

Review or the Reviewer? Effects of Self-Congruity in Processing Online Travel Review

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Ong, Yi Xuan; Ito, Naoya; Li, Si Ru; and Sun, Tao, "Review or the Reviewer? Effects of Self-Congruity in Processing Online Travel Review" (2021). *Travel and Tourism Research Association: Advancing Tourism Research Globally*. 33.

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TTRA 2021 Full Paper:
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Introduction

The rise of Online Travel Agents (OTAs) have become an indispensable medium for travelers to access information on destinations, book, and plan trips, share information and personal experiences (Buhalis and Law, 2008; Xiang and Gretzel, 2010). Online reviews on OTAs are becoming an increasingly important information source for consumers in their travel consumption behavior (Zhang et al., 2014). Extant studies have explored the influence of online reviews, particularly on the use of dual-process theories as valid perspectives in explaining the impacts of online reviews at the individual level of the consumers (Zhang et al., 2014).

One such dual-process theory that has been successfully applied by previous studies to evaluate the impacts of online reviews on consumers is the Elaboration Likelihood Model (ELM) introduced by Petty and Cacioppo (1986). As a cognitive process, information is processed by two routes: the central route of persuasion via argument quality, and the peripheral route via source credibility (Zhang et al., 2017). Like the ELM, self-congruity has been regarded as a vital concept in explaining consumers' decision-making behaviors (Johar and Sirgy, 1991; Kang et al., 2015; Landon, 1974, Sirgy, 1985, 1986; Sirgy and Su, 2000). While the ELM has been rigorously utilized to explain consumers' online travel information processing (Li and Ito, 2019; Li et al., 2020; Zhang et al., 2017; Zhang et al., 2018), self-congruity, on the other hand, has not been applied to understanding online travel information processing. Thus, the study has the following research question:

Can the self-congruity theory be applicable in the context of travel information and be included in an information cognitive process model such as the ELM to understand the consumers' information elaboration process of online travel reviews?

To address the research question, the study would like to suggest a modified ELM model, predicted by review-self-congruity and reviewer-self-congruity respectively. This model aims to serve as an exploratory study to investigate whether consumers' prior self-congruence to an elaboration process would affect their actual thought process, and consumers' perceived information usefulness for travel information on OTAs.

Literature Review

Self-congruity

Self-congruity is defined as "the match between consumers' self-concept and the user's image of a given product, brand, store, etc." (Kressmann et al., 2006, p. 955). The theory postulates that consumers are driven by their psychological motivation to express their own self by purchasing a product or service that is a match between their self-image with the product-user image of a product or service (Sirgy, 1986; Sirgy and Samli, 1985). Self-congruity has four different facets which correspond to the four different self-concept dimensions of actual, ideal, social, and ideal social self-image: actual self-congruity, ideal self-congruity, social self-congruity, and ideal social self-congruity (Sirgy & Su, 2000). These four components are directed by self-concept motives such as the need for self-esteem and self-consistency (Kang et al., 2015; Kressmann et al., 2006; Sirgy & Su, 2000). Consumers are motivated to protect their own identity

through consuming products or services which are congruent, or in other words, consistent with their actual self-image (Sirgy & Samli, 1985). This tendency to behave consistently to how consumers see themselves is known as self-consistency (Epstein, 1980; Kressmann et al., 2006; Sirgy & Su, 2000). Similarly, consumers are motivated to enhance their self-esteem through their consumption, which allows them to reduce discrepancies between how consumers see themselves (actual self-image) and how they would like to be seen as (ideal self-image) (Kressmann et al., 2006; Landon, 1974).

