University of Wollongong

Research Online

University of Wollongong in Dubai - Papers

University of Wollongong in Dubai

1-1-2016

Word of mouth in consumers purchase decisions: The moderating role of product type

Ali Bhayani University of Wollongong in Dubai, alib@uow.edu.au

Follow this and additional works at: https://ro.uow.edu.au/dubaipapers

Recommended Citation

Bhayani, Ali: Word of mouth in consumers purchase decisions: The moderating role of product type 2016. https://ro.uow.edu.au/dubaipapers/725

Research Online is the open access institutional repository for the University of Wollongong. For further information contact the UOW Library: research-pubs@uow.edu.au

Word of Mouth in Consumers Purchase Decisions: The moderating role of product type

Abstract

This article examines how homophily and ability (expertise) of eWOM source can impact on the consumers purchase decisions with moderating role of product type (credence product). The study used credence product with regards to selection of university by students. Using an interpretivist approach, the study examined 41 interviews and found that friends are good source of WOM but family plays a dominant role in decision making when it comes to college selection. Homophily with friends was regarded as important factor that evoked trust along with strong ties. Expertise and credibility of the WOM source also played critical role in trusting WOM. Article concludes with implications for practice.

Keywords: Homophily, opinion leaders, eWOM, attitude, purchase decisions

Dr. Ali Bhayani

University Of Wollongong Dubai - alibhayani@uowdubai.ac.ae

1. Introduction

Power of Word of Mouth (WOM), whether face to face or online, can never be underestimated. Whether it relates to adoption of new product, or selection between alternative brands or just watching a television show; the WOM (word of mouth) plays a significant role in consumer decision making process. However, the effect of WOM is dependent on the product type (<u>C. Park & Lee, 2009</u>) and trust in the WOM communications (<u>López & Sicilia, 2014</u>).

In any WOM message, there are issues with regard to trust and it would be challenging to trust WOM with regards to products with higher level of risks. Consumers therefore might disregard the WOM or search for cues of trustworthiness (Pan & Chiou, 2011). There are several aspects of trustworthiness as per Mayer, Davis, and Schoorman (1995) which includes ability, benevolence and integrity. While ability involves competence and expertise; benevolence refers to the intention of the message source in wellbeing of the recipient and for that matter integrity refers to following the guidelines within the subject domain (Mayer et al., 1995). Even though all these three aspects of trust are important, in fact, they vary based on type of the product which can be classified as search, experience or credence product. While search products, like food and clothing, can be easily evaluated by assessing the available information allowing comparison (Hsieh, Chiu, & Chiang, 2005; Mudambi & Schuff, 2010) without actual consumption of the product (Huang, Lurie, & Mitra, 2009) and therefore consumers might not be interested in WOM. However, for experience products, like vacations, events and games, which are considered intangible pose challenge of evaluation before its actual consumption (Hsieh et al., 2005) with subjective information on hand (Klein, 1998) and therefore WOM would be helpful. One of the most challenging product is the credence goods which require specialised knowledge and skills for evaluation purposes, higher education, legal and consultancy service.

<u>Gupta and Harris (2010)</u> identified that studies with regards to credence product present a gap in literature which need to be bridged by testing their model with experience or credence product. In a subsequent study, <u>Pan and Chiou (2011)</u> used comparison of two products types, experience and credence, using hotel services and healthy food respectively and found that consumers trust WOM for credence products more than experience products but from people who are similar but did not found

strength of ties as a barrier to trust. Apart from this, several other studies have used mostly search products as a moderator (Chu & Kim, 2011; Smith, Menon, & Sivakumar, 2005; Trusov, Bucklin, & Pauwels, 2009) but there are hardly any credible studies with regards to credence product as a moderator of WOM and attitude relationship. The present study will bridge this gap by using higher education and college selection as a credence product which requires specialised knowledge and is also a high involvement product. Further, this study is based in UAE and Middle Eastern context which has not seen any study with regards to how WOM influences purchase decisions with moderating role of product and mediating role of trust in WOM message.

The present study is based on three assumptions about the decision making process adopted by consumers. First, consumers do get influenced both face to face and in online setting, while making purchase decisions. Second, some students, termed as opinion leaders, exert more influence and evoke higher level of trust. Third, homophily plays an important role in shaping the attitude of consumers and evokes trust in WOM.

This study is unique in the sense that it will assess the role of WOM and opinion leaders' influence (expertise) for credence product. Using trust as a mediator that strengthens the relationship between WOM and attitude, this study would assess antecedents of trust i.e. homophily and tie-strength in shaping attitudes towards purchase. After developing research questions, the discussion will proceed to research methodology and design. Marketing implications would help conclude the article.

