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The influence of user-generated content on brand trust and purchase intention: A South African perspective.

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MCom (MARKETING)

in the

SCHOOL OF ECONOMIC AND BUSINESS SCIENCES

AT THE

UNIVERSITY OF THE WITWATERSRAND, JOHANNESBURG

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DECLARATION

I, Diana Demba, declare that this research paper is the result of my own personal work. I guarantee that this paper has not been submitted previously as part of a degree or any other qualification requirements.

I further recognize that plagiarism is unethical and I understand that it is the University of the Witwatersrand's right to take disciplinary action against any form of plagiarism. Therefore, all sources used have been referenced following a conventional structure.

Signed at____Johannesburg___on this _____ day of_____ 2016

Signature

Diana Demba

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Bless you all.

ABSTRACT

With the increasing development of new technologies, organisations are encouraged to integrate these new technologies into their business model in order to be competitive and respond to consumers' quick adaptation. Today, consumers drive organisations' strategies across most industries including electronics. The electronic sector is a fast-paced industry and has been steadily growing in South Africa. Businesses need to consider the consumer voice in order to be successful and take into account that consumers are more influenced by their peers rather than a business advertising campaign. The internet has facilitated the communication between businesses and consumers who are using the internet more and more as a tool to seek information about a product or share information about a brand or a product; thus creating content. Therefore, businesses are no longer the sole content generators online.

The aim of this study is to explain the importance of user-generated content in making sales and creating long lasting relationships with consumers. In addition, this study will highlight the factors that will enhance the positive attitude of internet users toward the use of user-generated content (UGC). For the purpose of this study, six variables were identified. Subjective norm, information quality and source credibility are the predictor variables of the study. Attitude towards UGC use, followed by brand trust, are both mediator variables and, finally, purchase intention is the depend variable in this study. The nature of the survey was quantitative research and the survey was administered to 400 individuals. Both self-administered and online surveys were distributed to women and men from 18 years to 55 years and older. Findings reveal that there is a positive relationship between the use of UGC, brand trust and purchase intention. However, it was also found that subjective norms, information quality and sour credibility were affecting the use of UGC for decision making. To improve the relationships amongst the different variables, the study suggests few recommendations that

marketers need to apply for the benefit of the brand and the satisfaction of the consumers. Main recommendation is firstly that marketers get to know online audience and learn to engage consumers as well as find an opinion leader or influencers to endorse the brand. This will contribute to improving quality of the information, drive individuals to share information with each other and increase the perceived credibility of the source. Secondly, the firm platforms such as the website and social media pages need to be up to date, regularly assessed, measured and promoted through different tools in order to build brand trust and lead eventually to purchase intention. Overall, this study will assist marketers in understanding the factors leading to brand trust and purchase intention through the influence of UGC and the factors affecting it.

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Keywords: Content marketing, User-generated content, Purchase intention, Brand trust, Subjective norms, Social influence, Information quality, Source credibility.

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Chapter 1: Overview of the study

1.1 Introduction

Online communication has become an integrated as well as critical part of the communication process for individuals and entities.

1.2 Background

The success of a business relies on different internal and external factors contributing to the creation of profit and an important internal contributor to businesses success, is the ability to retain and attract new consumers through the use of marketing strategies (Gupta, Guha, & Krishnaswami, 2013).

Marketing strategies have been evolving due to the development of new technologies influencing societies and behaviours (Barthel & Baeyens, 2014). Organisations are integrating electronic strategies to their business model in order to create growth (Court, Elzinga, Mulder, & Vetvik, 2009) and responding to an increase in the number of people using the internet in their daily tasks; whether it is to read an email, interact on social media or buy online. Alongside these changes, companies have been making use of pull strategies through content marketing to build relationships with customers and prospects. Content marketing is described as a relatively new technique used to create and distribute valuable content or relevant information in order to acquire a defined target with the intention of obtaining profitable customer action (Steimle, 2014).

Content marketing is a trend that keeps on growing in the marketing environment, as brands increasingly use digital platforms and data gathered from consumers to create relevant content, to bolster brand engagement and brand loyalty (Marsland, 2015) . It is therefore important for brands to acknowledge the significance of using content marketing as a strategy and understand the factors leading to a successful content marketing strategy as well as the consequences of applying this strategy. Within content marketing there has been a growing trend which is user-generated content and will be underlined in this study.

Consumers are more exposed to different products and more inclined to make their decisions not based on what brands are promoting, but rather based on what others say about the brand (Gesenhues, 2013). Indeed, the internet has enhanced the participation of internet users and empowered them to contribute, create and develop electronic content. This last point can be associated with what is known as customer generated content.

Customer generated content or user-generated content (UGC) is described as content made publicly available, delivered with certain creativity and outside of a professional set-up without expectation of financial reward necessary (Wunsch & Vickery, 2007). Thus, not only are businesses sharing content but power has also been handed over to internet users at the expense of traditional media losing their status as gatekeepers of published content (Balasubramanian, 2009). Consumers are increasingly perceived as collaborators and co-creators of brands' products' strategies in different areas including the electronics sector which is fast growing in Africa (SouthAfrica. info, 2013)

With new changes happening in the market, there is an ongoing concern about staying current with consumers' needs, which requires marketers to be innovative in their way of thinking and communicating with consumers at all times. A way of achieving this is through content marketing. Nevertheless, there is a need for brands to comprehend the influence of user-

generated content on consumers' purchase intention for the economic and growth interest of the organisation (Christodoulides, Jevons, & Bonhomme, 2012). This will be through the analysis of relationships of the variables identified in the conceptual framework: Social influence, Information quality, Source credibility, User-generated use, Brand Trust and Purchase intention.

Taking into account the background provided for this study, a brief literature review is necessary to uncover further the topic of User-generated content from a global to centred perspective as well as examine the relation between Brand Trust and Purchase intention. These Topics will be more elaborated on in Chapter 2 and 3.

1.3 Literature review

This section provides an understanding of User-generated content, brand trust and purchase intention. Each topic is examined in this section which also looks at their relationship. This section will conclude with an overview of the South African young adult buying behaviour.

1.3.1 A global perspective on user-generated content

User Generated content is a relatively young field of research but based on the research made so far there is an understanding of what this topic entails to a certain extent as described by (Wyrwoll, 2014). The topic of User-generated content encompasses different terms that evolve around it. Terms such as Web 2.0., social media, online or virtual communities and consumer-generated media to name a few. Social media can be categorized into content communities, virtual social worlds, virtual game worlds, blogs as well as social networking sites In addition User-generated Content is characterised by the accessibility of the content, the level of

creativity and finally it needs to be created outside of a professional practise (Wunsch & Vickery, 2007).

UGC is growing in importance as users actively develop and increase their contributions online. For instance in 2009, Facebook registered more than 175 million active users while on Youtube, an average of 10 hours of content were uploaded every minutes (Kaplan & Haenlein, 2010). In 2013, Facebook was the size of over 1 billion users sharing information online all across the world (See-To & Ho, 2014). Online users can be perceived as suppliers, co-producers or even innovators and contributors of products and services. This phenomenon drives organisations, managers and theorists to rethink and conceptualise around this rising issue or opportunity, depending on the users expressed feeling on a given platform (Ansari & Munir, 2010) . Consumers or users are now performing activities that were previously run by companies which affects and modifies the marketing landscape since companies are required to assimilate the changing behavior of consumers with the expectation of benefiting mutually from online social platform (Heinonen, Consumer activity in social media: Managerial approaches to consumers' social media behavior, 2011).

User-generated content is a broad topic involving consumer online behaviour touching on a diversity of industry whether it is for the use of services such as journalism (Harisson, 2010), tourism and hospitality (Ye, Law, Gu, & Chen, 2011) or product such FMCG and electronics. For instance, Hollenstein and Purves (2010) explain that User-Generated Content plays an important part in geographic referencing and finding places to visit or stay. In relation to product usage, it was found that consumers refer to online peer review to select a product (Pan & Zhang, 2011).

Now that literature was provided to ground the topic of User generated content, a brief literature review on brand trust will also be provided to achieve the purpose of this study.

1.3.2 Brand Trust

Brand trust is at the essence of the relationships between a buyer and a seller (Sahin , Zehir & Kitapçı, 2011). Indeed, in an effort to prove the relationship between brand trust and brand loyalty, Sahin, Zehir and Kitapçı (2011) defined Trust as a consumer's strong beliefs that the seller will deliver his promised services and product. Once a brand is purchased based on trust it is likely to leverage its credibility and hence reinforce consumers repeat buying behaviour. Sahin, Zehir and Kitapçı (2011) also mention that a brand trust relies on 2 dimensions namely: reliability and good intention. In consequences, a trustworthy brand is one that keep its promises to consumers consistently.

Laroche , Habibi, Richard and Sankaranarayanan (2012) argue that Brand trust is enhanced through consumers' interaction with the brand or peers facilitated by creative practices. Hajli , Lin , Featherman, and Wang (2014) mention social media site as an example of creative practise for brand trust developmenment. Through Social media, consumers manage to get the necessary information about a product and a brand which reduces uncertainity and increase trust as maintained by Chiu , Huang and Yen (2010).

Brand trust is one fundamental topic in the study as much as Purchase Intention. The following paragraphs provides a literature review on purchase intention to develop an overview of the topic.

1.3.3 Purchase intention

Purchase intention is described as a conscious plan a consumer undertake towards purchasing a product or a service whether online or offline (Lu, Chang, & Chang, 2014). Boster, Shaw, Carpenter and Massi Lindsey (2014) research leads onto saying that the Theory of resoned ction is fundamental to understanding the process that explain individuals' intentional

behaviour. This study givesfurther insight on the theory of reasoned action in relation to purchse intention in Chapter 2 and 3. The study also reveals differenct factors affecting positevely purchase intention such as value and attitude (Ramayah, Lee & Mohamad 2010) or attitude and subjective norms (Teo & Van Schaik, 2012). In relation to the topic discussed in this paper, Williams, Van der Wiele and Van Iwaa (2010) found that positive reviews lead to purchase behaviour such as purchase intention leading up to final purchase. Bouhlel, Mzoughi , Ghachem and Negra (2010) indicate that the influence of consumer attitudes toward a blog on consumer purchase intention is significantly positive. Moreover, quality communication can create a more positive attitude toward the blog, which affects consumer willingness to purchase products.

Brand trust is believed to influence purchase intention and the following paragraph will investigate more on this potential relationship by providing literature supporting this assumption.

1.3.4 The relationship between brand trust and purchase intention

Trust is critical to consumers when shopping as it determines the final behavior of a consumers over a product or a service (Powers, Advincula, Austin , Graiko, & Snyder, 2012). Harris and Goode (2010) conseptulised a model to refelct the positive relationship between brand trust and purchase intention. It states that online trust of a website has positive relation with the purchase intention of a consumer. Hence, whether online or offline, consumers intetnion to purchase can strongly be affected by their level of trust in a brand. For instance, Hahn and Kim (2009) found that consumers' trust in a brick and mortar store could be a predictor for consumers to shop for the brand online with confidence and to develop the intention to search information on the given product online using the company website or other existing online channel. Thus, both trust in online shopping and information search intention affect positively

online shopping intention (Hahn & Kim, 2009). Furthermore, Jones and Kim (2010) also admit that individuals' intention to shop at a retailer's website will significantly influence their trust in a retail brand, whether it is an apparel brand or electronic brand.

Another study explain that Electronic Word of Mouth (eWOM) affects both directly and indirectly Purchase intention (See-To & Ho, 2014). Indeed, In the case of an indirect relationship between eWOM and purchase intention, it is found that trust is the moderating factor.

The following section will now give a brief overview of what the South African young adult buying behavior is after having explained in details the background of the study from a global perspective on User-generated content and having positioned the topic of brand trust and purchase intention.

1.3.5 The South African young adult buying behaviour landscape

Globally it has been observed that consumers' interest in digital interactivity is growing and consumers, from a global point of view, are more empowered through information technologies including young adults (Heinonen, 2011). Hence, consumers are actively contributing to markeitng content. In addition, consumers' online behaviour or contribution can come from content consumption, discussions Participation, and knowledge sharing with other consumers to contribute to other consumers' activities. Heinonen (2011) study was conducted amongst young individuals in Helsinki, including marketing students to be more specific, representating users of user-generated services.Similarly, Correa (2010) study was directed towards young adult defined from the age of 18 to 32. Both studies provide information about young adults motivation, attitude and behaviour towards user-generated content. They reveal that this age group use of user-generated services reacts positively to UGC and is driven by a need for

information, entertainment or social connection in order to reach a purchase intention and eventually a purchase decision.

Additionaly, in South Africa, twenty-five percent of the population is represented by young adults also characyerised as millenials (Duffett, 2015). Millenialis disntinguish themselves through their behaviours but also through their attitudes towards products compared to older genertions or againg compared to different markets (Duffett, 2015). Indeed, millenials attitude towards social media for instance may differ amongst millenials from emerging markets in comparison to develped market and the usage might diverge as well (Bolton et al., 2013). Young South African have a need to understanding and adopting technology in adition of being community driven whichstand as a driving force for the user-generated services market (Dogbev, 2009). Lastly, South African young consumer's behaviour can be shaped by the level of control it has on a product and decision process, content quality of information shared about a product, Attitude toward technology including advertising in general (Beneke et al., 2010).

