between the use of marketer-generated websites and independent review sites. It is possible that consumers from high power distance cultures prefer to use anonymous eWOM on independent review sites or discussion forums, since they may be sceptical about the messages posted on marketer-generated websites, i.e. shopping websites, since the company is able to control them.

On top of the use of anonymous eWOM, consumers are likely to differ between how they evaluate the credibility of the information. Based on the frameworks utilized in this study, eWOM credibility can be addressed through *informational determinants*, *normative determinants* and *profile characteristics*. The profile characteristics are however here referred to as *identity cues*, in order to demonstrate that also other cues, which are not related to the actual profile, such as “verified reviewer” may influence on the credibility. Informational determinants and normative determinants in turn represent two types of social influence, as was explained above. The study of Luo et al. (2014) found that consumers from individualistic cultures tend to evaluate the eWOM message on their own, based on the message content, such as argument strength. Thus, they rely on informational determinants when evaluating the credibility of eWOM. In contrast, the study found that collectivistic consumers tend to seek reassurance and opinions from others when they are evaluating eWOM, and they are more influenced by social pressure, such as rating of the comment. Thus, normative determinants are significantly influential in their credibility perceptions. Moreover, as mentioned above, as collectivistic consumers are more hesitant to trust someone they do not know, the identity cues are probably more important credibility factors for them.

Addition to the credibility determinants presented above, the last national dimension called *context*, may explain how consumers from different cultures evaluate eWOM comments, as it relates to communication. High context communication is more indirect, and emotions such as anger should not be shown publicly. In contrast, low context communication is more direct since most of the information is included to the actual words. In low context communication, showing of emotions is considered normal. It is often stated that high context communication is more common in collectivistic cultures, while low context communication in individualistic cultures. (Hall 1976; Bai 2016.) This dimension has not been previously studied as much than the others in the field of eWOM. However, as it relates to the interpretation of information, it is important for the present study. Based on the dimension, it could be assumed that consumers from high context versus low context cultures evaluate the credibility of eWOM differently based on the

message content. If the message is emotional, so called praising or venting message, or contains very direct language, it is possible that consumers from high context cultures will deem it less credible, since it is not acceptable to show emotions publicly. In contrast, consumers from low context cultures probably prefer direct eWOM content, and do not mind the emotion, if the arguments in the message are convincing.

Even though this chapter has now gone through the possible cultural differences through national dimensions, it is important to note that these differences are however formed by much more complex processes. Thus, this study emphasizes the individual's own cultural identity and sense of belonging, as shown in Figure 6. These concepts are essential to consider, as some individuals may feel like they do not belong to any specific culture (Moore & Barker 2012), or they may identify themselves with more than one culture (Fitzsimmons 2013). For these reasons, the consumer may not "fit" to any of the stereotypes of his/her national culture. Rather, it is likely that the individual's cultural identity and sense of belonging determines the relationship between national culture and eWOM use.

Additionally, it needs to be noted that the differences in eWOM use may also stem from other factors than culture, such as age, gender, and Internet usage experience. These factors are not however addressed in the present study. Nonetheless, having now gone through the whole theoretical background, the focus shifts to the empirical part of the study. Thus, the next chapter comprehensively goes through the process of conducting the empirical study, by introducing the research design.

4 RESEARCH DESIGN

This chapter introduces the methodological choices of the study and describes the empirical research process in detail. First, justifications of the chosen research approach are presented. After, the data collection process and the used data analysis methods are discussed. Lastly, the subchapter 4.4. aims to evaluate the trustworthiness of the study.

4.1 Research approach

When planning a research, the researcher needs to decide which kind of approach is the most suitable for answering the research problem. The research approach can be quantitative or qualitative, but they can also be used in the same research as complementary. Nonetheless, the purpose of the research is what guides the decision. (Hirsjärvi et al. 2009, 136-137.) The main difference between these research approaches is that qualitative approaches aim to interpret and understand, while quantitative approaches mainly explain, test hypotheses and statistically analyze the gathered data. (Eriksson & Kovalainen 2008, 5.) For the present study, qualitative approach is chosen. Characteristics justifying the chosen approach are further presented.

When the research objective focuses on a person's experience or behavior, or tries to understand a specific phenomenon, qualitative method is typically the chosen approach (Ghauri & Grønhaug 2002, 87). These characteristics justify the qualitative approach in the present study, since the objective is to understand how consumers perceive the credibility of anonymous eWOM, and how they use it when making online purchases. Moreover, in qualitative research the respondents have more room, since the research concentrates on giving them a voice and bringing out their individual perceptions and meanings of a specific phenomenon (Hirsjärvi & Hurme 2008, 28). These situations are then handled as individual and unique (Hirsjärvi et al. 2009, 164). In other words, this study does not aim to produce generalizable findings. All in all, as the aim is to understand the subjective perceptions of online consumers, the qualitative approach is the most suitable option.

In qualitative research, the empirical study is conducted as holistically as possible. Humans are often preferred as the source of information, and ideally, the information gathering resembles real life. (Hirsjärvi et al. 2009, 164.) As the main purpose of this study is to understand people's behaviour and their subjective perceptions of different matters, it is important that they can tell about these issues themselves. Moreover, due to the qualitative approach, the researcher was able to utilize stimulus techniques, which is a specific method used in qualitative research (Törrönen 2002). This technique allowed the researcher to show the respondents actual eWOM comments, as well as create a

hypothetical online buying situation, thus creating as natural setting for the respondents as possible. Additionally, due to the qualitative approach, the research problem can be analysed from multiple different aspects (Ghauri & Grønhaug 2002, 88). These features allowed the researcher to not only understand the behavior and opinions of the respondents', but also the reasoning and motivations behind their views and actions. This resembles the nature of qualitative research, as it is the most suitable option when the study aims to gather in-depth information of a specific phenomenon (Ghauri & Grønhaug 2002, 88).

Another essential justification for qualitative approach is that this study aims to examine cultural differences. Qualitative research allows a deeper cross-cultural understanding, by revealing the underlying values and assumptions of people's behaviour. In the case of quantitative research, a unique element of a specific culture could go unnoticed, since only the items contained in a survey instrument are examined. In contrast, qualitative research is more open in nature, allowing the participants to point out issues that matter to them the most. (Yauch & Steudel 2003.) As this study examines the individual perceptions of the participants, it is essential that they are able to discuss about the issues that they consider to be the most important. The more open discussion also reduces the problem with different interpretations of the questions, since the reasoning behind the answer can be discussed (Yauch & Steudel 2003).

Lastly, it is important to point out that in qualitative research the research questions, as well as the whole objective, is often modified multiple times during the research (Hirsjärvi et al. 2009, 164). In the present study, the research question, as well as the sub-questions, were modified a couple times during the collection of theoretical background. Moreover, after the theoretical background was already collected, the sub-questions were still modified in the operationalization phase, and later when the whole empirical data was already gathered and analysed. This is a typical feature of qualitative research, since the research plan often needs to be modified according to the circumstances (Hirsjärvi et al. 2009, 164). In this study, the research plan needed to be modified as the researcher's knowledge of the subject became more comprehensive, and as the interviews brought up new perspectives of the issue.

4.2 Data collection

When planning to collect qualitative data for research purposes, the researcher has two options to use: primary or secondary data sources. In primary data, the researchers create the data themselves, by interviewing or observing, to name a few methods. In contrast, data that already exist prior the research project is called secondary data, such as companies web pages, blogs, different documents and media texts. (Eriksson &

Kovalainen 2008, 77-78, 89, 101.) As the objective of this study is to understand how online consumers from different cultures perceive the credibility of anonymous eWOM, as well as utilize it in purchase decision-making, interview was chosen as the primary data collection method.

Interviews are unique data collection methods compared to other methods, since the researcher is in a close interaction with the participant. This interaction has many advantages, e.g. the voice of the participants' can be heard better, since they can have an active role in the discussion. Moreover, the collected information is often rich, since the researcher is able to ask arguments justifying the presented opinions, since additional questions can be used if necessary. However, interviews have also some downsides. They usually take a long time, and the researcher needs to be well prepared and educated in order to perform well as an interviewer. (Hirsjärvi et al. 2009, 204-206.) In addition, people have a tendency to give socially acceptable answers regarding some subject matters. Moreover, to secure the discussion focuses on the research problem, it is necessary that the researcher has the ability to create an understandable and meaningful frame for the interview. (Puusa 2011a, 78, 83.) To assure the interviews would stay on track, the interview guide was well prepared beforehand.

After deciding to collect the data with interviews, the actual interview method needed to be decided. There are multiple interview methods available the researcher can choose to use, and it is important that the chosen method is appropriate for the study. (Eriksson & Kovalainen 2008, 80; Hirsjärvi & Hurme 2008, 44.) For the present study, theme interview was selected. In theme interviews, the researcher has prepared a set of themes to be discussed. Theme interview can be classified as a semi-structured interview method, since the interview is based on specific, beforehand chosen themes, and these themes are the same for each participant. However, usually no detailed questions are planned beforehand. Therefore, the tone of the interview is more informal and conversational. (Hirsjärvi & Hurme 2008, 47-48.) These features were important for the present study, since the researcher wanted to give more room to the respondents, so that all underlying opinions and motivations would come up. In this study, interview questions were however planned before the interviews. The interview guide is available at the end of the study (Appendix 1). Even though the planning of interview questions is not necessary in theme interviews, it seemed the most appropriate way to ensure the discussion would stay on certain topics and themes. Nonetheless, the wording and order of the questions varied with each participant. According to Puusa (2011a, 82) this is a typical feature of theme interviews, as the ways and motives to talk about different subjects varies between participants.

When preparing a theme interview, one of the most essential stage is the planning of the interview themes. With the help of the themes, the whole research phenomena can be categorized into different sub-areas, of which the researcher aims to understand with the

help of the interview questions. (Puusa 2011a, 82.) Thus, in order to make sure all the necessary themes and topics would be discussed during the interviews, the operationalization of the research questions was carefully conducted. The operationalization (Table 2) was used as a guideline for the interview (Appendix 1).

Table 2 Operationalization of the research question

Research question	Sub-research questions	Main themes	Theoretical background (chapter)
How does the use of anonymous eWOM differ between online consumers from different national cultures?	How does culture influence on consumers' online shopping habits?	Online shopping activity and mobile shopping	3.3.1
		Effort and sources used in the information search process	3.3.2; 3.3.3
	How does culture influence the way consumers perceive the credibility of eWOM as an information source?	eWOM search behaviour	2.3
		Trust towards in-group and out-group members	3.2; 3.3.3
		Factors, which increase/decrease eWOM credibility	2.4; n/a
	Which type of anonymous eWOM do consumers from different cultures prefer in online shopping?	The importance of identity cues and eWOM platform	2.2; 2.4; 3.3.2; 3.3.3; n/a
		The role of social influence: normative determinants versus informational determinants	3.3.4; n/a

After planning the interview themes and questions, the participants for this study were selected. In qualitative research, it is common to select research participants based on convenience sampling procedures. However, addition to the accessibility, the suitability of the research participants is an important issue. (Eriksson & Kovalainen 2008, 51.) It is essential that the participants have experience of the studied subject. Therefore, the participants are selected carefully, based on the purpose of the research. (Puusa 2011a, 76.) In this study, the participants were selected based on specific elements. Firstly, they were all currently studying at the University of Turku. This decision was made, since it was considered important that the participants have somewhat similar backgrounds, so that the differences in their answers would not stem from the level of education or major age difference. Moreover, this decision was also made do to convenience. As the researcher was studying in the same university at the time of the research, the students were easy to contact. In addition, as this study aims to understand cultural differences,

the researcher was easily able to contact Finnish students, as well as exchange students with different nationalities and varying cultural backgrounds. This allows the study to analyse cultural differences in the students' behaviour. However, it is important to note that as this study is limited to university students, the findings are not generalizable to other consumers as such.

According to Puusa (2011a, 81) the basis of a theme interview is that all the participants have experienced or went through a specific matter or a process. Thus, in addition to the university studies, the participants who were selected, all had experience of online shopping, and bought something online more or less regularly. Lastly, they all used Internet as an information source when buying something online, and often read eWOM concerning their purchase. Thus, they were all familiar with the topic of the study. These features were essential, to assure the participants were suitable for the purpose of the research and thus had real opinions of the subject.

After deciding the criteria for the suitable candidates, they were located in different ways. Firstly, two Finnish students were located through mutual acquaintances, who were already familiar with their online shopping background. A third Finnish student was selected based on the suggestion of the first participant. After, an invitation email to the interviewees was sent, together with the details regarding the suitable candidate profile for the interview. All of the interviewees were found to be suitable for the purpose of the study and demonstrated great interest towards the topic. Secondly, the exchange students were located with the help of the International office for incoming students at University of Turku. An invitation email, with the information regarding the subject of the research, as well as the suitable candidate profile and preferred nationalities, were sent through the international office. The message was sent to all exchange students at the University of Turku. Finally, enough exchange students contacted the researcher and demonstrated a great motivation to participate and were also found to have the required background in order to be suitable for the purpose of the study.

As was already mentioned, all the respondents were studying at University of Turku at the time of the interview, but they studied in different faculties. Some students studied economics and business administration, while others studied social sciences, educational sciences, European studies, future studies or literature and languages. All the respondents were at least second year students, while most of them were third, or fifth year students. The educational backgrounds of the respondents are not published individually, in order to secure their anonymity. Their age varied from 20 years to 29 years. Three of the respondents were Finnish, and the other eleven were exchange students from different countries. A summary of the interviews and interviewees is presented in Table 3. Each of the exchange students were currently living in Finland, and their time in Finland varied from one semester to full academic year. However, due to the coronavirus pandemic, to the researcher's best knowledge, most of their exchange was cut short in the spring of

2020, which is why the exact time they spent in Finland is not clear. Additionally, the interviewees I1, I12 and I13 had lived abroad for six months previously. These shorter living experiences are not included to the table but are discussed later in the findings section if necessary.

Table 3 Summary of the interviews²

Interviewee	Gender	Age	Nationality (+Other countries of residence)	Interview language	Duration of the interview
I1	Female	27	Finland	Finnish	29:34
I2	Male	24	Finland	Finnish	41:10
I3	Female	20	China	English	1.13:47
I4	Female	21	Taiwan	English	37:49
I5	Female	20	China	English	26:35
I6	Male	21	China	English	24:17
I7	Female	20	Russia	English	34:17
I8	Male	23	Poland	English	1.35:19
I9	Male	21	Ukraine/Poland (Currently Switzerland)	English	33:35
I10	Female	23	France/Uruguay	English	36:40
I11	Male	22	Russia	English	26:18
I12	Female	29	Finland	Finnish	29:20
I13	Female	21	France	English	44:05
I14	Female	21	France	English	31:09

Before the interview, the researcher informed all the participants of the main theme areas of the study: cultural background, online shopping, and electronic word-of-mouth, in order to give them a possibility to prepare for the interview. The suitable times for the interviews were found easily, and all of the 14 interviews were conducted within two weeks, during January and February of 2020. All the interviews took place at Turku School of Economics, in face to face circumstances. The suitable location for the interviews was assured well beforehand, as researchers (cf. Hart 1991, 193) emphasize the importance of the location, especially if the interviews will be recorded. Therefore, a

² I9 and I10 have a dual citizenship. In addition, I9 currently lives in Switzerland but does not have the Swiss citizenship. I10 is living in France.

negotiation room was booked, since it was important to assure a quiet and private place, as all the interviews were recorded. The recorder was used, since writing notes easily interferes with the interview process and at the end, the notes may lack important details (Eriksson & Kovalainen 2008, 85). Similarly, Hart (1991, 196) states that it is nearly impossible to write down everything that has been discussed. However, it is important to point out that in some cases the recorder may cause the interviewees feel nervous (Puusa 2011a, 78), which might jeopardize the truthfulness of their answers (Hart 1991, 196). To avoid the possibility that the participants would not be comfortable of expressing themselves openly due to the recorder, the confidentiality and purpose of the study were told to each participant before the interview, as advised by King (1994, 21). The recorder did not seem to bother any of the participants, since each of them discussed very openly about every different theme.

As can be seen from the Table 3, the duration of the interviews varied majorly, between 24 minutes to 1 hour and 35 minutes. The major variation in the interview durations was caused by two reasons. Firstly, the interviewees answered to the questions very differently. Others responded briefly, while others talked from multiple points of views, giving real-life examples. In these cases, the interviews sometimes got out of track. These digressions from the research topic are common challenges of interviews (King 1994, 23). Secondly, the interviews which were conducted in English, were conducted using a foreign language for both the researcher, as well as the participant. Thus, some questions needed to be clarified couple of times, to assure that both understood the issue similarly. However, even though the durations varied, it is important to note that the shorter interviews included as much information as the longer ones. As Puusa (2011a, 82) states, the answers, and the ways participants talk about different subjects in interviews, can vary majorly. This study is a good example of such interview.

As the interview summary shows in Table 3, three of the interviews were conducted in Finnish. This choice was made, as Finnish was the mother tongue of the researcher and interviewees. However, all the other interviews, eleven in total, were conducted in English. As was mentioned above, English however was not the mother tongue of the researcher or any of the participants. The interviewer's English skills are however fluent, which is why the interviews were easily conducted in English as well. However, as English was not the mother tongue of any of the participants, and both the researcher and participants needed to communicate using a foreign language, it created some small challenges during the interviews. This was however expected, which is why the researcher was well prepared beforehand. Thus, in order to avoid any misunderstandings, enough time was spent on the communication with each question and topic, to assure both the interviewer and participant understood the topics similarly.