2. Research Questions

2.1 Influence of eWOM on attitudes and purchase decisions

Several studies, spawning decades of work, have established the relationship between attitudes and behaviors in an attempt to understand how attitudes influences behaviors (Ajzen, 2001; Bargh, Chen, & Burrows, 1996; Fazio, 1990). Earlier studies that advocated information-processing model (Hovland, Janis, & Kelley, 1953; McGuire, 1972) suggested that all WOM would result in attitude change. Later studies have found that WOM message that the persuasive effect of WOM depends on source, content, and context of WOM (Petty & Cacioppo, 1986; Sparks, Perkins, & Buckley, 2013). Explaining these factors, Ajzen and Fishbein (2000) have opined that source of the message is critical in attitude formation and this was confirmed by other authors who highlighted the role of subjective norms (Dickinger, 2010; Sparks et al., 2013). The strength of subjective norms or social influence significantly alters the attitude (Camarero & San José, 2011) and impacts on attitude and consequently purchase behaviour. In a study of consumers attitude towards fast food restaurants, Bagozzi, Wong, Abe, and Bergami (2014) found that subjective norms played a predominant role when consumers went with their friends and acted according to their previous experience and beliefs when they were alone. These results were consistent across four culture groups (Italian, America, China, and Japanese) indicating that effect of subjective norms were at play in different culture.

Thus, this research assesses whether attitude towards purchasing products is influenced by WOM for a credence product. Towards this end, the study will explore factors that affect attitude, like source of the WOM, content of the WOM message and level of involvement with the purchase decisions.

2.2 Opinion Leadership (Expertise and credibility of the WOM source)

The trust in WOM source is critical in changing the attitude and ultimately purchase behavior. Several studies have explored trust and its antecedents which includes consistency(See-To & Ho, 2014), integrity and honesty(Suh & Han, 2003), , transparency(See-To & Ho, 2014), reliability(Horst, Kuttschreuter, & Gutteling, 2007); homophily (Brechwald & Prinstein, 2011; Duffy, 2015), valance of WOM(Pan & Chiou, 2011), volume of WOM(Chin-Lung, Lin, & Hsiu-Sen, 2013); expertise of WOM

source(<u>Cho, Keum, & Shah, 2014</u>). This study has particularly sought to explore the expertise and credibility of WOM source and homophily. Second research questions pertains to expertise and credibility of WOM source because credence products presents higher risk for buyers and therefore knowledge and expertise plays an important role.

Following an opinion leader, based on what people like and approve of, is based on heuristics wherein they automatically accept requests and even prompts from people they believe have better knowledge even though they might be strangers (Wiltermuth, 2012). Opinion leaders, a small group of people, have influence over vast majority of people (Lazarsfeld & Katz, 1955) and have relevant expertise and are ready to share their expertise with others and are termed as market mavens (Gielens & Steenkamp, 2007).

To get deeper understanding, this study focuses on the expertise of opinion leaders in influencing purchase decisions as expertise is more critical, as compared to honesty, in products involving risk (<u>lyengar</u>, <u>Van den Bulte</u>, <u>& Valente</u>, <u>2011</u>). Rather, experts in their field are construed to be reliable (<u>Lu</u>, <u>Chang</u>, <u>& Chang</u>, <u>2014</u>). This was also confirmed by a study on opinion leaders which found that expertise is considered to be substitute of reliability (<u>Eastin</u>, <u>2001</u>). As this study would assess the impact of WOM with regards to credence product with high involvement.

2.3 Homophily and Tie-Strength

Second aspect of trust in the eWOM message comes from homophily and tie-strength. Though expertise of the source in the product area invokes trust in the eWOM, the similarity with the eWOM source (homophily) was found to be more credible than experts who are unknown Duffy (2015) but in case where involvement is high then opinions of experts was construed to be credible. Apart from homophily, (Shan & King, 2015) found that strong ties on the network (with known people) was more influential in shaping attitudes as a result of eWOM than expertise of the opinion leaders.

Homophily and tie-strength plays a crucial role with regards to adolescents, as compared to, older people as adolescents trust eWOM from people similar to them with strong ties (Brechwald & Prinstein, 2011; Dickinger, 2010; O'Connor, 2008; Racherla & Friske, 2012; Sparks et al., 2013). Towards this end, website users might rely on cues to determine homophily like profile picture and description of the reviewer to determine credibility of the eWOM (Xu, 2014). However, Dickinger (2010) finds that, in addition to homophily, quality of the eWOM (knowledge) is crucial in shaping of attitude. But if level of knowledge is lower, then consumers would be unable to undertake through evaluation and might therefore rely on cues like expertise of the source even though source of the eWOM message is not similar to them or has strong ties (Harris & Goode, 2010).

However, many a times homophily or similarity might not be restricted to age, ethnicity, location but people with similar interest or likeminded people(<u>H. Park, Xiang, Josiam, & Kim, 2014</u>; <u>Sweeney, Soutar, & Mazzarol, 2014</u>). For this study which involves a high risk product, homophily and tie strength would be considered.