With self-consistency achieved via congruence between a product-image and consumers' actual self-image, more favorable attitudes will be developed toward the product or service (Sirgy, 1986). That is, self-consistency derived from actual self-congruity motivates consumers' behavioral intentions. Thus, actual self-congruity affects travel behavior through the mediating effects of self-consistency, which explains that actual self-congruity serves the purpose of satisfying consumers' need for self-consistency, motivating the consumers' own purchase behavior and brand loyalty more favorably (Kressmann et al., 2006; Sirgy & Samli, 1985; Sirgy & Su, 2000). While the self-congruity theory has been incorporated in research regarding consumers' travel behavior (Chon, 1992; Litvin and Goh, 2002; Matzler et al., 2016; Murphy et al., 2007), little research has been done to examine consumers' self-congruity to online review processing, which has been increasingly impactful in daily consumption journey. Thus, in the context of online travel information, the study hopes to fill the literature gap on understanding how consumers' congruence with an online travel review thought process would motivate them in perceiving the reviews as useful for their travels.

The Elaboration Likelihood Model

The Elaboration Likelihood Model is a social psychology theory that posits on a two-route information processing, the central and the peripheral routes, in predicting persuasive messages (Petty and Cacioppo, 1986). The central route of persuasion occurs via one's cognitive effort of processing argument quality of the messages, undergoing thorough consideration of the relevant information (Kang et al., 2015). On the other hand, the peripheral route takes place under processing affective features of messages, such as source credibility (Kang et al., 2015; Zhang et al., 2014; Tang et al., 2012; Teng et al., 2014). The two routes are postulated to vary according to one's motivation, ability, as well as involvement with the product or service (Petty and Cacioppo, 1986). Widely used by extant studies in theory of persuasion and to understand information processing, the organization of information processing into two distinct routes of persuasion by the ELM allows us to understand how consumers assess information itself, or its source, respectively which would persuade the consumers to cause a change in attitude (Tang et al., 2012). Since the two routes are postulated to vary according to one's motivation, ability, as well as involvement with the product or service (Petty and Cacioppo, 1986), the model can be employed to explain why and how a certain persuasion process may result in the different routes and outcomes.

The ELM has been extended to evaluate how consumers elaborate information for various decision-making processes. Sussman and Siegal (2003) extended the ELM model to the information adoption model (IAM), illuminating the mediating effects of perceived information usefulness on persuasive message processing to information adoption. Zhang, Ito, and Liu (2018) integrated the ELM with social capital theory to predict consumer engagement on social media in China, highlighting the importance of perceived information usefulness as a mediator for source credibility, allowing travelers to engage in travel information sharing on social media. While there

are previous studies that have integrated self-congruity into ELM (Kang et al., 2015), most of these studies focused on brand personality and loyalty, rather than online decision-making behaviors of information processing.

Hypothesis Development

The Role of Self-congruity

Mangleburg and colleagues (1998) suggested that self-congruity plays a role in motivating consumers to process information. Kressmann et al.'s (2006) study supported the notion, illuminating that self-congruity positively and significantly heightens consumers' product involvement. Thus, the self-congruity theory is important in the context of online travel information due to its significance in eliciting purchase motivation, which could indicate a possibility in predicting consumers' information usefulness and adoption process.

Looking at self-congruity as a form of motivation of human behavior (Hung and Petrick, 2012), there is a possibility that consumers would be motivated by or seek self-consistency in the way they process information before consumers actually start elaborating more on the information based on either the source cues or argument quality of online travel reviews. Wheeler, Petty, and Bizer (2005) have highlighted that self-congruity, through self-schema matching, affects persuasion when elaboration is not constrained. Since the two routes of processing via ELM are postulated to vary with one's motivation, and prior studies opening the possibilities of self-congruity as influential to persuasion (Wheeler et al., 2005; Xue and Phelps, 2013), it is feasible to include self-congruity as a predictor of the ELM to examine how online travel information on OTAs would be processed by users before entering further elaboration of the information.