The Background and the short literature elaborated in this section set a foundation to determine the research problem as referred in the next section.

1.4 Statement of the research problem

Consumers are in search of products that can satisfy their needs hence they have to engage in information search processes whether offline through friends for examples or online through UGC platforms such as online brand communities (Brodie, Ilic, Juric, & Hollebeek, 2013).

User-generated content has been a growing topic however it is not totally understood and has not been totally explored (Dennhardt, 2014). For instance, very little has been researched on how well consumers adapt to content marketing in SA or how they perceive it, whether they

deal with brands' online-generated content or user-generated content. In other words, how valuable and relevant is the content or information shared online by an organization or an individual on a certain product or service in SA, in the consumers' eyes?

As a developing country, online marketing in South Africa is relatively new compared to developed countries such as the United States and the United Kingdom (El-Gohary & Eid, 2013); thus research into online marketing and, more specifically, content marketing has been limited in South Africa. In line with this statement, content marketing experts can be unsure about how content marketing should be used because of a limited knowledge on the topic (Naser, 2014). Therefore, the factors influencing the success of content marketing strategies and the consequences of using content marketing should be researched upon on in a South African context.

Taking the issue surrounding online content marketing further, and applying it in a South African electronic market, it is also unclear as to how consumers can be influenced by user-created online content in their decision- making process, since user-generated content is a rising topic with regard to content marketing. There is a noticeable amount of literature on user-generated content in the tourism industry (Mendes-Filho & Tan , 2009) inside or outside South Africa, nonetheless, literature on user-generated content in the electronic industry in South Africa is scarce.

There is, therefore, a need to tackle this study in order to respond to this lack of literature and knowledge in South Africa when it comes to user-generated content.

Following this explanation of the problem highlighted for the study, the need for this study needs to be justified like in the next section to follow.

1.5 Justification of the study

The section above has highlighted critical points for the purpose of this study based on the gaps identified. The first of these gaps is about the lack of knowledge in user-generated content use and use in an industry different from the tourism industry such as the electronic industry. Indeed, there have been several studies carried out on user-created content in different sectors such as tourism and hospitality, information science and social media. For Instance, authors such as Li, Buhalis and Zhang (2013); Hjalager, and Nordin (2011); Leung, Law, van Hoof and Buhalis (2013) as well as Racherla and King, (2012) have developed cross-sectorial studies on user-generated content in relation to the tourism sector, information system sector and social media.

Lu and Stepchenkova (2014) also claim that studies on UGC focusing on the tourism sector are achieved at the expense of other sectors most of the time, such as the electronics sector. Therefore it is important to offer a different approach to the topic to widen knowledge.

In addition, this study is important as it applies a new model inspired by the models and theories of Unified Theory of Acceptance of Use of Technology (UTAUT), Information Acceptance Model (IAM) and Theory of Planned Behaviour (TBP). This offers a new understanding to consumers' purchase intention and behaviour discipline based on the use of a technology named User-generated content.

Having provided a justification for the study, the purpose will now be deduce from based on the background, the research problem and justification discussed to this point.

1.6 Purpose of the Study

Knowing that consumers' behaviour is no longer influenced by marketers but rather influenced by peers (Chung & Austria, 2010), the aim of this study is to explain the importance of user-generated content in making sales and creating long lasting relationships with consumers from an organisation point of vu. In addition, this study will highlight the factors that will enhance the positive attitude of internet users towards the use of user-generated content.

Now that the purpose of the study is clearly defined, the objectives of the research paper will be determine.

1.7 Research objectives

Research objectives serve to guide the research purpose towards the right goal. Here the Primary research objective is to determine the influence of user-generated content on brand trust and purchase intention in A South Africa**.** However objectives can also be distinguished between theoretical and empirical objectives as presented below.

1.7.1 Theoretical objectives

- To review literature on Social influence.
- To review literature on Information quality.
- To review literature on Information credibility.
- To review literature on Content marketing, more specifically User-generated content.
- To review literature on Brand trust.
- To review literature on Purchase intention.

1.7.2 Empirical objectives

- To investigate the relationship between Subjective norm and User-Generated Content (UGC).
- To investigate the relationship between Information quality and UGC.
- To investigate the relationship between source credibility and UGC.
- To investigate the relationship between UGC and Brand Trust.
- To investigate the relationship between Brand Trust and Purchase Intention.

Based on the empirical objectives the hypotheses of the study can be formulated in the next sections.

1.7.3 Hypotheses

The hypotheses for the study can be considered as follow:

H1: There is a positive relationship between Subjective Norms and Attitude towards UGC use.

H2: There is a positive relationship between information quality and Attitude towards UGC use.

H3: There is a positive relationship between source credibility and Attitude towards UGC use.

H4: There is a positive relationship between Attitude towards UGC use and Brand Trust.

H5: There is a positive relationship between Brand Trust and Purchase Intention.

The research outcome will aim at testing hypotheses shaped from the objectives of the study in addition of providing answers to the research questions which have also been deducted from the empirical objectives of the study and are listed in the following section.

Based on the objectives set out in this section, research questions can now be determined.

1.8 Research questions

- To what extent does Subjective norms influences the use of UGC?
- To what extent does Information quality influences the use of UGC?
- To what extent does Source Credibility influences the use of UGC?
- To what extent does the use of UGC influences Brand Trust?
- To what extent does Brand Trust influences Purchase Intention?

Research objectives and questions will be addressed in this paper but the researcher also needs to explain the significance and contribution of this study which will be done in the next section.

1.9 Significance and contribution of the Study

The significance of this study resides in the fact that the South African market has not had any literature covering content marketing and user-generated content, explaining the factors and consequences in a South African context. Furthermore, most of the literature on UGC focuses on specific industries such as Tourism. This study is significant as it fills a gap in the literature from an academic point of view and also in the business environment. Marketing agencies and organisations implementing online marketing strategies such as advertising or social media, will strongly benefit from this research as they will understand the use and influence of online generated content as a determinant of their future profit. Marketers will be able to better anticipate consumers' intentions based on their reaction to online content as well as make provisions for company's sale.

For the purpose of this paper and to ensure that the study is relevant to marketers and academics, a research methodology needs to be applied. The next section provides details on how the research will be conducted to reach the research objectives and further contribute to the knowledge on User-generated content, brand trust and purchase intention.

1.10 Research design and methods

This section provides a brief introduction to the research design and methodology that will be elaborated on in Chapter 5 with more details. Research design and methods consist of exploring the research philosophy, research approach and research sampling as well as breaking down the process of designing a questionnaire and selecting a data collection approach.

1.10.1 Research Design

Research philosophy is used to put into context and refine the research methodology. Research philosophy can be analysed based on epistemological, ontological and axiological views (Saunders, Lewis, & Thornhill, 2009). The purpose of the study will only allow the epistemology and ontology of the research to be elaborated on in Chapter 5. Furthermore, the philosophy of the research leads to a quantitative method of research instead of qualitative as explained in Chapter 5.

To add onto the research design of the study, Malhotra (2012) identifies three types of research design: exploratory, descriptive and causal research which are explained in chapter 5. For the purpose of the study, a descriptive research design was selected in relation to the objectives of the study.

Furthermore, both Primary and secondary data were used in this research to gather data. Burns and Bush (2010) distingush primary data to secondary data by saying that a study first begins with secondary data which is information found in books or electronic sources, to establish the research background, before collecting primary data. Primary data represents information gathered directely from the targeted population through the use qualitative or quantitative methods (Burns & Bush, 2010). In the case of this study, primary data was collected through the use of self-administered questionnaire which falls under quantitative research method as per Chapter 5.

1.10.2 Research sampling

Research sampling includes the discussion about the target population, the sampling frame, the sample size and the sampling method.

1.10.2.1 Target population

For this study, the target population consisted of males and females in Johannesburg with a sampling frame of individuals from 18 and above. Johannesburg was selected as a sample due to its positioning as the economic city of Johannesburg (UJUH, 2013) with the fastest growth in terms of internet access and technology consumption. Chapter 5 will elaborate more on the selection of the research population and sample.

1.10.2.2 Sample size

To determine the sample size, Johannesburg's population size had to be defined and entered in a software system called Raosoft. Integrated with a population equal to 8million individuals (Statistics South Africa , 2016), results obtained through Raosoft (2004) indicate that the sample size should be at least equal to 385 individuals.

1.10.2.3 Sampling method

Different sampling techniques exist such as random sampling, stratified sampling, systematic sampling, convenience sampling, quota sampling and snowball sampling (StatPac, 2014). The chosen sampling technique for the study is Convenience sampling against random sampling. Random sampling, also known as probability sampling, is defined as a data collection method that allows each individual of a given population, selected at random, to undergo or participate in a study while convenience sampling represent the sampling method of selecting respond out

of convenience especially when facing some constraint such as time (Human Rights Data Analysis Group, 2013).

1.10.3 Questionnaire design

1.10.3.1 Respondents' general information

Respondents for this study will be males and females in Johannesburg, having access to the internet and being exposed to online marketing strategies such as content marketing.

1.10.3.2 Measurement instruments scale

The main instrument used for this research is a five point Likert scale rated from 1 to 5 where (1) stands for strongly agree, (2) for Agree, (3) for Neutral, (4) for Disagree and finally (5) Strongly disagree. There will be two main sections: Section A dealing with demographic information and Section B addressing variables highlighted in the model.

1.10.4 Data collection approach

The mode of distribution of the questionnaire will be through self-administered questionnaires and online survey for convenience. Questionnaires will be handed to participants on campus and off campus in places such as malls, churches and parking lots in different areas of Johannesburg.

This research needs to be conducted by respecting the code of ethic. The Ethic consideration steps that were involved in the development of this research are detailed in the next section.

1.11 Ethical Considerations

In order to run this research, ethical consideration needs to be taken into account. The research has to be authorised by an ethics committee. This proposal has to be submitted to an ethics committee, along with a questionnaire, a signed sample consent form and an ethics clearance form signed by the researcher and her supervisor for approval.

The research will carry on only after the ethics committee has given its final approval. From there, questionnaires will be handed to respondents who agree to take part in the research. None of the respondents' identities will be revealed and the information provided in the questionnaire will only be used for academic purposes. This information will be stated in a letter attached to the questionnaire.

Now that the ethical considerations have been highlighted, the last step to complete chapter 1 is to outline the Study.

1.12 Outline of the study

This study will consist of 8 chapters. Chapter 1 serves as an introduction to the study

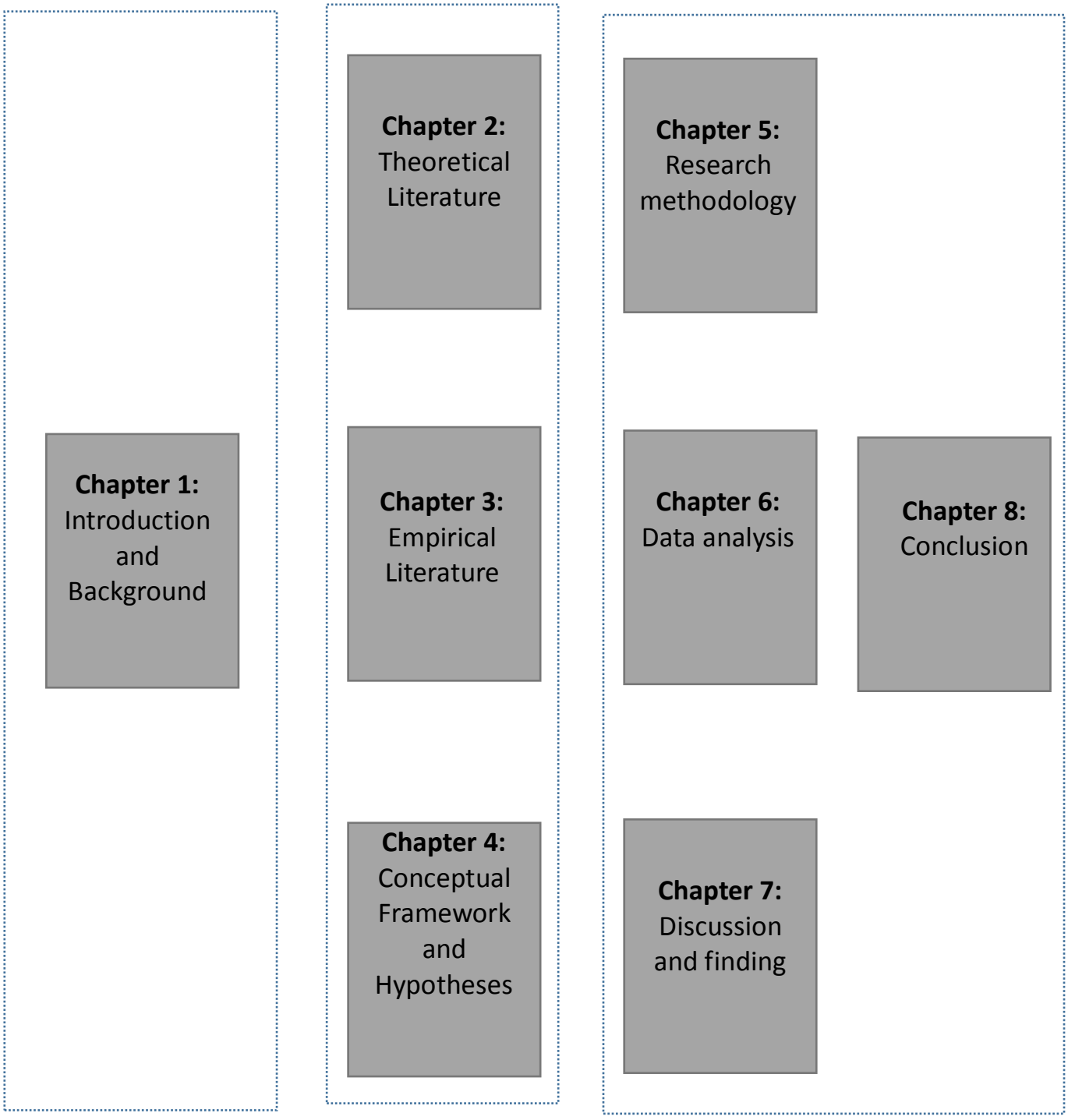


Figure 1 1 Outline of the Study

Chapter 2 Literature review: Theoretical Literature

2.1 Introduction

The purpose of the literature review in this research study is to explore theories, identify variables and establish links amongst these variables. This section will explore the various theories surrounding the research topic. Firstly, theories on which the study is grounded will be discussed. These theories allude to user-generated content theory, the unified theory of acceptance of use of technology (UTAUT) and theory of Information acceptance model (IAM). These theories will form the foundation of the conceptual model developed for the purpose of this paper and highlight the variables used in the model.