In addition to the theme interview, this study used stimulus interview technique as a part of the traditional theme interview, which is usually more reasonable than to build the

whole interview on different stimulus objects (Törrönen 2017, 203). Stimulus interview is a specific method used in qualitative research, to encourage the interviewees to speak about the research topic (Törrönen 2002). The material used in stimulus interview can be anything that has the purpose of stimulating the discussion, and the material can have multiple different roles. In this study, the role of the stimulus material was to enable the interviewees say more about the subject, by providing visual and auditory cues. These cues trigger associations in the respondents, and thus enable them to give a more in-depth response. (Chrzanowska 2002, 2,4.) In this study, actual eWOM comments posted on different websites were used as a stimulus material. The comments are available at the end of the study (Appendix 2). The comments represented different levels of anonymity: while some comments were completely anonymous, others provided limited identity cues. In couple of the comments the reviewer's true identity was recognizable, as the comment showed their profile, picture, and a full name.

In the stimulus assignment, the respondents were asked to place the printed eWOM comments into order from the most to least credible, according to their perceptions. After, they were asked to explain their ordering, and a lot of time was used to discuss on how they perceive each comment. This allowed the researcher to understand more in-depth, of which factors the participants find to be the most important in a credible, trustworthy eWOM. Additionally, the researcher was able to understand how the participants perceive the different levels of anonymity. In addition to the eWOM assignment, the researcher created a hypothetical online buying situation to stimulate the interviewees. The interviewees were asked to think of a situation, where they would be buying a vacation online and would be booking a hotel. Then, they were asked to explain the process: where they would go to search the needed information, and how would they continue the process from there. As in qualitative research the aim is to collect the data in natural, real-life situations (Hirsjärvi et al. 2009, 164), these stimulus materials and techniques were used in order to achieve this purpose in a best way possible.

4.3 Data analysis

The amount of data gathered by theme interview can be extremely large (Hirsjärvi & Hurme 2008, 135). Thus, the purpose of analyzing qualitative data, is to make the collected data clearer and produce new information of the subject in question. When analyzing the data, the researcher aims to transform the collected data in a more understandable and concise form, without losing the informational value. Nonetheless, there are different stages in the data analysis process. (Eskola & Suoranta 1998, 100,109.) In the present study, before the actual data analysis, the interviews were transcribed verbatim in Word-program. Transcribing interviews is more common, than conclusions

made straight from tapes (Hirsjärvi et al. 2009, 222). The amount of transcribed data was 111 pages, with font size 12 and 1.5 line spacing. The transcriptions were read multiple times in order to find the most relevant and interesting information concerning the study. Additionally, the tapes were also listened after the transcription, to make sure nothing was missed. These steps are important, since it is essential for the researcher to know the gathered data throughout (King 1994, 25).

For the present study, thematic analysis was selected as the analysis method. Braun and Clarke (2006, 79) describe the method in the following way: “*thematic analysis is a specific method for identifying, analysing and reporting patterns (themes) within data.*” Thematic analysis was found to be suitable for the present study especially due to the fact that the data was gathered by theme interviews. As Eskola and Suoranta (1998, 110) note, the themes in the theme interview already organize the gathered data to some extent, which is why it is more convenient to go through the data, as there are already specific themes to focus on. Thus, due to the themes of the interview, the data was already somewhat organized, which gave the researcher a clear start. The initial coding and organizing of the material were therefore done with the help of the interview guide (Appendix 1).

In the present study, each of the interviews were first transcribed in its own Word file. After the transcription was done, and the researcher had carefully familiarized herself with the material, different concepts started to emerge from each file. As the researcher found similar, as well as contradictory patterns between the interview files, these patterns were coded by highlighting and writing notes to the sides. Since the interview guide was carefully followed in the analysis, the coding was conducted mainly based on the theoretical background, which is why the analysis used in this study was mainly theory driven. In theoretical thematic analysis the researcher’s own theoretical interest of the subject drive the analysis process to a large extent. (Braun & Clarke 2006.) However, qualitative research often emphasizes inductive analysis, so that the research would be able to find unexpected results (Hirsjärvi et al. 2009, 164). Thus, it is important to note that despite this study aimed to find patterns related to the theory, the researcher had an open mind throughout the analysis, thus giving room to new emerging themes and patterns as well. In fact, the researcher aimed to find something unexpected, and as a result, major themes which were not included to the theory in the beginning, were found. They were also later added to the theoretical background. This is typical for qualitative research, as it is not often a linear process from theory to the empirical study (Eriksson & Kovalainen 2008, 32).

The whole basis of data analysis, is to go through the raw data in a matter which distinguishes the relevant information from the irrelevant, concerning the research problem (Eskola & Suoranta 1998, 110). Thus, after carefully reading and re-reading, and forming the initial codes, the data that was irrelevant was reduced. This irrelevant data

was formed by repeated words and sentences, and other sections which mainly represented the parts of the interviews where they got out of track. As Braun and Clarke (2006) explain, after the initial coding, some codes may form main themes, whereas others sub-themes. Therefore, after reducing the irrelevant data from the analysis, sub-themes were formed. One way to form them, is to organize the codes by the operationalization of the theory (Eskola & Suoranta 1998, 113). Thus, by following the operationalization table (Table 2), the sub-themes were formed by the initial codes. In this phase, the Word program's find function was used, to make sure all the material concerning the specific theme was found. Sub-themes which were formed, included for instance *normative determinants*, *informational determinants*, *eWOM platform*, *profile picture*, *mobile shopping*, *negative eWOM* and *positive eWOM*. A major new emerging theme was *mobile shopping*, which was not initially included to the theory, nor was directly asked from the participants. It was however brought up by some of the respondents, explaining their online shopping behavior. Thus, as its role in the findings became significant, it was later added to the theoretical background as well, which resembles the circular nature of qualitative research (cf. Eriksson & Kovalainen 2008, 38).

After the sub-themes were recognized, they were then added as headlines to each of the transcripts, in order to categorize the material based on the themes. The headlines were then highlighted using different colors. This is a useful way of organizing the data, when no specific data analysis software is used (Hirsjärvi & Hurme 2008, 141). Further, new Word files were then created for each sub-theme. After, all the material from different interviewees concerning the same sub-theme was copied into the same file, as this was suggested by Hirsjärvi and Hurme (2008, 142). These files were then read multiple times, and the researcher aimed to find similarities as well as differences between the respondents.

After the researcher had carefully gone through the sub-themes, it was time to build the main themes around them, as suggested by Braun and Clarke (2006). Thus, again by utilizing the interview guide, the main themes were formed. However, some sub-themes were found to be not significant, as there was not enough data to support them. Braun and Clarke (2006) however explain that this is very typical, which is why it is so important to keep revisiting the themes over again. All in all, the main themes which were formed, are the following: *cultural background*, *perception of national culture*, *cultural identity*, *online shopping habits*, *online information search*, *eWOM use*, *decision-making*, and *credibility of anonymous eWOM*. As can be seen, these themes strongly resemble the interview guide (Appendix 1), since the operationalization table (Table 2) was followed in the organization of the material. According to Eskola and Suoranta (1998, 110) this feature is common for theme interviews, when using a thematic analysis.

In order to understand the connection with the sub-themes and main themes, and possibly the connection between different main themes, all the material was printed out at the end. The printed material was organized under the main themes, into different piles. Again, important issues according to the researcher was highlighted, and the connection between themes were marked, to understand all the important aspects regarding the research objective. Puusa (2011b, 115) refers to this step as synthesis, explaining that after the material is separated into different pieces, the researcher forms synthesis based on the material and assembles it again. Even though the printing of the whole material can be considered as extremely time-consuming, it helped the researcher to organize and interpret the material in a more concrete and in-depth manner. To conclude, it is important to note that most of the interviews were conducted in English, but as three of them were held in Finnish, all the citations of these specific interviews were translated by the researcher.

4.4 Trustworthiness of the study

Before concluding the research design chapter and moving on to the actual findings, it is essential to evaluate the trustworthiness of the present study. The reason why trustworthiness is evaluated, is to understand how well the researcher convinces others, as well as themselves that the findings of the study are worth noting. The trustworthiness is evaluated with suitable criteria. (Lincoln & Guba 1985, 290.) In the present study, Lincoln and Guba's (1985) criteria of trustworthiness are used. This selection of criteria was chosen, since they are considered well applicable for qualitative research. There are four different criteria, which are the following: *credibility*, *transferability*, *dependability* and *confirmability*. Each of them is now discussed, one by one, to evaluate the trustworthiness of the different parts of this study.

Credibility of the study measures the truth value of the research findings and more accurately, how well the results correspond with reality (Lincoln & Guba 1985, 296). Activities through which the credibility of the study can be increased include prolonged engagement and persistent observation. In prolonged engagement the researcher uses sufficient amount of time with the participants to establish mutual understanding and a relationship of trust. This technique helps to avoid any distortions that would lead to misinterpretations. (Lincoln & Guba 1985, 301.) In the present study, the researcher strived to build trust by ensuring the interviewees that their answers and recordings will be handled confidentially, and their anonymity will be honored. In addition, as Tynjälä (1991) explains, by getting to know the participants the researcher is able to truly dive into the data. Therefore, the researcher spent time talking with each of the respondents about different day to day subjects, to make them feel relaxed and comfortable. In

addition, the interviews were relaxed in nature, and represented a normal conversation. Lincoln and Guba (1985, 302-303) explain that by using these techniques the researcher can decrease the possibility that the respondents would only give normatively appropriate answers, which is why the constant demonstration and development of trust is essential.

Persistent observation is another way of increasing the credibility, since it provides depth to the gathered information by recognizing the most important elements that are relevant for the research objective and focusing on them in detail. (Lincoln & Guba 1985, 301, 304.) In this study, the researcher was already familiar with the subject of the study beforehand, and also spent sufficient amount of time of getting to know the theoretical background and literature before conducting the empirical part of the study. Aaltio and Puusa (2011) emphasize the importance of pre-knowledge, as it steers the researcher's thoughts and guides the data collection. In addition, the operationalization was carefully conducted and used as a basis for the interviews, in order to assure the strong connection between the theoretical background and empirical findings. After, the interviews were recorded and transcribed verbatim, and the material was read multiple times and analysis was carefully conducted. These choices assured that the researcher had an in-depth knowledge of the subject, and also knew the gathered data throughout so that all important details would be recognized. However, when comparing the different cultural backgrounds of the participants, it has to be acknowledged that the scope of the study is limited. A few people from the same nationality is not enough to make generalizing, yet in-depth conclusions about how their culture influences on their behaviour. However, this study does not aim to produce general findings. Instead, the aim is to understand the behaviour of these individuals with different cultural backgrounds.

Triangulation is a third factor through which the credibility of research can be increased (Lincoln & Guba 1985, 303). It simply means the use of multiple different methods, sources, investigators, or theories, in one research (Tynjälä 1991; Eskola & Suoranta 1998, 50). In this study, two different data collection methods were used. The main data collection method was theme interview, but also the techniques of stimulus interview were used as a part of the theme interview. In addition, secondary data was also used in the form of real eWOM comments, which were collected from different websites. These comments were used as a stimulus material. A fourth factor increasing the credibility of a research, is the use of member checks. Member checks means that the collected data and interpretations of it, are sent to the participants to read. This technique is considered to be the most crucial tool in establishing credibility. (Lincoln & Guba 1985, 314.) In this study member checks were used, as the results of the analysis were sent individually to each participant for evaluation, to avoid any misinterpretations.

The next criterion, *transferability* refers to the level the research findings are suitable for other contexts. This criterion is not meant to be evaluated by the researchers themselves. Rather, the researcher needs to describe the research process in detail, so that

potential applicability would be able to judge the transferability of the study. (Lincoln & Guba 1985, 316; Tynjälä 1991.) In this study, the research process was presented comprehensively in chapter 4. The chapter explained the data collection methods and analysis, as well as the justifications of the selected interviewees. However, as this study honours the anonymity of the interviewee's without publishing their names, the possibility to evaluate transferability decreases. On the other hand, the anonymity increases the credibility of the study, as was mentioned previously. The interviewees should be more likely to present their honest opinions when their identity is not revealed. Moreover, this study introduced theoretical background concerning the research topic, thus increasing the understandability of the research context. Lastly, the theoretical background was compared with the empirical findings in order to provide depth into the acquired results.

The third criterion, *dependability* refers to what extent the findings of the study could be repeated in similar conditions. Moreover, it addresses how much the researcher as well as the conditions may have affected to the gathered data, finding and interpretations. (Lincoln & Guba 1985, 298-299, 317-318.) In the present study, the interview context, including the place and duration, as well as the research process has been explained in the chapter four, as mentioned. Moreover, the interview guide is available at the end of the study (Appendix 1), as well as the eWOM comments, which were used as a stimulus material (Appendix 2). These appendices were included in the study, in order to provide the possibility for readers to examine the actual stimulus material, themes and questions discussed during the interview. The interview themes and questions were based on the theoretical background of the study.

According to Aaltio and Puusa (2011, 165) to increase the credibility of the research, the researcher needs to acknowledge and report the conditions that may have influenced on the data collection. During the interview process, the researcher aimed to remain as objective as possible, mainly asking the interviewees' perceptions of the specific issues. However, since the researcher had already existing knowledge of the topic prior the interview, which is often the case, and not necessarily a negative one (see Aaltio & Puusa 2011, 159), it might have affected on how the questions were presented as well as the whole course of the interviews. Moreover, it is important to note that most of the interviewees came from different countries than the researcher, and majority of the interviews were conducted in English, which was not the mother tongue of the researcher or any of the participants. These features may have influenced on how the researcher interpreted the received information, as well as how well the participants were able to express themselves. Nonetheless, Aaltio and Puusa (2011, 160) explain that due to the nature of interviews in general, they are never truly authentic, since it is almost impossible to assure that the researcher and participants understand the subjects exactly in the same way. However, since this was the first research conducted by the researcher, the lack of

experience may have also influenced on the interviews. Thus, the gathered interview data may not be as rich as it would be in case of a more experienced researcher, or if all the interviews would have been conducted using the mother tongue of the researcher and the participants.

The final criterion of trustworthiness, *confirmability*, refers to how well other researchers could confirm the findings of the study (Lincoln & Guba 1985, 300; Eskola & Suoranta 1998, 152), as well as the extent to which the findings are formed by the respondents experiences and ideas, rather than the preferences of the researcher (Pandey & Patnaik 2014, 5751). To increase the confirmability of the study, the whole research process, including data collection, data analysis, interview themes and questions, as well as the stimulus material was described and presented in detail. These descriptions provide other researchers the tools needed to confirm the research findings. However, as theme interview was the used interview method, the interviews did not necessarily follow the presented questions, their order, nor wording strictly. Instead, the interview resembled a normal discussion, in which the themes were discussed, and the questions were used as a guideline. These features make it hard, or even impossible for other researchers to execute the research in the exact same way. Moreover, as the names of the interviewees are not published, and their anonymity is honoured, the possibility to repeat the study is even more hindered.

5 CULTURAL DIFFERENCES IN THE PERCEPTION AND USAGE OF ANONYMOUS EWOM

In this chapter, the findings based on the empirical study are presented and discussed together with the theoretical background introduced previously. The theoretical background is discussed in order to compare the previous knowledge to the empirical findings of the present study. The purpose of the chapter is to form an understanding of how online consumers from different national cultures perceive and use anonymous eWOM. In order to fulfil this purpose, the chapter approaches the issue through the sub-research questions: *How does culture influence on consumers' online shopping habits?*, *How does culture influence the way consumers perceive the credibility of eWOM as an information source?* and, *Which type of anonymous eWOM do consumers from different cultures prefer in online shopping?* First, however, the chapter introduces the cultural background of the respondents, based on the findings of the interviews.

5.1 Cultural background of the respondents

Before answering the sub-questions, this sub-chapter discusses the cultural background of the respondents, in order to understand to what extent they feel connected to their national culture. This forms a basis for analyzing their cultural differences under each sub-question. The cultural background of each respondent is included to the Table 4, which is divided into four main sections. The first column, nationality, expresses the nationality, i.e. citizenship of the respondent. As the table shows, and as was discussed in the data collection chapter earlier, two of the respondents, I9 and I10 have dual citizenships, and I9 currently lives and studies in another country.

The second column, national cultural dimensions of the country, introduces the national dimension scores given to the specific country by Hofstede (Hofstede Insights 2019b) and Hall (1976). The third column in turn shows how the respondents themselves describe the national culture, based on the questions proposed in the interview, which were related to these national culture dimensions. The last column in turn, discusses to what extent the individuals feel belonging to their national cultures, and how they describe their cultural identities.

Table 4 Cultural background of the respondents

Interviewee	Nationality	National cultural dimensions of the country (Hall 1976; Hofstede Insights 2019b)	Interviewee's perception of the national culture (related to the dimensions)	Perception of own cultural identity and sense of belonging
I1	Finland	Low power distance (33) High uncertainty avoidance (59) Individualistic (63) Low context	Decisions are often made independently, people like to "play safe". High trust towards the society. May take a while before trusting towards strangers. Direct, but polite communication.	Belongs to Finnish culture, but due to traveling, the connection with one specific culture has loosened.
I2	Finland		People are reserved, but in general they have high trust towards others. Not eager to take risks. Communication is "straight to the point", but negative opinions are not often said directly.	Strongly feels being part of Finnish, or the Nordic culture.
I12	Finland		In general, people can easily trust others and the society. Planning and feeling of safety are important. Really low power distances. Direct communication, "no need to interpret things".	Feels strongly belonging to the Finnish culture, "especially when you are away, you notice how Finnish you truly are".
I3	China	High power distance (80) Low uncertainty avoidance (30) Collectivistic (20) High context	People are private, a bit skeptical towards the society, and do not talk openly to people they do not know. "Indirect communication is the characteristic of our culture".	Strongly feels belonging to the Chinese culture, has a "Chinese personality".
I5	China		Believes that the level of trust towards others is circumstantial. People can trust the society. It is important to be polite and respectful, especially towards elderly.	Cultural identity is purely Chinese, no connection to other cultures.
I6	China		"Very collective country". People do not trust easily to others or the society. There is a big distance between boss and employees: decisions can not be made alone, and respect is essential.	Strongly feels being part of Chinese culture. Describes as being a "traditional Chinese guy".
I4	Taiwan	High power distance (58) High uncertainty avoidance (69) Collectivistic (17) High context	People can trust others easily, but not as much to the society. It is important to stay on the schedule. High power distance especially in workplaces. Communication is indirect.	Describes the cultural identity as Taiwanese, but believes to be more direct than Taiwanese in general.