Unlike previous studies which focused on the congruence between brands and consumers (Yoon and Kim, 2015), this study would like to focus on consumers' information processing behavior. That is, how consumers would take in information on OTAs, evaluate and subsequently result in behavioral intention. Based on the ELM, consumers tend to take the peripheral route when they have less motivation, making use lesser cognitive effort to evaluate the information (Filieri and McLeay, 2013; Petty and Cacioppo, 1986). By undertaking the peripheral route, consumers tend to evaluate based on peripheral cues, such as the brand image or source cues (Petty and Cacioppo, 1986). The study conducted by Filieri and McLeay (2013) used the number of reviews written by users and product ranking as instruments of source credibility. These instruments of source credibility posit that a higher number of online reviews, as well as higher product ranking, would show the popularity of the certain product, which can be seen as confidence from previous consumers, providing a shortcut to information elaboration process via the peripheral route. On the other hand, consumers who make use of more cognitive effort, and are more involved in scrutinizing the information, tend to undergo the central route of information elaboration, focusing on the quality of the information provided (Petty and Cacioppo, 1986). Existing studies have utilized information relevance, or how detailed information has been provided, as measurement items of argument quality (Bhattacharjee and Sanford, 2006; Petty and Cacioppo, 1986; Sussman and Siegal, 2003).

With the above consideration, this study would like to propose actual self-congruity as two varying motivations with which consumers aim to seek self-consistency with while processing online reviews on OTAs: review self-congruity and reviewer-self-congruity. Reviewer-self-congruity posits that consumers see themselves to be motivated to start their online travel review process by focusing on source cues of reviewers, such as the country of the reviewer, number of

reviews reviewed by reviewer, before processing the online travel reviews. Review-self-congruity proposes that consumers see themselves as those who would pay attention to the quality of online travel reviews, or be motivated to start their information elaboration process by scrutinizing details of the review or even perusing reviews with images.

Self-congruity is suitable to be the predictor as it works as a psychological motivation to seek self-consistency by either starting the whole information processing scrutinizing the review or search for a credible reviewer. That is, the greater the actual self-congruity of the consumer as someone who starts processing information by scrutinizing reviews, the greater the likelihood to undergo the central route of persuasion and elaborate information based on measurements of argument quality. Similarly, the greater the actual self-congruity of the consumer as someone who is motivated to start processing information by looking at attributes of the reviewer that provide the online travel review, the greater the likelihood of the consumer to undergo the peripheral route of persuasion and evaluate online travel reviews via source credibility. Thus, the study would like to propose:

H1: Review-self-congruity perceived by consumers positively affects argument quality of online travel reviews.

H2: Reviewer-self-congruity perceived by consumers positively affects source credibility of online travel reviews.

Source Credibility and Argument Quality

Although the central and peripheral routes seem to be distinct from each other, the persuasion process can take place via both routes consecutively (Kang et al., 2015; Sirgy and Samli, 1985; Sussman and Siegal, 2003). Consumers can form a positive attitude toward the product, service, or information via the peripheral route, which enhances the personal relevance and involvement. Consumers may then decide to process more information in the central route based on increased motivation, ability, or even consistency to one's actual-self-concept generated as a result of the peripheral route (Braverman, 2008; Kang et al., 2015). Thus, there is a possibility that peripheral route-persuasion is undergone first for consumers who are more likely to look out at source cues of reviewers, followed by a central route-persuasion for in-depth scrutiny of argument quality of reviews (Petty & Cacioppo, 1986). Prior empirical works also suggested the possibility of source credibility taking a significant role in information processing, serving as a predictor of argument quality of online travel review (Li and Ito, 2019; Li et al., 2020; Wathen and Burkell, 2002). Therefore, the study hypothesizes:

H3: Source credibility positively affects argument quality.

Perceived Information Usefulness and ELM

Perceived information usefulness is defined as the degree to which an individual believes that an online review would enhance his or her travel planning (Filieri and McLeay, 2013). The integration of the ELM with Sussman and Siegal's (2003) information adoption model (IAM) was introduced to examine how a piece of information is perceived with various cues of central and peripheral routes of processing, then form an intention to adopting the certain piece of information (Filieri and McLeay, 2013). This integrated model of IAM and ELM has been utilized to understand the adoption of travel information from online reviews. Tseng and Wang (2016) shed light upon the relationship of information argument quality and source credibility on travel websites, indicating that argument quality and source credibility could influence consumers to

confirm their confidence in the usefulness of travel information on travel websites. With a higher argument quality perceived by the consumer, it would mean that the information is persuasive and informative, generating a positive attitude toward information usefulness. Similarly, consumers would tend to perceive the information as useful if it comes from a source that is perceived as credible, knowledgeable, and attractive. Perceived information usefulness is, thus, an outcome variable to indicate the attitude formed toward the piece of information after undergoing either route of information processing. Hence,

H4: The argument quality of online travel reviews positively affects its perceived information usefulness.