3. Research Methodology

This study on eWOM adopted qualitative research which is common in social sciences (<u>Bryman & Bell, 2015</u>) and also used in consumer research. Marketing in general and consumer research has traditionally adopted positivist approach, however, there are studies in this spectrum that have adopted interpretivist approach like (<u>Burchill & Fine, 1997</u>; <u>Goulding, 1999a, 1999b</u>; <u>Hirschman & Thompson, 1997</u>; <u>Kozinets, Wojnicki, Wilner, & De Valck, 2010</u>; <u>Lindberg & Østergaard, 2015</u>; <u>Pettigrew, 2002</u>; <u>Shankar, Elliott, & Goulding, 2001</u>). This study adopted interpretivist approach using semi-structured interviews

(N=41) to understand how and why eWOM impacts on attitude change moderated by type of product and provide richer understanding of a phenomenon which is a foundation of qualitative approach (Guba & Lincoln, 1994). This approach is particularly helpful in understanding constructs like attitudes, trust, homophily and opinion leadership (Partington, 2001) with interviews provides information about the WOM in eyes of people (Hannabuss, 1996). As interpretivist approach assumes that researcher is the cocreator of the reality, socially desirable answers can be explored further to understand the reality (Bryman & Bell, 2015).

In total, 41 undergraduate students were interviewed face-to-face over a period of six months in 2015 with average interview time of 36 minutes on their internet habits, social media usage, and process of college selection and how they interpreted WOM to make decisions about the college selection. These respondents were selected using heterogeneous purposive sample of first year students pursuing business degree in Dubai Academic City and Knowledge Village to ensure that sample is representative as majority of universities in Dubai are clustered in these two places. The list of questions was pre-designed but interviewer asked follow-up questions to clear understanding or probe further (Roulston, 2006). Number of interviews were kept at 41 to provide greater insights from a small number of respondents (Bryman & Bell, 2015) and were audio recorded and transcribed giving around 43,000 words of text; adopting content analysis to understand the phenomenon.

The content analysis adopted constant comparisons and key words text search (Leech & Onwuegbuzie, 2011). After establishing the areas of subject to be studied by drawing up a list, researcher read all the text and coded the themes and compared the interpretations by creating a coding manual (Krippendorff, 2012). At first stage only 5 interviews were analysed to arrive at coding manual which was then used for remaining 36 interviews. This process was done using NVIVO software which was also used for analysis key words by choosing synonyms of the constructs used in the study like word of mouth, forums, trust, expertise, similarity etc.

4. Findings and Analysis

The findings from the interviews are classified under three themes spread over six categories with two categories in each of the three themes. Quotes from respondents provide further insights in their own words identifying respondent number in parenthesis. Names of universities mentioned in those quotes have been changed to XYZ or ABC etc. to remove identification information.

4.1 WOM from several sources

4.1.1 Sources of WOM and its impact on attitude

Attitude impacts purchase behavior but the process starts with search for information. But the level of involvement would be critical in determining the extent of search. Overwhelming majority of students (84%) mentioned that they were involved in the search process to the extent that they started looking for information as early as class 9th and 10th.

Respondents were then asked about sources from where they received information about the university. Students elaborated several sources like advertisements, seminars, direct marketing. However, they affirmed that they trust word of mouth more than marketer oriented advertisements. Respondents specifically mentioned that they tens to avoid advertisements and don't pay attention to them (30% respondents). One of the respondents explained why the advertisement is not critical in his selection of college:

"Advertising is important, but sometimes there are a lot of people who likes to lie in their advertising. But still it is powerful but my decision was not based on the advertising" (#20)

However, some of the respondents (15% respondents) asserted that updates on social media pages of the universities played an important role in their enrolment decisions once they were anchored to a particular college by an opinion leader. One respondent explained thus:

"School guidance counsellor suggested me to join XYZ University and then I used social media and liked their webpage on Facebook and kept updating me on the things. Social media was one of the way to know more about the university. They really attracted me with the various ways like funny pictures and quotes like how would it be to study in XYZ" (#14)

Family sources were considered as one of the critical of the WOM sources as 27% of the respondents indicated that their parents or their family members suggested a university which then resulted in the further search of the university. One of the respondent indicated how task of search was curtailed due to the WOM from family members:

I didn't really have to collect any information, a lot of my family member had gone to XYZ University, like my cousins, and it was like my cousin's had gone there so I want to go there as well, it's something like a legacy and also because I did not want to go abroad and I definitely, wasn't going to go back to India. So I thought that XYZ was the best option. My parents itself wanted me to go to XYZ and they wanted me to stay here and I, myself wanted to stay here and I thought maybe this was the best choice for me.(# 33)

However, the most available source of WOM was the friends, either on social media or in society. About 54% of the respondents indicated that they got information about universities from their friends. One of the respondent explaining the journey of college selection mentioned:

My main source of information was, of course, what I heard about the college from a lot of my friends. A lot of my friends had joined the college earlier. I knew a lot of people from other schools also who were interested in XYZ. So I also decided that something must be good about this college. So I took a chance and I went to the university and I spoke to lecturers, I walked around the campus and I really liked the ambience. I felt good about it and I could myself study over there.

This was the case with regards to friends in online social media sphere where information from connections was found to be starting point for college search. One of the respondent explained:

When you have 400 friends on Facebook, it is easier to gain information since one or two at least go to different universities. And when they post pictures and statuses about events, you get to see their university life. And you eventually come across them and when you look about them on their pages, you further on search on those university names.

This explains the importance of the several sources of the WOM which consumers rely on when they make purchase decisions.