Before moving forward with theoretical background of the research, the research context needs to be established as per section 2.2 to follow.

2.2 Research context

African consumerism is fast growing in conjunction with the growing middle class (McEwan , Hughes, & Bek, 2015). In South Africa, the social structure was altered at the end of Apartheid, with the emergence of affluent black individuals qualified as the "Black Diamonds" referring to the middle class (Visagie, 2013). The growing middle class is characterised by a growing purchasing power which explains the increase in consumption of electronic goods. With the development of new technologies, the electronics industry has been growing as well as the information industry. Consumers consume more electronic products and use information technology to purchase goods.

Section 2.3 will deal with the theoretical review of the study now that the context for the study was defined.

2.3 Theoretical review

The section below is to establish the theoretical background for the study by exploring pioneering studies that can set the base for the development of this study and the model proposed herewith.

2.3.1 Unified Theory of Acceptance of Use of Technology (UTAUT)

The UTAUT model proposed by Venkatesh et al (2003) and revisited by Yang (2010) consists of measuring how well the use of new technologies is accepted by consumers through the explanation of different variables including the attitude towards new technologies. The UTAUT gathers eight theories which are the theory of reasoned action (TRA), theory of planned behaviour (TPB), theory of acceptance model (TAM), extended theory of acceptance model (TAM2), motivational model (MM), innovation diffusion theory (IDT), model of PC utilisation (MPCU) and Social cognitive theory (SCT) (Venkatesh, Morris, Davis, & Davis, 2003). In consideration of this research, literature on TRA and TPB will be discussed as they will be used to develop the conceptual model for this research study.

2.3.1.1 Theory of reasoned action (TRA)

The purpose of TRA is to comprehend the relationships between an individual's attitude, intentions and behaviour towards an object (Montano & Kasprzyk, 2008). Teo and Van Schaik (2012) elaborated more on the TRA with their comparative study of TRA, TPB, TAM and integrated theory, in order to identify which model is the best suited for predicting consumers' intentions to use technology. Han, Hsu and Sheu (2010) also elaborated TRA by expanding it to investigate the attitude and subjective norms as factors influencing the intention to adopt Internet Banking. Moreover, Ramayah, Lee and Mohamad (2010) brought a new approach to TRA studying the motivational perspective of the TRA in relation to how values and attitudes can influence the purchase intention of a green product.

Initially, TRA model comprises of four variables from which attitude towards behaviour and subjective norms are independent variables, whilst behaviour intention is the mediator variable and actual behaviour is the dependent variable. Below is a representation of the model:

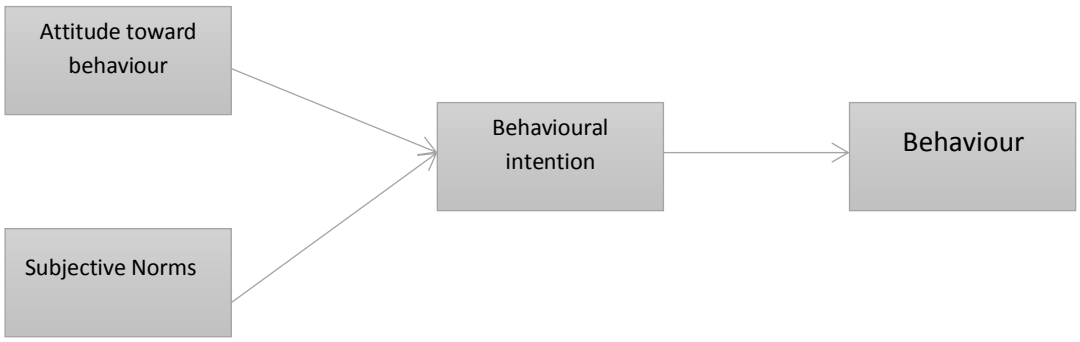


Figure 2 1 TRA model by Teo and Van Schaik (2012)

Teo and Van Schaik (2012) describe attitude as the belief that behaviour leads to a desired outcome. Furthermore, attitude also refers to the positive or negative perception an individual holds toward behaviour and consists of beliefs, knowledge and values that shape their perception (Hackman & Knowlden, 2014).

Subjective norm is defined as the normative belief that an individual conforms with the expectations of others, whether it is family or friends or society in general (Mishra , Akman , & Mishra, 2014). Hackman and Knowlden (2014) add to the Mishra et al. (2014) definition of subjective norms that it is the perceived social pressure that will lead an individual to perform a behaviour through the development of intention.

Mishra et al. (2014) describes intention as a determination to act in a certain way and is perceived as a determinant of purchase behaviour (Ramayah et al., 2010).

2.3.1.2 Theory of planned behaviour

The theory of planned behaviour (TPB) is not only used to predict intention and behaviour it is also an extension of the TRA which highlights that behaviours in the model are under voluntary control (Hackman & Knowlden, 2014).

TPB entails that an individual's behaviour is justified by their intention to behave, thus the stronger the intention the higher the reason to behave (Yulihasri, Islam, Daud, & Amir, 2011). Below is the representation of the TPB model:

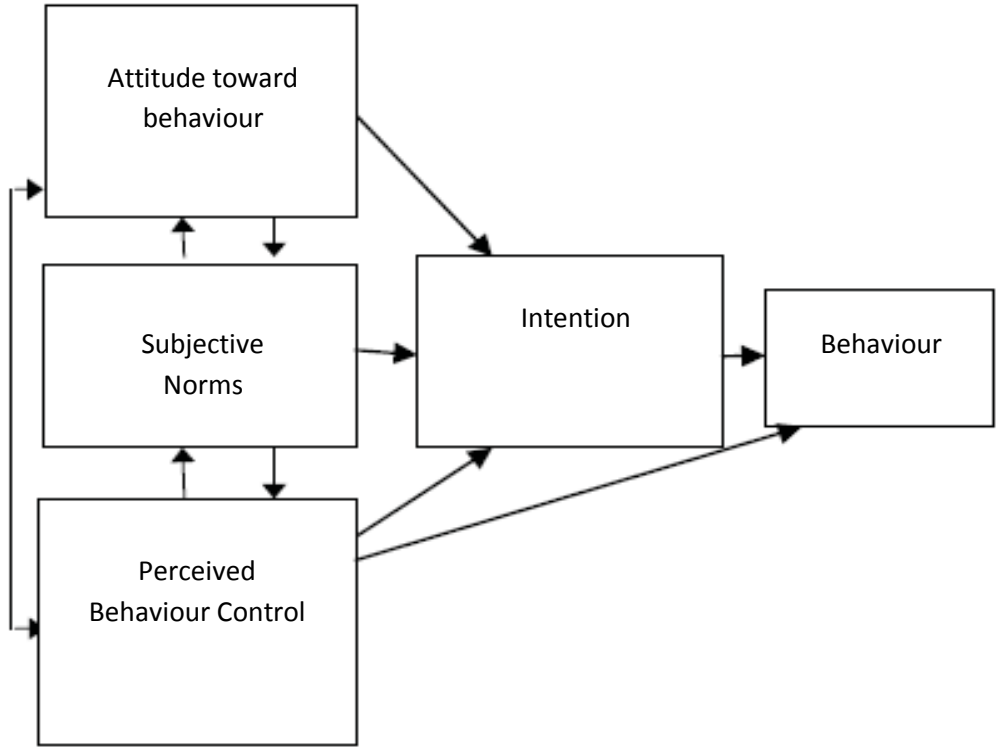


Figure 2 2 TPB model (Hackman & Knowlden, 2014)

In contrast to the original model of TPB, Yulihasri, Islam, and Ku Daud (2011) have developed a model that also justifies consumers' purchase intention with a mediator variable known as attitude and independent variables known as usefulness, ease of use, compatibility, privacy, security, normative beliefs and lastly, self-efficacy.

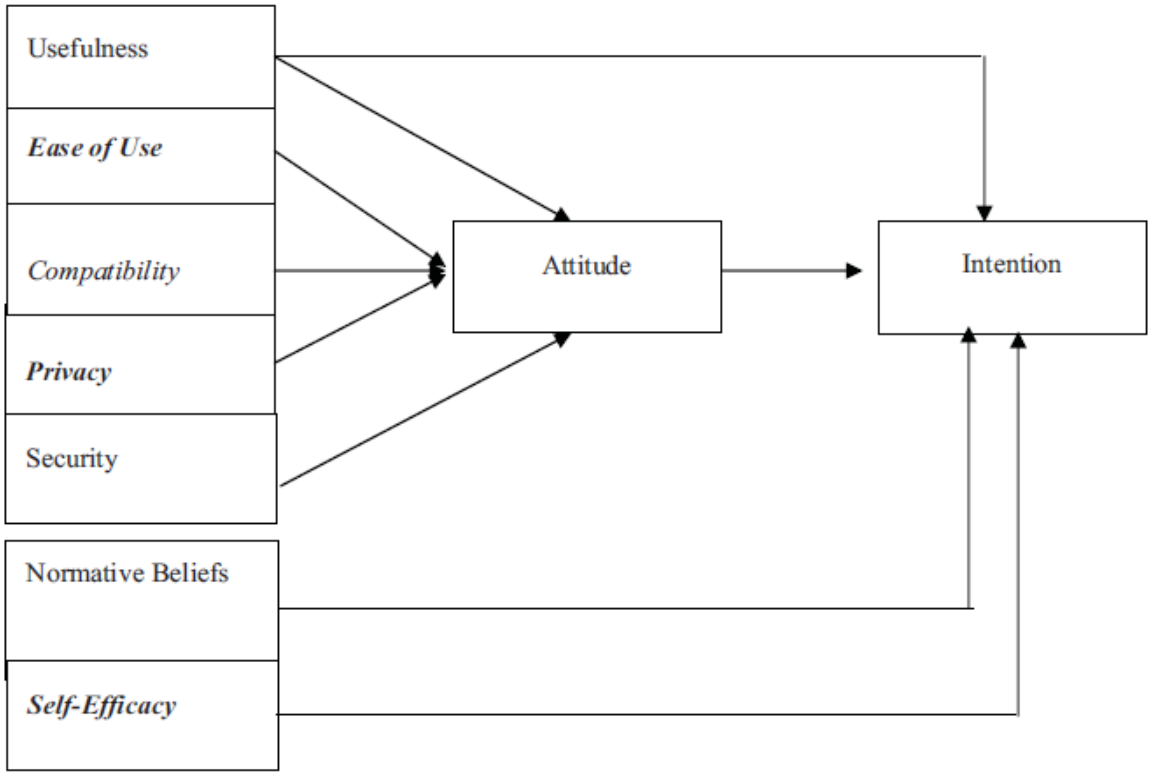


Figure 2 3 Factors influencing buying intention (Yulihasri, Islam, Daud & Amir, 2011).

The UTAUT theory is one of the most commonly used theories to describe consumers' adoption of Information and communication technology (ICT) (Lee, 2013).

Nevertheless, another model was used to ground the study and conceptualised the research model. The model is referred to as Information Acceptance Model (IAM) and was adopted from the Technology Acceptance Model (TAM) which is integrated in the UTAUT as mentioned above. Instead of using TAM, IAM was used instead as the paper focuses specifically on information shared through online platforms about electronic products and not on technology in general. Hence, IAM will be covered with more details in the next section.

2.3.2 Information Acceptance Model (IAM)

IAM along with TAM are two models influencing theories on User-generated content adoption and use (Ayeh , Au, & Law, 2013; Chen , Chen, & Hsu, 2011). One of the distinctions between these two models is that TAM emphasises the technology related usefulness and ease of use of user acceptance, whereas IAM emphasises the information which is at the core of UGC concept (Hua & Wang, 2014).

