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Original Article

Examining the Effect of Information Quality and Quantity, Source Credibility on Cognitive Trust and Its Impact on Intention to Adopt Information

Egi Radiansyah [a], Mahrinasari MS [a,*] and Satria Bangsawan [a]

[a] Doctoral Program of Economics, Faculty of Economics and Business, Universitas Lampung, 35141 Kota Bandar Lampung, Lampung, Indonesia; egiradiansyah167@gmail.com (E.R.), satria.bangsawan@feb.unila.ac.id (S.B.)
* Correspondence: mahrina.sari@feb.unila.ac.id (M.M.S.)

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Abstract: Technological development allows consumers to easily share reviews about their opinions, experiences, and feedback on a product or service since the advent of online communication. Word of Mouth (WOM) has evolved into electronic Word of Mouth (eWOM). Information is obtainable from different sources, but despite easy access, some are not useful as high-quality information often coexists with misinformation. This study conceptualizes that individuals adopting the information are influenced by the relationship between information quality, source credibility, and the information quantity with the mediation of cognitive trust of e-commerce visitors. The sample included e-commerce visitors, and the data were collected through the online distribution of questionnaires and face-to-face meetings. A total of 500 samples were considered, and purposive sampling was used. The Partial Least Square-Structural Equation Modeling (PLS-SEM) technique, with the help of the SmartPLS 3 application, was employed to analyze the data. The results showed a correlation between information quality and quantity and the impact of source credibility on the cognitive trust of e-commerce visitors. Also, it revealed the influence of cognitive trust on the intention to adopt information.

Keywords: information quality, information quantity, source credibility, cognitive trust, adoption information

1. Introduction

Technological developments make it easier for consumers to share reviews about their opinions, experiences, and feedback on a product or service. Since the advent of online communication, Word of Mouth (WOM) has evolved into electronic Word of Mouth (eWOM) (Chatterjee, 2001). An example of the electronic version of traditional WOM consisting of user comments on products, services, and brands is Online Review (OR) (Filieri & McLeay, 2014). Due to the large amount of eWOM information available, consumers must critique and filter it before its usage. It is because not all eWOM information can be adopted by consumers (Erkan & Evans, 2016). According to Yi et al. (2013), information can be easily obtained from different sources, but not all are commonly used. It is because there is a coexistence of high-quality and wrong information. False information often increases the risk of trusting and applying inaccurate information. Consumers ' judgment tends to be poor based on the variations in the amount and validity of

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the information received, specifically when the obtained message is insufficient. It ultimately causes consumers to regret their decisions (Hernandez et al., 2014).

The problems associated with online information adoption are inseparable from various phenomena, such as the discrepancy between available information and reality, performed individually or through the online store. Since 2018, Indonesia has recorded about 50,000 online frauds committed by sellers in several modes, including failure to ship goods even after the money was received, mismatch of goods when compared with the one advertised, and the goods being in a damaged condition when received by consumers (Bahtiar, 2020). The study conducted by Filieri (2015) showed that consumers' ability to select and separate the information received affects its adoption. According to Zhou & Guo (2017), trust in the reviews provided is a factor that makes potential consumers visit and observe the products offered. Gavilan et al. (2018) stated that good reviews from previous consumers tend to motivate readers to use the offered services/products. Several former academics studied the phenomenon of information acceptance. According to Filieri (2015), the visitors' assessment of relevant message content determines the information influence on the recipient, which involves some aspects such as information quality dimensions. The recipients' appraisal of the relevant communication material determines the informative effect. Examples of informative influence include the information quality in online reviews, perceived source credibility, and quantity of product information.

Erkan & Evans (2016) built their model with the combination of two factors, namely the Information Adoption Model (IAM) and the Theory of Reasoned Action (TRA). The IAM describes the properties of the eWOM information, while the TRA expresses consumers' behavior toward the eWOM information. Erkan and Evans' study aimed to determine how eWOM on social media affects consumers' purchasing intentions. The important predictors of purchase intent include 1) the test model quality, 2) credibility, 3) utility, 4) adoption of information, 5) information demands, and 6) attitudes toward information. Hussain et al. (2018) stated that the information adoption process begins with consumers recognizing their needs or wants. Furthermore, they seek information from internal or external sources. In the final stage, it was observed that the eWOM influences the consumers' purchasing intentions. It is important to note that the IAM derived from the Elaboration Likelihood Model (ELM) was utilized. The result showed that two factors influenced an individual's attitudes and behaviors in adopting information: the quality of arguments and the credibility of the eWOM source. In line with the literature highlighting the importance of cognitive inclusion, some precious studies also explored the effects of user cognitive evaluation. A study discovered that argument quality and source credibility influenced the perceptions of the information's usefulness. It was also observed that perceived usefulness is associated with higher adoption rates. Despite its significance, cognitive evaluation is probably not the only factor influencing information adoption (Aghakhani et al., 2018; Fan et al., 2020; Kang et al., 2020; Shi et al., 2021). This is because the use of cognitive processing to determine the possibility of adopting information in decision-making is ambiguous and uncertain.