4.1.2 <u>Influence of WOM on purchase decision making</u>

Above three sources of WOM did start the search process for consumers, however, the second question asked respondents about the role played by different sources of WOM in purchase decisions. Starting with marketing oriented WOM in form of advertisements on social media networks, sponsored posts etc. played a very limited role. Though, the respondents indicated that they were exposed to social media, only 7% of respondents mentioned that it had some role to play and they were influenced by posts on the social media pages of the college.

I used to read updates from various universities on Social Media and it did help when I was choosing universities.

Those who displayed independent decision making comprised 12% of the respondents and included people who relied on social media pages and internet searches and most of them were very individualistic in their personality. One of the respondent explaining the college selection process thus:

I think it is easier for me to do something on my own. I am really independent. I don't like asking for help, either it is my relatives or best friends. (#7)

The friends were the reference groups whom the respondent referred to and were quite influential in decision making process of the students when they selected the universities. About 44% of the respondents asserted that they were influenced by their friends and reference groups in decision making process. Explaining this line of thinking, one of the respondent mentioned thus:

Another thing that shaped my decision was how many of my friends were going to join this university. As experience was an essential factor for me to go to university, having the same people who I had seen for the past 5 to 6 years would not be a new experience. How many people from my school are going to join the university that I am choosing? (#35)

Social media connections playing a role in some sort of decision making comprising some 10% of the respondents. Manny of these connections were of unfamiliar friends. However, the biggest influence in college choice was of family members contributing to more than half of the respondents at 54%. Overwhelming number of respondents (40%) mentioned that their parents were the ones who decided the universities and sometimes even against their wishes.

Actually I wanted to be a lawyer. But my father gave me advice that it is not the future job for girls and that I should concentrate more on what girls do better or best. This is how I ended up studying for my current major in human resources. My father also suggested the university and I ended up in XYZ. (#12)

Some respondents changed their attitude in response to suggestions from family and selected the university.

Yeah, because my mom really wanted to study me in Dubai. We actually live in Sharjah and beside my dad's office is there, in Silicon Oasis. So, he drops me off in the morning, sometimes he picks me up. This was all very convenient (#13)

While some had to disregard the opinion of their friends as the parents were decision makers as explained by one of the respondents:

Yeah, I had friends in other universities here, they told it's good. Its fun. But my parents decided here (# 15)

Influence of WOM on purchase of credence products was the main focus of the study and that this study confirmed the findings of (Pan & Chiou, 2011) who found that consumers make elaborate search and that the WOM impacts on the decision making. However, the results have digressed a bit from the literature wherein consumers did not purchase even though their attitude changed due to WOM from friends and instead went with suggestions from family. During the search process the attitude changed due to WOM from friends but were not sustained till purchase decision. This was due to parents playing predominant role in decision making as explained later. The findings here also confirmed that earlier findings of (Bruce, Foutz, & Kolsarici, 2012) who did mention that advertisement does play a role and supports WOM. Here also there were respondents who were anchored directly and

indirectly by marketer oriented WOM on social media sphere and that resulted in attitude change and consequently purchase.

4.2 **Expertise and Credibility of WOM source**

4.2.1 Expertise of the WOM Source (Opinion Leadership)

Third theme was with regards to the role of expertise of WOM source in the decision making process where respondents indicated how much they valued the expertise of opinion leaders when they selected the college. Here three main aspects were discovered while analysing the interviews.

First, trusting the ability of friends as eWOM source wherein respondents indicated that their friends who are already in universities are expected are capable of giving advice about how the university is and therefore they relied on their suggestions. From about 44% of the respondents who made decision relying on the WOM from their friends; majority of them (20%) would rely on friends who are not only satisfied with universities but academically strong students. While substantial number (17%) of students were considered capable of making decisions just because they are in universities and minority of them (7%) relied on their friends based only on assumptions that they know the university well making an emotional decision. Some of the comments here were:

I have got lot suggestions from my friends who are very knowledgeable and are getting good grades, and I listen to their advices, I need to fulfill my career goal and XYZ university provides quality education and certificate recognized throughout the world (#20)

Other student commented thus:

I spoke to my seniors and friends who were already pursuing undergraduate courses at these universities. They helped me know about the environment, the activities held, the clubs, the teaching faculty and all other factors that were to influence my decision about joining a university (#9)

Second category of eWOM source involved family and the respondents indicated how much they trusted the WOM of their parents. About 12% of the respondents felt that their parent know the university through their connections who were construed to be expert. This was either people working in the office of their parents or through their social connections.

My father works with XYZ Company and they select students from ABC University every year; a good bunch of them. This is indication that university is good and my father's colleagues also send their children to this university. So that was something for me (#21)

There were substantial number of respondents (29% from 56%) who felt that they trusted the eWOM of parents while they were not able to justify why they trusted them (expertise or credibility etc). For them expertise was not the reason that evoke trust as explained by one of the student:

Actually it is much more my parent's decision, because I was born here in Dubai, and I have studied here since I was born and therefore selected what my parents really like (#15).

