

Navigating Online Review Platforms: A Path Model to Risk Mitigation Utility and Attitude Formation

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- Keywords**
Altruistic motivation;
Information credibility;
Risk reduction utility;
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Traveler attitude.

Abstract

The purpose of this study is to examine factors that influence perceived risk reduction utility of independent travel review platforms and travellers' attitude towards such platforms. Data used in the study was collected from 306 travellers who had used independent online travel review platforms to access reviews of B&B guest houses. Structural equation modelling was used to analyse the data. The findings show that perceived risk reduction utility of online travel review platforms has significant positive relationship with attitude towards such platforms. They further show that both perceived altruistic motive of reviews and perceived information credibility are significant precursors of the risk reduction utility of review platforms and travellers' attitude towards the same. Moreover, the relationship between perceived altruistic motive of reviews and perceived information credibility on attitude was found to be mediated by perceived risk reduction utility. The study contributes to knowledge on the pathways through which perceived review motivations and information credibility affects travellers' attitude. Managers can use the findings of this study to inform their strategies for positively influencing travellers' predisposition towards their platforms.

Introduction

1.1. Background

Due to the array of services they offer in facilitating travel planning and booking, online travel sites such as bookings.com, Yelp, Expedia, Trip Advisor etc have become increasingly popular in today's age. Research shows that more than 80 percent of travellers read online reviews before booking a

hotel (Roelen-Blasberg, 2023) and that as many as 70 percent of guests book their accommodation based on positive reviews that they read online (MoldStud, 2024). Several factors may explain the popularity of travel sites including the convenience they afford, their capability to deliver comprehensive and up-to-date information. Travellers can easily search for and compare different travel services including accommodation services at any time and place including in the comfort of their homes. By making use of tools that enable comparison of service offers by different service providers including price comparisons, online travel sites also assist customers ensure cost-effective travel planning. The growing popularity of online travel sites has brought with it growing competition for the share of the market among site managers. According to Statista (2024) the five leading online travel agents worldwide by revenue were bookings Holdings, Expedia Group, Airbnb, Trip.com Group and Trip Advisor. These online agents offer customers the opportunity to make travel reservations and provide the much sought after user-generated reviews on their sites. Ensuring competitiveness in this market demands that site managers able to navigate customer expectations. Considering that online reviews are a popular attraction to visit online travel sites, it is important for site managers to understand customers' attitude towards their sites and the factors influencing them.

1.2. Problem Statement

A review of literature on online reviews in the hospitality industry shows a limited number of studies focusing on attitude towards travel sites. This is even though research shows that attitude is a key determinant of behaviour (Pourjahanshahi et al., 2023). Focusing on visits to customer review pages of online travel sites, this study aims to contribute to the literature by examining precursors and pathways to attitude formation. Informed by the functional value of attitude, the precursors of interest in this study include perceived information credibility, perceived reviewer motivation and perceived risk reduction value of the review sites. Although previous studies have alluded to the fact that one of the main reasons for reading other customers' reviews is to mitigate the risk of unexpected negative experiences (Huifeng et al., 2020), not much is known based on empirical studies on the extent to travel sites are regarded to provide risk reduction value. Studies such as Lo Presti and Maggiore (2023) as well as Zaman et al., (2023) note the proliferation of fake reviews as a big problem in the hospitality industry. This supports the need for examining the perceived credibility of reviews on travel sites in this study. Unlike fake reviewers who, motivated by factors such as monetary incentives and competitive pressure, genuine reviews provide reliable and honest feedback aimed at assisting other customers make a well-informed decision.

1.3. Research objectives

Focusing on online travel sites that provide reviews of guest houses, the objectives of this study are (a) to examine the influence of information credibility on (i) perceived risk reduction value and (ii) attitude towards travel review online sites (b) to investigate the influence of perceived reviewer motivation on (i) perceived risk reduction value and on (ii) attitude towards travel review online site and to (c) test the mediation effect of risk reduction value on the influence of perceived information quality and perceived reviewer motivation on attitude respectively.

By addressing these objectives the study makes significant contributions to the literature on online review sites in the hospitality industry. Specifically, the study enhances the understanding of the role of information credibility in risk reduction and attitude formation. Even though the importance of perceived credibility is widely acknowledged in literature (Khan et al., 2024), previous research has largely overlooked the examination of its direct impact on value enhancement of travel sites as done in this study through risk reduction value. Furthermore, the study advanced knowledge on the influence of perceived reviewer motivation on risk reduction value and attitude towards travel review sites. It underscores the importance of customers' perceptions of reviewer intentions by demonstrating the positive effects of genuine motivation likelihood of experiencing reduced risk and favourable opinions about travel review sites. The findings in this study also have important practical implications as they help enhance managers understanding of how they can cultivate positive attitudes towards their sites.