The traditional mode of interaction is less applicable to isolated individuals and those with rare or socially stigmatized conditions. Historically, these categories of people cannot access relevant information or have been excluded from emotional support networks. Based on the result, the contributor's familiarity with others strongly influences affective trust and the perception that the reviewer deeply understands the receiver's situation. Also, cognitive trust is influenced by the contributor's interactions with others and the credibility of facts or advice posted. It was observed that emotional trust is the basis for a close relationship. Hence, cognitive trust is essential in deciding whether to adopt the information provided (Fan & Lederman, 2018).

2. Literature Review

2.1. Underlying Theory and Hypothesis Development

Word-of-mouth marketing is an advertisement that supports consumers to talk about, promote, suggest, and sell a company's product or brand to others. In this kind of marketing, consumers control and engage as marketers to impact and expedite the delivery of marketing messages (Filieri et al., 2015). The most recent form of word-of-mouth is the delivery of marketing messages (e-WOM). According to Erkan & Evans (2016), electronic word of mouth, which can take the form of comments or suggestions from consumers based on their experiences, significantly impacts the other party's decision-making. Filieri (2015) termed the positive or negative statement consumers make as eWOM. The word OCR was used in this study to refer to positive, neutral, or negative online reviews of goods or services on Tokopedia. According to Filieri et al. (2015), consumers' ability to select and separate the information received can impact its adoption. In another study, Hussain et al. (2018) described that the information adoption process starts when individuals realize their wants or desires and then seek information from internal and external sources. In the final stage, their behavior toward purchase intentions is influenced by eWOM.

Attention, Interest, Desire, and Action (AIDA) is an advertising effect model frequently used to determine whether or not consumers accept information. The AIDA model illustrates how people move when presented with information. At the attention stage, consumers pay attention to commercials and become interested when they pique their curiosity. Desire occurs when consumers have a strong craving for a product after learning more about it and then taking action by acquiring things to fulfill their wishes (Hussain et al., 2018). According to dual-process theory, consumers often rely

on other people's impressions and judgments as a source of physical proof. It implies that when two or more consumers have the same opinion about a product, there is a high possibility for others to be influenced. Filieri (2015) stated that users can employ specific cues in an eWOM environment to understand how consumers rate a product or service. The applicability of multiple process theory to describe the influence of informational and normative elements on individual psychological processes has led to its adoption (Deutsch & Gerard, 1955).

2.2. Information Quality

Information quality refers to the accuracy of the information submitted, the extent to which the information can be received and verified, as well as who conveyed the information. It is employed as reference material for consumers to purchase (Filieri, 2015). Information is considered deep and comprehensive when online reviews cover various aspects of a product/service in detail. Its factuality refers to the extent to which the reviews' comments are logical, based on specific facts about a product/service, and free from emotional, subjective, and empty words. The relevance of information refers to how reviews help different consumers' needs in a given situation (Filieri, 2015). From this understanding, the first hypothesis proposed is:

H1: Information quality affects the cognitive trust of e-commerce visitors.

2.3. Source Credibility

Source credibility depends on who conveyed the information. In other words, when source credibility is better, the information quality tends to improve. In this aspect, it is important to note that an individual does not need to be a competitor or endorser of the product being reviewed (Filieri, 2015). The studies related to eWOM, source credibility effect on information usefulness, and adoption yielded contrasting outcomes. For example, Willemsen et al. (2011) argued that source credibility claims were weakly related to the perceived usefulness of product information, while Ayeh et al. (2013) revealed a significant relationship between source credibility and intention to adopt online reviews.

H2: Source credibility affects the cognitive trust of e-commerce visitors.

2.4. Information Quantity

When the information received increases, regardless of its quality, the impact on the consumers tends to be stronger. Information quantity can be in the form of the media number utilized in conveying information and the frequency of delivering information to consumers over a period (Filieri, 2016). The information quantity/volume refers to the number of Online Consumer Reviews (OCR) published by consumers about a product or service. An increased discussion around the product leads to greater awareness and more significant sales (Reimer & Benkenstein, 2016). In eWOM, it was observed that quantity information influenced consumers' purchase intentions under low and high involvement conditions, enabling information valence and consensus effects. Regarding WOM, information volume is considered a strong predictor of consumers' behavior.