About 15% out of 56% regarded their family members as able to judge either due to their study in the university which makes them capable to give suggestions or they were educated in same area and therefore able to make judgement.

Yeah, I have really, really big family, so in my family everyone always has something to say about what you're doing. At the beginning, XYZ wasn't my decision; it was my parents' decision, because my sister was going there, so they thought I should go there too. And then

ABC was my choice as my cousins used to go there so they kept saying "go there, go there", like you know "it will work out for you, your ...but I selected XYZ in the end" (#17)

4.2.2 Credibility of the eWOM source

When it comes to credibility of the eWOM source, friends were considered to be more credible then family members who had no experience of going to university or those family members who had not gone to the university suggested by them. About a third of the respondents didn't express concern about the credibility of their friends but did express reservations about suggestions given by their family members as expressed by one of the respondent:

Well, till the last moment I was going to do science as my family insisted on that and then I finally confronted my father that I wanted to do finance as many of my friends were pursuing it due to high demand of finance professionals and then finally he agreed that I change the subject (#39)

Some friends were considered to be more credible than others (13% of 44%) and they were trusted more than others. This was either due to their study in the university or due to the reference of whom the friend knew as explained by one of the respondent:

I have a couple of friends who were studying in XYZ University at that time and especially my brother he told me not to go to XYZ because he was a student there and he didn't approve of the study pattern there so he said choose ABC instead. And also my friends were going to ABC as they found out from their friend that ABC was a better university (# 10)

Even those students who choose independent decisions making and relied on social media pages of the universities said that they would rate friends as more credible than family members as they were expected to have first-hand experience of the university while the parent would not have such an experience. Some respondents (38%) consulted more than one source and believed in confirming and comparing the WOM received from both the source and compared this to information received during career seminars, open houses and marketer oriented WOM.

Even the key word search resulted the mention 212 times, as compared to family, mentioned 184 times. This also provides credibility indication or how much students trust their friends when they make decision about university. On the other hand, advertisement was mentioned only 32 times indicating lack of credibility of marketer oriented communications.

Above findings with regards to role of expertise in products involving risk confirmed the findings of (Iyengar et al., 2011) with regards to medical prescriptions. However, substantial number trusted WOM from non-experts even for the credence products which involves huge investments and time. Analysis was based on availability heuristics rather than on any rational evaluation as explained by (Pachur, Hertwig, & Steinmann, 2012). With regards to credibility, WOM from friends was regarded as more credible giving a sense of peer influence which is confirmed by several studies (Chevalier & Mayzlin, 2006; Ladhari & Michaud, 2015).

4.3 Homophily and Tie Strength

4.3.1 Homophily with the WOM source and it impact on trust

On further probing the respondents about the reasons why they trusted their friends more than the family members. Respondents explained that as they had similar majors (as the one taken by them gives confidence to them in selection of the university indicating homophily wherein similarity with WOM source plays a crucial role. Another reason cited by the respondents in trusting the WOM from

friends or siblings was that they understand student life and academic requirements, as compared to, other family members who might not be able to understand those aspects. This was explained by one of the respondents thus:

A friend of mine told me about this university, who was already attending the university and was doing a course there and told me about it. He liked the university and told me about it, he found it much better, I then took his word for it. My father wanted me to enroll in XYZ but I enrolled in ABC recommended by my friend. (#18)

Speaking to seniors in the same school also evoked confidence in the WOM. Respondents explained that as seniors had first-hand experience of the university and are of similar to them gave them confidence and trust in the WOM.

I spoke to my seniors and friends who were already pursuing undergraduate courses at these universities. They helped me know about the environment, the activities held, the clubs, the teaching faculty and all other factors that were to influence my decision about joining a university (#9).

Some of the respondents (32%) did display tendency to dismiss the WOM from people not similar to them like parents, student counsellors, teachers, university marketing staff etc.

My teachers and counselors helped did suggest universities to me. My parents also suggested universities but wanted me to go with advice of counsellors. They knew that since they (teachers and counselors) are in the profession and know more; rather than them. But, I found out information from a few senior friends that were already enrolled and went with their decisions as they made me understand the university life (#21).

Homophily was also discussed with regards to socio-economic background of the source of WOM. Respondents (10%) indicated that they would not like to enrol in universities where students from elite class comes as they would not like to suffer from inferiority complex.

It does matter how many people from my school are going to join the university that I am choosing? The people, not the nationalities but the kind of people; I wanted to be with people who I can associate with. You don't want to be going to a university where majority drive a Lamborghini or a Ferrari. I also want to know what approach others have, the way they think, their behavioral characteristics etc. (#35)

However, some respondents did not displayed any influence on decision making due to homophily and in a similar way there was no evidence of homophily with regard to gender. Analysing the key word in the context, the word similarity was mentioned 9 times. Recommendations from friends also indicate homophily and was mentioned 32 times. From the above, it's clear that the homophily does evoke trust in the recommendations and as a result WOM.

4.3.2 <u>Tie Strength</u>

Ties with people who are familiar are considered strong while with unfamiliar people it's considered weak. In the dataset, several respondents (39%) indicated that they trust WOM from people who are known or familiar to them like their friends, brothers, sisters, seniors etc.