The Information Adoption Model (IAM) is associated with the process which involves selecting and transforming information into assimilated knowledge and meaning allowing room for adoption of a technology and, later, buying behaviour (Jalilvand, Shekarchizadeh, & Samiei, 2011). IAM was developed from the Elaboration Likelihood model (Hua & Wang, 2014) which provides a framework to explain the principle of persuasive communication suggesting two routes: central - suggesting high involvement information searching and peripheral - suggesting low involvement. ELM assumes that attitudes and behaviours can be influenced centrally and peripherally. Figure 2.4 is a graphic representation of the Elaboration Likelihood Model by Petty, Briñol and Priester, (2009).

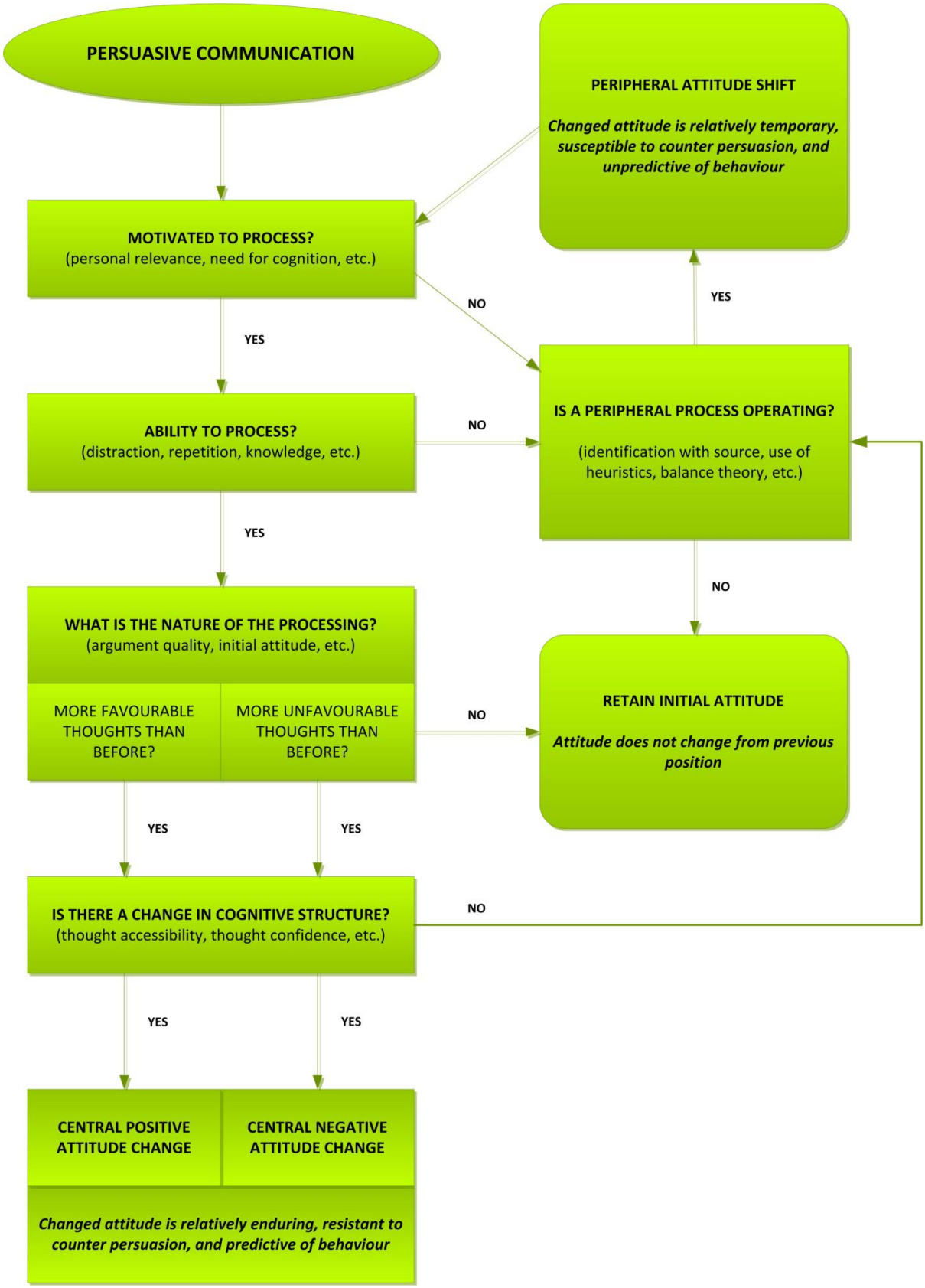


Figure 2 4 ELM process (Petty, Briñol, & Priester, 2009)

Below is a representation of the Elaboration Likelihood Model put into perspective with the Information acceptance model.

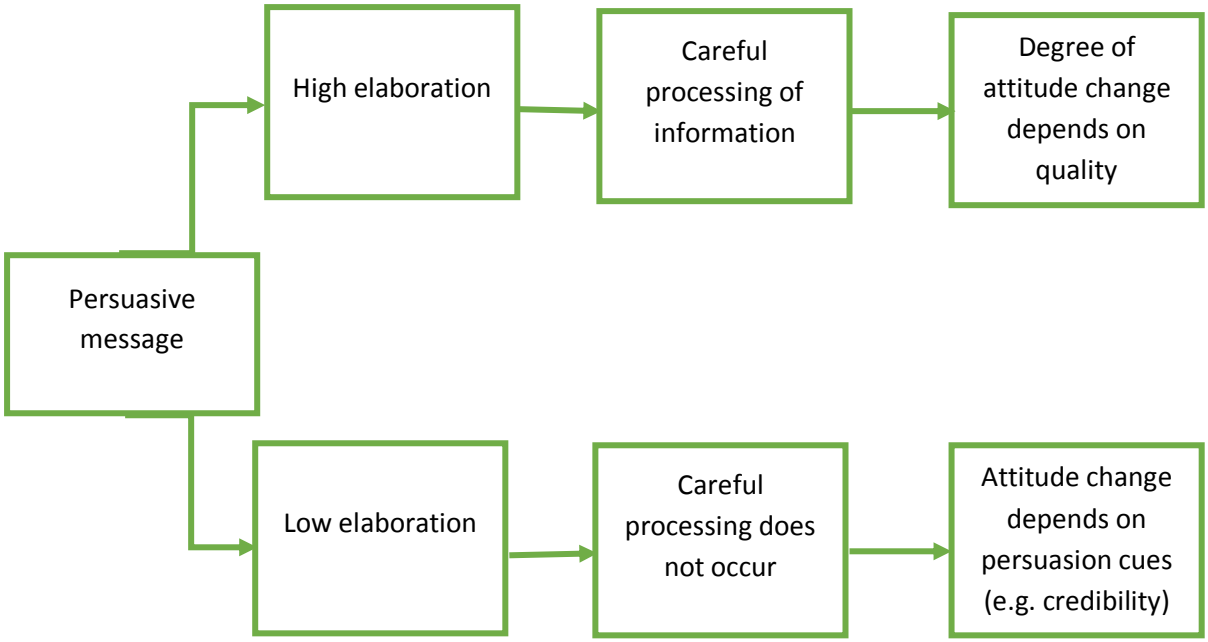


Figure 2 5 Summary diagram of ELM with IAM interpreted from Hua & Wang (2014)

ELM is used to evaluate behaviour. Li (2013) study claims that two factors, namely argument quality and source credibility, influence users' attitude toward the use and adoption of technology or system referred to as UGC in this study.

IAM model suggests that both argument quality (Information quality) and source credibility influence the perceived usefulness to the receiver which influences the adoption behaviour. Information quality refers to the level of persuasiveness of an infomercial message which is measured by perceived relevance, comprehensiveness, timeliness and accuracy. On the other hand, source credibility is the extent to which given information by a given source, is perceived as believable, trustworthy and reliable. Source credibility can be measured by information creator's expertise and trustworthiness. This process is represented in the framework below inspired by model (Shen, Cheung, & Lee, 2013) :

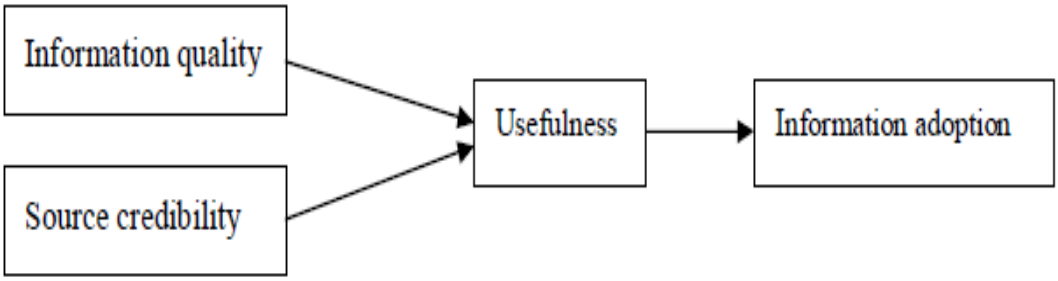


Figure 2 6 Information acceptance model (Shen, Cheung & Lee, 2013)

Based on the representation of IAM and its explanation, it is justified why the use of information quality and source credibility are factors determining the adoption and future use of information, hence user-generated content, to assist decision making. With reference to ELM, argument quality is identified as the central route to persuasion underlining the high involvement in information seeking and source credibility associated with the peripheral route to persuasion relying on social cues. Both routes can lead to change of attitude.

2.4 Conclusion

This chapter highlights the theoretical literature of the study. The two theories at the foundation of this paper are The Unified Theory of Acceptance of Use of Technology and the Information Acceptance Model. These models underline the source of critical variables for the model to be conceptualised. These variables are: subjective norms, information quality, source credibility, attitude towards technology use which will refer to user-generated content.

Chapter 3 consist of the literature review on the variables highlighted in this section which will constitute the empirical review. Based on Chapter 2 and Chapter 3, the research will be able to conceptualise the model for this research.

Chapter 3 Literature review: Empirical review

3.1 Introduction

This chapter consists of the empirical review and will be exploring the literature on each identified variable known as: Subjective norms, Information quality, Source credibility, Attitude toward use of User-generated content, brand trust and finally purchase intention. This allows the research to understand each variable and identify potential relationships amongst each variables. The first variable to be discussed in this empirical review is subjective norms.

3.2 Subjective norms

There are different ways of describing subjective norms. Some authors identify subjective norms as the perceived social pressure to behave a certain way (Yeon & Chung, 2011) . For example, if consumers believe that their significant others think that using online content shared by others to purchase an electronic product is good, then they are most likely to adopt the same behaviour. Subjective norms refers to a person's perception that people important to him or her, think that certain behaviour should or should not be performed (Lewellen, Hooper, & Oliver, 2014). Subjective norms fit in a broader construct identified in the UTAUT model as social influence. In regards to the UTAUT model, social influence is defined as the level to which individuals perceive significant others' beliefs as important to use a new system (Venkatesh et al., 2003).

Although, Lewellen, Hooper, & Oliver (2014) refer to subjective norms; Kim, Lee and Hur; (2012) speak of normative beliefs. Normative beliefs are said to be associated with subjective norms. Kim, Lee and Hur; (2012) found that the theory of normative conduct or belief suggested that individuals' behaviour was influenced by the entourage of a group, or culture

behavioural habits. In addition, the concept of descriptive norms is also explored when revisiting social influence theories.

Descriptive norms implies that consumers obtain information about a product through the social conduct and purchasing behaviour of others (Rivis & Sheeran, 2003). The theory of descriptive norms influences individuals' behaviour as it exposes consumers to be influenced by a group or a culture's behaviour habits. Consumers' behaviour tends to adapt to what is judged as being acceptable. Abrahamse and Steg (2013) agree with the statement on the little effects social norms as on behaviour. However, they do maintain that social norms and specifically subjective norms contribute to the change of consumers' attitudes and consumers' intentions.

Although, Subjective norms is a relevant variable in the UTAUT model, the information quality and source credibility are both also important when it comes to acceptance theories of technology and more precisely of information use. Information quality and source credibility are the next two variable to be discussed starting with Information quality.

3.3 Information quality

Information quality, also termed argument quality (Hua & Wang, 2014), refers to the level of persuasiveness of an infomercial message. Information quality is perceived as a multi-dimensional construct measured in terms of reliability, understanding ability, usefulness or again, relevance and elaboration (Cheung, Lee, & Rabjohn, 2008). Previous research shows that between negative customer reviews and positive reviews, negative customer reviews have greater influential power in the sense that they can affect consumers' perception on a greater scale (Lim, Chung & Weaver 2012), nowever, there are more positive and neutral contents than negative contents on UGC sites which promotes consumers' behaviour. Therefore, customers are more likely to adopt positive review from UGC sites as they are more exposed to them.

Also, in terms of information quality in relation to a product or a brand, it is recommended to share positive content online in order for consumers to engage positively with the product or brand.

Information quality can determine consumers' purchasing decisions and the overall buying behaviour towards a product or a service online (Jalilvand, Shekarchizadeh & Samiei, 2011). It is also associated with the central route to persuasion, as opposed to source credibility which is associated with the peripheral route to persuasion. Li (2013) study demonstrates how argument quality makes reference to the strength in the argument embedded in a message delivered to consumers.

IAM is constituted of two independent variables: Information quality and source credibility. Now that Information quality has clearly been defined and review, literature will also be reviewed for source credibility as a variable.