H3: Information quantity influenced the cognitive trust of e-commerce visitors.

2.5. Cognitive Trust

When viewed from the eWOM communication model, cognitive trust has three characteristics: message, sender, and receiver. A message is a positive, negative, or neutral communication sent by a sender to a receiver (Akdim, 2021). Individual differences in assessing information, also called audience or recipient characteristics, can affect perceived credibility. Those with more diagnostic information, namely prior attitudes and compelling arguments, often rely less on source credibility (Akdim, 2021; Ayeh et al., 2013; Hlee, 2020; Hussain et al., 2018). The characteristics of these four factors, including source, message, media, and individual, can influence individuals' beliefs based on the information provided. When individuals do not have prior attitudes and need to form them online, they are more likely to utilize prior knowledge or information in a message. For example, different message characteristics, such as the comprehensibility or reasonability of arguments, can influence individuals' perceptions (Dutta-Bergman, 2004). This result is consistent with the predictions of the elaboration possibility model (Petty & Cacioppo, 1986), which showed a greater likelihood of influencing individuals with low cognitive resources when engaged in less elaborative or systematic processing. Future work can systematically explore this lack of possible interpretations (Ayeh et al., 2013; Pehlivanoglu et al., 2021; Teng et al., 2017; Wu & Wang, 2011).

H4: Cognitive trust affects the information adoption of e-commerce visitors.

3. Materials and Methods

This study included non-probability sampling because the population cannot be identified individually (Mekhala & Sandhya, 2019). A purposive sampling technique was used to determine who could provide the information needed to achieve the objectives (Mekhala & Sandhya, 2019). The population was 500 Tokopedia e-commerce visitors who saw OCR (Hair et al., 2016). The primary data were obtained directly from Tokopedia e-commerce visitors through questionnaires, while the secondary data was collected from online articles and books. Furthermore, the primary data were collected by cross-sectional or, often called, one-time data. Questionnaires were distributed through internet technology using the Google Drive facility, then distributed through several social networks, namely Twitter, Facebook, Instagram, and instant messaging applications such as Line and WhatsApp. The Likert scale was utilized for measurement based on the assumption that each value on the questionnaire item is the same. Also, the point's number depends on how much each question item's intensity is measured (Mekhala & Sandhya, 2019). The criteria for scoring alternative answers on each item on the Likert scale ranged from 1 to 5, representing strongly disagree to strongly agree. The Partial Least Square (PLS) from the Smart-PLS 3 statistical software package was employed during testing to analyze the data because it was deemed appropriate to the study pattern and variables.

4. Results and Discussion

Table 1. Demographic Profile of Respondents'

Demography	Frequency	Percentage
Gender		
Man	174	34.8%
Women	326	65.2%
Education		
High School	192	38.4%
Diploma	31	6.2%
Bachelor	266	53.2%
Other	11	2.2%
Age		
<20	137	27.4%
20-29	158	31.6%
30-39	119	23.8%
>40	86	17.2%

Table 2. Construct Validity and Reliability

Variable	Loading Factor	AVE	Cronbach's Alpha	Composite Reliability
Information Quality		0.580	0.819	0.873
InQual1	0.756			
InQual2	0.806			
InQual3	0.748			
InQual4	0.756			
InQual5	0.739			
Source Credibility		0.602	0.780	0.858
SC1	0.775			
SC2	0.765			
SC3	0.761			
SC4	0.803			
Information Quantity		0.776	0.711	0.874
InQuan 1	0.882			
InQuan2	0.879			

Variable	Loading Factor	AVE	Cronbach's Alpha	Composite Reliability
Cognitive Trust		0.634	0.712	0.839
CT1	0.790			
CT2	0.792			
CT3	0.808			
Adoption Information		0.605	0.782	0.860
AI1	0.793			
AI2	0.782			
AI3	0.758			
AI 4	0.778			

Table 2 captures that the result of construct validity and reliability. This study found that the loadings factors are higher than 0.60 and convergence validity (AVE) is higher than 0.50. Also, the construct reliability measured by using Cronbach Alpha (CA) and Composite Reliability (CR), we found that the value of CA and CR is higher than 0.70. It means that the studied constructs are valid and reliable.

Table 3. Result of Coefficient Determination

Variable	R Square	R Square Adjusted
Intention to Adopt Information	0.668	0.666
Cognitive Trust	0.657	0.654

Table 3 indicates that the result of coefficient determination. This study indicates that the factors that influence intention to adopt information explained by independent variables are 66 percent. Besides that, Cognitive trust is 65.7 percent.