I7	Russia	High power distance (93) High uncertainty avoidance (95) Collectivistic (39) High context	Big differences between regions. In general, people do not trust easily to others or the society. High power distances, respect is important, especially when speaking with someone older.	Belongs to the Russian culture, but it also has many elements, of which the respondent thinks differently about.
I11	Russia		Russia is a very multicultural country. Power distances are high. Trust towards the society depends on the age. "In Russia you risk everyday, so we need to take risks".	Strongly feels belonging to Russian culture, but due to globalisation, the cultural identity is not 100% Russian.
I8	Poland	<u>Poland</u> : High power distance (68) High uncertainty avoidance (93) Individualistic (60) Low context	"The group" is very important. People are hesitant to trust someone they do not know. Everything needs to be "double-checked". Traditionally, it is important to show respect.	"I can describe myself as a typical Polish person". Has the traditional characteristics and behaviours of the national culture.
I9	Ukraine/ Poland (living in Switzerland)	<u>Ukraine</u> : High power distance (92) High uncertainty avoidance (95) Collectivistic (25), High context <u>Switzerland</u> : Low power distance (34), High uncertainty avoidance (58), Individualistic (68) Low context	Cultures of Ukraine and Poland are quite similar, Switzerland very different. Believes that Poland and Ukraine are more hierarchical, and Switzerland more liberal. Large differences inside Switzerland: Swiss-Germans, Swiss-French and Swiss-Italians.	"I would describe my cultural identity as European". Does not feel a strong connection to any specific culture, but from the three national cultures, feels most connected to the Swiss culture, mostly due to the values of the culture.
I10	France/ Uruguay	<u>Uruguay</u> : High power distance (61) High uncertainty avoidance (99) Collectivistic (36), High context	France is an independent society, "French are selfish". People do not trust anyone they do not know, "It's me, and the others - apart". Power distances are high. Negative issues are not expressed directly: "we just complain like pufff.." In Uruguay, people are more open and talkative.	Feels more French than Uruguyan. "I'm French with a bit of latino culture". The latino culture shows as being more open/talkative than French in general.
I13	France	<u>France</u> : High power distance (68) High uncertainty avoidance (86) Individualistic (71) Low context	People do not easily trust someone they do not know. Everything needs to be organized. Strong power distances, politeness is essential. Indirect communication.	Feels that the cultural identity is a "puzzle" from different cultures. Does not feel 100% connected to the French culture, nor any other culture.
I14	France		People do not trust easily, and are a bit hesitant towards the society. Planning beforehand is important. High power distances are common, "the boss wants to show it".	Feels a strong connection with the French culture, "people always tell me I'm so French".

When looking at the Table 4, it is evident that almost all the respondents described their national culture in a very similar way that the national dimensions describe the culture. As the respondents' main descriptions and the national dimensions are shown in the table, it is not necessary to go through them here extensively. However, it is important to point out that even though these dimensions have been largely criticized in the past, based on this study, they clearly recognize some similar patterns, behaviours, and values within national cultures. As the respondents were able to openly talk about different aspects of their culture, and expressed very similar issues than the national dimensions, these dimensions clearly have a role in the cross-cultural research.

For instance, Hall (1976) has received criticism for not explaining how he ranked countries on the context continuum (e.g. Cardon 2008). He has mainly categorized individualistic cultures as low context, and collectivistic cultures as high context. As was described in the theoretical background, high-context communication is more indirect, whereas low-context communication is the opposite. (Hall 1976.) For the most part, the findings of this study confirm this distinction, as for example Chinese consumers, representing a collectivistic culture, described their communication followingly:

“Indirect communication is the characteristic Chinese culture [--] you will be so familiar with how to say indirect words to others, to make everyone feel comfortable.” (I3, interview 29.01.2020)

However, according to the context dimension, also contradictory results were found especially with the French respondents. According Hall's (1976) distinction, it was expected that French would be considered as a low context culture, and thus prefer direct communication. However, all of the respondents expressed that French are extremely indirect. Especially, if you do not agree with someone, it is not clearly expressed:

“No, we just complain with ourselves like puff... it's very French to do that.” (I10, interview 03.02.2020)

When moving on to the cultural identities and sense of belonging, which is the last column in the Table 4, it can be seen that most of the respondents feel a strong connection to their own national culture, which becomes evident especially when they travel abroad. Similarly, Laine (2014, 65) has stated that when people spend time abroad, the connection with the home country's culture may become much stronger. However, many of the respondents in the present study also expressed that they do not agree with some aspects of their own culture or feel that they are different regarding some features. For instance, the Taiwanese respondent expressed that she communicates very directly, even though in Taiwanese culture people appreciate indirect communication:

“I’m super direct... hahah it is really different. Because sometimes in my culture I’m like too direct.” (I4, interview 29.01.2020)

Despite the fact that most of the respondents feel a strong connection towards their national culture, many also recognized that especially due to traveling and globalization, the connection with one specific national culture has decreased. Additionally, majority of the respondents expressed that they feel that they are strongly influenced by the American culture, even when none of them had lived there. The American culture can be therefore seen as an example of how much globalisation influences people all over the world.

Additionally, it is important to point out that two of the respondents described their cultural identities very differently from others. I9 described himself as “European” and stated that he does not completely feel like belonging to neither of his national cultures, which are Ukraine and Poland. Rather, as he is now living in Switzerland, he expressed that from the three, he feels the most connection to the Swiss culture, even though he does not have the Swiss citizenship. Similarly, I13 is from France, but has previously lived in the UK for 6 months and was currently at exchange in Finland for a full academic year. She described that her cultural identity is a puzzle, built by experiences from different countries:

“I feel like I’m French, in so many ways, especially when I’m at exchange, I know I’m French because of my behaviour and these kinds of things [--] kind of like, okay I’m French, but I don’t feel like belonging to the French culture 100 percent. I mean, I lived in different countries, and it obviously has shaped the way I see things now. I’m always looking for a place that I will belong somehow, but actually I think I will never find it.” (I13, interview 04.02.2020)

These findings are similar to the findings of Moore and Barker (2012). According to their study, while most people have a single-culture identity, cultural identity can also be a blend of different cultures. This multicultural identity can form based on different experiences in different countries, as the individual has blended different cultural elements in each other. However, the researchers also emphasized that some individuals may feel like they can fit and adapt to different cultures, but do not feel 100% home anywhere. (Moore & Barker 2012.) These descriptions seem to be very similar to how the respondents I9 and I13 perceive their cultural identities. Thus, based on this study, it could be argued that the dimensions of national cultures do offer a tool to describe the stereotypical features of national cultures, which seem to be mostly correct. However, clearly there are major differences between individuals. For instance, many of the respondents recognize different patterns of their national culture, but at the same time,

recognize that they themselves are different. Additionally, especially the respondents I9 and I13 are a great example how the national culture does not necessarily tell anything of a specific individual. Thus, national dimensions should be discussed through critical lenses.

5.2 Online shopping differences between cultures

The first sub-question addresses the cultural differences in consumers' online shopping habits. By analyzing the interview material, major differences were found in how actively consumers shop online, and whether they use mobile devices in the shopping process. However, surprisingly almost no differences were found in how much effort consumers' use in the information search process, and which type of information sources they prefer to use.

5.2.1 Online shopping habits

As the theoretical background of this study revealed, there are huge differences in the world in online shopping activity. For instance, Tian (2018) found that Chinese consumers shop online daily. The same, high online shopping activity in China was noticeable in the present study as well. Two of the three Chinese respondents explained that they shop online every day when they are in China. The third respondent explained that he does not shop every day, but couple times a month, but he buys a lot of things at once. Similar to the Chinese, the Taiwanese respondent stated the following:

“When I'm in Taiwan, I buy something online every single day.” (I4, interview 29.01.2020)

Additionally, couple of the Chinese respondents expressed that they often browse different websites and shopping apps to see the latest updates, even if they do not plan to buy anything. This sometimes leads to impulsive buying. This browsing habit of Chinese consumers has been recognized in previous studies as well (cf. Xu-Priour et al. 2014; Tian 2018). However, when considering all the other consumers, the online shopping activity was found to be considerably lower. Most of them explained that they shop online once or twice a month, maximum of three times. Only one French consumer (I10) stated that she shops online very often, multiple times per month. When considering the differences in national culture dimensions, according to Hallikainen and Laukkanen (2018) high uncertainty avoidance reduces the perceived trustworthiness of online stores, due to the

uncertain nature of e-commerce. As China is the only one scoring low on uncertainty avoidance, as can be seen from Table 4, it may be one of the factors explaining their high online shopping activity. However, also the Taiwanese respondent (I4) stated that she shops online daily, even though Taiwan is scoring high on uncertainty avoidance. Thus, the uncertainty avoidance probably is not the underlying explanation.

When considering other online shopping habits, the results were similar: the major differences were between the Chinese and Taiwanese consumers, compared to the other consumers. Firstly, when asking the respondents which product or services they buy online most often, there was no significant differences between the countries. Most of the consumers shopped clothing, books, accessories, vacations or other services related to traveling. Only one Finnish respondent (I1) stated that she never buys products online, only vacations and services while traveling. In contrast, the Chinese and Taiwanese respondents bought online products and services from multiple different categories, and two of them were the only ones who also mentioned buying food online.

The second major difference between the Chinese and Taiwanese consumers compared to the other consumers, was mobile shopping. The usage of mobile device for online shopping was not directly asked in the interview, but the use of mobile shopping apps was brought up by each of the Chinese and Taiwanese respondents. This finding was not surprising, considering that according to Statista (2019d) in 2019, around 86% of all e-commerce transaction was done using a mobile device in China. In contrast, according to Statista (2019e) 38% of e-commerce transaction consisted of mobile shopping in France, which is significantly lower compared to China. Thus, it is not surprising that none of the French, or any other respondents mentioned the use of shopping apps, nor mobile devices in general.

As this study found that Chinese and Taiwanese consumers are the most active online shoppers, as well as highly active in mobile shopping, there may be a connection between the two. As people tend to use smart phones actively throughout the day in general, they probably also browse different shopping apps out of habit, which is why they shop online more actively. Thus, it is likely that the usage of mobile devices for online shopping leads to increased browsing, which in turn might lead to impulsive buying. In contrast, when consumers shop online using a laptop, it is probably more intentional. Similarly, Wang et al. (2015) found that when consumers become more better and familiar in mobile shopping, they make online purchases more frequently, and their order sizes increase. The fact that the Chinese and Taiwanese consumers are the most active in mobile shopping, probably stems from the highly developed e-commerce in China. Due to the nature of their e-commerce, they have more options, and more advanced shopping apps available, which is why they probably also spend more time browsing them.

5.2.2 *Sources and effort used to search for information*

As was discussed in the theoretical background, consumers have various sources to use, when searching information to support their purchase decisions. However, when considering cultural differences, studies have for instance concluded that consumers from high uncertainty avoidance cultures search information more extensively, when shopping online (e.g. Quintal et al. 2010; Jordan et al. 2013). In order to understand the information search of these online consumers in general, the researcher first asked how much effort they use in information search, and whether they ask someone offline, e.g. friends and family, when they are buying something online. There was not found to be any major differences between the consumers.

Based on previous studies, it was expected that as China is the only country scoring low on uncertainty avoidance in this study (see Table 4), Chinese consumers would not be bothered to search information as extensively. The Chinese consumers were in fact the only ones who mentioned that they may buy something impulsively, after just browsing different shopping apps. However, it was the only major difference found, as similar to all the other respondents, the effort used in the information search was dependent of the product/service type. Almost all the consumers believed that when the product is more expensive, or the purchase process is otherwise more complexed, more effort is needed to search the information. Thus, in contradiction to previous studies (cf. Quintal et al. 2010) when the level of uncertainty avoidance increases, the amount of effort used in the information search does not automatically increase. Instead, the amount of effort used in the information search depends on the purchase situation. However, some consumers also expressed that they search a lot, regardless of what they are planning to buy:

“I will watch the price, the pictures, the real pictures, and the material, and also the recommendations. Something like that. I think before I buy this, buy one product, maybe I will use one day to search for the information.” (I6, interview 30.01.2020)

In contrast, one consumer expressed that the information search is dependent on how much she wants the product. In case she wants it bad enough, she does not bother to search information:

“It depends if I like the product. If I like it very much, I will buy it without hesitation, even without seeing any reviews.” (I5, interview 29.01.2020)

In addition, couple of the respondents expressed that they buy and collect specific things as a hobby, such as singing equipment and sneakers. Thus, when they are searching

for the information, they do not consider it as a task, but rather they just like to spend their time reading and learning about these products. Thus, it is hard to evaluate how much they search information in advance. In addition, they both expressed that they do not ask others' opinions when searching information about these specific items, since they believe their friends or relatives do not have enough experience to give them advices:

“Well sneakers are my hobby, so I watch quite a lot of videos from YouTube where people review different shoes, I have subscribed to like 10 different channels which make reviews about shoes. [--] So I just like to spend time watching these videos, it's just something I automatically do. Then I also read sites like sneakernews.. So I don't really ask anyone else to be honest.. No one knows about shoes.” (I2, interview 28.01.2020)

When the respondents were asked whether they ask opinions from their friends and family (offline) when they are planning to buy something online, almost all of them replied no. Only in the cases where they know that a specific friend or family member has experience of a product, service, or a holiday location, they will ask for their advice. In general, they however search the information themselves, and make the decisions themselves, regardless of their cultural background. Based on previous studies (e.g. Goodrich & de Mooij 2014) the researcher expected that especially respondents from the collectivistic countries China, Taiwan, Russia, Uruguay and Ukraine, would rely more on others, e.g. friends and family, when making purchase decisions online. Especially Chinese consumers have been shown to be more susceptible to interpersonal influence in general (Chu & Choi 2011). However, findings of this study however show that this is not the case, as all of them stated that they do not ask opinions from their social environment when ordering something online. Rather, they do it independently, regardless of others' opinions. Even if someone from their in-group would voice their opinion, they make the final decision themselves. However, it must be noted that the respondents from Russia, Uruguay and Ukraine did not feel 100% connected to their national culture (see Table 4), which may also explain why they did not behave in according to the stereotypical feature of the collectivistic culture.

Even though most of the respondents were found to make purchase decisions independently, one of the respondents (I10), representing both collectivistic and individualistic cultures, responded differently. She explained that if ordering clothes online, she might change her final decision based on the opinion of her fashion-conscious friend. However, from her national cultures, she feels more connection to France, which is highly individualistic society. Thus, this perception is probably not connected to collectivism. Instead, it must be noted that both of her national cultures score extremely

high on uncertainty avoidance, which might indicate that she is more cautious when making online buying decisions.

As a last part of the online shopping theme, the respondents were presented a hypothetical online buying situation. The researcher asked the respondents to think of a situation, where they would be buying a vacation to abroad online and would be searching for accommodation. Then, they were asked where they would go to search the information. Interestingly, as all of the other aspects of the information search, also the results relating to this assignment were very similar between the respondents. There were almost no differences between the used information sources. The main website mentioned by almost everyone, was booking.com, as they considered it to be rather independent site, which also offers the possibility to read reviews. Additionally, consumers used TripAdvisor, Trivago, Airbnb, hotel's own websites, and possibly different blogs written by travelers. The reviews and comments these sites offer, i.e. eWOM, seem to however be the main source of information, rather than the official information published by the hotel.

Despite the rather similar information search behaviors between all the consumers, one difference was found between cultures: the previously discussed mobile shopping of Chinese consumers. Even though also the Chinese consumers mentioned the use of Booking.com and Airbnb, due to the developed mobile shopping, the shopping and review apps are one of the main sources to search information related to traveling as well:

“You can search just like with the name of the hotel, and then there are so many experiences of others posted on this app, and you can just view their experience. [--] some other people's choice and their experience will help a lot for me. [--] I always go through these websites and these apps, because maybe it will help me to judge this hotel.” (I3, interview 29.01.2020)

“I will search the information on different apps. I can search everything from here, if I want to go to Europe, I will search Europe and it shows me their accommodations.” (I5, interview 29.01.2020)

Despite the mobile shopping, no significant cultural differences were found in how consumers search information, which sources they use, or how much effort they use in the search process. Rather, the answers between respondents were interestingly similar, even though previous studies have indicated that the information sources and search process could differ between consumers from different national cultures (cf. Jordan et al. 2013; Goodrich & de Mooij 2014). However, all the respondents used more effort to search information when the product/service was more expensive, and almost none of

them asked opinions from offline, in-group members. Only, when it is evident that someone may have experience of a certain product, consumers may also consult their friends and family. Most of the other times however, consumers search the information alone, especially if they perceive the process as a hobby.