Yes, the opinion of my family, of my relatives was very important to me and it's still important nowadays. Most of my relatives work in financial area and prestigious in my country. My grandmother used to be an accountant, she was really one of the best in our

city and she really inspired me, and I chose my major as accounting. I am very pleased with my choice. I have some friends who were studying in XYZ University, they recommended this major as it has good program, and it has very qualified teachers and professors. I think it is one of the best financial schools in Dubai (#8).

Very few respondents (7%) mentioned that they were influenced by unfamiliar connections on social media. Connections with weak ties were not considered reliable and did not evoke trust. However, their WOM was considered as a starting point for further investigations. Their role in decision making was limited. This was limited to online social media where respondents had connections with people not very familiar to them and had weak ties.

Above findings does indicate homophily at both search and purchase stage but more at search stage. Trust in WOM from people with similar attributes did play a role in influencing the decisions but only in presence of strong ties. Findings suggested that students undertaking similar major and are considered like-minded were considered more credible in line with findings of (H. Park et al., 2014) and (Sweeney et al., 2014). On the other hand, unfamiliar connections on social media did not evoke trust. In social media sphere people find cues that effect trust but this is not true with regards to credence product like higher education. Connections that had weak ties were not found to be credible as well even when the profile picture, interest etc. was mentioned and this is on contrast to the findings of (Xu, 2014). The reason for this is credence characteristic of the product.

4. Conclusion

Above findings demonstrate that in a different context and culture of Middle East, how the WOM plays a dominant role in shaping the attitude and consequently purchase decision for a credence product with higher levels of involvement. WOM was not only effective in changing attitudes but was also instrumental in purchase decisions for a credence product. Source of WOM was found to be more crucial than the content or the context. WOM was more effective at the search stage as compared to purchase stage. With regards to WOM source expertise of opinion leaders (Parents or Counsellor) was crucial and in the same breath it was homophily with regards friends that was more crucial. Quality of WOM was not found to play much role as compared to source of WOM. Once the consumers trust the expertise of the WOM source or are homophilous with strong ties they trust the WOM and it shapes the attitudes. But the content of the WOM did not play any role and there was no mention of that which is in contrast with findings of (Dickinger, 2010).

There are some implications for practice and first is with regards to opinion leaders. Marketers need to adopt two-step flow communications by first identifying opinion leaders who are construed to be expert and credible. For credence products, involving risk, then the purchaser need to be targeted in addition to the consumer. While selecting opinion leaders, marketers might select opinion leaders who are similar to the segments being targeted. However, consumers would trust WOM from people with stronger ties rather than strangers on social media as this is a credence product. Those who are involved in higher education marketing, targeted undergraduate in UAE, would be better off if they included parents, as well, who played an instrumental role in decision making.

One of the limitations of the study is that the sample might not be large enough to generalise results. This was in line with the epistemology of providing insights in a different culture and with regards to credence products rather than generalize. The results can be valid with regards to intersubjective scrutiny but not objective reality (Bruce et al., 2012). Key constructs of expertise, homophily, credibility and subjective norms have been consistently mentioned in all 41 interviews which would give the same results similar to larger sample which matches with previous studies on the subject.