H5: The source credibility of online travel reviews positively affects its perceived information usefulness.

According to the theoretical review of self-congruity theory and ELM, and hypotheses developed, this study would like to propose the following hypothesized model (Figure 1) for subsequent validation:

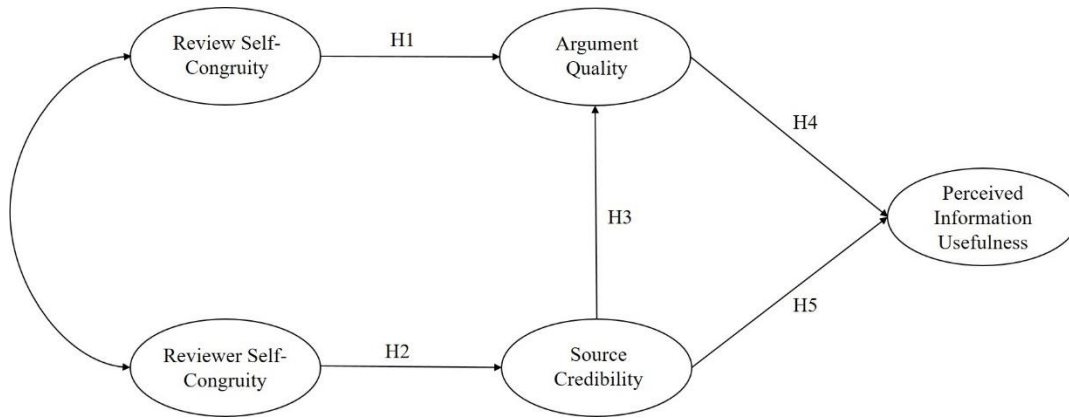


Figure 1: Hypothesized model.

Methodology

An online survey targeting Singaporean and Permanent Residents of Singapore was conducted from March to April 2019, in a span of one month. 170 respondents were obtained through the online survey distributed via online survey software. Respondents who did not use or adopt any online travel reviews for any of their past or upcoming trips were excluded from further analysis. A total of 144 completed responses were left after further scrutiny of each survey response (Table 1). This sample size is then used for further data analysis.

Table 1. Demographic results (N = 144)

	Frequency	%		Frequency	%
<i>Gender</i>			<i>Education</i>		
Female	100	69.4	Secondary School	4	2.8
Male	44	30.6	Junior College/Polytechnic	32	22.2
<i>Race</i>			Bachelor's Degree	99	68.8
Chinese	133	92.4	Master's Degree/MBA/PhD	9	6.3

Malay	1	0.7	<i>Occupation</i>		
Indian	4	2.8	Student	48	33.3
Others	6	4.2	National Service Full-Time	2	1.4
<i>Age</i>			Government/Public Sector	38	26.4
18-24	52	36.1	Private Sector	48	33.3
25-35	80	55.6	Self-employed/Freelancing	4	2.8
36-50	8	5.6	Unemployed	4	2.8
>50	4	2.8			

The questionnaire consists of three parts. The first part was to understand the overall view of how consumers in Singapore adopt online travel reviews. Thus, instead of focusing on one specific travel platform, a list of most visited Online Travel Agents (OTAs) in Singapore, based on traffic, was obtained (Alexa.com, 2019). Participants were asked to choose the OTA that they visited the most in the past 12 months and answer the following measurement items based on their experience on the chosen OTA. The second part of the questionnaire consists of measurement items for the constructs introduced in the aforementioned hypotheses. These items were adapted from relevant previous studies and modified to suit the research topic of this study (Zhang et al., 2018). In particular, measurement items of review self-congruity and reviewer self-congruity were adapted from the holistic measures empirically suggested by existing literature that holistic measures give rise to stronger self-congruity effects (Aguirre-Rodriguez et al., 2012; Sirgy et al., 1997). Respondents were asked to answer the questions based on seven-point Likert-type scales, ranging from 1 (strongly disagree) to 7 (strongly agree). The last part comprises of questions regarding the respondents' demography.