Based on the data, it can be argued that consumers prefer to use different online sources to search information, and not surprisingly, Internet websites are the main source of information. Moreover, the actual online sources used by consumers are almost completely the same, at least when planning to buy a holiday abroad. Consumers prefer to use different comparison sites, since it allows them to read reviews, compare options, and find the best price. The only difference found was the usage of mobile apps by the Chinese and Taiwanese consumers, which again, is not surprising considering their advanced e-commerce. However, it must be noted that these results are likely connected to the high Internet experience and young age of the respondents. Previously, it has been found that consumers who have higher Internet experience, use more online information sources, and younger consumers are more likely to utilize eWOM as an information source (cf. Akalamkam & Mitra 2017). This probably stems from the fact that younger people have grown up in the digital age, so they have learned to use the Internet actively as an information source. Thus, they are probably more capable of searching information from the Internet, including eWOM. In addition, due to the growth of social media, consumers probably see and find others' opinions more easily. Yet again, young individuals seem to be the most active social media users, which is why they probably also see eWOM more often.

5.3 The credibility of eWOM as an information source

The second sub-question aims to understand, how online consumers from different cultures perceive the credibility of eWOM as an information source. To answer this question, first, it is essential to understand why and how often consumers read eWOM in the first place. Second, the chapter aims to evaluate whether the platform where eWOM is posted, influences on its credibility. Lastly, the chapter aims to understand how credible consumers perceive anonymous eWOM on a general level, before moving on to the more specific credibility determinants.

5.3.1 *Reasons and activity of eWOM reading*

Based on the data it can be argued that one of the main reasons for reading eWOM while making online purchase decisions, is to find information from someone else than the

actual seller/company, since the seller's information may be misleading. Similar reasons for eWOM reading have been recognized in previous studies as well (cf. Elwalda & Lu 2016). As many of the interviewees explained, they want to find an independent source or opinion of the product or service. One of the respondents explained the issue in the following way:

“Because I want information from someone other than the seller, maybe they provide me some incorrect information [--] In China the traditional culture is that we always think that the sellers are so clever, so they might cheat on us, so they are so unbelievable.” (I3, interview 29.01.2020)

Despite the fact that many of the respondents wanted to find information from other consumers to assure they can trust the seller or the company, this trust issue seems to only be present if the company or seller is unknown. For instance, if the online company is foreign, the consumer or their friends/family has not heard from it before, it is more important to read eWOM to assure the shopping transaction is safe to do. Additionally, when consumers are buying something from consumer-to-consumer platforms, without any company in between, they question the trustworthiness even more. In these cases, it is necessary to find additional information regarding the seller, such as other consumers' experiences. If there is no information available, it is likely that the consumer will not feel secure enough to buy the item. In contrast, when the consumer is planning to buy something from a well-known company or brand, it is not necessary to read the reviews regarding the company. Consumers feel that they can trust these companies without reviews, even in the case of expensive purchases. One of the Finnish respondents explained the issue followingly:

“Especially those consumer-to-consumer, if buying products or services from there, I think it is quite important to look through the reviews... so that you don't just buy from someone who has received one star... Because then you will not receive the product at the end, or it will be fake or something [--] It depends, because when you are buying shoes directly from Nike, you just trust it, that's fine, you just click on it, receive it, and that's it. [--] But again, if it is something else, you just look and examine, especially when it is some smaller website.” (I2, interview 28.01.2020)

However, an interesting connection can be recognized; most of the consumers whose main motive for eWOM reading is to assure the trustworthiness of the seller/company, read eWOM the most often, and are also the most active online shoppers. When considering that the trust issue is mainly present with unknown sellers/companies, it may

be that the most active online shoppers order more from abroad, or unknown websites. The less active online shoppers probably tend to only order from well-known companies and brands.

Even though the most active online shoppers are motivated to search eWOM in order to find information of the seller, the main reason this study found for eWOM reading, is that the consumers want to somehow assure they are making a good purchase decision. When considering the motives found for eWOM reading in the previous studies, which were discussed in-depth in chapter 2.3, the findings are very similar. For instance, reducing buying related risk has been found to be a major motive for eWOM reading (cf. Hennig-Thurau & Walsh 2003; Goldsmith and Horowitz 2006; Kim et al. 2011). In the present study, reducing buying related risk was also found to be a major motive, especially in the case of traveling. When going abroad, it is essential to read eWOM in order to avoid bad decisions, since in the worst-case scenario, the location may not be safe.

Interestingly, based on the data, risk reduction is only a major motivation when consumers are buying high-involvement goods, especially vacations, since the vacation cannot be returned to the store like a product. Vacation is an experience and in case something goes wrong, the experience cannot be replaced. Thus, similar to the findings of Kim et al. (2011), the respondents explained that they want to assure the hotel is high-quality, and the experiences of other consumers are the best way to evaluate it. Additionally, booking a vacation is considered to be a complex process, as there is a lot of information that needs to be checked, such as flights, connections, location, service quality, and activities. Especially the Polish respondent felt that booking a vacation is extremely risky, and explained the issue followingly:

“If I spend money, which I had to work really hard for, [--] I like to have fun on holidays and you know, I like to have high quality service. [--] for example I don’t know, I’m leaving my country, and going to Helsinki, and if I will not check the connections, for instance the train in Finland, the impact of this not checking comments, for me, its’ more serious.” (I8, interview 31.01.2020)

Poland is characterized as a national culture with extremely high uncertainty avoidance. In addition, the Polish respondent explained that in their culture “everything needs to be double-checked” and described as being a “typical Polish person” (see Table 4). Thus, the extreme caution with vacation booking might be connected to the Polish culture’s tendency to avoid risks. At the same time however, other consumers representing high uncertainty avoidance cultures did not express as much concern related to vacation booking. Nonetheless, in addition to the risk reduction, some consumers

expressed that sometimes all the needed information is not available at the travel agency or hotel site, or they just want to find information, which is not published by the actual service provider. Thus, it is useful to search information from people who have actually been in the location previously:

“Because I hope that they are not handled by this publisher, by this hotel, and I trust them because these are real people who were there, and I’m going there as well. So why not trust it. And what’s more, I won’t find any information of this hotel on the Internet, sometimes I look, like I Google it, and there are stuff like blog posts about these hotels, and I also read them.” (I7, interview 30.01.2020)

On top of the risk reduction, Goldsmith and Horowitz (2006) found that consumers are also motivated to read eWOM in order to get pre-purchase information and to get information easily. These findings were confirmed in the present study. Based on the data, it can be argued that consumers read eWOM to be sure they are choosing the right option, to be sure about the quality, or to find information of why or why not they should buy a specific product. Additionally, it was found that consumers may not always search eWOM to support the purchase decision, but rather to see if the product/service has some downsides, as sellers do not provide this information:

“I mean, I don’t necessarily search it to confirm the purchase decision, but mainly to see if there is something wrong with the product that I should be aware of.” (I12, interview 04.02.2020)

Additionally, in contrast to all the other consumers, one Chinese respondent expressed that she does not necessarily search eWOM because she wants to buy something, but just views the information for entertainment:

“And sometimes I will view these websites not because I want to buy something, but I only want to view it for entertainment or some other things. But sometimes when you view the website, and oh this is good I want to order it.” (I3, interview 29.01.2020)

This motivation was also recognized in the study of Hennig-Thurau and Walsh (2003), which they named as belonging to a virtual community. However, as the quote shows, the respondent expressed that this browsing habit sometimes leads to her buying a product, even if it was not something she intended to do. Nonetheless, on top of the motives for searching eWOM, based on the data there is also differences between

consumers in how often they read eWOM when making purchase decisions. Interestingly, respondents I4, I5, I6, I7, I8, I14 said they read eWOM every time they buy something online, which is almost half of all the respondents. However, how much time was used in the reading, varied between product/service types. When the product/service is considered as high-involvement, the consumer is likely to spend more time reading the reviews.

Others, for instance all the Finnish respondents, explained that they do not read reviews if they buy something they have bought previously, as they already have experience of the product or company. Additionally, if the product is cheap, it is not necessary to read the reviews, because if the product is not good, it is not a “big lost”. These findings are not surprising, as it has been previously concluded that consumers are not as motivated to search information in low-involvement purchases (cf. Chung & Zhao 2003; Kotler et al. 2017, 154). Nonetheless, there is no clear cultural differences in consumers’ motives to search eWOM, rather, interestingly many of the consumers read eWOM always when shopping online. However, the reasons and extent of eWOM reading seems to be quite same for all online consumers, regardless of their national culture; when the product/service/company is unfamiliar, or the price is high, reviews are read more extensively.

The differences in consumers’ eWOM search behaviours and motives seem to stem from the online shopping activity, rather than cultural background. As was mentioned, the most active online shoppers read eWOM the most often, and they were motivated to read eWOM to assure the trustworthiness of the seller/company. This again indicates that the most active shoppers probably order more products/services abroad, or otherwise unknown companies. Thus, they feel the need to read others’ opinions to assure the purchase is safe to do. In contrast, consumers who are not as active online shoppers, probably mainly utilize well-known companies’ websites, of which they or their in-group members have experience of. Therefore, they know already that the company can be trusted. Having said that, the Chinese and Taiwanese consumers were found to be the most active online shoppers, which is why the differences are in a way connected to the national culture as well. Yet, as was mentioned, their high only shopping activity is likely connected to their highly developed e-commerce. All in all, as the consumers’ perspectives of the subject were extremely similar, and the differences were mainly related to the product/service type and shopping activity, national cultural dimensions do not seem to explain these differences. Instead, what motivates consumers to search information, depends on the purchase situation.

5.3.2 *The role of eWOM platform in the credibility perception*

Previously, studies have mainly concluded that consumers from collectivistic cultures tend to prefer eWOM in social media, as they are more hesitant to trust information from people outside of their own group. On the other hand, consumers from individualistic cultures have been found to utilize eWOM regardless of the website where it is posted. (e.g. Fan et al. 2018.) Moreover, it has been found that individualistic consumers tend to prefer eWOM in company/shopping websites, over eWOM in social media (e.g. Erkan & Evans 2018). However, based on the data it can be argued that this distinction between individualistic and collectivistic consumers is not this simple. In fact, very contradictory results emerged from the data.

Firstly, when considering the perceived credibility of eWOM in social media, only three of the respondents (I2, I8 and I11) expressed that they perceive it as trustworthy and actively utilize it. Two of these respondents come from an individualistic culture, and only one from collectivistic culture, which is why these findings differ from previous studies (cf. Goodrich & de Mooij 2014; Fan et al. 2018). These respondents perceived eWOM credible in social media sites such as Facebook, since companies may not be able to control the reviews, and the reviewer needs to have a personal profile, which is why it is easier to recognize if the review is fake. However, it is interesting to point out that only one Finnish respondent (I2) expressed using a specific Facebook group actively as an information source, and does not trust reviews posted on companies own sites at all, as these reviews can be controlled. As for the others, even though they perceived eWOM in social media as trustworthy, they rather preferred to read eWOM on companies own sites or independent review sites. Other respondents who mentioned social eWOM, only utilized it as an additional information source, if some Instagram or Facebook post popped up while they were googling information.

Secondly, due to the findings of previous studies (e.g. Cho & Cheon 2005; Chu & Choi 2011), it was expected that the Chinese, Taiwanese and Russian respondents, representing both collectivistic and high power distance cultures (see Table 4), might perceive eWOM in social media as the most credible form. Interestingly, this was found not to be the case. Instead, it was found that especially Chinese and Taiwanese consumers were the most skeptical towards eWOM in social media, as they found it to be commercialized, including mainly paid advertisements:

“Because sometimes, in social media, like the people may have the sponsorship, so they can write something good.” (I4, interview 29.01.2020)

“But if you only search it in some social media, just like our Facebook, and your Facebook, you will only see advertisements and these things, and they are not so valuable for judgement.” (I3, interview 29.01.2020)

These findings contradict the findings of previous studies, as for instance Han and Kim (2018) concluded that consumers from low uncertainty avoidance cultures have higher purchase intention and acceptance towards social media commerce. As China is the only national culture in the present study scoring low on uncertainty avoidance, the connection between uncertainty avoidance and eWOM use cannot be confirmed. Instead, according to the data it can be argued that almost all consumers prefer eWOM on shopping websites or independent review sites over eWOM in social media. EWOM in social media is not considered to be as useful source, when searching for some specific information. This finding corresponds with the findings of Erkan and Evans (2018) who found that consumers prefer eWOM on shopping websites over eWOM in social media, since they believe that eWOM in shopping sites provides more detailed and dedicated information, and also the quantity of eWOM is higher.

However, when considering China and Taiwan, according to the data, there are specific mobile apps developed for reviews, which are considered more credible compared to eWOM in social media. These apps offer the possibility for consumers to ask anything related to products/services, and other consumers or experts who have experience of it, will give their answer. When considering previous studies (e.g. Cho & Cheon 2005) it has been speculated that consumers from high power distance cultures such as China, would prefer websites which are independent, and not controlled by the company. Thus, based on the data, this may be confirmed to some extent, as these apps probably are more independent than companies own sites. However, even though France, Russia, Poland, Ukraine and Uruguay are also considered to be high power distance cultures, almost all the respondents from these countries mentioned that they prefer to use the “official websites” such as company/shopping websites, where they are buying the product or service. This finding is interesting, as almost all of them expressed that people in their cultures do not have high trust towards others or the society (see Table 4), which is why it was expected that they would not have high trust towards sellers/companies neither. However, when considering their cultural identities, it can be seen that only a couple of them feel truly connected with their own national culture. In contrast, all the Chinese and Taiwanese respondents expressed that they strongly belong to their national culture. Thus, it might be that consumers who do not feel a strong connection with their own national culture, do not have the stereotypical behaviours and perceptions of the culture.

On the other hand, some of the Finnish respondents were sceptical towards reviews on company’s own website, even though Finland is categorized as a low power distance

culture. All the Finnish respondents expressed that Finnish people have high trust towards the society in general, and all of them strongly felt like belonging to the Finnish culture. Thus, even though they strongly identified themselves with a national culture that is considered as a low power distance culture, some of them still expressed scepticism towards company-controlled sites. Therefore, the connection between power distance and preferred eWOM platform is not completely evident in this study.

Nonetheless, when considering the shopping apps used by the Chinese and Taiwanese consumers more closely, one of the respondents also expressed that in these apps there are people who are considered as opinion leaders, and their opinions are highly valued and trusted:

“There are still so many opinion leaders in these kinds of apps. So maybe sometimes there so many followers of them, and they will write down their own views for something or for some products or some like this, or their experience for trip or hotel.” (I3, interview 29.01.2020)

These features clearly represent the advanced mobile shopping in China, which is why their sources for eWOM are also much more advanced, compared to the other countries. In addition, as the above quotation shows, Chinese consumers do appreciate when eWOM is received from a trustworthy source, such as opinion leaders. This finding was not surprising, as it has been concluded previously that collectivistic consumers often evaluate the information in relation to the source (Kwon et al. 2015). Nonetheless, on top of the review and shopping apps, the Chinese respondents also utilized eWOM on the company’s own site, or on the shopping website. They read reviews for instance on Taobao, which is the largest shopping website in China (Tian 2018). Additionally, one of the Chinese respondents explained that she mainly reads eWOM on the company’s own site, if she trusts the company. Especially large companies which are known worldwide, such as Apple, are considered as reliable, which is why reviews on these sites can be trusted. On the other hand, when the company is unknown, social media such as WeChat, may be used as an additional information:

“I will believe my friends on WeChat, because situation in China, some producer will hire someone to buy his products and write good reviews in order to increase the sales. Some reviews on these shopping websites may not be true.” (I5, interview 29.01.2020)

Similarly, Vuylsteke et al. (2010) have stated that especially Chinese consumers tend to read other consumers’ opinions, when trying to avoid risks related to unfamiliar companies. On the one hand, the lack of trust towards unfamiliar companies in China

might be connected to the high power distance culture. As shown in the Table 4, most of the Chinese consumers expressed that they do not have high trust towards their society. Additionally, they often have suspicious regarding the seller's/company's intentions. On the other hand, the lack of trust might also stem from their very different e-commerce, as was previously discussed. In addition, also other respondents from Finland and Russia expressed concerns regarding unfamiliar companies.