- Ajzen, I. (2001). Nature and operation of attitudes. Annual Review of Psychology, 52(1), 27-58.
- Ajzen, I., & Fishbein, M. (2000). Attitudes and the Attitude-Behavior Relation: Reasoned and Automatic Processes. *European Review of Social Psychology, 11*(1), 1-33. doi:10.1080/14792779943000116
- Bagozzi, R. P., Wong, N., Abe, S., & Bergami, M. (2014). Cultural and situational contingencies and the theory of reasoned action: Application to fast food restaurant consumption. *Journal of Consumer Psychology*, *9*(2), 97-106.
- Bargh, J. A., Chen, M., & Burrows, L. (1996). Automaticity of social behavior: Direct effects of trait construct and stereotype activation on action. *Journal of Personality and Social Psychology, 71*(2), 230.
- Brechwald, W. A., & Prinstein, M. J. (2011). Beyond homophily: A decade of advances in understanding peer influence processes. *Journal of Research on Adolescence*, *21*(1), 166-179.
- Bruce, N. I., Foutz, N. Z., & Kolsarici, C. (2012). Dynamic Effectiveness of Advertising and Word of Mouth in Sequential Distribution of New Products. *Journal of Marketing Research (JMR), 49*(4), 469-486. doi:10.1509/jmr.07.0441
- Bryman, A., & Bell, E. (2015). Business research methods: Oxford university press.
- Burchill, G., & Fine, C. H. (1997). Time versus market orientation in product concept development: Empirically-based theory generation. *Management Science*, *43*(4), 465-478.
- Camarero, C., & San José, R. (2011). Social and attitudinal determinants of viral marketing dynamics. *Computers in Human Behavior, 27*(6), 2292-2300. doi:http://dx.doi.org/10.1016/j.chb.2011.07.008
- Chevalier, J. A., & Mayzlin, D. (2006). The Effect of Word of Mouth on Sales: Online Book Reviews. *Journal of Marketing Research (JMR)*, 43(3), 345-354. doi:10.1509/jmkr.43.3.345
- Chin-Lung, H., Lin, J. C.-C., & Hsiu-Sen, C. (2013). The effects of blogger recommendations on customers' online shopping intentions. *Internet Research*, *23*(1), 69-88. doi:http://dx.doi.org/10.1108/10662241311295782
- Cho, J., Keum, H., & Shah, D. V. (2014). News Consumers, Opinion Leaders, and Citizen Consumers Moderators of the Consumption—Participation Link. *Journalism & Mass Communication Quarterly*, 1077699014554766.
- Chu, S.-C., & Kim, Y. (2011). Determinants of consumer engagement in electronic word-of-mouth (eWOM) in social networking sites. *International Journal of Advertising*, *30*(1), 47-75.
- Dickinger, A. (2010). The trustworthiness of online channels for experience-and goal-directed search tasks. *Journal of Travel Research*.
- Duffy, A. (2015). Friends and fellow travelers: comparative influence of review sites and friends on hotel choice. *Journal of Hospitality and Tourism Technology, 6*(2), 127-144. doi:10.1108/JHTT-05-2014-0015
- Eastin, M. S. (2001). Credibility Assessments of Online Health Information: The Effects of Source Expertise and Knowledge of Content. *Journal of Computer-Mediated Communication*, *6*(4), 0-0. doi:10.1111/j.1083-6101.2001.tb00126.x
- Fazio, R. H. (1990). Multiple processes by which attitudes guide behavior: The MODE model as an integrative framework. *Advances in experimental social psychology, 23*(75-109).
- Gielens, K., & Steenkamp, J.-B. E. (2007). Drivers of consumer acceptance of new packaged goods: An investigation across products and countries. *International Journal of Research in Marketing*, 24(2), 97-111.
- Goulding, C. (1999a). Consumer research, interpretive paradigms and methodological ambiguities. *European Journal of Marketing*, *33*(9/10), 859-873.
- Goulding, C. (1999b). Heritage, nostalgia, and the "grey" consumer. *Journal of Marketing Practice: Applied Marketing Science, 5*(6/7/8), 177-199.

- Guba, E., & Lincoln, Y. (1994). Competing paradigms in qualitative research. In N. a. L. Denzin, Y. (Ed.), Handbook of Qualitative Research (pp. 105-117). California: Sage.
- Gupta, P., & Harris, J. (2010). How e-WOM recommendations influence product consideration and quality of choice: A motivation to process information perspective. *Journal of Business Research*, 63(9), 1041-1049.
- Hannabuss, S. (1996). Research interviews. New Library World, 97(5), 22-30.
- Harris, L. C., & Goode, M. M. (2010). Online servicescapes, trust, and purchase intentions. *Journal of Services Marketing*, *24*(3), 230-243.
- Hirschman, E. C., & Thompson, C. J. (1997). Why media matter: toward a richer understanding of consumers' relationships with advertising and mass media. *Journal of Advertising*, 26(1), 43-60.
- Horst, M., Kuttschreuter, M., & Gutteling, J. M. (2007). Perceived usefulness, personal experiences, risk perception and trust as determinants of adoption of e-government services in The Netherlands. *Computers in Human Behavior*, 23(4), 1838-1852.
- Hovland, C. I., Janis, I. L., & Kelley, H. H. (1953). Communication and persuasion; psychological studies of opinion change.
- Hsieh, Y.-C., Chiu, H.-C., & Chiang, M.-Y. (2005). Maintaining a committed online customer: a study across search-experience-credence products. *Journal of Retailing*, *81*(1), 75-82.
- Huang, P., Lurie, N. H., & Mitra, S. (2009). Searching for experience on the web: an empirical examination of consumer behavior for search and experience goods. *Journal of Marketing*, 73(2), 55-69.
- Iyengar, R., Van den Bulte, C., & Valente, T. W. (2011). Opinion leadership and social contagion in new product diffusion. *Marketing Science*, 30(2), 195-212.
- Klein, L. R. (1998). Evaluating the potential of interactive media through a new lens: Search versus experience goods. *Journal of Business Research*, *41*(3), 195-203.
- Kozinets, R., Wojnicki, A. C., Wilner, S. J., & De Valck, K. (2010). Networked narratives: Understanding word-of-mouth marketing in online communities. *Journal of Marketing, March*.
- Krippendorff, K. (2012). Content analysis: An introduction to its methodology: Sage.
- Ladhari, R., & Michaud, M. (2015). eWOM effects on hotel booking intentions, attitudes, trust, and website perceptions. *International Journal of Hospitality Management*, *46*, 36-45.
- Lazarsfeld, P., & Katz, E. (1955). Personal influence. New York, 174.
- Leech, N. L., & Onwuegbuzie, A. J. (2011). Beyond constant comparison qualitative data analysis: Using NVivo. *School Psychology Quarterly*, *26*(1), 70.
- Lindberg, F., & Østergaard, P. (2015). Extraordinary consumer experiences: Why immersion and transformation cause trouble. *Journal of Consumer Behaviour*.
- López, M., & Sicilia, M. (2014). eWOM as Source of Influence: The Impact of Participation in eWOM and Perceived Source Trustworthiness on Decision Making. *Journal of Interactive Advertising*, 14(2), 86-97.
- Lu, L.-C., Chang, W.-P., & Chang, H.-H. (2014). Consumer attitudes toward blogger's sponsored recommendations and purchase intention: The effect of sponsorship type, product type, and brand awareness. *Computers in Human Behavior*, *34*, 258-266. doi:http://dx.doi.org/10.1016/j.chb.2014.02.007
- Mayer, R. C., Davis, J. H., & Schoorman, F. D. (1995). An integrative model of organizational trust. *Academy of management review, 20*(3), 709-734.
- McGuire, W. J. (1972). Attitude change: The information processing paradigm. *Experimental social psychology*, 108-141.
- Mudambi, S. M., & Schuff, D. (2010). What makes a helpful review? A study of customer reviews on Amazon. com. *MIS quarterly*, *34*(1), 185-200.