The rest of this article is structured such that the next section presents the theoretical framework informing the study including the proposed theoretical model and proposed hypotheses. Thereafter the methodology and results are presented followed by a discussion of findings, the theoretical and managerial implications before concluding.

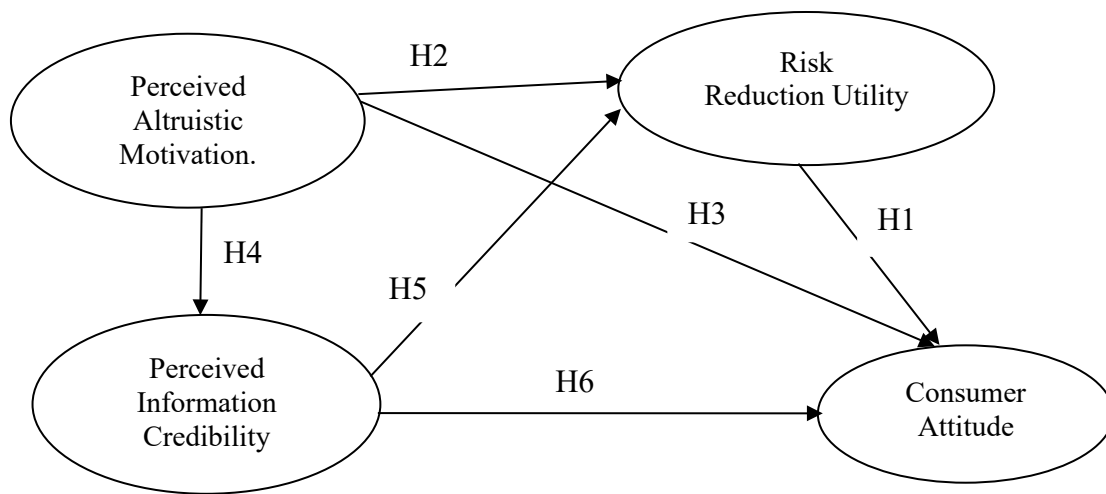
2. Literature Review

2.1. Utility Theory

This study uses the utility theory to examine attitudes towards online travel review sites. The utility theory is considered by many to be a foundational framework for understanding decision-making (Małecka 2020; Cohen, 1996). Its origins are traced back to the work of Jeremy Bentham, widely acknowledged as the pioneer of classical utilitarianism and the principle of utility (Hampton, 2023). The formalisation of the utility theory is accredited to von Neumann and Morgenstern (1944) in their seminal book 'Theory of Games and Economic Behaviour'. The main arguments advanced by the utility theory are that consumers are rational in their decision-making and seek to maximise pleasure and minimise pain (Małecka 2020). In the case of this study, it is argued that consumers seek to

minimise risk when engaging with online travel review sites. We further advance that credible information and genuine motivated reviews are significant factors in maximising the utility associated with online travel review sites. The utility theory further argues that consumers rank their preferences consistently based on the level of utility provided by the available options (Kreps, 2018). This preference ranking may help explain consumers' attitudes towards different online travel review sites and preferences over some and not others. This is so considering that attitude is a measure of consumer favourable disposition towards an attitude object, which in this case is the travel review site.

2.2. Proposed Model



Moreover, to the extent that source credibility and altruistic motivation help enhance the utility of online review sites, this study argues that the two factors do also have direct positive effect on customers attitude towards review sites.

Risk Reduction and Consumer Attitude

The purchase of experience service products such as travel services is associated with high levels of risk. This is because unlike physical products, experience products are inherently intangible making it difficult for customers to evaluate them before consumption. As a result, customers often rely heavily on descriptions, images and reviews provided by travel business operators and other customers to have a sense of what to expect (Chittiprolu et al., 2021). As such online review sites have become crucial resources for customers navigating the high risk associated with purchase of travel products (Yadav et al., 2024). In essence online travel review sites have the potential of functioning as a valuable utility by mitigating the perceived risks associated with buying decisions. In this study, the

concept of perceived risk reduction utility of an online review site refers to the extent to which the site alleviates customer concerns and mitigate potential uncertainties associated with travel purchase decision. Research in consumer behaviour including as a meta-analysis of the impact of risk perception on consumer purchase behaviour by Li et al., (2020) show a negative relationship between risk perception and purchase behaviour. Considering that as per the utility theory, consumers seek to minimise pain and risk is a source of pain, risk reduction utility of an online site can be expected to have positive influence on consumer attitude towards the sites. Risk leads to unfavourable evaluation of online e-commerce channels (Tolouly et al., 2020) and attitude is a tendency of individuals to evaluate an object favourably or unfavourably. Findings by Bianchi and Andrews (2012) also show the negative effect that risk has on consumer attitude in online context. Thus, this study hypothesises that:

H1: Perceived risk reduction utility positively influences customer attitude towards online travel review sites.

The Influence of Perceived Altruistic Motivation on Risk Reduction Utility and Attitude

Irrespective of the platform being used for posting of travel reviews, customers are motivated to do so by many different reasons including altruistic motives, self enhancement, venting and seeking redress, social interaction and some may driven by incentives. Altruistic motives are associated with the desire to assist other customers make better informed purchase decisions (Mladenovic et al., 2019). It is characterised by providing truthful reviews. Some of the reviewers holding altruistic motives desire to assist service providers improve their services. Self-enhancement as a motive for sharing online reviews entails individuals seeking personal recognition, status and/or validation. Some online review platforms promote this by giving special recognition, such as badges, to frequent reviewers thereby enhancing their social standing. Venting as a motive is driven mainly by unsatisfactory service experiences. Some customers may share their negative experiences in the hope that the service provider will respond and provide redress such as an apology or compensation. While there are many possible motives, attribution of reviews to altruistic motives is necessary for enhancing the credibility of reviews and review platforms. This is because reviews that are perceived to be motivated by altruistic reasons are regarded as honest and unbiased (Mladenovic et al., 2019). This is crucial for customers to have favourable disposition towards the platform. Findings by Singh and Banerjee (2018), as well as Wang and Sun (2010), show the positive influence that perceived credibility has on attitude. Moreover, information credibility is negatively associated with perceived risk (González-Rodríguez et al., 2022). Accordingly, it is argued in this study that perceived risk reduction utility of online review sites and customers attitude towards the same are positively influenced by perceived altruistic motivation of reviewers. Hence:

H2: Perceived altruistic reviewers' motivation positively influences perceived risk reduction of online travel review platform.

H3: Perceived altruistic reviewers' motivation positively influences customer attitude towards online travel review platform.

H4: Perceived altruistic reviewers' motivation positively influences perceived information credibility on online travel review platform.

The Influence of Perceived Information Credibility on Risk Reduction Utility and Attitude

When online travel-related reviews are perceived as credible, it means that customers in general believe that the information shared is reliable. Reliable information tend to offers verifiable details that help reduce ambiguity. Photos may for example be provided in complementing the look and feel of rooms, amenities as well as common areas. Accuracy in online reviews emphasises factual correctness of information. Credible reviews are necessary for reducing the uncertainty and perceived risk that travellers face when making purchase decisions. Findings by González-Rodríguez et al., (2022) as well as Chen (2017) show that in the case of source of information, the perceived credibility of the source exerts negative influence on risk perceptions. Furthermore, businesses are known to benefit from positive reviews that are perceived as credible as they help build trust and loyalty (Park et al., 2021). Moreover, research shows that perceived information credibility exerts positive influence on attitude. Accordingly, it is argued in this study that perceived risk reduction utility of online review platforms and travellers' attitude towards the same are positively influenced by perceived information credibility. Hence:

H5: Perceived information credibility positively influences perceived risk reduction utility of online travel review platforms.

H6: Perceived information credibility positively influences customer attitude towards online travel review platforms.

The Mediating Role of Perceived Risk Reduction Utility

The extent to which platforms associated with altruistic motivated reviews would positively impact users' attitude towards the platform is likely to depend on its perceived risk reduction utility. This is so because even if a platform may be perceived as containing reviews that are largely altruistic, if the perceived utility of a site is low because of other reasons such as limited contextual or temporal relevance, it is unlikely to result in significant positive effect on users' attitude towards the platform.

Zhu et al., (2022) found that factors such as review time, review depth do affect perceived usefulness of online reviews. Similarly, even if information provided is perceived as credible, it is unlikely to have strong effect on attitude if its utility is low due to other factors. Accordingly, this study posits that:

H7: The influence of perceived information credibility on attitude towards online travel review platforms is mediated by the platforms' perceived risk reduction utility.