Nonetheless, most of the consumers were not bothered of the fact that the company might delete some negative comments, or post positive comments themselves. Instead, they were very much aware that there is a possibility that the company could do so. However, reviews on the company/shopping sites are considered to be so practical and convenient, that it outweighs the issue that it is posted possibly anonymously, on a company-controlled site:

“Or sometimes I have thought like, who has possibly written this.. Or if for instance some employee has written it. So it is something that I’m aware of. But still, I don’t necessarily search the information from anywhere else. [--] it is so easily available.” (I12, interview 04.02.2020)

The fact that consumers are aware of companies’ possible unethical behaviour, but still choose to read comments on company-controlled websites, was evident especially among the Russian respondents. As was mentioned, Russia is considered to be a high power distance culture, and both of the Russian respondents expressed that people do not completely trust their society (see Table 4). Both of them even expressed scepticism towards companies and sellers in general. Thus, based on previous studies it was expected that they would not trust, or read eWOM on company-controlled sites. Interestingly however, they do read these reviews anyway:

“I read them, but I think I’m sceptical about them because they make it up to attract customers.” (I7, interview 30.01.2020)

“Because these unfaithful sellers can create some Facebook accounts, and some accounts with real names, which are actually fake names.” (I11, interview 03.02.2020)

Based on the above quotation, it could be argued that consumers believe that companies are able to behave unethically, regardless of the website. Even if they do not control the actual website, they are able to post comments on sites such as Facebook. Thus, the website alone does not determine the credibility, which is why there is always a risk of the review being fake. However, it was evident that from all the different eWOM

websites, independent review sites are perceived as the most reliable. Consumers rely mainly on these sites when they are for instance planning a vacation, or searching for hotels, activities, and restaurants, especially abroad. As was already discussed previously, when the researcher conducted a hypothetical online buying situation for the respondents, where they were asked to explain where they would first go when choosing a hotel abroad, almost each of them mentioned either TripAdvisor, Trivago, or Booking.com. Thus, these independent review sites are the main source of information in case of vacations and hotel stays. However, consumers seem to believe that there is not as much, or at least as well-known review sites available for “normal” products or services. Thus, for these items, consumers mainly utilize shopping websites and company sites, regardless of the issue that the company may control them in an unethical way:

“Like there is this risk that the company might for example control the commentaries and the reviews, but at the same time, its practical and you don’t have like much places which like collects all of the reviews about everything. I haven’t found any actually. Maybe just TripAdvisor for restaurants and hostels and everything, but otherwise, I don’t see much [--] like the main sites are actually really practical in general.” (I13, interview 04.02.2020)

All in all, consumers seem to prefer to read eWOM on shopping websites/company sites or independent review sites, regardless of their culture. Only the Chinese and Taiwanese consumers also preferred to use mobile apps as well, and they were slightly more concerned of eWOM which is posted on an unknown company’s own site. On top of the shopping websites, company’s own sites, social media and independent review sites, many of the consumers (I1, I2, I4, I7, I8, I9, I13) mentioned reading blogs or forums as an additional information. None of them used these platforms as the main source of information. Instead, many of them explained that they often google what they want to find, and then some blog post possibly pops up and they read it. In other words, many of them do not intentionally search the information from these sources. Nonetheless, as can be seen, they represent various different national cultures (see Table 4). Thus, it can be argued that whether consumers use blogs and forums as additional information sources, is not dependent on their national culture.

5.3.3 Perception of the credibility of anonymous eWOM

Before moving on to more in-depth discussion of different credibility determinants of anonymous eWOM, it is first essential to understand how consumers from different

cultures perceive anonymous eWOM in general. The respondents were asked how they think that anonymous comments influence on their purchase decisions, and whether they trust anonymous information coming from an unknown source. This study found that consumers perspectives of the subject differ, but interestingly, it was found that most consumers do trust anonymous eWOM. Consumers think that most of the comments they see are written anonymously, which is why they do not judge the message based on whether it has a name, or not. Rather, the content is what matters the most:

“I don’t care if it’s an anonymous person, I look though the content mostly.” (I7, interview 30.01.2020)

“The anonymity does not really matter, it is more about the content, it depends what’s written in it. If they say in their reviews of an hostel for example, I went to visit this church and the church was next to this hotel, and like, it was good, for example my husband liked the breakfast.. These kinds of small elements actually matter, and it is like okay, that person was actually real. Maybe not, but it like gives you a bit of reality to it.” (I13, interview 04.02.2020)

Thus, if the anonymous message includes details, which would be hard to know without trying the service/product, it gives an impression as if the message was written by an actual customer. At the same time, consumers are aware that the message may not be authentic, but still choose to trust it, if it is written in an authentic way. Therefore, it could be concluded that for most consumers, the high-quality content overweighs the anonymity issue:

“This is just how reviews work.” (I13, interview 04.02.2020)

At the same time, some consumers explained that they do trust anonymous eWOM, because they do not want to share their own name or profile picture publicly. Thus, as they themselves prefer to write anonymously, they trust others who choose to do the same. Additionally, it may be sometimes too hard or too much effort to create a profile or log in, just to be able to write a review, which is why many individuals probably choose to write anonymously. Thus, anonymity alone is not a reason to perceive a comment as unreliable.

None of the consumers in the present study expressed that they do not trust anonymous eWOM at all. Having said that, some of the respondents were a bit more cautious than others. While nine of the fourteen respondents expressed that the anonymity does not matter at all, the remaining five were more cautious. When considering the cultural

differences based on the national dimensions, it was expected based on previous studies (e.g. Chu & Choi 2011; Goodrich & de Mooij 2014; Fan et al. 2018) that consumers from individualistic cultures would be more trusting towards anonymous eWOM, than consumers from collectivistic cultures. However, this study found that this distinction is not as evident. Firstly, as expected, the Chinese and Taiwanese respondents, representing collectivistic cultures, felt that the anonymity is an issue to some extent:

“It really depends, I would probably want to see the person’s profile and not just believe one anonymous comment, but it depends on the product and money I have to spend on it.” (I3, interview 29.01.2020)

“It depends on the product and other reviews. Sometimes I will just filter these kinds of reviews. Maybe I don’t trust them as much.” (I4, interview 29.01.2020)

“I won’t trust one anonymous review, but I will read many, so I will have a conclusion.” (I6, interview 30.01.2020)

At the same time, this cautiousness towards anonymity was not seen among the other collectivistic cultures, i.e. Russia, Uruguay, and Ukraine. Nonetheless, based on the quotations above, it seems that especially if the product is expensive, the anonymity is a bigger issue. This finding closely relates to the credibility framework of Moran and Muzellec (2017), which was discussed in the theoretical background and shown in Figure 4. According to the researchers, product/service characteristics influence how consumers perceive the credibility of the source. They explain that if consumers are highly involved in the purchase, they are motivated to process the message more deeply. This study confirms these statements, as it seems like some consumers may be more uncertain to trust anonymous sources, when the possible risk related to the purchase increases. In these cases, consumers would probably prefer to see some indications of the source’s expertise, before basing a high-risk decision on their opinion. However, if there are many anonymous comments expressing similar opinions, the consumer may choose to trust the information regardless.

However, also two Finnish respondents, representing an individualistic culture, also perceived that anonymity does influence on the credibility to some extent:

“I do trust anonymous eWOM to some extent, but at the same time, people can pretty much say whatever they want if they don’t have to publish their own name. So from that point of view, the sites where you need to log in

with your own name and profile are more trustworthy." (I2, interview 28.01.2020)

"I would say that maybe comments which are posted with a real name, are a bit more trustworthy." (I12, interview 04.02.2020)

Thus, in contradiction to earlier studies, no clear connection can be recognized between collectivism versus individualism and the level of trust towards anonymous eWOM. While most consumers from individualistic cultures did not perceive anonymity as an issue, consumers from collectivistic cultures were divided. While three of them were cautious towards anonymous comments, the other three did not see it as an issue at all. In addition, it is important to note that the two consumers who have dual citizenships (I9 and I10), expressed that they do not mind if the comment is posted with or without name. Both of them feel more connection to the country, which is considered as an individualistic culture. Thus, consumers from individualistic cultures might be slightly more trusting towards anonymous eWOM.

As there were no major differences between individualistic and collectivistic consumers, it is important to consider the influence of power distance and uncertainty avoidance as well. The respondents who were more cautious towards anonymous eWOM, were Finnish, Taiwanese and Chinese respondents. These national cultures have completely different scoring regarding these dimensions (see Table 4). Thus, the level of uncertainty avoidance nor power distance does not seem to explain these differences either.

5.4 Preferred type of anonymous eWOM

The third and most essential sub-question aims to understand, which type of anonymous eWOM, if any, consumers from different cultures prefer to use. In other words, this chapter discusses which credibility determinants consumers find as the most essential ones, when deciding whether to trust and utilize a specific comment. In order to answer this question, the chapter discusses the importance of identity cues, normative determinants, and informational determinants in the credibility perception, based on the credibility frameworks presented in chapter 2.4.

At this point of the interview, the respondents were presented with the stimulation assignment, which was discussed comprehensively in chapter 4.2. In the assignment, the interviewees were asked to place actual eWOM comments in order, from the most credible to least credible. At the analysis phase, the comments were scored according to the interviewees' answers. Then, the scores given by interviewees from the same national

culture were counted together. However, the two interviewees who have dual citizenships were examined individually. The eWOM comments used in the assignment are available at the end of the study (Appendix 2), and the results of the assignment are shown in Table 5.

Table 5 Stimulation assignment results

	The most credible comment	The least credible comment
All interviewees	5	4
Differences between national cultures		
Finland	5	4
China	2	1
Taiwan	6	1
Russia	5	1
Poland	5	4
Ukraine/Poland (Switzerland)	5	6
France/Uruguay	3	4
France	6	3

As the Table 5 shows, the most credible comment among all respondents was number 5, and the least credible number 4. However, some differences can be recognized between cultures. The most evident difference can be seen from the column regarding the least credible comments. In all national cultures, which are considered as collectivistic (China, Taiwan, and Russia) the comment number 1 was ranked as the least credible. The comment number 1 was the only completely anonymous comment used in the stimulus assignment. Only the two interviewees who have dual citizenships, and represent both individualistic and collectivistic cultures, did not rank the comment number 1 as the lowest. As was previously mentioned, they however feel the most connection to the culture that is considered to be individualistic (see Table 4). Thus, also their behavior and perceptions might therefore resemble individualistic culture. Additionally, the comment number 4 was ranked as the lowest in many cultures. Nonetheless, these differences are now discussed more comprehensively from the perspective of identity cues, normative determinants and informational determinants.

5.4.1 *Importance of identity cues*

As was discussed earlier, even if eWOM would be anonymous, it may still include some personal information (Pihlaja et al. 2017). For instance, the website may show the reviewers name, a photo, a location, how many reviews the reviewer has written, or use tags such as “verified reviewer” (Qahri-Sameri & Montazemi 2019). Xu (2014) built a credibility framework of these profile characteristics, stating that the reviewer reputation, such as how many likes the message or reviewer has received from others, and profile picture, may influence how credible consumers perceive the message. The importance of these identity cues was tested with the stimulus assignment, of which the results are shown in Table 5. The reviews number 3 and 5 had the most identity cues, including a full name, a profile picture, location, and number of written reviews, whereas the number 1 was the only completely anonymous. The importance of these identity cues clearly varied between respondents.

Interestingly, this study found that for the majority of consumers, identity cues do not significantly influence on the review’s perceived credibility. The actual message content was the most important credibility determinant for all the respondents, which will be addressed more in-depth later in chapter 5.4.3. Based on the data it can be argued that if the message content is considered as credible, identity cues may increase the credibility even more for some consumers. However, if the content is not considered as credible, the identity cues does not seem to matter. Even if in the stimulus assignment many of the consumers placed the reviews including identity cues at the top, they did not justify the decision merely by the availability of these identity cues.

Based on the findings of this study, the least important identity cue for consumers is a profile picture. Instead, it was found that the usage of real name, pictures of real products, and likes on the comment or rating of the reviewer are more important. These findings correspond with the findings of Xu (2014), who concluded that the reputation cue of the source, i.e. received likes, is more important feature of review credibility, compared to the use of a profile picture. Actually, almost none of the respondents in this study justified their credibility perceptions based on the profile picture. Only one Finnish respondent and one French respondent stated that the reviews 3 and 5 seem credible, as they have both, profile picture and a full name. Having said that, many consumers perceived that the profile picture does not really matter, because it is only natural that people do not want to show their appearance publicly:

“The profile doesn’t matter [--] even these two with a profile came down [--] I’m also aware that some people don’t want to share their personal info, so that would not actually be like such an issue for me at least.” (I13, interview 04.02.2020)

“Well, I don’t care if it is anonymous, but maybe some sites could make people write their names at least, because I know there are people that don’t want to show their own pictures.” (I7, interview 30.01.2020)

However, the usage of real name or additional tags which verify the reviewer, such as “verified purchase”, as well as the reputation cue, seems to increase the credibility for many consumers. As researchers have stated (e.g. van Hoorn 2015) that people in individualistic cultures are more trusting towards people outside of their own group, it was expected that identity cues would not be as important for them. However, even though they would not be as sceptical towards anonymous eWOM than collectivistic consumers in general, many of them still value identity cues. This can be seen from the following quotations, as the first three of them were made by an individualistic consumer:

“I think these comments would be more trustworthy if they would be written with a real name, and not just some A.” (I12, interview 04.02.2020)

“So this verified purchase is good, and yes.. something like okay this is my name, because A is weird.” (I14, interview 04.02.2020)

“Well, I saw that 461 found this helpful, and it seems very practical. It has a full name, and the text is valid.” (I2, interview 28.01.2020)

“I trust the most probably this one, because it’s a verified purchase and 400 found it useful, and also the full name.” (I4, interview 29.01.2020)

Interestingly, contradictory to the expectations, for most of the collectivistic consumers it was not found to be a major issue if the review did not include a name. If the eWOM comment is otherwise evaluated as credible, the absence of name does not matter. However, many collectivistic consumers seemed to value comments, which showed the rating of the reviewer, and which included a picture of the actual product:

“It is not only whether he has his name or picture here. The first thing is that I prefer to see both negative and positive words.. So sometimes without their name, I think it is okay. And we can see his score, its three stars.” (I3, interview 29.01.2020)

“I think this is the most trustworthy because it has a picture of the product, and it is not very emotional. So it does not matter that it does not have a name. If I write reviews, I don’t show my name.” (I5, interview 29.01.2020)

“I prefer to see reviews with pictures of the product.” (I6, interview 30.01.2020)

However, even though the identity cues did not seem to be as important for collectivistic consumers as expected, when considering the stimulus assignment and the only completely anonymous message (number 1), differences can be clearly seen between individualistic and collectivistic consumers, and power distance. As can be seen from the Table 5, Chinese, Taiwanese and Russian respondents placed the comment as least credible. All these countries are considered to be collectivistic and high power distance cultures. These national dimensions together might therefore indicate lower trust towards anonymous information. At the same time, in the other national cultures, the comment was not ranked as the lowest, not even among the multicultural individuals (I9 and I10).

Based on previous studies, which have concluded that collectivistic consumers are more hesitant to trust people outside of their own group (e.g. van Hoorn 2015) and are more likely to evaluate the information in relation to the source (Kwon et al. 2015), it was expected that identity cues are more important for them. This study seems to confirm this expectation to some extent, as collectivistic consumers ranked the anonymous comment worse than the individualistic consumers. However, all the collectivistic cultures which ranked the comment number 1 as the lowest, were also high power distance cultures. Previously, it has been stated that people in low power distance cultures are more trusting of others compared to people in high power distance cultures (cf. Greenberg et al. 2008). Thus, based on the findings of this study, this could be confirmed, at least when the country is also collectivistic in nature.

Nonetheless, as was discussed above, the identity cues, such as the name or profile picture did not seem to be as important, especially for Chinese consumers as was expected. However, as the consumers from collectivistic and high power distance cultures still ranked the anonymous comment number 1 as the least credible, it seems to stem from the message content, as it included only positive arguments:

“This is super not trustful, because there is no name and just capital A, just one letter. And all he writes is good, so I may be sceptical.” (I4, interview 29.01.2020)

“I just mostly focus on the content. But this one is very positive, only talks about how he feels, it doesn’t have a name, and just too clean. I think the content is like too persuasive, something to buy this product.” (I6, interview 30.01.2020)

Thus, based on the findings it could be argued that especially if the message is completely anonymous and only contains positive information, it is perceived as unreliable in collectivistic and high power distance cultures. In these cases, the consumer becomes sceptical of whether the message is initiated by the seller/company, instead of it being an authentic opinion. In contrast, none of the consumers from individualistic and low power distance cultures mentioned scepticism as a reason for not trusting the comment number 1. Rather, they perceived that the comment’s quality increases if it has a full name, because it shows that the reviewer has actually used effort in writing the comment. At the same time, many of them explained that they understand that not everyone has the time or knowledge to write comments with their names or profiles. None of them suspected however that the actual service provider would be behind the positive, anonymous review. These differences between the cultures most likely stem from the fact that people in low power distance, individualistic cultures have higher trust towards society and companies in general, compared to people in high power distance, collectivistic cultures (cf. Cho & Cheon 2005; Tang 2017). This difference can be clearly seen in the previously presented Table 4 as well.

Lastly, when looking at the comments which were ranked as the most credible in the Table 5, it can be seen that in most cultures the comment number 5 was the most credible. The comments number 5 and 3 had the most identity cues, so even if consumers do not consciously acknowledge the importance of identity cues, they might still influence them positively. The Chinese, Taiwanese and French respondents were the only ones who did not rank these comments as the most credible. Instead, Taiwanese and French respondents perceived the comment number 6 as the most credible, which has multiple identity cues as well, but not a visible profile or profile picture. Thus, the reviewer was not fully identifiable. Interestingly, the Chinese respondents perceived the comment number 2 as the most credible, which had even less identity cues: the comment included a picture of the purchased product, as well as over 200 likes. Thus, it seems that for Chinese consumers, a picture of the actual product, together with likes, are more important identity cues than the use of a real name or a profile picture.

5.4.2 Normative determinants

Normative influence represents a form of social influence and more precisely, is the tendency to adapt the expectations of others. In normative influence, the consumer evaluates the message based on others' opinions, rather than the received information itself. In other words, normative influence means how much the opinions of others influence on the individual's own judgement. (Cheung et al. 2009.) This study followed the credibility framework of Cheung et al. (2009) who stated that in the eWOM context, normative influence forms by recommendation rating and recommendation consistency. Additionally, the quantity of comments is discussed here as well, as it emerged as a major theme in the data.