Table 4. Result of Hypothesis Testing

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Information Quality → Cognitive Trust	0.188	0.183	0.057	3.320	0.001
Source Credibility → Cognitive Trust	0.261	0.258	0.054	4.836	0.000
Information Quantity → Cognitive Trust	0.130	0.134	0.040	3.288	0.001
Cognitive Trust → Intention to Adopt	0.362	0.360	0.038	9.633	0.000

The results of testing the first hypothesis showed that the information quality with the visitors' cognitive trust has a path coefficient value of 0.188 with a t-value of 3.020. For 500 respondents with a 5% alpha of 1.96, the t-value was greater than the t-table, indicating that Tokopedia visitors' information quality and cognitive trust have t-statistics values of 3.020 > 1.96. Also, the latent variable of information quality at the output path coefficient is 0.188, which means it has a positive effect of 18.8% on the cognitive trust of Tokopedia visitors. It proved that the information quality significantly influenced cognitive trust. It inferred that when the information quality increases, the visitors' cognitive trust also increases. Regarding the first hypothesis, the above results showed that H1 is accepted. According to Filieri et al. (2015), information is considered deep and comprehensive when online reviews cover various aspects of a product/service in detail. Also, information quality refers to the extent to which reviews' comments are logical, based on specific facts about a product/service, and free from emotional, subjective, and empty words. The relevance of information refers to how reviews help different consumers' needs in each situation.

When the second hypothesis was tested, the result revealed that source credibility with visitors' cognitive trust has a path coefficient value of 0.261 with a t-value of 4.836. Regarding the 500 respondents with a 5% alpha of 1.96, the t-value is greater than the t-table, implying that the source credibility has a positive and significant relationship with visitors' cognitive trust. A similar result was recorded for the latent variable coefficient on the output path, which is 0.261

or 26.1%. It infers that when the source credibility owned by consumers is better, the visitors' cognitive trust is improved. Based on these results, H2 is supported. These results are consistent with the previous studies that have been conducted. It was observed that the source credibility impact on information usefulness and adoption produced contrasting results in eWOM studies. For example, Willemsen et al. (2011) found that source credibility claims were weakly related to the perceived usefulness of product information. Also, Ayeh et al. (2013) revealed a significant relationship between source credibility and intention to adopt information.

The results of the third hypothesis test indicated that the information quantity with visitors' cognitive trust has a path coefficient value of 0.130 with a t-value of 3.288. It was discovered that the t-value is greater than the t-table, meaning the information quantity is positively and significantly related to the cognitive trust of visitors. This is similar to the latent variable of 0.130 output path coefficient, meaning there is a 13% positive influence of the variable information quantity on the cognitive trust of Tokopedia visitors. It can be concluded that as the amount of information absorbed by consumers increases, the visitors' cognitive trust tends to be better.

Hence, H3 is supported. In line with Reimer & Benkenstein (2016), information quantity/volume is conceptualized as the number of OCR published by consumers about a product or service. In WOM, information volume is considered a strong predictor of consumers' behavior. However, the results tend to differ from Filieri (2015) because the information quantity cannot be considered a valuable indicator of a product's quality or performance. Even though the reviews' number still indicates popularity, it is not always synonymous with product quality, particularly when they are mostly negative or there are different views from the respondents. It suggested that consumers prefer reading high-quality reviews and crowds of opinions about a product's performance than considering its large quantity as an indicator of product quality.

5. Conclusions, Limitations and Implications

This study focused on respondents in the online shop Tokopedia. Hence, the results cannot be generalized. Another limitation is that the questionnaire was closed to extract little information from respondents. The variables considered are limited hence, several other conditions not included in this study can be used to measure the intention to adopt information. The increasing popularity of online purchases is expected to promote e-commerce to improve information quality, source legitimacy, and quantity of information. The goal is to keep existing consumers happy while attracting new visitors, particularly those who have not performed an online transaction. Further studies are required to obtain other determinants of visitors' perceptions. Also, new constructs need to be considered, such as information clarity, which includes photographs or videos of a product, to improve the model's predictive power. This current study found that cognitive trust influences information adoption. However, there is a need to examine whether cognitive trust influences purchase intent or consumers' loyalty. The level of intent shows a significant result of the factor influencing information adoption. It has implications for those who can immediately ignore the information provided. It means e-commerce must pay attention to reviews that can annoy consumers. The reviews' appearance needs to be improved for its content to be acceptable and understandable. To achieve this, ratings must be created from written consumer reviews.

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