Data Analysis and Results

Measurement model

IBM AMOS 23.0 was utilized to analyze the data based on Anderson and Gerbing's (1988) two-step approach of confirmatory factor analysis (CFA) and structural equation modelling (SEM). Inter-item reliability measured by Cronbach's α ranged from .696 to .943, showing an acceptable internal consistency for all constructs, with the exception of Reviewer Self-Congruity which is very close to the cut-off value of .70 (Fornell and Larcker, 1981). The values of composite reliability (CR) were mostly greater than .70, with the exception of Reviewer Self-Congruity (.698) (Fornell and Larcker, 1981). All values for average variance extracted (AVE) were greater than .50, with each AVE values greater than the corresponding squared inter-construct correlation estimates, meeting the thresholds for discriminant validity. Based on the above statistics shown in Table 2, the results suggested that a theoretically meaningful and statistically acceptable model was achieved.

Table 2. Results of measurement model (N = 144)

Construct/item	Loading
<i>Argument Quality</i> (AQ) (CR = .857, Cronbach's α = .853, AVE = .667)	
The online reviews on this website are relevant to my needs.	.850
The online reviews on this website are up-to-date.	.801
The online reviews on this website are convincing.	.798

Source Credibility (SC) (CR = .906 Cronbach's α = .927, AVE = .707)	
Users providing reviews on this website are knowledgeable in travel.	.860
Users providing reviews on this website are experienced.	.851
Users providing reviews on this website are trustworthy.	.825
Users providing reviews on this website are reliable.	.826
Review Self-Congruity (RSC)	
(CR = .827 Cronbach's α = .824, AVE = .705)	
I can identify with those people who prefer looking at the online reviews.	.878
I am much like the people who are more attracted to the quality of the online reviews.	.800
Reviewer Self-Congruity (USC)	
(CR = .698 Cronbach's α = .696, AVE = .537)	
I am similar to the typical (target) audience of the users providing reviews.	.771
I can identify with those people who prefer looking at the users providing reviews.	.693
Perceived Information Usefulness (PIU)	
(CR = .944 Cronbach's α = .943, AVE = .849)	
The online reviews on this website are informative.	.919
The online reviews on this website are valuable.	.951
The online reviews on this website are helpful.	.894

Note All standard loadings were significant at $p < .001$.

Model fit: $\chi^2(65) = 97.167$, $\chi^2/df = 1.496$, $p < .01$, GFI = .915, AGFI = .863, NNFI = .971, NFI = .942, CFI = .980, RMSEA = 0.059

Structural Model and Hypothesis Testing

Results from CFA were imposed with the structure of the model to look at the goodness-of-fit of the hypothesized model for this study. Goodness-to-fit model indices of the hypothesized model reported a $\chi^2(69, N=144) = 105.860$, $p < .01$, CFI = .977, NNFI = .969, NFI = .936, GFI = .911, AGFI = .864, SRMR = .0497, RMSEA = .061 which reports an adequately well-fitted model (Hooper et al., 2008). Figure 2 presents the results of the structural model of the extended ELM model with self-congruity.

Post-hoc Analysis

The rejection of hypothesis 5 has provided an interesting perspective of Singaporean consumers, especially when one of the main routes of the ELM dual-route process of persuasion was proven to have an insignificant effect on perceived information usefulness. To uncover other possible potential paths, the study underwent post-hoc analysis to investigate the indirect effects of source credibility. Results after using SPSS PROCESS macro (model 4) (Hayes, 2013) indicated that source credibility has a significant indirect effect ($\beta = .315$, $p < .01$) on perceived information usefulness mediated by argument quality.