Recommendation rating is the rating, which other readers have given to the specific message (Cheung et al. 2009). Previously, it has been concluded that rating score can have a significant influence on how credible the message is perceived (cf. Lis 2013). However, based on the data it can be argued that not many consumers actually perceive that the rating or "likes" of the comments would increase the credibility. Only three of the respondents, I4, I5 and I14, stated that they perceive comments with multiple likes as more trustworthy. Most of the consumers however just perceived that the comments with the most likes or best rating are the ones that are at the top, due to the online rating system. Therefore, the best rated comments are often the most noticeable, and most often read. Nonetheless, the rating does not necessarily influence on the credibility, at least in a way that the consumers would be conscious of:

"[--] sometimes they have that system like in YouTube, when they put "like" on the comment, to say I agree or something like that. So then I just read the comments with the most likes." (I10, interview 03.02.2020)

"Usually the ones with the most likes actually get like the first.. you get to see that one first. It can show both that they all agreed, or that they want you as the buyer, to see it...Yeah and like it might somehow. But I don't want to believe that it does" (I13, interview 04.02.2020)

On the other hand, consumers expressed that the rating itself does not influence the credibility of the specific comment, since it is hard to actually know the reason why someone has liked it. It is possible, that the comment has just been liked because it is seen as funny or a joke. Thus, depending on the message content, the rating may, or may not influence on the credibility:

“It is not about the amount of likes.. When I’m looking at this comment with 200 likes, I think that people have just been like hahaha this is humoristic let’s give it a like... Instead of liking it because it was helpful. In contrast, this comment has 461 likes, but it is written in a smart way, and there is nothing funny about it.” (I2, interview 28.01.2020)

In addition, two of the consumers belonging to a collectivistic, high power distance culture expressed that the amount of likes is not very useful tool in evaluating the message credibility, as companies may employ people to give these likes, or use other unethical ways to get likes:

“Still this question that some people will be employed to give likes, because I know it well.. So I can’t believe these kind of things, maybe sometimes, it depends on my attitude.” (I3, interview 29.01.2020)

“Actually, I know some softs, some programmes which can make a lot of likes on your comment, so maybe when I was 14, I was really like wow, it’s popular I have to buy it. But not now, I don’t believe this.” (I11, interview 03.02.2020)

Thus, contradictory to the expectations, the recommendation rating does not seem to majorly influence on the review credibility. At least, the amount of likes alone does not really help consumers to decide whether to trust the comment. However, if the content of the comment is otherwise perceived as trustworthy, in these cases a high quantity of likes may increase the credibility for some consumers. For instance, in the stimulus assignment the respondents I2, I4 and I14 explained that one of the reasons they found the comment number 6 as credible, was the fact that it had over 400 likes. However, all of them first expressed that the content of the comment seemed credible.

Recommendation consistency means that the messages which present experiences that are consistent with others’ experiences of the same product/service, are considered more believable (Cheung et al. 2009). *Recommendation quantity* in turn means the amount of different comments and was included to the findings as it was discussed with every respondent. According to the data, it seems that the recommendation consistency and quantity are more important elements for the perceived credibility, compared to the above discussed review rating. Ten of the fourteen respondents expressed that they believe that the credibility increases, when there is a high quantity of reviews, especially if many of them express the same opinion. According to the findings, consumers believe that the high quantity of comments increases the credibility of eWOM, as you are then able to get a larger “data”. If there are only a few comments, it is perceived to be only the subjective

opinion of a few people, which does not necessarily tell what the actual truth is. For instance, it is possible that these specific individuals have had a bad experience due to bad luck, if for instance the courier has lost the package. However, this does not necessarily tell anything about the company or product. Thus, a larger data makes it easier to have a conclusion, and to decide whether or not it is a good idea to make the purchase. Seven of the fourteen respondents also expressed that they try to find the average opinion of the comments.

Even though most of the consumers perceived that recommendation consistency and quantity increases the credibility, there were also a few respondents who thought differently. One of the respondents who have dual citizenship, stated that these elements do not matter at all, while one expressed that if the reviews are high quality, it does not matter if there is only a few available:

“I can’t say.. it depends on the quality of the review. Because sometimes, when there are less comments, they can give you more profound, more general information, than when there are a lot of reviews.” (I9, interview 31.01.2020)

Additionally, one of the Chinese respondents yet again expressed, that the high quantity of reviews may increase the credibility in some cases, but at the same time, companies often pay people to write these comments. Nonetheless, having now gone through both of the normative determinants that could have an influence on eWOM credibility, the cultural differences should be addressed. Previously, studies have concluded that collectivistic consumers are more influenced by normative influence than individualistic consumers, since they feel more pressure to act according to the opinion of the group (e.g. Murali et al. 2005; Luo et al. 2014). Luo et al. (2014) explain that consumers in collectivistic cultures seek more reassurance and opinions from others, when they are evaluating the received information. Thus, based on these studies, it was expected that collectivistic consumers might be more influenced by the normative determinants, i.e. review rating and consistency.

When considering the review rating first, only 2 of the 6 collectivistic consumers believed that it would increase the credibility, while two expressed that the rating is not useful, as companies can employ people to give likes. In comparison, only one of the eight individualistic consumer perceived comments with multiple likes as more credible. This also includes respondents I9 and I10 who have dual citizenships, as they both feel more connection to individualistic culture and perceived that the rating of the comment does not matter at all. In addition, even though Poland is considered to be an individualistic culture, the Polish respondent (I8) expressed that in their culture, the “group” is extremely important (see Table 4). However, he did not perceive the amount

of likes important in terms of credibility. Nonetheless, when it comes to review rating, there is only a small difference between individualistic and collectivistic cultures. Collectivistic consumers are slightly more influenced by review ratings, than are individualistic consumers. The difference is however so small that it may be irrelevant.

Consequently, based on the data of this study, it can be argued that consumers are in general more influenced by the second normative determinant, review consistency and quantity, than the review rating: ten out of fourteen respondents believed that these elements increase the credibility. The four respondents who were not as influenced by these elements, included two collectivistic and two individualistic consumers. Thus, yet again, no major difference is found between collectivistic and individualistic consumers. Instead, in contradictory to some of the previous studies (e.g. Luo et al. 2014), it can be argued that also individualistic consumers are significantly influenced by normative influence, at least in the online environment. They are found to be especially influenced by review consistency and quantity, similar to the collectivistic consumers. This finding supports the study of Chu and Choi (2011) as they also concluded that individualistic consumers from USA were majorly influenced by normative influence. However, it is essential to note that the fact that the collectivistic consumers were not as influenced by normative influence as was expected, might be connected to anonymity. Previously, Perfumi et al. (2019) found that when a communicator is almost completely anonymous, normative influence does not have almost any effect on the receiver.

5.4.3 *Informational determinants*

Informational influence is the second form of social influence and means that the information is considered as evidence about reality. In the eWOM communication, it arises from the content of the message. (Cheung et al. 2009.) Based on the credibility frameworks of Cheung et al. (2009) and Moran and Muzellec (2017), which were presented in the theoretical background, the informational determinants that were used while analysing the data included *argument strength*, *recommendation framing* and *recommendation sidedness*, *source credibility*, and *confirmation with prior belief*. However, the confirmation with prior belief was found not to be important determinant, as it was only mentioned by one respondent very briefly. Instead, the importance of *message language* emerged from the data as a major credibility determinant, which is why it is discussed here independently as well. Nonetheless, based on the data, it is evident that the informational determinants are the most essential elements in terms of eWOM credibility for all online consumers, regardless of their cultural background.

In the present study, each of the respondents mentioned the importance of *argument strength*, which simply means that the message contains valid and convincing

information. Actually, the argument strength and *language in which the message is written*, seem to be the most important credibility determinants for the majority of the online consumers. It was found that the most essential part of the message is that it includes details, which justify the opinion presented in the message, as twelve of the fourteen respondents brought it up somehow:

“The style in which the message is written is what matters. For instance, if you want to criticize something, you need to justify it somehow. It needs to be written in a smart way and have the actual facts listed, because the content is what matters the most.” (I2, interview 28.01.2020)

“And it needs to speak specifically, so you know that he did not just put some bad reviews just to put some bad reviews. And give examples.” (I10, interview 03.02.2020)

In addition, consumers perceived that the message needs to be written in a good language, with not too many mistakes. If the message for instance would include only capital letters or multiple exclamation marks, the credibility would decrease majorly. Additionally, the choice of words was mentioned by a few respondents. If the eWOM writer communicates in the official language, and possibly uses some professional words, it influences on the credibility in a positive manner:

“If the information is given in a correct way, without slang for instance, it is more trustworthy.” (I9, interview 31.01.2020)

“I don’t know if it’s just me, but the information has to be written in a good language, not too many mistakes.” (I10, interview 03.02.2020)

In addition to the use of language, messages which are longer are also usually perceived as more credible, as they often contain more information. The length of the message also indicates that the writer has actually used effort in writing the comment. Some consumers perceive that this reduces the risk that the comment would not be authentic. Interestingly however, the importance of correct language was mentioned by all the other respondents, except the Chinese respondents, as none of them brought it up in the interview. However, it is possible that they would have paid more attention to the language, if for instance the stimulus comments would have been presented in Chinese instead of English.

When considering the *message framing*, i.e. whether the message is completely positive or completely negative, there was significant differences between consumers.

Firstly, all consumers from national cultures that are considered as both, collectivistic and high power distance, expressed that they trust more on negative reviews. Most of them actually were extremely skeptical towards messages which are completely positive, especially if the message is anonymous. This type of eWOM is seen as the least trustworthy among consumers from collectivistic and high power distance cultures. The Chinese and Taiwanese respondents expressed the issue followingly:

“It’s like, all good things.. This one is super not trustful, because it has no name and just capital A , just one letter. And all he writes is quite good, so I might be sceptical.” (I4, interview 29.01.2020)

“If they keep saying this is very good... but not in a very neutral position, so I won’t believe these kind of reviews.. So if a comment which is very very positive, I may not believe it. But if the comment is very negative, it really makes me don’t want to buy the product.” (I6, interview 30.01.2020)

As can be seen from the quotes, if the message includes only positive information, consumers may fear that it comes from a commercial source. This finding is similar to Prendergast et al. (2018), as they found that if the eWOM message is one sided, i.e. completely positive or negative, consumers may become sceptical towards it, fearing it is originated by a commercial source. When considering the individualistic consumers, most of them also seemed to trust negative reviews more, if they are written in a constructive way. Similar to the findings of this study, previous studies have also proven the effectiveness of negative eWOM (e.g. Park & Lee 2009). However, in contrast to the collectivistic consumers, only two individualistic consumers expressed that they might not trust extremely positive reviews, if they for instance use a lot of superlatives. On the other hand, they also expressed that if the message presents valid arguments and useful information, the positiveness may not matter. In addition, couple of the consumers from individualistic and low power distance cultures even expressed that the extreme positiveness increases the credibility:

“I think it influences me in a good way. If someone is like extremely hyped about something, I think it is only positive. If you look through TripAdvisor for example, and someone is like “omg the room was spotless and the breakfast was awesome!!”, I think it just gives you a good feeling about it.” (I2, interview 28.01.2020)

When moving on to the recommendation valence, i.e. the message containing positive and negative information, it was brought up by both, individualistic and collectivistic

consumers, as well as high and low power distance cultures. Regardless of the national culture, it seems that these messages are perceived as the most credible ones. This finding is similar to the findings of Prendergast et al. (2018), as they found that consumers perceive eWOM including positive and negative information as more trustworthy. Consumers believe that the comments which contain both negative and positive information, are the most objective ones, and the writer has actually used more effort in creating the message, rather than just vented a completely negative or positive message. Thus, in terms of recommendation valence, there was not found to be any cultural differences. Instead, based on the data, it is possible to conclude that these messages are perceived as the most credible ones, regardless of the cultural background of the consumer.

However, it is also important to address these differences from the perspective of the cultural dimension *context*. This dimension was included to the study, since as was discussed in the theoretical background, it has been stated that in high context cultures people do not want emotions to be shown publicly, whereas in low context cultures it is considered as normal communication (Hall 1976). Thus, it was expected that this dimension could explain how consumers from these two cultures perceive emotional eWOM messages. Specifically, it was expected that consumers from high context cultures would be more hesitant to trust reviews with a lot of emotions. Based on the data it can be argued that context does seem to explain these differences to some extent.

When considering consumers from low context cultures first, at the most part, they did not mind if the message was written emotionally if it otherwise represented useful information. Only two of the consumers from low context cultures expressed that they would rather read comments, which are written in a neutral way. However, when analysing the answers of consumers from high context cultures, the results were different, as five of the six respondents perceived that they would rather read neutral messages:

“[--] if you show too much your personal emotions on these comments, I think it is just unbelievable.” (I3, interview 29.01.2020)

Thus, based on the data of this study, Hall's (1976) *context* dimension may explain differences in how consumers communicate and interpret information. Consumers from high context cultures may find emotional eWOM as less credible, while it may not matter as much to consumers from low context cultures if the message otherwise expresses valid arguments. However, it must be noted that in the stimulus assignment, the comment number 4 was ranked as the lowest especially in low context cultures (see Table 5). This comment was probably the most emotional of all the comments included in the assignment. However, this probably stems from the fact that the comment was not written in a constructive way and included for instance many exclamation marks. As was already

discussed, consumers prefer to read messages, which are written in a constructive way and use correct language. In addition, it must be noted that the context dimension also addresses the directness of the communication, i.e. whether more direct or indirect language is preferred. According to the data, there were no differences found at least in the eWOM context.

The last informational determinant that significantly influences consumers, is the *source credibility*. As was discussed in the theoretical background, due to the online environment and especially in case of anonymous eWOM, the source credibility may be hard to determine. Having said that, consumers clearly pointed out different elements, which show how they address the source credibility, even in the case of anonymity. However, collectivistic consumers were found to address the source credibility more comprehensively compared to individualistic consumers. For instance, in the stimulus assignment, five out of six collectivistic consumers pointed out features related to the source credibility, whereas only two out of eight individualistic consumers did so.

The source credibility framework of Moran and Muzellec (2017), which was shown in Figure 4 previously, explains that prior expertise is one determinant of source credibility. The prior expertise refers to both, the sender and receiver (Moran & Muzellec 2017). This determinant was found to be especially important for collectivistic consumers. In the stimulus assignment, some of the Chinese consumers justified their credibility perceptions based on the fact that the message content matches their own experiences. Similarly, Moran and Muzellec (2017) stated that the more experience consumer has with a product or a service, the more believable the claims are considered to be. The Chinese respondent (I3) even placed the completely anonymous eWOM message as the second credible in the stimulus assignment, only because it matches her own experiences.

Additionally, the collectivistic consumers clearly addressed the source credibility based on how they perceived the expertise of the message sender. Four of the six collectivistic consumers justified their credibility perceptions in the stimulus assignment based on how long the reviewer had used the phone. They expressed that as he has used the phone for two years, he must have the expertise to give his opinion of it. In other words, they judged the message based on how “expert” the reviewer is. However, this was not surprising, as it has been found previously that collectivistic consumers are more likely to evaluate the information in relation to the sender (e.g. Kwon et al. 2015) and source credibility has been found to be extremely important feature especially for Chinese consumers (e.g. Cheng & Ho 2015). Having said that, also two of the individualistic consumers pointed out features, representing the expertise of the source:

“The person says that his being using 3 years, that he is a professional photographer [--] and this also, the person was using 1.5 years and

describes openly all his experiences of the mobile phone.” (I9, interview 31.01.2020)

“He has had the phone for 1.5 years, so he can judge everything. [--] and he seems to know well about phones, because he talked about video recorder I don’t know.. And this one too, he is more like a social media influencer.” (I10, interview 03.02.2020)

However, it must be noted that these two consumers represent the multinational respondents, as they both have dual citizenships. They are throughout the study referred to as individualistic consumers, as they feel more connected to a country which is considered to be individualistic. However, they both have a citizenship of a collectivistic country as well, so their need to address source credibility may still be connected to the collectivistic background, as none of the purely individualistic consumers pointed out features related to source credibility.

Consequently, it is evident that the informational determinants, especially the argument strength, are the most essential way to evaluate the credibility of eWOM. Almost all the consumers expressed that everything depends on the message content, i.e. whether identity cues or normative determinants matter, is dependent of the message content. Thus, all consumers, regardless of their cultural background, are significantly influenced by informational influence. Therefore, similar to previous studies (e.g Murali et al. 2005; Chu & Choi 2011; Goodrich & de Mooij 2014), also this study recognizes the importance of informational influence in credibility perceptions. Having said that, the interview data indicates that the importance of some of the informational determinants may differ between individualistic and collectivistic consumers. Collectivistic consumers seem to pay more attention to the source credibility and be more sceptical towards completely positive eWOM messages, compared to individualistic consumers. For individualistic consumers, the message language and argument strength seem to be more important determinants.

5.5 Revised theoretical framework

Finally, in order to conclude the findings chapter, it is necessary to go back to the theoretical framework introduced earlier (Figure 6) and revised the framework based on the empirical findings. The revised framework is shown in Figure 7 and further discussed.