3.4 Source credibility

Kang (2010) qualifies credibility as an essential for communication between organisations and the public. Hence, credibility of the communicator determines the perception of a shared content as well as the change in attitude and beliefs of the receivers. Nonetheless, the communication process has evolved from a bilateral process where organisations are senders and the public the receivers, to a multilateral process where the information is also shared from one consumer to another directly through social media (Kang, 2010).

The concept of credibility can be approached from three different angles known as: medium credibility, message credibility and source credibility (Metzger M. J., Flanagin, Eyal , Lemus, & McCann, 2003). Metzger et al. (2003) describe medium credibility as the level of credibility perceived in a selected medium used for communication, for example, television, newspaper

or the internet. Message credibility is described as the way the message itself is perceived by an individual by judging its quality and accuracy. Lastly, source credibility is characterised by the perceived expertise or trustworthiness of the source to deliver credible information.

Hua and Wang (2014) define source credibility as the extent to which given information by a given source, is perceived as believable, trustworthy and reliable. Information from highly credible sources is said to be facilitating knowledge transfer among entities (Li, 2010). Most research states that source credibility can be measured by the information creator's expertise (Westerman , Spence, & Van Der Heide, 2014) affinity, trustworthiness (Cheung, Lee, & Rabjohn, 2008) and social background, among which expertise and trustworthiness are the two key dimensions used. Cheung, Lee and Rabjohn (2008) also claim that source credibility can be defined as the degree to which an information source is perceived as being believable, competent, and trustworthy by the individual receiving the information.

Cheong and Morrison (2008) account that UGC importance increases, in consumers' eyes, as it is based on others' personal experience with a product or brand. Source credibility increases when users can witness that other sources produce similar information on social media (O'Reilly & Marx, 2011). However, source credibility can also be perceived through the UGC channel used. For instance, user-generated information categorised in some instance as ratings and recommendations, can assist consumers to shape their attitude toward UGC by evaluating the credibility of the content. Furthermore, online groups and communities permit consumers to determine the credibility of product or service related information. Consumers are highly dependent on online groups or communities (Metzger, Flanagin , & Medders, 2010).

In another study, it was discovered that young consumers assumed that UGC sources, such as bloggers, are more credible compared to business professionals and companies, regardless of

their affinity with the user personally (Jonas, 2010) and developed a positive attitude towards using UGC as a source of information for decision making.

Thus, there is connection to attitude towards UGC use and source credibility but in order to know more about this relationship, Attitude towards UGC use needs to be further explored in terms of literature.

3.5 Attitude toward use of User-generated content

Consumers' behaviour and online business strategies have strongly been affected by the emergence of virtual communities involving User-Generated Content (UGC) and social media (Hajli, 2014)

In order to have an in-depth understanding of UGC, it is required to first define it. UGC stands for public content distributed digitally and created by web users rather than professionals (Shim & Lee, 2009). UGC is also defined as online content formulated in a creative effort by end-users and publicly available on Web 2.0, referring to social media, but also to other applications such as blogs, communities (content), social networks, forums or bulletin boards and content aggregators (Constantinides & Fountain, 2008). UGC involves word-of-mouth and, more precisely, electronic word-of-mouth (eWOM) that applies in social media and other internet applications. The table below will elaborate on the various online applications or social network sites (SNS) by providing relevant examples:

Table 3. 1 Web 2.0 application types (Constantinides & Fountain, 2008)

Web 2.0 application types	Description	Example
Blogs	Short for Web logs: online journals, the most known and fastest-growing category of Web 2.0 applications. Blogs are often combined with Podcasts , that is, digital audio or video that can be streamed or downloaded to portable devices.	http://www. huffingtonpost.com
Social networks	Applications allowing users to build personal websites accessible to other users for exchange of personal content and communication.	http://www.facebook.com
Communities	Websites organising and sharing particular types of content. Examples are applications of Video sharing, Photo sharing,	http://www.youtube.com, http://www.instagram.com, http://www.digg.com

	Social Bookmarking and publicly edited Encyclopaedias.	
Forums/Bulletin boards	Sites for exchanging ideas and information usually around special interests.	http://www.epinions.com
Content aggregators	Applications allowing users to fully customise the web content they wish to access. These sites make use of a technique known as Real Simple Syndication or Rich Site Summary (RSS).	http://www.google.com

In all these categories, the user plays an important role, that of a contributor (Constantinides & Fountain, 2008).

With Web 2.0 technology, users are no longer passive on the internet but rather active in the creation of information, transforming themselves into online information resources (Hua & Wang, 2014). Hua and Wang (2014) also share the fact that UGC is recognised to have a greater influence on users' or consumers' behaviour than content generated by professionals, due to the perception that peer users are more objective and credible. Due to the expansion of social

media, UGC has increasingly become the major source of information for many consumers in decision making, such as purchase decisions, travel planning and hotel choices (Ye, Law, Gu, & Chen, 2011). Social media and specifically social networking sites (SNS) such as Twitter or Facebook, represent an emerging source of information about a brand, a product or a service (Mir & Zaheer, 2012). It allows one individual to interact and benefit from others' experience with a brand. The importance of UGC for organisations lies in the fact that it deals with users' or consumers' points of view shaping one another's perception to influence purchasing decision. To add to this, it permits organisations to expect not only profit but to build and develop a relationship with consumers and eventually develop loyalty. This is based on the fact that consumers trust their peers' opinions and content marketing more than organisations' advertisements (Me.jpmh, 2014).

This study will discuss the attitude consumers have with regards to using UGC before it affects their brand trust perception and their intention to purchase electronics. Attitude is often considered as a mediator to consumer behaviour and an antecedent to consumers' behavioural intention (Wang & Ritchie, 2012; Zhang & Lei, 2012). Attitude is the tendency to evaluate an object positively or negatively resulting in a cognitive, affective or behavioural reaction (Ayeh, Au, & Law, 2013). Consumers tend to undertake a search by consulting different sources of information prior to buying a high involvement product and the information they obtain will directly influence their attitude (Cheong & Morrison, 2008).

Mir and Zaheer (2012) provided literature on the impact of perceived credibility of UGC on consumer attitude towards UGC regarding a product, as well as literature on attitude towards UGC and its effects on purchase intention. It concluded that creditable information on a product shared by social media users tended to result in consumers' positive attitude towards UGC and eventually led to consumers' purchase intention.

Moreover, this paper assumes that attitude towards UGC leads to consumers purchase intention by developing trust in the brand. For the purpose of understanding the dynamic between attitude towards UGC use, brand trust and purchase intention, literature on brand trust and purchase were provided as per section 3.6 and 3.7,

3.6 Brand trust

Brand trust is the consumer's ability to rely on the brand's promises and that the seller will behave with interest of the consumer purchasing a product in mind (Hong & Cha, 2013). Brand trust was further defined as the consumer's will to rely on a brand's promise to deliver a task or perform as expected (Anwar , Gulzar, Sohail, & Akram, 2011). Trust is characterised as the level of reliability provided by one entity to another within a given exchange relationship (Nguyen, Leclerc, & LeBlanc , 2013). Therefore, brand trust is the level of reliability a brand guarantees to consumers. Alam and Yasin (2010b) explain that trust is significant to building long term relationships and remaining loyal to a brand as well as encouraging consumers to share information about their preferences in terms of brand, taste, experience and behaviours. There are two dimensions to brand trust (Alam & Yasin, 2010b). The first being reliability which involves the ability and willingness to keep promises and satisfy consumers' needs. The second constitutes the attribution of good intentions to the brand in relation to the consumers' interests and welfare.

It was found that brand trust can be affected by an agglomeration of factors such as web purchase-related factors namely security, privacy, brand name, word-of-mouth, good online experience and quality of information (Alam & Yasin, 2010a). Additionally, Salo and Karjaluoto, (2007) added consumer characteristics, product or service characteristics, different markets, perception of risk and past experience as contributors to online brand trust.

However, for the purpose of this paper, focus will be drawn to brand trust factors such as word-of-mouth, online experience and quality of information, as the nature of this paper points out the sharing of information on online platforms.

Moreover, brand trust is built upon to word-of-mouth (Alam & Yasin, 2010b) and even third party recommendations like bloggers sharing their experience with a product (Hsu, Lin, & Chiang, 2013). The hypothesis supporting that word-of-mouth builds consumers' confidence in a product or service and increases the level of reliability perceived is strongly maintained and is expected to lead to trust in a brand. It is claimed that Word-of-mouth (WOM) has a greater impact on consumer behaviour than the different forms of marketing communications such as advertising (Alam & Yasin, 2010b). WOM influences awareness, creates expectations, develops perceptions and attitudes, leads to behavioural intentions and ultimately to behaviour. It permits a foundation to be laid for consumers' trust in brands. With regard to the internet, opportunities for electronic Word-of-Mouth (eWOM) were created through the use of media such as online forums, online customers' reviews, blogs and social networks (Jalilvand, Shekarchizadeh, & Samiei, 2011). eWOM is the sum of any positive or negative communication statement made by potential, current, or old customers about a product, a service or an organisation, made available on the internet for a multitude of people and entities to access (Daugherty & Hoffman, 2014).

Hershberger (2012) study has revealed that trust plays an essential role in the formation of attitude towards the adoption and use of new technology such as online purchase. However, as much as trust influences attitude towards the adoption of new technology to found decision making, it can also be said that the use of new technologies such as online consumer-generated content and e-WOM shapes trust through the perceived credibility of the source, the quality of the message, the experience, the reputation of the brand or, again, perceived risks (Alam &Yasin, 2010a).

Below is diagramatical representation of factors affecting brand trust amongst which is word-of-mouth.

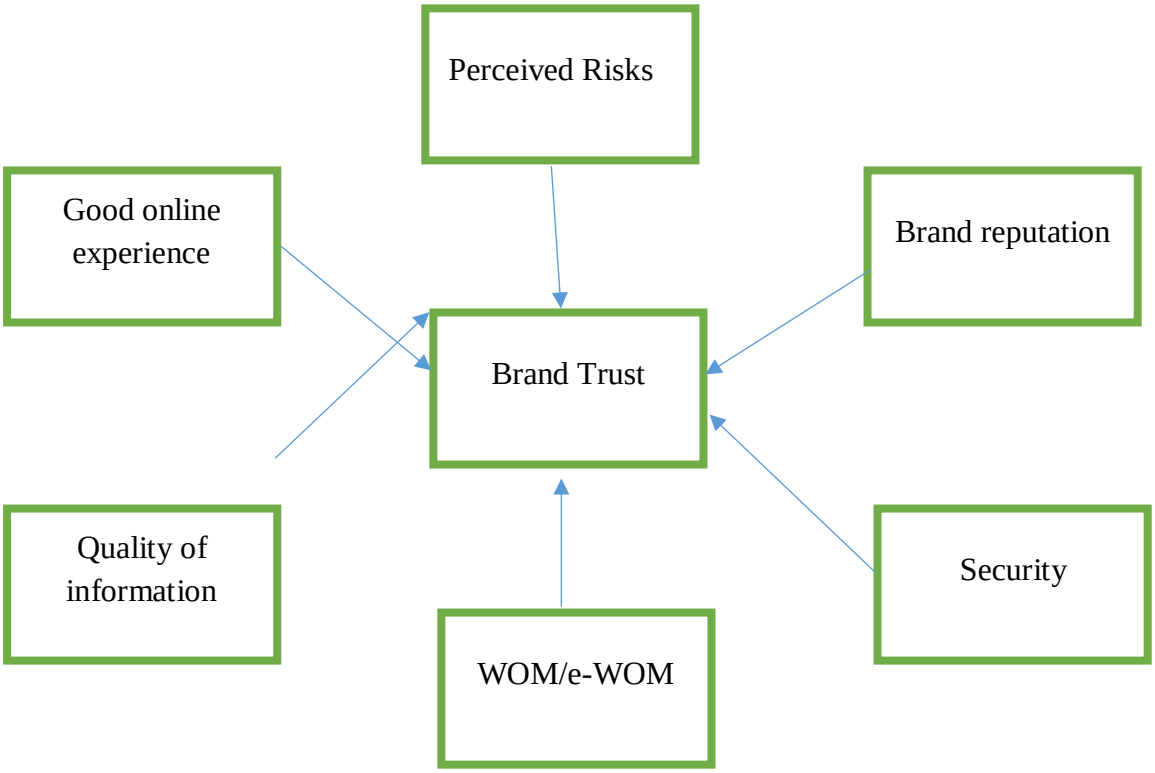


Figure 3. 1 Factors influencing Brand trust (Alam &Yasin, 2010a)

Now that brand trust as been defined as a critical variable through literatures, purchase intention's literature revie is left to be discussed.

3.7 Purchase intention

Purchase intention is categorised as a component of consumer cognitive behaviour on how an individual intends to purchase a product or service (Hosein, 2012). Referred to as the theory of planned behaviour, purchase intention is a decisive step towards buying behaviour and is described as an individual's willingness to perform a certain behaviour (Wee, et al., 2014). Intention is said to be the result of normative beliefs or subjective norms, perceived behaviour control and attitude towards behaviour (Yulihasri, Islam, Daud, & Amir, 2011).

With regard to this paper, the analysis will explain the manner in which consumers' attitudes and adoption of online shared content develop brand trust and how this leads to purchase intention.