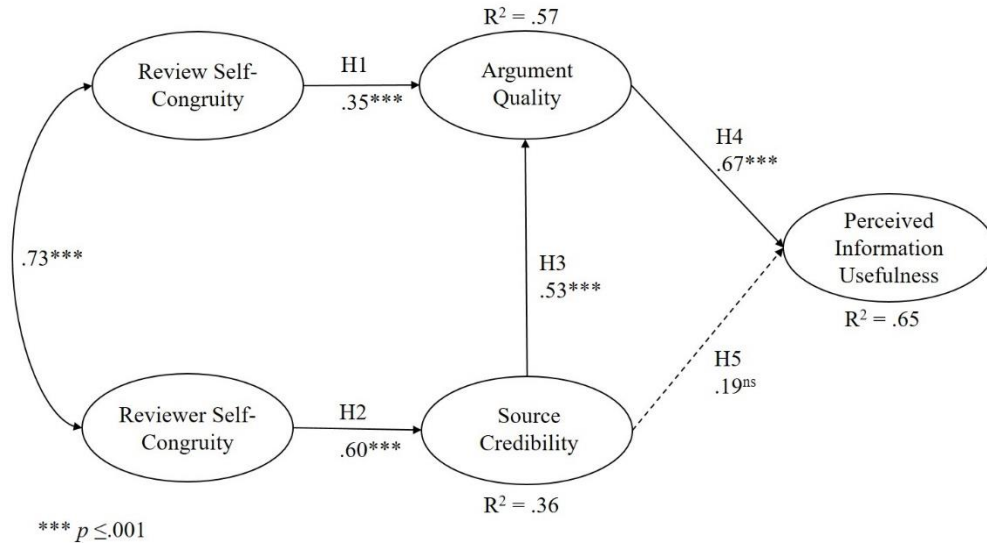


Figure 2: Results of Structural Model

Conclusion and Discussion

Source Credibility: A Pre-requisite for Information Processing

This study has explored the integration of self-congruity theory with the ELM on how Singaporean consumers process online travel reviews on OTAs. Results have proven that self-congruity, contributes significantly to predicting Singaporeans' preferences on processing online travel reviews. One noteworthy finding is the insignificant direct effect of source credibility on perceived information usefulness. Previous studies had illustrated the strongly significant direct effect of source credibility on perceived information usefulness of online travel information on social media, where information sources are friends, family or official accounts of DMOs and travel experts (Zhang et al., 2014; Zhang et al., 2018). However, this study is based on the context of online travel reviews, where reviewers are anonymous which could explain the insignificant direct effect of source credibility on perceived information usefulness, and elucidated the possibility of a two-step processing of achieving a clearance of source credibility through reviewer-self congruity, followed by evaluating the online review as useful after scrutinizing the review based on argument quality. This finding is supported by existing literature, which proved that source credibility is leveraged as an additional reference for further information processing under central route (Li and Ito, 2019; Li et al., 2020).

Dual-route to Two-step Information Processing?

Based on the above discussion, results of the current study suggest that Singaporean consumers are more likely to undergo peripheral processing, by achieving self-consistency in being motivated to look at source cues of reviewers, followed by a central route of information elaboration through argument quality of the review. This is especially so with results showing a stronger influence of reviewer-self-congruity (H2), and consumers perceiving an online travel review as useful only after an argument quality-based evaluation (H4). This may indicate the possibility of consumers using source credibility as a form of filter, knowing the right platforms or review providers to look for online travel reviews, which then increases the confidence of users in their next step of evaluating the reviews based on the central route of persuasion (Braverman,

2008; Kang et al., 2015, Li et al., 2020). With source credibility positively affecting argument quality (H3), the effect of argument quality on perceived information usefulness is stronger, hence suggesting that a two-step persuasion for online travel reviews is valid. The above results are also cross-validated by one of the items in the questionnaire where 70.8% of the sample chose to focus on both the credibility of the users and quality of online reviews, with the remaining 2.1% and 27.1% focusing on just credibility of the reviewer and quality of the review, respectively.