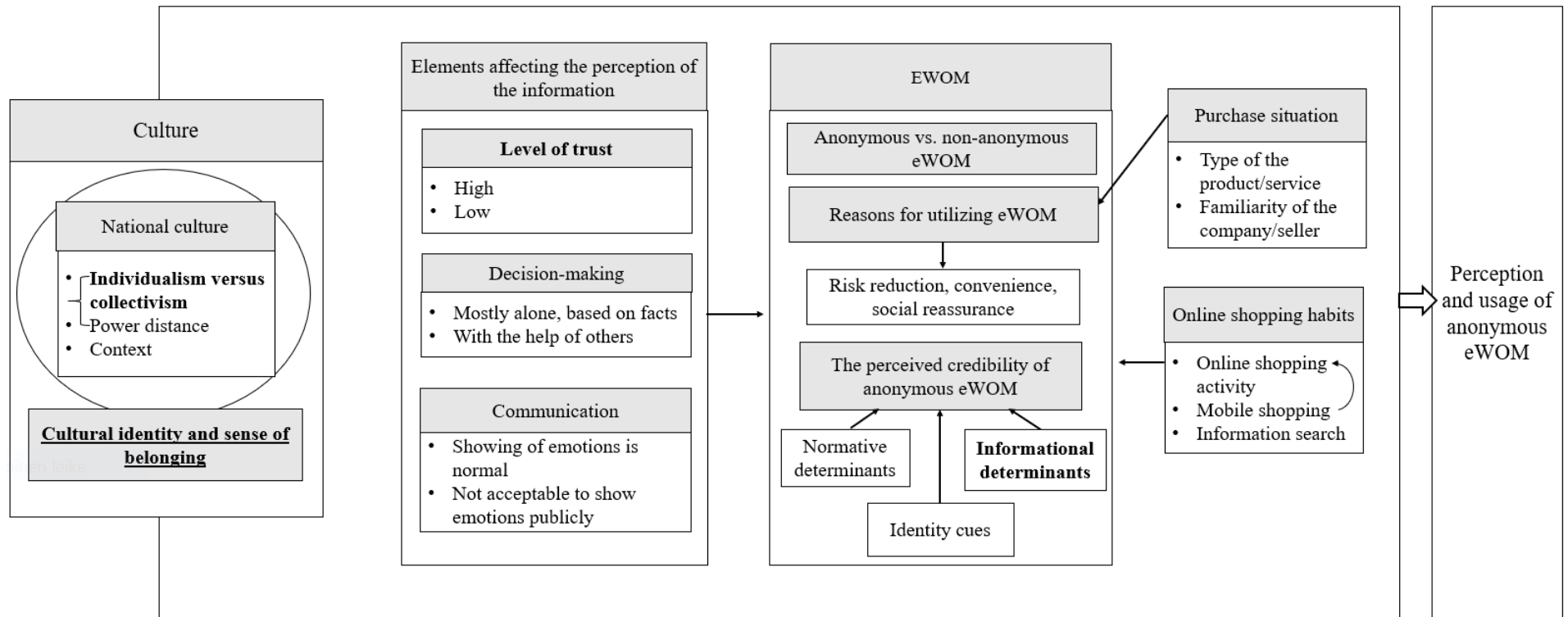


Figure 7 Revised theoretical framework based on the empirical findings

As can be seen from the Figure 7, some small changes were made to the framework based on the empirical findings. Firstly, when looking at the dimensions of national culture, it can be seen that the dimension which seems to explain the differences between consumers the most, is individualism versus collectivism. Due to previous studies, this finding was not surprising, as it has been stated that individualism versus collectivism is the most significant difference between national cultures (e.g. Triandis 2001). However, based on the findings of this study, it could be argued that the different levels of power distance might even increase the differences between individualistic and collectivistic cultures. When an individualistic culture is low in power distance, and collectivistic culture high in power distance, the differences between the cultures seem to be the most extensive, especially in the level of trust. Collectivistic and high power distance cultures are often stated to be less trusting in general, compared to individualistic and low power distance cultures (cf. Greenberg et al. 2008; van Hoorn 2015), which is why the finding is in line with previous studies.

In contrast to previous studies, this study could not confirm that collectivistic individuals would only trust their in-group members. Even though the collectivistic individuals mainly expressed that they do not easily trust someone they do not know (see Table 4), in the eWOM context the level of trust was not dependent on the personal relationship. Instead, consumers from collectivistic and high power distance cultures seem to be less trusting in general, but it does not mean that they do not trust eWOM received from unknown people. Thus, the distinction between in-group and out-group trust was removed from the framework. In addition, previous studies have concluded that collectivistic consumers make decisions based on the opinion of the group (cf. Goodrich & de Mooij 2014), but this study could not confirm this finding. Instead, all the consumers in the present study made their buying decisions alone, even if the opinions of others would differ from their own. All the consumers expressed that they only ask opinions from their friends and family if they know that they have experience of a certain situation that could help them make the decision. Thus, the decision-making box was reformulated based on these findings.

When considering the last national dimensions addressed in this study, uncertainty avoidance and context, some contradictory results were found of them as well. Firstly, the uncertainty avoidance does not seem to explain consumers' perceptions and use of eWOM at all, which is why it was removed from the framework. How much consumers search information, depends on the product/service they are buying, and the company they are buying it from. Thus, the national dimension does not explain the differences between consumers. The context dimension in turn did seem to explain how consumers perceive emotional eWOM messages. Based on the findings of this study, it can be argued that consumers from low context cultures are more accepting towards emotional messages when they are written in a constructive matter. In contrast, consumers from high

context cultures seem to prefer more neutral messages. However, no differences were found in the preference of direct and indirect communication in the eWOM context, which is why it was removed from the final framework.

The reasons why consumers' search eWOM were found to be in line with previous research (cf. Hennig-Thurau & Walsh 2003; Goldsmith & Horowitz 2006; Kim et al. 2011). However, based on the findings of this study it can be argued that the reasons why consumers search eWOM depend on the purchase situation, i.e. the product/service and familiarity of the company/seller. For instance, if the company is unknown to the consumer, the motive to read eWOM would be to reduce the risk related to the company. Thus, these elements were added to the framework. When considering the perceived credibility of anonymous eWOM in turn, it was found that normative determinants, identity cues and informational determinants all influence on the credibility on some extent. However, the informational determinants seem to be the most important in terms of credibility for all consumers, regardless of their cultural background. Thus, it was bolded in the framework. Lastly, this study found that there seems to be a connection between online shopping activity and mobile shopping. When consumers shop online using mobile devices, especially mobile shopping apps, their shopping activity seems to increase as well, which is in line with previous studies (cf. Wang et al. 2015). Thus, the arrow showing the connection between the two were added to the framework.

Finally, based on the findings of this study, individuals' cultural identity and sense of belonging significantly influences on their perceptions and behaviour. Especially when it comes to individuals with dual citizenships, their perceptions strongly resemble the national culture they feel the most connection to. For these reasons, the cultural identity and sense of belonging was bolded in the framework. All in all, based on the findings of this study, the dimensions of national culture clearly recognize some correct patterns of the cultures, as almost all the respondents in this study described their national culture in line with the dimensions (see Table 4). However, even if the dimensions describe some stereotypical features of the national cultures correctly, all of these features did not seem to be present in the eWOM context. For instance, almost all the respondents described their culture similarly than the uncertainty avoidance dimension, or the context dimension regarding indirect and direct communication style. However, the influence of these dimensions does not seem to extend to the eWOM context. Nonetheless, having now gone through the findings of this study and revised the theoretical framework, the next chapter introduces the main conclusions of the study.

6 CONCLUSIONS

The aim of this study was to form an in-depth understanding of the following question: *How does the use of anonymous eWOM differ between online consumers from different national cultures?* Thus, in order to do so, this chapter presents conclusions regarding the main findings related to each sub-question. Additionally, theoretical contributions and managerial implications are presented, in order to indicate the addition this research provides to previous knowledge. At the end, the chapter discusses the limitations of the study and presents suggestions for future studies.

6.1 Main findings of the study

In order to provide an answer to the main research question of the study, this chapter addresses the main findings related to each sub-question. The first-sub-question was formulated as: *How does culture influence on consumers' online shopping habits?* When considering the national cultural dimensions, they seem to provide little explanation of these differences. The amount of effort and sources used in the information search seem to be similar among all online consumers, regardless of their national culture. However, differences can be recognized in the online shopping activity and mobile shopping. Mobile shopping apps are one of the main shopping methods, as well as information sources when it comes to China and Taiwan. The same mobile shopping culture is yet to be seen in other countries. Moreover, most of the Chinese and Taiwanese consumers seem to shop online daily, whereas the average among the other consumers seem to be around three times per month. Thus, the difference is evident.

Based on previous studies (e.g. Hallikainen & Laukkanen 2018) one could expect that the low uncertainty avoidance culture of China, would indicate higher trust towards e-commerce, which could result to their high online shopping activity. All the other countries in this study are considered as high uncertainty avoidance cultures, which could in turn explain their less active online shopping. However, Chinese consumers seem to be more skeptical towards different aspects of e-commerce, rather than trusting. In fact, they expressed much more cautiousness towards online sellers and companies in general, than consumers from the other national cultures. Therefore, the national cultural dimension does not seem to be the underlying explanation. Instead, it could be concluded that the reason why the online shopping habits of Chinese and Taiwanese consumers differ majorly from the other consumers, is their highly developed and different e-commerce. It is evident that the mobile shopping culture of these countries is much more developed compared to other countries, offering multiple choices for shopping and information search.

The second sub-research question aimed to find out, *how does culture influence the way consumers perceive the credibility of eWOM as an information source?* Firstly, it cannot be over-emphasized how valuable information source eWOM is for online consumers. Many consumers read eWOM every time they are making online purchases, in order to receive pre-purchase information, reduce buying related risk, or to assure the trustworthiness of the seller/company. Interestingly, it seems that the consumers who turn to eWOM to acquire information of the company/seller, are the ones who read eWOM the most often, and are also the most active online shoppers. The explanation behind this connection might be that the most active online shoppers make purchases more often from abroad, or from otherwise unknown companies, which is why they need to seek information to assure the seller's credibility. Thus, the reasons why consumers search eWOM do not seem to be connected to national culture. Instead, they seem to depend on the purchase situation.

Secondly, eWOM platform does not significantly influence on the perceived credibility. Almost all consumers seem to prefer eWOM in the actual shopping website, or independent review sites, regardless of their national culture. Even if consumers acknowledge that companies may control the comments on their own sites, these comments are seen so practical and useful that it overweighs the credibility issue. However, some consumers from Finland and Russia perceived companies' own sites as unreliable eWOM source. This finding was surprising when it comes to Finland, as Finland is often considered as a high trust society, due to the individualistic and low power distance culture.

Another surprising finding was that eWOM in social network sites such as Facebook, is not considered to be as useful and credible source for information, even though it is restricted to one's own network, and requires a personal profile. Chinese and Taiwanese consumers even perceive eWOM in social media as an unreliable source, as it is extremely commercialized. However, this again might stem from their unique e-commerce and different social media channels. Instead, they perceive mobile review and shopping apps as more reliable, since they also include information from so-called opinion leaders, whose experiences are highly valued. Similarly, consumer from Russia expressed that unethical companies are able to create fake profiles and post comments on social media sites as well, which is why the credibility of eWOM is not dependent on the platform.

The last sub-question was formulated followingly: *Which type of anonymous eWOM do consumers from different cultures prefer in online shopping?* Interestingly, it seems that for most online consumers, the anonymity alone is not an issue. However, collectivistic consumers seem to be slightly more skeptical towards completely positive anonymous eWOM. In these cases, they fear that the message is initiated by a commercial source. This might also be connected to power distance, as all these collectivistic cultures are considered to be high power distance cultures, which may increase their skepticism

towards companies and sellers in general. The same skepticism is not seen among individualistic consumers. Instead, it was found that especially consumers from individualistic and low power distance cultures even prefer to read extremely positive messages if they just provide useful information. Thus, when it comes to eWOM credibility, everything depends on the message content. The usage of identity cues does not majorly increase eWOM credibility. However, if the content is considered as credible, the usage of real name, tags such as “verified reviewer”, pictures of the actual product, and scoring of the reviewer, may increase the credibility for some consumers. When considering the normative determinants of eWOM credibility, mainly the recommendation consistency and quantity seem to matter for consumers, regardless of the national culture.

It seems to be evident that all consumers, regardless of their cultural background, mostly use informational determinants when evaluating eWOM credibility. Especially the argument strength and message language are seen as the most important credibility determinants, and at the end, these elements determine whether one can trust and utilize the information. Nevertheless, some differences can be seen between collectivistic and individualistic cultures. While consumers from individualistic cultures prefer to read messages with argument strength and good language, collectivistic consumers aim to evaluate the message in terms of source credibility. However, it is important to point out that this does not mean that collectivistic consumers would prefer reviews which show the source’s personal information. Instead, they aim to judge the source’s credibility from the message content and based on other’s judgement, such as the reviewer rating.

Finally, an answer can be formulated to the main research question: *How does the use of anonymous eWOM differ between consumers from different national cultures?* First and foremost, the differences between cultures are smaller than was expected. All consumers actively utilize eWOM, even if it would be anonymous. The anonymity alone is not an issue to any of the consumers, regardless of their cultural background. All of them evaluate the message based on the message content, not the name. When it comes to national culture dimensions, mostly the individualism versus collectivism and context seem to explain the small differences to some extent. In addition, it seems that if collectivistic consumers come from a high power distance culture, and individualistic consumers from low power distance, the differences between them are more extensive. Most importantly however, consumers seem to behave according to the stereotypical features of the national culture they feel the most connection to. Especially when it comes to individuals with dual citizenships, it was evident that their perceptions of different issues were strongly related to their cultural identities and sense of belonging.

In general, individualistic consumers seem to be more trusting towards anonymous eWOM, especially in the case of completely positive anonymous messages. In addition, they prefer messages, which are written in a good language and include strong arguments.

In contrast, collectivistic consumers are a bit more sceptical towards anonymous eWOM, especially when they come from a high power distance culture and the message is completely positive. At the same time, the use of identity cues is not essential even for them. Rather, they tend to utilize messages, which provide cues of the reviewer's "expertise". They evaluate the expertise based on the message content, not the identity cues. Additionally, collectivistic consumers seem to prefer messages, which include pictures of the actual products/services.

Regardless of the small differences in consumers' credibility perceptions, all of them prefer to read eWOM on the actual shopping website or independent review sites due to their convenience. Additionally, most consumers find it useful when the quantity of eWOM is higher. Only the Chinese and Taiwanese consumers also utilize mobile review and shopping apps, since they offer a lot of information, as well as reviews from individuals who are considered as opinion leaders. Finally, it must be noted that in line with the context dimension of Hall (1976), consumers from high context cultures prefer more neutral messages, whereas consumers from low context cultures utilize emotional messages as well, if they are written appropriately. However, no differences were found in the preference of direct and indirect communication at least in the eWOM context. Similarly, when it comes to uncertainty avoidance, even though all consumers described their national culture according to the dimension, it did not seem to influence their perceptions and use of eWOM.

6.2 Theoretical contribution

According to the researcher's best knowledge, this is the first study to examine eWOM from the anonymity perspective, without limiting the context to any specific type, form, or eWOM platform. Previously, anonymous eWOM has been mainly studied in the form of anonymous reviews in shopping websites or review sites. Thus, this study approached the issue from a different angle, and aimed to understand whether national culture could influence on online consumers perceptions of anonymous eWOM. Therefore, this study also has several theoretical contributions.

When it comes to online shopping, previous literature (e.g. Quintal et al. 2010; Jordan et al. 2013) has suggested that especially the national culture dimension called uncertainty avoidance, would influence on consumers' information search effort. The findings of this study however suggest otherwise, as the information search effort and sources seem to be extremely similar among all online consumers. However, differences were recognized in consumers online shopping activity and mobile shopping. This study found that Chinese and Taiwanese consumers who use mobile shopping apps to make online purchases, are

also the most active online shoppers, which is in line with previous studies (cf. Wang et al. 2015).

The main theoretical contributions are however related to eWOM. Firstly, different motives for seeking eWOM were recognized, such as risk reduction, to get pre-purchase information, to assure high-quality service, and to assure the seller's/company's credibility. These motives are similar to the motives recognized previously (cf. Hennig-Thurau & Walsh 2003; Goldsmith & Horowitz; Kim et al. 2011). However, this study recognized that the risk-reduction is only a motive in high-involvement purchases, for instance when planning holidays abroad. In addition, it was found that the most active online shoppers are the ones who tend to read eWOM to assure the trustworthiness of the company. This may indicate that they make purchases from abroad or from otherwise unknown companies/sellers more often, compared to less active online shoppers.

Secondly, when considering the perceptions towards different eWOM platforms, this study found that all online consumers prefer to utilize eWOM on the actual shopping website or independent review sites. When it comes to individualistic consumers, this finding is in line with previous studies (cf. Goodrich & de Mooij 2014; Fan et al. 2018; Erkan & Evans 2018). However, when it comes to consumers from collectivistic and high power distance cultures, the results are different. Previously, it has been concluded that consumers from collectivistic cultures mainly prefer eWOM in social media (e.g. Fan et al. 2018). The findings of this study are almost completely opposite, as it was found that especially consumers from China and Taiwan are the most skeptical towards eWOM in social media, as they perceive it to be commercialized. Instead of social media, they utilize mobile review apps. These apps also include so-called opinion leaders, whose experiences are highly valued. Thus, collectivistic consumers clearly enjoy receiving eWOM from a valuable source, but the actual relationship with the source may not be as important, as has been stated previously. This finding should however be addressed with caution, since as was already explained, the e-commerce of China seems to differ majorly from the other countries. Additionally, when it comes to power distance, previously it has been concluded that consumers from high power distance cultures would be more hesitant to utilize company-controlled sites (cf. Cho & Cheon 2005), but this study fails to draw any connection between power distance and preferred eWOM platform.

When it comes to anonymous eWOM and how consumers from different cultures evaluate its credibility, it was recognized that all consumers perceive messages which include positive and negative information as the most credible ones, which is in line with previous studies (cf. Prendergast et al. 2018). Additionally, similar to previous studies (e.g. Park & Lee 2009), this study found that negative eWOM is more effective compared to positive eWOM, if it is written in a constructive way. Furthermore, it was recognized that collectivistic consumers are extremely skeptical towards completely anonymous eWOM, which includes only positive information, as they fear it may come from a

commercial source. The same skepticism was not seen among the individualistic consumers. Additionally, when it comes to the perceptions towards emotional messages, this study is in line with Hall's (1976) cultural dimension called context. It seems that consumers from high context cultures tend to prefer more neutral messages, whereas consumers from low context cultures do not mind the emotion, if the message is written in a good manner. If the message contains valuable information, they even perceive the showing of emotion as a positive thing.