3.8 Conclusion

This chapter aims at providing background research on each variable to create a better understanding of what they entail and to establish a foundation to identify potential relationships amongst them. This will further be discussed in the chapter to follow.

Chapter 4: Conceptual Model and Hypotheses Development

4.1 Introduction

This chapter follows the discussion on the literature and aims at justifying the proposed conceptual model, as well as developing hypotheses to test.

4.2 Conceptual Model

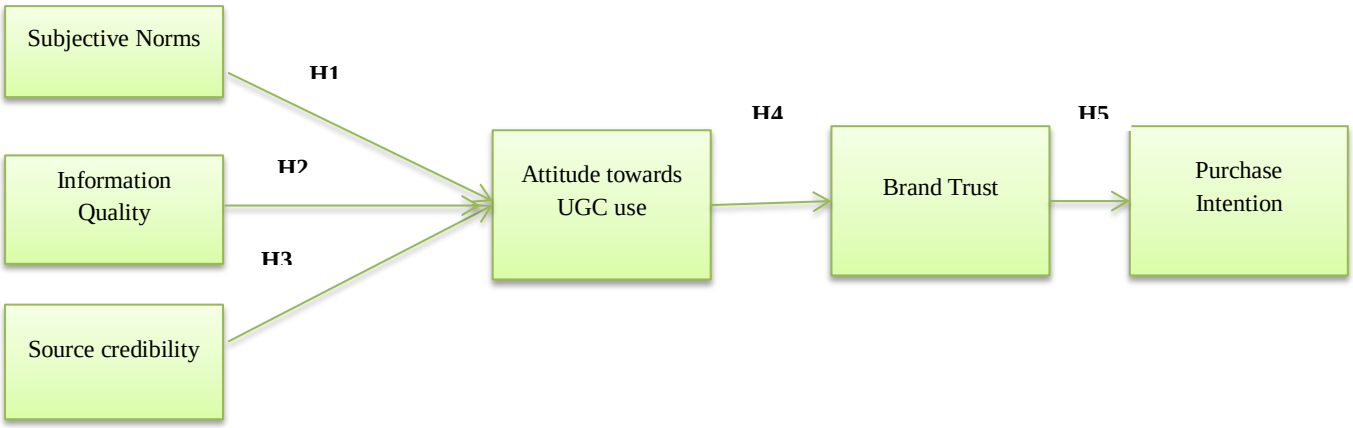


Figure 4. 1 Conceptual Model

This model represents three categories of variables namely predictors, mediators and outcome variables. Predictors in this model are subjective norms, information quality and source credibility. Two mediators are considered in this model-. Attitude towards UGC use and Brand trust. Finally, the outcome variable represented here is Purchase intention.

The aim of this model is to demonstrate how individuals' attitude towards UGC use affects their intention to purchase a product. It shows how attitude towards UGC is, on its own, influenced by subjective norms, information quality and source credibility. These variables are qualified as predictor variables.

It is assumed that predictors' variables; subjective norms, information quality and source credibility, all have a positive relationship with attitude which in turn has a positive relationship with brand trust. Brand trust is also assumed to have a positive relationship on what is known as the outcome variable: Purchase intention.

In essence, when an internet user posts a comment about a product online, depending on whom he is to the consumer and the norms he follows, he will influence the consumer's attitude to receive and use the information shared about the product. In the same way, consumers' positive attitude to use online shared information by users, will depend on how users' messages are packaged and delivered. Also, positive attitude to refer to online comments and information relies on how the credibility of the source is perceived by the consumer. Consumers' positive attitude to use online users' shared information will result in the decision of the consumer to trust in the use or adoption of a product or a brand, which will consequently affect their intention to purchase.

The previous chapter provided a detailed and critical review of literature based on the topic of the research and each variable. The review enabled us to pinpoint gaps and areas that need clarification in the literature. This section aims at developing the conceptual model which will serve to meet the objectives.

This section is not only supporting the conceptual model creation but also the development of hypotheses to be verified in a later section.

4.3 Development of Hypotheses

Based on the information carried in the literature review about each variable, hypotheses can be developed to reveal the relationships amongst variables. This also links the base of the objectives set for this research.

4.3.1 Subjective norms

This section will serve to form a hypothesis with regard to subjective norms' influence on attitude towards use of online content shared by users, to assist consumers' decision making in terms of intention to purchase a given electronic product.

4.3.1.1 Subjective norms as a variable

Subjective norms are recognised for inducing behaviour and are interpreted as a social pressure sensed by individuals, leading them to buy a certain brand over another or to dress a certain way (Manning, 2009). Manning (2009) highlights two types of subjective norms: injunctive and descriptive norms. Injunctive norms make reference to the social pressure to adopt or engage behaviour founded on people's perception of what is expected of them. In the meanwhile, descriptive norms are social pressures exerted from the observed behaviour of others (Larimer, Turner , Mallett, & Geisner, 2004).

Subjective norms, also associated with social norm or social influence, is defined as the degree to which individuals of a social network influence one another's behaviour in order to fit in the behavioural patterns pre-established in the community (Venkatesh & Brown, 2001).

The subjective norms' variable is strongly tied to the theory of planned behaviour (TPB) and theory of reasoned action (TRA),both of which help in predicting attitude to behaviour through the intervention of variables, for example, subjective norms (Tarkiainen & Sundqvist, 2005).

4.3.1.2 Subjective norms' relationship with Attitude towards UGC use

Han, Hsu and Sheu. (2010) demonstrate that there is a strong causal effect between subjective norms and attitude. Additionally, Park and Smith (2007) also demonstrated in their study on organ donation, the existence of an interaction between attitude toward a behaviour and subjective norms. In fact, it was found that subjective norms has a moderating effect on attitude towards behaviour.

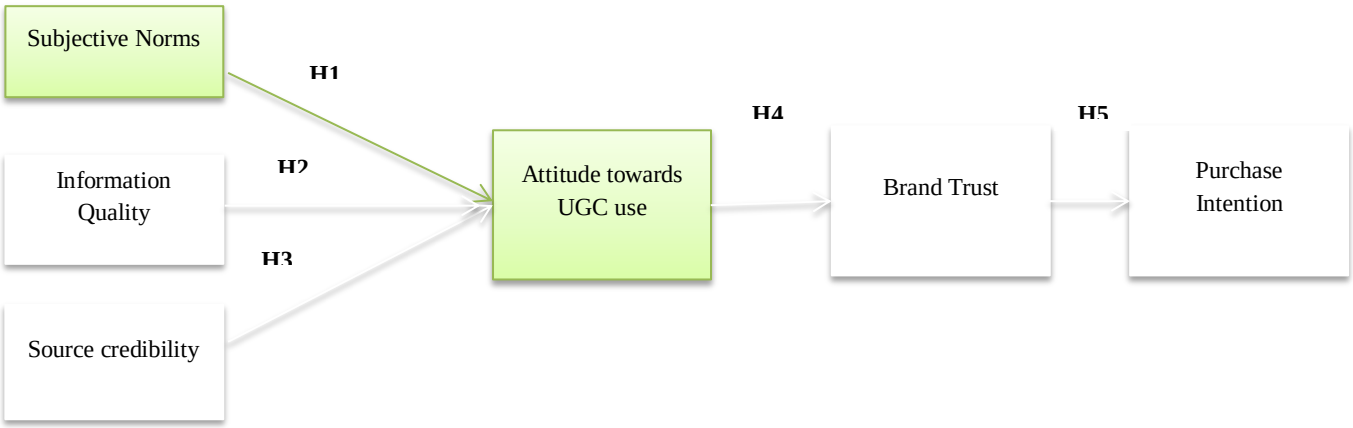


Figure 4. 2 Subjective norms' relationship with Attitude towards UGC use

H1: There is a positive relationship between Subjective Norms and Attitude towards UGC use.

4.3.2 Information quality

Information quality is an independent variable in this study's model for which a hypothesis justifying a positive relationship with attitude towards use of user-generated content is to be verified.

4.3.2.1 Information quality as a variable

Literature on information system describes information quality based on credibility, timeliness, sufficiency, understand ability and objectivity (Negash, Ryanb, & Igbariab, 2003). Information

or argument quality aims at using effective persuasion by delivering consistent, powerful and easy-to-understand messages while being objective. Messages delivered in such a manner are more effective with a stronger impact than weak subjective and emotional messages (Lee, Park, & Han, 2008). Information quality alludes to the strength of an argument (Chu & Kamal, 2008) rooted in an informational message, with the aim of persuading information seekers and receivers.

Information quality is a predictor variable in the information acceptance model (IAM) influencing directly on behaviour intention through the perception of the usefulness of a product or a brand.

4.3.2.2. Information quality relationship with Attitude towards UGC use

Studies have revealed an existing relationship between information quality and attitude starting with a study by Bhattacherjee and Sanford (2006). Bhattacherjee and Sanford (2006) have observed this relationship through the elaboration likelihood model. Often, the theory of Elaboration likelihood is referred to for explaining the connection between argument quality and attitude as well as belief change. Bhattacherjee and Sanford (2006) recognise that the quality of an argument can improve a user's attitude toward the acceptance and use of information technology. Messages well expressed and articulated, communicating useful and reliable information about the use of a system, may encourage usage of the system.

Other studies, such as Petty and Wegener (2014), exploring the idea of a relationship between information quality and attitude were conducted. The results of that study proved a positive relationship between these two variables of interests.

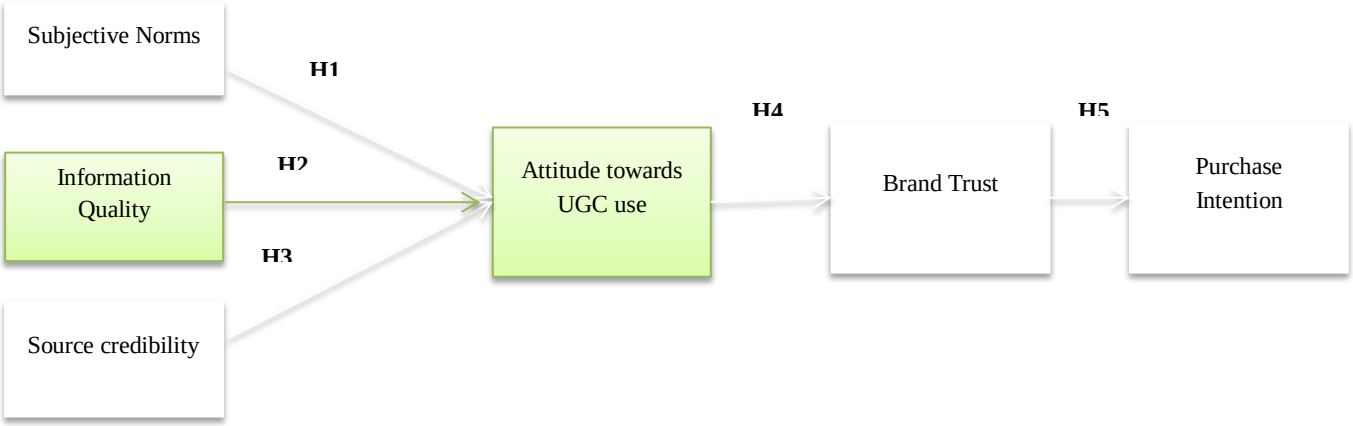


Figure 4. 3 Information quality relationship with Attitude towards UGC use

H2: There is a positive relationship between information quality and Attitude towards UGC use.

4.3.3 Source credibility

Source Credibility is identified as an independent variable in this study based on the literature provided in the previous section. It is said of this variable that it may influence attitude towards use of user-generated content as well. This hypothesis is illustrated in the research model and will be tested.

4.3.3.1 Source credibility as a variable

Bhattacherjee and Sanford (2006) also provided some background research on source credibility which is said to fall under peripheral cues relating to the source of a message. Peripheral cues falls under literature on ELM and covers source credibility, along with number of messages, source likeability and number of messages' sources. Source credibility is however the most frequently used cue. It is defined based on the extent to which an information recipient perceives a source of information as being competent, believable and trustworthy (Metzger & Flanagin, 2013).

4.3.3.2 Source credibility relationship with Attitude towards UGC use

As much as ELM theory illustrates relationship between argument quality and attitude, it also describes the relationship between source credibility and attitude. Source credibility can directly influence users' attitude and perceived usefulness of new technology and systems, as mentioned by Bhattacherjee and Sanford (2006) once again. The positive effect of source credibility increases when recommendations to use a system come from a recognised and trusted expert or source.

In the same development, Wu and Wang (2011) also maintain that a positive message with a higher source credibility results in a better attitude and a lower source credibility results in a negative attitude with regard to techonology such as eWOM or UGC.