The aforementioned result is supported by existing studies by Li and Ito (2019), Li et al. (2020), as well as Wathen and Burkell (2002). The prior studies proposed a step-by-step single-route information processing model in which the audience first assesses the credibility of the information source based on reviewer attributes, followed by judging the content of the information itself. Furthermore, looking from both the perspectives of self-congruity and ELM, involvement in information processing is likely to be improved after achieving self-congruity and undergoing the peripheral route, which would consequently result in consumers evaluating information through the central route (Johar and Sirgy, 1991; Kang et al., 2015). Thus, this study built upon the antecedents of online travel review processing by introducing self-congruity as a form of consumers' need for self-consistency in choosing a preferred route before actually elaborating information based on source credibility or argument quality. Consequently, the results also illustrated that the possible two-step persuasion, instead of the dual-route of persuasion, is perhaps how Singaporean users of OTAs think: first looking for a trustworthy reviewer then scrutinize the validity of review before considering the travel review as useful.

Implications

The current study is one of the first attempts to examine the effects of self-congruity on consumers' online travel review processing, filling an existing literature gap of applying self-congruity theory in the context of online travel information processing. Contributions to theory is two-fold. Firstly, results of this study elucidated that source credibility is used as a form of filter, a pre-requisite for online review processing (Li and Ito, 2019). This is especially true as the mediation effect study illuminated the indirect effects of source credibility on perceived information usefulness, mediated by argument quality, when the direct effect of source credibility to perceived information usefulness is statistically insignificant. Additionally, findings illustrated stronger influence of reviewer-self-congruity: consumers are more likely to be motivated to achieve the self-consistency by undergoing peripheral route of persuasion through scrutinising source cues of reviewers that they are more congruent with, before proceeding to the central route of processing through argument quality of the reviews. Secondly, it is evident that consumers would tend to perceive the review as useful, only after evaluating based on argument quality. Therefore, this study corroborates with prior research, suggesting the possibility of a two-step information processing model on OTAs (Li and Ito, 2019; Li et al., 2020; Wathen and Burkell, 2002). The integration of the self-congruity theory in the ELM has illustrated involvement in information processing is likely to be enhanced after achieving self-congruity (Johar and Sirgy, 1991; Kang et al., 2015).

For practical contributions, this study aims to add on current trends in online travel review processing to provide practical insights for marketing and consumer engagement for hotels, destinations, and travel service providers on OTAs. Consumers have been actively relying on word-of-mouth, particularly on key opinion leaders or social media influencers (SMIs) as experts and reliable sources of information for consumption (Ayeh 2015; Ayeh et al., 2013). Hence, with the results suggesting that source credibility acts as a filter for consumers to evaluate before the

actual quality of the online review, OTAs should aim to provide more characteristic information of review providers to allow readers to ascertain congruence and credibility of the review provider (Ayeh et al., 2013). Marketing practitioners and OTA platforms could consider future information presentation and communication strategies that highlight reviewer attributes or using SMIs to motivate consumers and give confidence in their perception of an online review before proceeding to the next step of their thought process and subsequently their consumption journey. The introduction of SMIs as reviewers would be helpful to readers with the SMIs' expertise and trustworthiness, heightening the source credibility of the reviewer by increasing reviewer-self-congruity (Ong and Ito, 2019; Yoon and Kim, 2016). This could enable readers to achieve clearance on the first step of information processing via the peripheral route before proceeding to the central route of persuasion. Moreover, OTAs are an important marketing channel for DMOs, hotels, and other travel service providers. Marketers should be more involved in the conversation on OTAs to build a relationship potential consumers who are evaluating the reviews, through the use of expert content from credible sources.

Limitations and Future Research

While the study shed light on a key yet underexplored facet on travel information, it has some limitations that call for future research. Data was collected with the use of convenient and snowballing sampling. With about 75% of the sample population having a bachelor's degree or higher, it could be inferred that the sample is more highly-educated, giving them the required skills and ability to process a piece of information more critically, resulting in the need to undergo a two-step elaboration process. Thus, future studies could examine if there are generational and cultural differences in consumers' self-congruity with a review or a reviewer before the actual process of online travel reviews. This research serves as a stepping stone for future research on travel information consumption of the digital natives, which would be the forthcoming generation projected to contribute significantly to the travel and tourism industry in the coming years.

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