H8: The influence of perceived altruistic motivated online reviews on attitude towards online travel review platforms is mediated by the platforms' perceived risk utility.

3. Research Methodology

The data used to evaluate the proposed model was collected from travellers who read guest house reviews on independent online review platforms during their travel decision-making undertaken no more than 6 months before data collection. Since there was no sampling frame to be used to draw a random sample, non-probability sampling in the form of quota sampling based on gender was used with the aim of ensuring adequate representation of both male and female respondents in the sample. Data collection took place in Gauteng, South Africa. Potential respondents were approached in person by trained data collectors and invited to participate in the study by completing a paper-based questionnaire. A screening question was used to identify the needed respondents from all willing participants. The question asked the respondents to indicate if they had read online reviews of guest houses from independent travel sites in the period no more than 6 months to the data collection date. Respondents were asked to keep one site in mind when responding to the questions. A total of 306 usable responses were obtained. Of these 59.30 percent were from female travellers while 40.70 were from male travellers. In terms of age distribution the majority of them, 70.4 percent were in the youth category i.e. aged 18 to 35, with the remaining 29.6 percent aged between 36 and 65. 64.9 percent of the respondents indicated that they had stayed at a guest house at least one to two times in the last 12 months before data collection, 27.1 percent indicated that they had stayed three to five times with 8 percent indicating more than five times of stay at a guest house.

All the constructs used to test the model were measured as multi-item scales. Items used to measure perceived altruistic motivation were adapted from Reimer and Benkenstein (2018) while perceived information credibility was measured using items adapted from Luo et al., (2013). Risk reduction utility was measured using items adapted from Xu and Yao (2015), traveller attitude was measured using items adapted from Sorce et al., (2005).

The model was tested using structural equation modelling. The software used was SmartPLS 4. SmartPLS is known to efficiently handle different models irrespective of complexity. Descriptive

analysis was conducted using Statistical Package for Social Science (SPSS) version 29. A two-phase approach as recommended by Hair et al., (2020) was used in testing the model in which the measurement model was first assessed followed by structural model analysis. The assessment of the measurement model was aimed at establishing construct reliability and validity while the structural model analysis was aimed at testing the posited hypotheses.

4. Results and Findings

Assessment of Measurement model

The measurement model was assessed for reliability and validity. Construct reliability was assessed using Cronbach's alpha as well as composite reliability coefficients. As per Hair et al., (2020) construct reliability is established by Cronbach's alpha and composite reliability coefficients of 0.7 or higher. The results in Table 1 shows that all the constructs in this study exceeded the 0.7 threshold thereby establishing reliability.

Table 1: Reliability and Convergent Validity

Construct and Items	Factor Loading	Cronbach's alpha	Composite Reliability	AVE
<p>Perceived altruistic motivation</p> <ul style="list-style-type: none"> - I think the reviewers' motivation for positing guesthouse reviews on this site is to accurately inform other buyers about the quality of services, - I feel that reviewers are motivated by their moral conviction to convey their true feelings about the guest house services, - I feel that the reviewers are motivated by the need to truthfully convey their guest house experiences. 	<p>0.865</p> <p>0.893</p> <p>0.923</p>	0.874	0.923	0.800
<p>Perceived information credibility</p> <ul style="list-style-type: none"> - The guest house reviews I read on this site are generally not biased - I think the guest house reviews I read on this 	0.888			

<ul style="list-style-type: none"> site are factual, - I think the guest house reviews on this site are objective, - I think the guest house reviews on this site are impartial. 	0.873	0.912	0.938	0.790
	0.915			
	0.878			
Risk reduction utility				
Reading reviews on this site:				
- increase my confidence in choosing a guest house,	0.918			
	0.917	0.906	0.935	0.782
- helps reduce the uncertainty of my guest house selection,	0.895			
- helps decrease my concerns about unpleasant experiences that may happen when staying in the guest house I choose,				
- provides me with assurance of what to expect from the selected guest house.	0.802			
Traveller Attitude				
- I like using this online customer review site,	0.925			
- I find using this online customer review site to be a good idea,	0.944	0.923	0.951	0.866
- I find use of this online customer review site to be desirable.	0.922			

Assessment of validity entailed analysis of convergent as well as discriminant validity. Convergent validity was assessed using Average Variance Extracted (AVE) as well as Factor loadings. As per Hair et al., (2020) convergent validity is evidenced by standardised factor loadings and AVE values of 0.5 or greater. The results in table 1 show that all the factor loadings and AVE value were greater than 0.5, thus supporting convergent validity.