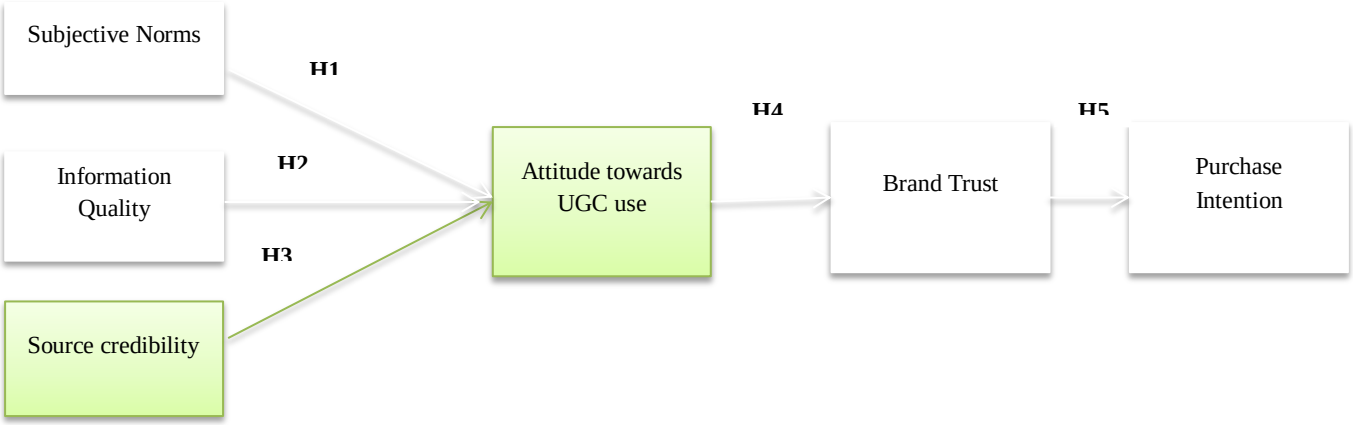


Figure 4. 4 Source credibility relationship with Attitude towards UGC use

H3: There is a positive relationship between source credibility and Attitude towards UGC use.

4.3.4 Attitude towards UGC use

In this study, attitude is the tendency for an end-user to react positively or negatively toward the recommended usage of UGC for decision making.

4.3.4.1 Attitude towards UGC use as a variable

Daugherty, Eastin and Bright , (2008) studied consumers' motivation to create user-generated content, but this research aims at understanding the motivation behind consuming or using UGC to make a decision. Attitude is shaped based on factors drawn from the ELM such as source credibility and argument quality. Trust is an element resulting from the level of credibility a source perceived, the perceived quality of an argument or the behaviour of others (Filieri, Alguezaui, & McLeay, 2015). On the other hand, according to (Giovannini , Ferreira, Jorge, & Ferreira, 2015) trust is an antecedent to attitude. Giovannini et al. (2015) also claims that there is an existing positive relationship between trust and intention but the study has not tested the relationship between attitude and trust suggested by this paper. Indeed, there has not been sufficient research done on the influence of attitude on trust.

4.3.4.2 Attitude towards UGC use relationship with brand trust

As mentioned, attitude can be fashioned through consumers' perceived source credibility or quality of argument shared by others on a brand. Also, it was found that developed trust in a brand or product will positively affect attitude. However this study will try to demonstrate that attitude, under some circumstances, can influence the level of trust in a brand as suggested by a few studies (Jung, Soohyun, & Soyoung, 2014). Hence, based on the attitude towards UGC that is assumed not only to be formed by the credibility of the source or the quality of the information share, but also by what is said, accepted or believed online in an individual's social environment, an individual can be expected to develop trust in a brand.

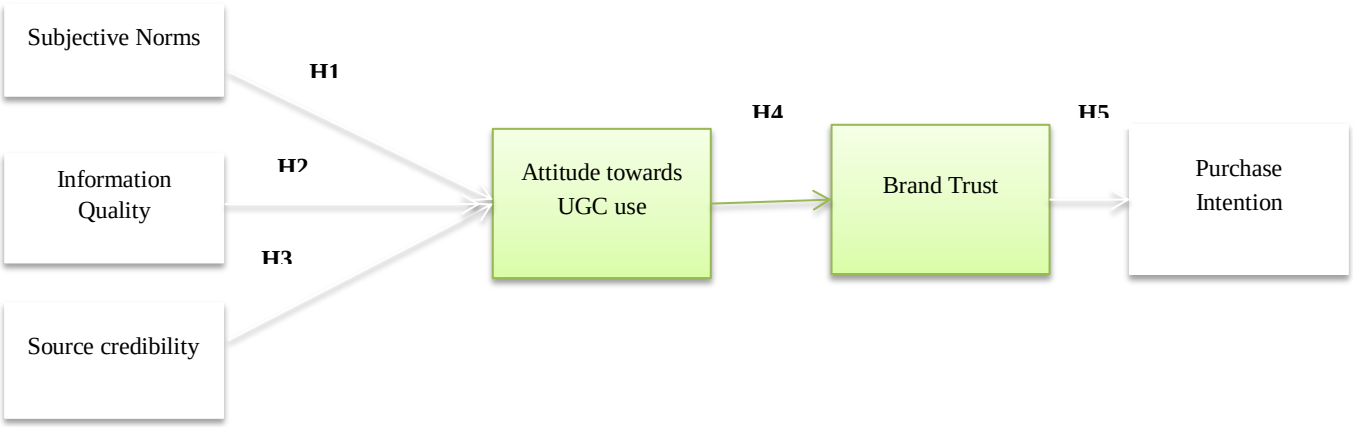


Figure 4. 5 Attitude towards UGC use relationship with brand trust

H4: There is a positive relationship between Attitude towards UGC use and Brand Trust.

4.3.5 Brand trust

According to Matzler, Grabner-Kräuter and Bidmon (2006) brand trust is crucial for a healthy relationship between customers and the brand. The authors also define brand trust as the the customers' willingness to rely on the brand's ability to deliver on its acclaimed functions. This section will further explore brand trust as a variable with an influence, not on brand loyalty as suggested by Matzler et al (2006) but, rather, on purchase intention.

4.3.5.1 Brand trust as a variable

Studies have revealed that brand trust is a significant element to acknowledge when building strong brands and brand loyalty (Mosavi & Kenarehfard, 2013). In addition, it is argued that brand trust is enhanced by social media content and online brand communities (Laroche , Habibi, Richard & Sankaranarayanan, 2012). Thus, consumers develop brand trust based on their perception of the content online which shapes their attitude, dependent upon which their trust in a brand can either increase or decrease.

The diagram below reflects the relationship between Attitude towards UGC use and Brand Trust that was alluded to in previous sections, however it also highlights a relationship between

brand trust and purchase intention with brand trust being the independent variable and purchase intention the dependent variable.

4.3.5.2 Brand trust relationship with Purchase intention

Cheng, Rhodes and Lok (2015) portray Brand trust as a mediating variable between online customer reviews and willingness to buy which also stands for purchase intention. Furthermore, Delgado-Ballester, Munuera-Aleman and Yagüe-Guillen (2003) also explain that ultimately brand trust will lead to customer loyalty. Nevertheless, in the Cheng, Rhodes and Lok (2015) study, loyalty is only develped from at least one purchase therefore it can be explained that brand trust has a direct relationship with purchase intention. The results of Cheng et al. (2015) confirmed the hypothesis that a high trust level will lead to a high purchase intention. Similarly for this study, a hypotheisis is formulated as follow::

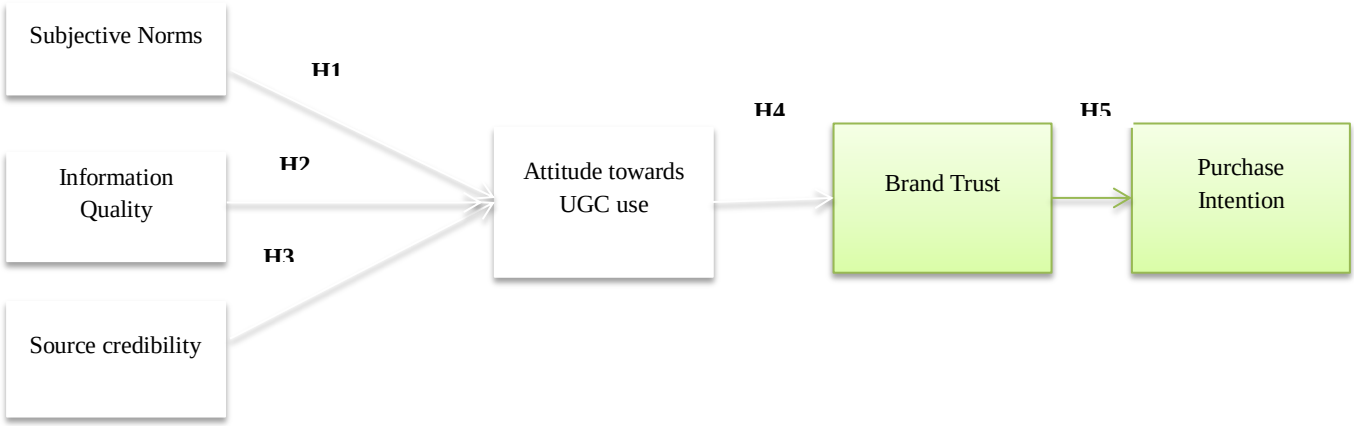


Figure 4. 6 Brand trust relationship with Purchase intention

H5: There is a positive relationship between Brand Trust and Purchase Intention.

4.3.6 Purchase Intention

Purchase intention is the final variable for this model and is considered to be the outcome variable. Purchase intention is directly translated into the purchase intention execution leading

to the purchase of a brand product and, more precisely, the purchase of an electronic product in the context of this study (Anderson, Knight, Pookulanga, & Josiam, 2014).

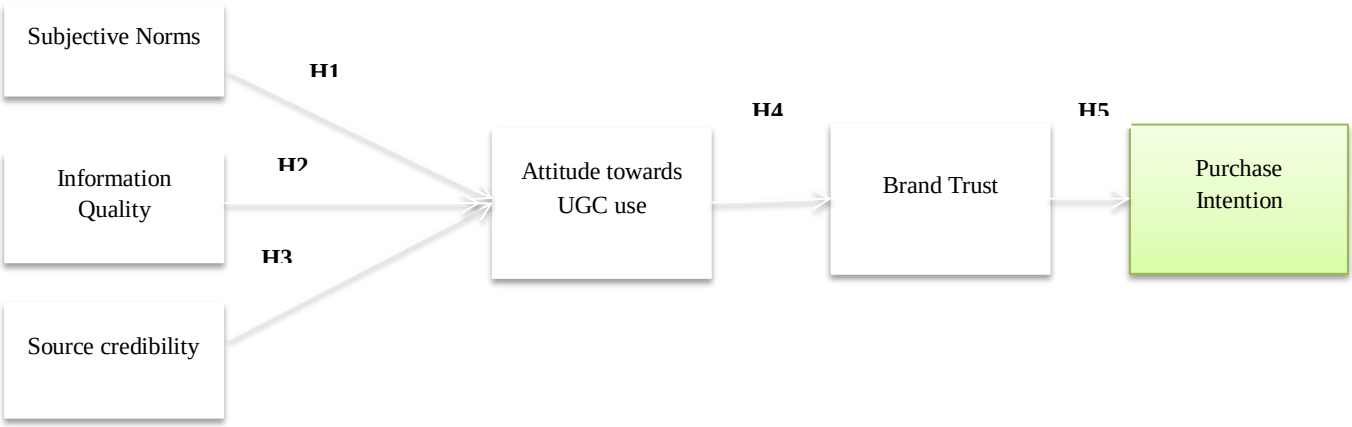


Figure 4. 7 Purchase intention

4.4 Conclusion

This chapter consisted of conceptualising the model on which this research is based. This was achieved by revisiting literature explaining the effect of one variable on another one. From there, hypotheses were formulated. Each hypothesis will then be verified in Chapters 6 and 7. Nevertheless, the analysis of the data, the selected research design and methodology will be identified in Chapter 5.

Chapter 5 Research design and Methodology

5.1 Introduction

Chapter 1 section 1.10 introduced briefly the selected research design and methodology but this chapter will elaborate more on the research design and will give details about the methodology for the study in light of the conceptual model proposed.

The aim for the research methodology is to describe the method as well as procedures involved in collecting and analysing the information collected. The results of the analysis will be used to meet the objectives set for the study and eventually solve the research problem raised by the study (McDaniel & Gates, 2013). For the purpose of this chapter and to provide a clear breakdown of the methodology process, the research process suggested by Burns and Bush (2014) will be applied. This designated process consist of eleven steps: defining marketing research need for the topic, identifying and formulate the problem, determining the research objectives, developing the research design, identifying information type and sources, determining the methods of accessing data, designing data collection forms, determining the sample size and plan, collecting the data, analysing the data and finalise reporting.

5.2 The marketing Research Process

The marketing research process is a methodical guideline used to collect, analyse and interpret data in the most comprehensive manner. Figure 5.1 below illustrate the different steps of the marketing research process:



Figure 5. 1 The marketing research Process (Bush & Burns, 2014)

Each steps of the process will be explained in details in relation to its application in the study. Hence, the first step to be discussed is: Defining the need for marketing research.

5.2.1 Step 1: The need for marketing research

A need for marketing research applies when entities need to make a strategic decision but the information available is very limited. With the rise of digital platforms and the ease of access through the use of electronic with advanced technology, marketers can no longer adopt a "one-size-fits all" approach to marketing (Dicey, 2016). Brands need to understand what consumers want and think about their products so that they can engage with consumers and cut through the clutter by giving consumers something that respond to their needs (Dicey, 2016). Furthermore, brands should aim to cultivate consumers' trust and purchase intention by delivering value to consumers consistently. This will be achieved with a greater knowledge and understanding of consumers.