When considering the normative determinants of eWOM credibility, it was found that individualistic and collectivistic consumers are influenced by them almost in a similar matter. This finding is surprising, as it has been concluded that collectivistic consumers are more susceptible to the opinion of others (e.g. Luo et al. 2014). However, this finding may be influenced by the nature of online environment. Previous studies (cf. Perfumi et al 2019) have concluded that when a communicator is almost completely anonymous, normative influence has no effect on the receiver. As the context of this study was anonymous eWOM, the results support the findings of Perfumi et al. (2019). The collectivistic consumers could have been more influenced by normative determinants, if the information in the stimulus assignment would have been received from someone within their own social network, rather than unknown or anonymous online communicator. On the other hand, it has been previously acknowledged that also individualistic consumers are affected by normative influence (cf. Chu & Choi 2011).

All the consumers in the present study perceived that the informational determinants, especially argument strength, are the most important credibility determinants, and determine whether one chooses to trust the message. The importance of informational determinants has been acknowledged previously (cf. Cheung et al. 2009; Luo et al. 2014). However, this study recognized differences in the importance of these determinants between individualistic and collectivistic consumers. For individualistic consumers, the argument strength, and especially the language in which the message has been written, are the most essential factors. For collectivistic consumers in turn, it seems that the source credibility is the most important determinant. This finding is in line with other studies, as the importance of source credibility for collectivistic consumers has been recognized previously (cf. Cheng & Ho 2015; Kwon et al. 2015). However, according to the findings of this study, collectivistic consumers do not necessarily need to see identity cues or know the source personally in order to trust the information, which differs from previous findings (cf. Goodrich & de Mooij 2014; van Hoorn 2015; Fan et al. 2018). Rather, the findings of this study indicate that collectivistic consumers can trust anonymous eWOM as well, and in case of anonymity, they evaluate the source's credibility based on the message content. They seek specific cues in the message content, which would indicate that the source is "expert", or otherwise competent to give their opinion.

Finally, it must be noted that the findings of this study emphasize the importance of cultural identity and sense of belonging when studying cultural differences. The individual's sense of belonging seems to majorly determine the connection between national culture and eWOM use. This finding indicates that individuals are more likely to reflect the behaviors of the national culture, to which they feel the most connection to.

6.3 Managerial implications

The managerial implications of this study are mostly directed to online retailers, but they may also provide valuable information for brick-and-mortar retailers. As this study confirms the growing importance of e-commerce, brick-and-mortar retailers should consider the opportunities provided by the online environment. Additionally, companies operating in China and Taiwan should especially pay attention to their mobile commerce presence. Nevertheless, the importance of eWOM, especially as pre-purchase information source, is indisputable. The effectiveness of eWOM can be seen all over the world, which is why all online retailers, regardless of the market in which they operate, should pay attention to the findings of the study. The main managerial implications of this study are presented in Table 6 and further discussed.

Table 6 Summary of the main managerial implications

Findings	Implications for online retailers
Shopping websites/company's own sites are one of the main eWOM sources for consumers	Companies should focus on building high-quality online review systems on their own sites. Especially important for smaller companies, and companies operating outside of their home market.
Higher eWOM quantity increases the credibility of eWOM	Consumers should be encouraged to write feedback, but monetary incentives should be utilized with caution.
Availability of identity cues increases the credibility of eWOM	The usage of identity cues in the review system should be considered. However, not all consumers want to publish their personal information, which is why tags such as "verified purchase" could be utilized.
Consumers value messages written in a good language, offering useful experiences and pictures of the product/service	Companies should attempt to control the quality of the published comments. However, the controlling should only concern indiscreet messages. Constructive negative reviews should not be deleted. Instead, companies should respond to them publicly.
Consumers in China and Taiwan are active mobile shoppers, and mobile shopping/review apps are their main eWOM source	Companies operating in these countries should build a strong mobile commerce presence, and focus on building effective review systems in their mobile shopping apps.

Firstly, the findings of this study indicate that companies should employ online review systems in their own websites, as they seem to be one of the main sources of information for consumers. Especially smaller companies, and companies operating outside of their

home market, need to focus on building a high-quality review system in order to increase their perceived trustworthiness and credibility in the eyes of potential customers. Secondly, companies should encourage consumers to write reviews to increase the quantity of eWOM. However, even if monetary incentives would increase the likelihood of giving feedback, companies need to be cautious in their utilization, as they might increase consumers' skepticism and influence negatively on the perceived eWOM credibility. Instead, the focus should be on encouraging authentic eWOM.

Thirdly, to increase the credibility of eWOM, the utilization of identity cues in the review system should be considered. If consumers are hesitant to publish their real names, usage of tags such as "verified reviewer/purchase", is an effective way to indicate that the comment is coming from a real customer, who has experienced the item. In addition, an attempt should be made in controlling the quality of the published comments, as consumers value messages written in a good language, offering useful experiences and pictures of the actual products/services. However, the controlling should only concern indiscreet messages, since deleting constructive negative reviews is unethical and leads to increased skepticism, and effects on consumers' attitudes towards the company. Instead, marketers should pay attention to the received feedback, and answer to consumers' concerns publicly on the review system. This authentic interaction between marketers and consumers can significantly influence on the perceived trustworthiness of the online store.

Lastly, the findings of this study imply that companies operating in China and Taiwan need to take culture into consideration, when planning the most effective eWOM measures. Most importantly, the focus should be on building a strong mobile commerce presence and effective review systems in mobile shopping apps, as they seem to be the most important eWOM channel for Chinese and Taiwanese consumers. Additionally, companies operating in these cultures should encourage customers to post reviews with pictures of the products and services, as they majorly increase the credibility of eWOM. Moreover, companies should try to avoid using too much paid advertisements in their eWOM platforms when operating in China or Taiwan: when the website or app is too commercialized, or gives a too positive impression, it makes consumers suspect the authenticity of the eWOM, as well as the trustworthiness of the company. However, companies operating in the other national cultures of this study, do not need to pay as much attention to cultural differences, since the credibility perceptions and eWOM use of these consumers seem to be very similar.

6.4 Limitations and suggestions for future research

As commonly, this study does not come without limitations, which is why they need to be addressed. One major weakness contemplated when evaluating the trustworthiness of the study in chapter 4.4, is the limited scope. All the participants of this study were university students, between the ages of 20 and 29. Thus, the sample size consisted of young individuals, and previous studies have found for instance, that the use of eWOM is significantly higher among young consumers (e.g. Akalamkam & Mitra 2017). Therefore, it is important to acknowledge that the findings are not generalizable to other consumers as such. Additionally, even if this study researched cultural differences, due to the qualitative approach and researcher's limited resources, only a few consumers from each national culture could be interviewed. Thus, even though the researcher truly aimed to analyze the role of culture in their behavior, to what extent these differences might stem from other factors, such as their individual preferences, rather than their cultural background, is hard or even impossible to say. Especially, when it comes to the Chinese and Taiwanese consumers, due to their extremely different and developed e-commerce, it is hard to determine whether their different perceptions are actually related to culture, or whether they stem from the differences in the shopping environments.

In general, eWOM is a widely researched concept. However, according to the researcher's best knowledge, this study is one of the first to examine the cultural differences from the anonymity perspective. Thus, there are still areas from which eWOM research could benefit from. As the scope of the study is limited, a wider research context including consumers from different demographic groups, especially different ages, would be needed in order to increase the possibility for generalization. The wider scope would also increase the understanding of cultural differences. From a methodological standpoint, as qualitative research has been stated to be the best method for deeper cross-cultural understanding (Yauch & Steudel 2003), it is a relevant research method for future studies as well. However, in future research, the possibility to combine the qualitative methods with quantitative methods should be considered, in order to gather information on a larger scale.

Additionally, this study concentrated on many different aspects of anonymous eWOM, which could be perceived differently in different cultures. For instance, the study analysed the role of identity cues, normative determinants, and informational determinants in the credibility perception. Moreover, many cultural dimensions, including individualism versus collectivism, uncertainty avoidance, power distance, and context, were taken into consideration. In order to find more in-depth information regarding these different aspects, more detailed research would be recommendable. For instance, Hall's (1976) dimension called context has not received much attention in the eWOM literature, especially in the area of anonymous eWOM. Thus, one could research how consumers

from high context versus low context cultures perceive anonymous eWOM. Even though the findings of this study were in line with Hall's (1976) context dimension, more narrowed study subject, with a larger scope of respondents would be useful. This would help to understand more in-depth, whether these consumers actually perceive differently the directness and emotions in the eWOM messages.

7 SUMMARY

This study has analyzed how the usage and perceptions of anonymous eWOM differ between online consumers from different national cultures. It was acknowledged that word-of-mouth in general is a major information source for consumers. When Internet is added to the equation, the importance is even more extensive, as the communication can spread around the world without limitations. However, as Internet allows the information to spread anonymously, it raises concerns in terms of credibility. As national culture has been shown to impact on individuals' tendency to trust and be influenced by others, an interesting perspective for the study was found.

The subject was approached through three sub-questions, by first building a comprehensive theoretical background, which consisted of two chapters. The first chapter introduced the main concept of this study, electronic word-of-mouth. Today, eWOM is one of the main information sources for consumers, especially due to its convenience. However, the focus of this study was on anonymous eWOM, where the true identity of the source is hidden. Thus, in order to utilize anonymous eWOM in purchase decisions, consumers need to evaluate its credibility. Based on previous studies, it was acknowledged that the perceived eWOM credibility forms through different informational determinants, normative determinants, and the availability of identity cues.

In order to analyze cultural differences, the second theory chapter discussed about culture and online shopping. The focus of this study was on national culture, which is why dimensions of national culture were discussed. Due to the objective of this study, the focus was on the following dimensions: individualism vs. collectivism, uncertainty avoidance, power distance, and context. With the help of these dimensions, the chapter analyzed how cultural differences might influence on individuals' tendency to trust and communicate. In addition, cultural differences regarding consumers' online shopping habits, such as shopping activity, information search effort, preferred information sources, and mobile shopping, were addressed. However, as there are major differences within national cultures as well, individuals' cultural identity and sense of belonging were discussed in-depth. Based on the theoretical background, operationalization of the research questions was carefully conducted. Due to the operationalization, main themes of the study were recognized, which were used as a basis for building an interview guide.

The research approach selected for the study was qualitative in nature, in order to gather in-depth information of the subject. The data in the empirical study was gathered by theme interviews, in which stimulus interview techniques were also used. The respondents of the study were university students, currently studying at the University of Turku. They represented different national cultures, since exchange students from various countries, as well as Finnish students, were interviewed. The suitable candidates were

selected carefully, based on the purpose of the study. All the interviews were recorded and transcribed verbatim, after which they were analyzed mainly by thematic analysis.

The findings of this study emphasize the significant and constantly growing importance of eWOM. Despite the credibility issue, also anonymous eWOM is highly utilized by consumers, regardless of their national culture. Some differences were however recognized, mainly between collectivistic and individualistic cultures. In general, consumers from individualistic cultures are not as skeptical towards anonymous eWOM, especially in terms of positive information, compared to collectivistic consumers. Additionally, collectivistic consumers are more eager to evaluate the information in relation to the source's expertise. Nevertheless, the eWOM content, including argument strength and language, are the features which determine whether one can trust the received information. The most preferred eWOM platforms seem to be shopping websites and independent review sites, due to their convenience. However, due to the developed e-commerce in China and Taiwan, mobile shopping and review apps are also utilized. To conclude, managerial implications were presented, which are mostly directed to online retailers, encouraging them to employ online review systems to benefit from the effectiveness of eWOM. Lastly, limitations and suggestions for future studies were discussed.

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APPENDIX 1 INTERVIEW GUIDE

General background information

- Age, phase of studies

1. Cultural background and cultural identity

- Where do you come from? Have you lived in any other countries?

- How would you describe the culture/cultures of your home country? '
 - ➔ Values and norms?
 - ➔ Trust towards other people and organizations in general?
 - ➔ The tolerance of uncertainty?
 - ➔ The hierarchy of the society?
 - ➔ Communication style (direct/indirect)?
- How do you associate yourself within these cultures?

- How would you describe your own cultural identity (sense of belonging)?

2. Online shopping habits and buying related information search

- How actively do you shop online?

- What are the main reasons for you to shop online?
- Which products/services you buy most often online?

-How much time and effort you usually use in information search before making a purchase decision?

- How much do you trust information on the Internet in general?
- How much do you consult your social environment before making a purchase decision?
 - ➔ How much their opinion influences on your final decision?

➔ **Hypothetical online buying situation:** Buying a vacation online, booking a hotel ➔ places to search for information

3. Electronic word-of-mouth

Use of eWOM

- What are the reasons for you to read eWOM?
 - How often do you read eWOM when you purchase something?
 - In which type of online purchases you especially read eWOM?
- What are the platforms you use to search/read eWOM? (own social networking sites, social media, shopping websites, independent review sites, discussion forums, search engines, blogs)
 - Why these specific platforms?

The credibility of anonymous eWOM

- How much anonymous eWOM effects on your purchase decisions?
- How do you perceive the credibility of information which comes from an unknown source?
 - Which specific factors increase/decrease the credibility of the anonymous message?
 - How does the website where the comment is published, influences its trustworthiness?
 - How does the number of eWOM comments on a website, influence on the trustworthiness of the comments?
- How important do you consider the opinions of others, when you evaluate the credibility of the message? (such as ratings of the comment)
- How do you perceive the credibility of messages which contain strong emotions (positive or negative)?

Stimulation exercise: Showing different online reviews and messages, asking the respondents to place them in order based on their perception of their credibility and trustworthiness → reasons

- To conclude, what is your preferred type of eWOM to use in important purchase decisions? (platform, comment type)
- What changes should be made to anonymous eWOM comments or the sites they are published, to make them more trustworthy?

APPENDIX 2 THE STIMULUS MATERIAL

COMMENT 1 (Completely anonymous)



A

★★★★★ Refurbished phone works like new!

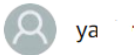
Reviewed in the United States on July 27, 2018

This has been the first time I tried buying a refurbished phone, and I was a bit nervous about, but I have been really happy about it. I received the phone, and it looks as good as new, no scratches etc. It did not come with the original charger from apple, but that was not really a problem.

I have not noticed anything not functioning, or being slightly off. Battery life seems great, I have had no technical problems with it. I also did not have any problems with connecting to my sim card and phone company, I have T-Mobile.

I think it is a great way to save some money on what is already a pretty expensive phone brand, and I can recommend doing this.

COMMENT 2 (Anonymous with identity cues, reviewer not identifiable)



ya

☆☆☆☆☆ after I used this phone, it have some problems ...

Reviewed in the United States on August 1, 2018

after I used this phone, it have some problems.it will automatically restart when I use it,especially charging.i was scared,because i have no extra money to change another phone.i was bothered by this problem.



268 people found this helpful

COMMENT 3 (Includes a full name, picture and a profile, reviewer is identifiable)



2 reviews

JAMMU, IN



Aug 13, 2019

I have Apple x 64GB and using it from...

I have Apple x 64GB and using it from past 1.5 years.

The phone is running smoothly and there is light heating problem while playing heavy games like PUBG.

The phone needs to be updated to run smoothly and is great phone for daily use and official work.

The built quality of phone is premium and glossy finish is just perfect.

The best thing in this phone is its camera and video recorder in 4K60fps quality.

COMMENT 4 (Anonymous with identity cues, reviewer not identifiable)



Breanna

★☆☆☆☆ **PHONE DIDN'T WORK!!!**

June 1, 2019

Color: Space Gray | Size: 256GB | Style: AT&T / T-Mobile | **Verified Purchase**

This phone did not work! It did turn on the first day and it overheated within 2 hours. The phone had a crack and after the first day the phone wouldn't turn off and the calibration was off. It couldn't read the password to get into the phone. I will never buy a phone from this company again!

15 people found this helpful

COMMENT 5 (Includes a full name, picture and a profile, reviewer is identifiable)



4 reviews



Sep 18, 2019

Its been 2 years since I bought my...

Its been 2 years since I bought my iPhone X. Being a content creator I really need a good and durable phone with great photo and video camera. Not only the camera, the display also plays a very important part in getting the right click and also helps us to colour correct accordingly. The os experience is so smooth that it offers zero shutter lag and also have a telephoto camera which helps in creating a depth effect and along with that I can zoom in 2x times without losing picture quality. The price which I paid for the device was around 84k. I know it must sound so expensive for a smartphone and I could have bought a good camera for the same price but portability plays a very important role in a life of a social media influencer who is always on. So after 2 years of aggressive use I can say that yes it was worth an upgrade.

COMMENT 6 (Includes a full name and other identity cues, reviewer not identifiable)



★☆☆☆☆ **Faulty product, non-existent customer service**

September 3, 2018

Color: Space Gray | Size: 64GB | Style: Fully Unlocked | **Verified Purchase**

The camera doesn't work, neither does the flash light. This has been a problem since unpacking the item. Eventually, both would work after resetting and restoring my iPhone but would then stop after a few days.

I have dealt with this issue for over a month. Initially, I tried calling the seller multiple times and have left a voice message. Never heard from them. So I am now stuck with a faulty phone that works on its own terms.

The seller was Lonestar Mobile.

461 people found this helpful