Discriminant validity was assessed in this study using the Fornell-Larcker criterion and the Heterotrait-Monotrait (HTMT) ratio. As per Fornell and Larcker, (1981) discriminant validity is established when a constructs AVE is greater than the highest squared correlation with other constructs. The criterion for discriminant validity using the HTMT ratio is that the HTMT value be no

more than 0.85 (Henseler et al., 2015). The results in table 2 show support for discriminant validity in this study.

Table 2: Discriminant validity Results

	Constructs	1	2	3	4
1	Perceived altruistic motivation	0.884	0.498	0.642	0.494
2	Perceived information credibility	0.447	0.889	0.631	0.601
3	Risk reduction utility	0.572	0.576	0.884	0.736
4	Traveller Attitude	0.445	0.552	0.673	0.931

Note: The diagonal values in bold are the square roots of the AVEs. Below them are the inter-construct correlations and above them are the heterotrait-monotrait values.

Assessment of Structural Model

Table 3 presents results of the assessment of the direct effects in the proposed model. The findings show support for the hypothesis that risk reduction utility is positively influence by perceived altruistic motivation ($\beta=0.394, p=0.000$) and by information credibility ($\beta=0.401, p=0.000$). Thus H1 and H2 were supported. The findings however show that while information credibility had significant direct effect on traveler attitudes towards online travel review sites ($\beta=0.238, p=0.000$), the influence of perceived altruistic motivation on attitude was not significant ($\beta=0.048, p=0.000$). Thus H3 did not support in this stud while H5 was supported. Furthermore, as hypothesised risk reduction utility was found to have significant positive influence on travelers' attitude towards travel review platform ($\beta=0.509, p=0.000$). The results in table 3 further show that the proposed model was able to explain 45.6 percent of the variance in risk reduction utility and 49.6 percent of the variance in traveler attitude.

Table 3: Hypotheses Testing – Direct Effects

Direct Effects	t value	Path coefficient	Stand Deviation	P values	Decision
Altruistic Motivation -> Risk Reduction Utility	6.335	0.394	0.062	0.000	Supported

Altruistic Motivation -> Traveler Attitude	0.704	0.048	0.068	0.482	Not supported
Information Credibility -> Risk Reduction Utility	5.638	0.401	0.071	0.000	Supported
Information Credibility -> Traveler Attitude	3.886	0.238	0.068	0.000	Supported
Risk Reduction Utility -> Traveler Attitude	6.822	0.509	0.075	0.000	Supported
R² Risk Reduction Utility = 0.456					
R² Traveler Attitude = 0.496					

Mediation Analysis

The mediation analysis results, refer to Table 4, show a significant positive indirect effect of risk reduction utility on the relationship between altruistic motivation and traveler attitude ($p=0.029$). The total effect was also found to be significant. The direct effect was however not significant ($\beta=-0.068$, $p=0.482$) thereby indicating full mediation (Nitzl et al., 2016). Thus, hypotheses H7 is supported. The results in table 4 further show a significant positive indirect effect of risk reduction utility on the relationship between information credibility and traveler attitude ($p=0.000$). The total effect and direct effects were also found to be significant, thus indicating partial mediation (Nitzl et al., 2016).

Table 3: Mediation Effect Results

Type of Effect	Effect	Standard Deviation	T Statistic	P	Remark
Indirect Effect	Altruistic Motivation -> Risk Reduction Utility -> Traveler Attitude	0.044	4.582	0.000	Significant
Total Effect	Altruistic Motivation -> Traveler Attitude	0.254	3.632	0.000	Significant
Indirect Effect	Information Credibility -> Risk Reduction Utility -> Traveler Attitude	0.046	4.396	0.000	Significant
Total	Information Credibility ->	0.438	6.473	0.000	Significant

Effect	Traveler Attitude				
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Discussion

This study examines the interplay between perceived altruistic motivated online reviews, information credibility risk reduction utility and attitude towards independent online travel review platforms. The results show support for all the hypothesised relationships except for H2. The significant positive influence of risk reduction utility on attitude towards underscores the importance of risk mitigation in enhancing travellers favourable disposition towards online review platforms. As noted by Yadav et al., (2024) customer reviews are critical to managing risk associated with online markets. Contrary to expectations, the study's findings show that perceived reviewers' altruistic motivation does not directly influence attitude. The findings point to the role of mediating factors as the results show the significant full mediation role that risk reduction utility plays in the aforementioned relationship. The significant positive effects of information credibility on both risk reduction utility and travellers' attitude suggest that credible information is essential for reducing risks in decision-making contexts. It also underscores the importance of ensuring high information credibility on online platforms for stimulating favourable user disposition. Moreover, the mediation effect of risk reduction utility in the relationship between information credibility and travellers' attitude further reinforces the notion that reviews perceived to emanate from self-less motives are critical in influencing readers response (Reimer & Benkenstein, 2018).