- O'Connor, P. (2008). User-generated content and travel: A case study on Tripadvisor. com. *Information and communication technologies in tourism 2008*, 47-58.
- Pachur, T., Hertwig, R., & Steinmann, F. (2012). How do people judge risks: Availability heuristic, affect heuristic, or both? *Journal of Experimental Psychology: Applied, 18*(3), 314.
- Pan, L.-Y., & Chiou, J.-S. (2011). How Much Can You Trust Online Information? Cues for Perceived Trustworthiness of Consumer-generated Online Information. *Journal of Interactive Marketing*, 25(2), 67-74. doi:http://dx.doi.org/10.1016/j.intmar.2011.01.002
- Park, C., & Lee, T. M. (2009). Information direction, website reputation and eWOM effect: A moderating role of product type. *Journal of Business Research*, *62*(1), 61-67. doi:http://dx.doi.org/10.1016/j.jbusres.2007.11.017
- Park, H., Xiang, Z., Josiam, B., & Kim, H. (2014). Personal profile information as cues of credibility in online travel reviews. *Anatolia*, 25(1), 13-23.
- Partington, G. (2001). Qualitative research interviews: Identifying problems in technique.
- Pettigrew, S. (2002). A grounded theory of beer consumption in Australia. *Qualitative Market Research:* An International Journal, 5(2), 112-122.
- Petty, R. E., & Cacioppo, J. T. (1986). The elaboration likelihood model of persuasion. *Advances in experimental social psychology*, 19, 123-205.
- Racherla, P., & Friske, W. (2012). Perceived 'usefulness' of online consumer reviews: An exploratory investigation across three services categories. *Electronic Commerce Research and Applications*, 11(6), 548-559.
- Roulston, K. (2006). Close encounters of the 'CA'kind: a review of literature analysing talk in research interviews. *Qualitative Research*, 6(4), 515-534.
- See-To, E. W. K., & Ho, K. K. W. (2014). Value co-creation and purchase intention in social network sites: The role of electronic Word-of-Mouth and trust A theoretical analysis. *Computers in Human Behavior*, 31, 182-189. doi:http://dx.doi.org/10.1016/j.chb.2013.10.013
- Shan, Y., & King, K. W. (2015). The Effects of Interpersonal Tie Strength and Subjective Norms on Consumers' Brand-Related eWOM Referral Intentions. *Journal of Interactive Advertising*, 15(1), 16-27.
- Shankar, A., Elliott, R., & Goulding, C. (2001). Understanding consumption: Contributions from a narrative perspective. *Journal of Marketing Management*, *17*(3-4), 429-453.
- Smith, D., Menon, S., & Sivakumar, K. (2005). Online peer and editorial recommendations, trust, and choice in virtual markets. *Journal of Interactive Marketing (John Wiley & Sons), 19*(3), 15-37. doi:10.1002/dir.20041
- Sparks, B. A., Perkins, H. E., & Buckley, R. (2013). Online travel reviews as persuasive communication: The effects of content type, source, and certification logos on consumer behavior. *Tourism Management*, *39*, 1-9.
- Suh, B., & Han, I. (2003). The impact of customer trust and perception of security control on the acceptance of electronic commerce. *International Journal of electronic commerce*, 7(3), 135-161.
- Sweeney, J., Soutar, G., & Mazzarol, T. (2014). Factors enhancing word-of-mouth influence: positive and negative service-related messages. *European Journal of Marketing*, *48*(1/2), 336-359.
- Trusov, M., Bucklin, R. E., & Pauwels, K. (2009). Effects of Word-of-Mouth Versus Traditional Marketing: Findings from an Internet Social Networking Site. *Journal of Marketing*, 73(5), 90-102. doi:10.1509/jmkg.73.5.90
- Wiltermuth, S. (2012). Synchrony and destructive obedience. Social Influence, 7(2), 78-89.
- Xu, Q. (2014). Should I trust him? The effects of reviewer profile characteristics on eWOM credibility. *Computers in Human Behavior, 33,* 136-144.