Theoretical Implications

This study has significant theoretical implications. First, the study extends knowledge on the applicability of the utility theory to explain travellers' attitude towards online platforms. Consistent with the theory the findings show that the more the perceived benefits as reflected through perceived risk reduction utility of online reviews the more positive can be expected of consumer attitude towards. By focusing on travellers who have made of actual travel review sites this study specifically on the role of experiential utility unlike studies such as Chen et al., (2021) and Xu et al., (2020) that focus on expected utility to understand decision making.

Secondly, this study contributes to knowledge on the precursors of perceived risk reduction utility. The risk reduction utility of online review sites is crucial for building traveller confidence especially because they cannot inspect the service before purchasing (Yadav et al., 2024). By identifying the influence of perceived altruistic motivation and perceived information the study contributes to knowledge key to the development of effective marketing and communication strategies. The study specifically sheds light on the relative contribution of the two factors in influencing both perceived risk reduction utility and travellers attitude towards online review sites respectively.

Lastly, by examining the mediating effect of perceived risk reduction utility of online travel review sites sheds light on the underlying mechanisms driving travellers' attitudes towards independent travel reviews. The proposed theoretical model enriches existing frameworks by detailing the intermediary processes that help connect information quality and perceived reviewer motivation to attitudinal outcome.

5. Managerial Implications

The study is also of key practical managerial implications. First, the study's findings showing a significant positive relationship between risk reduction utility and attitude points to the need for managers of online travel review sites to prioritise strategies that can assist in risk reduction. Managers may for example make use of third-party endorsements to indicate trust that others have on the usefulness of their site.

Secondly, it is important for managers to invest in enhancing the perceived credibility of information found on their online travel review sites. Managers can do this by promoting verified reviews. Jabr (2022) notes that verified reviews add credibility. As part of promoting transparency in the review system managers may also allow reviewers to build profiles showcasing their different reviews of products over time. Managers should also invest in finding ways of identifying and removing fake reviewers so as to maintain or enhance the integrity of information that travellers can access through their site. Using machine learning, managers can be able to detect and filter fake reviews (Agarwal & Sharma, 2022).

Lastly, managers need to foster altruistic reviewer motivation. One way of doing this is to use storytelling to showcase stories of how reviews benefited others in making informed purchase decisions. Through such stories, managers can create a high sense of community among users of review platforms and this can exert positive impact on the need to share authentic reviews for the noble benefit of many others. Managers of review sites can also consider making use of guided review prompts and multimedia tools such as photos and videos to allow, facilitate and support detailed reviews of specific travel aspects such as communication quality. Reviewers can also be encouraged to take and abide by a pledge of ethical review, committing themselves to honest and unbiased reviews. Reviewers can be required to indicate using a checkbox for example that their reviews is honest and fair before posting it.

6. Conclusion, Limitations and Suggestions for Future Research

This study aimed at examining precursors of risk reduction utility and travellers' attitude towards independent travel review sites. Based on the findings, it is concluded that association of travel sites with altruistic reviewer motives and information credibility is key to explaining both risk reduction utility and travellers' attitude. It is further concluded that perceived risk reduction utility of travel

review websites significantly mediates the influence of both perceived altruistic motivated reviews and perceived information credibility on travellers' attitude. While the study makes significant contributions in extending knowledge critical to effective management on online review sites more so in the context of travel review sites, it is not without limitations. One of the limitations relates to the fact that the proposed model explains 45.6 percent of the variance in perceived risk reduction utility of online travel review sites and 49.6 percent of the variance in travellers' attitude towards the same. Future research needs to explore additional factors that can enhance the variance explained in the two factors. The other limitation of the study is to do with the fact that the study is based on a sample drawn from a limited geographical area. This limits the generalisability of the findings. Future research should thus consider testing the model in other countries. This can help shed light on the validity of the model in different social-economic contexts. Moreover, the model can be extended to examine the influence of attitude on actual behaviour as well as factors that moderate or mediate the same.

7. References

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