Once the research need has been established and justified, the next step aims at identifying and formulate the problem to solve.

5.2.2 Step 2: Identify and formulate the problem

Chapter 1 section 4 provided an in-depth discussion and definition of the research problem to which is critical to the success of the research process. The problem can be summarized by a lack of literature and knowledge in South Africa when it comes to user-generated content in relation to electronic product usage. The problem identified is mainly characterised by the following:

- User-generated content is growing extensively as a marketing topic but is not yet fully understood by marketers due to limited research (Dennhardt, 2014). Hence, for instance, not much on how well consumers adapt to content marketing in SA or how they perceive it, whether they deal with brands' online-generated content or user-generated content.

- Not sufficient research explain directly how consumers can be influenced by user-created online content in their decision- making process.
- No clear indication to brands in South Africa on how content marketing should be used because of a limited knowledge on the topic (Naser, 2014).

The next step consist of the marketing research process consist of determining the research objectives for this study.

5.2.3 Step 3: Determine the research objectives

Research objectives serve to guide the researcher to what needs to be achieved (Hair & Lukas, 2014). In achieving the objectives the researcher will also be able to solve the problem stated in Chapter 1 section 1.4. The study recognise two set of objectives: theoretical and empirical objectives as explained below.

5.2.3.1 Theoretical objectives

- To review literature on Social influence.
- To review literature on Information quality.
- To review literature on Information credibility.
- To review literature on Content marketing, more specifically User-generated content.
- To review literature on Brand trust.
- To review literature on Purchase intention.

5.2.3.2 Empirical objectives

- To investigate the relationship between information credibility and User-Generated Content (UGC).
- To investigate the relationship between Social Influence and UGC.
- To investigate the relationship between Information quality and UGC.
- To investigate the relationship between UGC and Brand Trust.
- To investigate the relationship between Brand Trust and Purchase Intention.

From the objectives laid out in this section of the research process and as referred into Chapter 1, the hypotheses for the study are identified as follow:

H1: There is a positive relationship between Subjective Norms and Attitude towards UGC use.

H2: There is a positive relationship between information quality and Attitude towards UGC use.

H3: There is a positive relationship between source credibility and Attitude towards UGC use.

H4: There is a positive relationship between Attitude towards UGC use and Brand Trust.

H5: There is a positive relationship between Brand Trust and Purchase Intention.

After having reiterated the objectives and hypotheses for the study, it is required to develop the research design for the study in the section to follow represented by Step 4 of the research process.

5.3.4 Step 4: Develop the research design

5.3.4.1 Research philosophy

A research philosophy has as its purpose to set the context for a researcher's study on social phenomena. Exploring a research philosophy is important to refine the research methodology hence clarifying strategies to be used (Crossan, 2003). This implies defining the types of evidence gathered, the sources of the data, the way it will be interpreted and published to answer the questions addressed in the study. Research philosophy can be analysed based on epistemological, ontological and axiological views (Saunders, Lewis, & Thornhill, 2009). However, for the sake of this study only the epistemology and ontology of the research will be discussed.

Epistemology consists of identifying the nature of knowledge and is mainly comprised of positivism and interpretivism philosophies. The differences between these two epistemologies were distinguished by (Wilson, 2014) as follow:

Interpretivism epistemology involves observations that are subjective in nature and qualitative. In this case, the researcher aims to understand societies surrounding the individual. It implies that the researcher is highly involved with the respondent in conducting the research. It suggests an inductive approach to research which entails that research is carried out from observations to the conceptualisation of theories.

Positivism research suggests that the researcher is independent from the study, which means that the researcher does not influence the respondents' answers and adopts an objective view.

In addition it also assumes that the researcher follows a deductive approach because of its scientific nature implied by the positivist philosophy adopted. A deductive approach signifies that theories and hypotheses are identified, developed and tested (Saunders, Lewis, & Thornhill, 2009). Thus, this epistemology justifies the use of a quantitative study rather than a qualitative study for this research.

Ontology is concerned with the nature of reality as to whether it is objective or rather subjective (Saunders, Lewis, & Thornhill, 2009). Positivists claim that there is only one reality that can be identified and measured. This describes positivists as being objective in handling research tasks. On the other hand, interpretivists assert that many realities exist and can be influenced by the individual's environment, experience, perception and interactions with the researcher (Ponterotto, 2005). This statement suggests that interpretivists carry out research from a subjective point of view.

5.3.4.2 Quantitative and Qualitative

For the purpose of this study, the philosophy of the research will be identified as positivist and objective suggesting a quantitative approach study rather than qualitative approach. Wyse (2011) states that quantitative research is used when a problem needs to be measured or for problem solving whereas qualitative research is used to understand an individual opinion. Quantitative research method gathers, analyses, interprets and presents information in a numerical form as opposed to narrating information (Teddlie & Tashakkori, 2009).

5.3.4.3 Research design

McDaniel and Gates (2013) explain that there are three main types of research design namely: descriptive research, causal research and exploratory research.

- Descriptive research answers "Who?" "What?" "When?" "Where?" and "How?" questions and contribute to understanding the market situation including the consumers by giving insights into the market segment (Hair et al.2013).
- Causal research main purpose is to identify cause-and-effect relationship showing that one event cause another one to occur.

- Exploratory research aims at clarifying ambiguous situation or put in evidence ideas that may possibly lead to opportunities in the case of new product development for instance (Babin & Zikmund, 2015).

Compared to Causal and exploratory research, Descriptive research is predominantly used to describe consumers' attitude and intentions raised in the research problem like in the case of this study (McDaniel and Gates, 2013). Descriptive research was used to understand the influence of User-Generated Content on brand trust, developed through consumers' attitude towards UGC, and purchase intention.

After, developing the research design in step 4, Step 5 will highlight the type of information and sources used to reach the objectives of the paper.

5.3.5 Step 5: Identify information type and sources

For the purpose of this study, primary data was collected through questionnaires but also secondary data found in online journal articles and books to form the basis of the literature and background knowledge of the study. Secondary data was collected to provide a background for the research problem while Primary data was directly collected from the selected population sample and contributed to solve the research problem (Zikmund & Babin, 2013).

The type of information and sources used for this research are both Primary and Secondary as demonstrated in Step 5. Step 6 will elaborate next on the method used to access data from the sample.

5.3.6 Step 6: Determine methods of accessing data

The mode of distribution for the questionnaire was firstly through self-administered questionnaires, because of the nature of the research, and secondly through online survey for

convenience. A total of 405 questionnaires were distributed, 382 were collected but only 330 were usable.

Questionnaires were handed out by the researcher and her assistant to participants on the Witwatersrand University and Monash University campuses as well as off campus such as in public areas of Johannesburg and in offices. Each potential participant was informed verbally but also in a letter about the purpose of the study and their right to withdraw from the study at any given time. Therefore each respondent engaged voluntarily in the research.

Now that the data collection method has been specified, the next step will consist of designing the data collection form.

5.3.7 Step 7: Design Data collection form

5.3.7.1 Questionnaire

Respondents for this study will be males and females in Johannesburg, having access to the internet and being exposed to online marketing strategies such as content marketing. The criteria used for respondents' demographics were highlighted in Section A of the questionnaire.

Section A deals with respondents' demographic information and consists of 4 instruments namely: 1) Gender; 2) Age; 3) Occupation and 4) Income. Section B of the questionnaire will test how respondents' responses to each variable contribute to a successful online content strategy to drive purchase intention. Section B variables consist of 41 statements divided according to variables: 1) Subjective norms; 2) Information Quality; 3) Source Credibility; 4) Attitude towards UGC use; 5) Brand Trust and 6) Purchase intention.

5.3.7.2 Measurement instrument and scale

The Measurement instrument was designed from literature drawn in relation to the identified constructs. The scale was adopted from similar studies. Questionnaires were distributed physically and through an online process. Before proceeding with the analysis, a pilot study was run among a sample size of 50 participants in order to test the reliability of instruments selected and to get insight into any potential errors in the instruments.

The instrument scale used for this research is a five point Likert scale rated from 1 to 5 where (1) stands for Strongly agree, (2) for Agree, (3) for Neutral, (4) for Disagree and finally (5) Strongly disagree. Questions on demographic variables were adapted from (Straughan & Roberts, 1999). Below are the instruments used for each variable tested in Section B:

- Subjective norms instruments were adapted from Glass and Li (2010):

Table 5. 1 Subjective norms measuring instruments

	1	2	3	4	5
My peers think I should use UGC (social networks, online reviews, websites, blogs etc…) to decide whether or not to purchase an electronic product e.g Cell phones					
People who are important to me would think that I should use UGC when I intend to buy a Cell phone					
People who influence me think I should use UGC for purchase intention					
Many people I communicate with use UGC to make decisions					
Of the people I communicate with regularly many use UGC					
The people I communicate with at work or school will continue to use UGC in the future to make decisions					

- Information quality and source credibility were adopted from Cheung, Lee, and Rabjohn, (2008):

Table 5. 2 Information quality measuring instruments

	1	2	3	4	5
The comments of others online about electronic products are relevant					
The online comments about electronic products are appropriate					
The online comments for electronics are applicable					
The comments online are current					
The comments online are timely					
The comments online are up-to-date					
The comments online are accurate					
The comments online are correct					
The comments online are reliable					
The comments online sufficiently complete my Needs					
The comments online include all necessary Values					
The comments online cover your needs					
The comments online have sufficient breadth and depth					

Table 5. 3 Source credibility measuring instruments

	1	2	3	4	5
I believe that people who left comments online are knowledgeable in evaluating quality of electronics					
People who left comments online are experts in evaluating quality of electronics					
People who left comments online are trustworthy					
People who left comments online are reliable					

- The attitude toward use of user-generated content will be measured by instruments adapted from Ayeh, Au and Law (2013):

Table 5. 4 Attitude toward use of user-generated content measuring instruments

	1	2	3	4	5
Using others online shared content to assist purchase intention and decision making is good					
Using others online shared content is pleasant					
I have a positive attitude toward user-generated content					
It is wise to use or refer to online shared content for decision making					
I have a favourable opinion to the use of online user content to make a decision					

- Brand trust items were inspired by Soong, Kao and Juang (2011):

Table 5. 5 Brand trust measuring instruments

	1	2	3	4	5
Based on online content shared, that brand is to have a guarantee					
Based on online content shared, that brand is very dependable.					
Based on online content shared, that brand is worth trusting.					
Based on online content shared, that brand has a good reputation.					
Based on online content shared, that brand has a good public praise in the industry.					
Based on online content shared, that brand sincerely concerns my need and rights.					
Based on online content shared, that brand is very famous.					
Based on online content shared, the product quality of that brand is stable.					
Based on online content shared, I have confidence in that brand.					
Based on online content shared, by whole consideration I trust that brand.					

- Purchase intention measuring instruments were provided from Ling, Chai and Piew (2010).

Table 5. 6 Purchase intention measuring instruments

	1	2	3	4	5
Based on the content shared about the electronic product it is likely that I will transact with this brand in the near future.					
Given the chance, I intend to use this brand					
Given the chance, I predict that I should use this brand in the future.					

After designing the questionnaire for the collection of the data, the sample and the sample size will be drawn based on a sample plan framework discussed in Step 8.

5.3.8 Step 8: Determine sample plan and size

This section of the chapter will give an insight on the sampling design approach used. Hair, Wolfinbarger, Bush and Ortinau (2013) suggest a sample plan as a framework to determine the target population, the sample frame, the sample units, the sampling elements, the sampling method and lastly the actual sample size.

Table 5. 7 Sample Plan

Target population	All consumers of electronic device, male like females, in Johannesburg, with access to the internet, will constitute the population for this research.
Sample frame	All consumers of electronic device, between the ages of 18 and above living in

	Johannesburg who access online shared information for electronic product purchase decision making.
Sample units	Individual consumers, in Johannesburg with access to information shared online about an electronic product online for the purpose of decision making process.
Sampling element	Consumers of electronic products with access to online information over the past year.
Sample size	Sample size is 400 individuals, including both male and female respondents.
Sampling method	Non-probability sampling: Convenience sampling.

5.3.8.1 Target population

It is important for researchers to identify the population from which a sample will be selected in order to focus the study and draw a conclusion from the findings. Focusing on a sample allows researchers to be more time efficient and cost efficient with regards to the research.

In this paper, all consumers of electronic device, male like females, living in Johannesburg, with access to the internet, will constitute the population for this research. The study will be limited to the Johannesburg demographic because of limited resources in time and in finance despite being the economic hub of the republic of South Africa (UJUH, 2013) with the greatest level of internet access in the country (Holmes, 2014) also reflecting an increasing consumption of electronic technology such as tablets (UJUH, 2013).

5.3.8.2 Sample units

The sampling unit refers to the elements or individuals available at the time of the sampling process (Hair et al. 2013). Hence, Individual consumers, in Johannesburg with access to information shared online about an electronic product online for the purpose of decision making process.

5.3.8.3 Sampling frame

The selected sample will be drawn from all consumers of electronic device, male and female, between the ages of 18 and above living in Johannesburg who access online shared information for electronic product purchase decision making.

5.3.8.4 Sampling elements

Sampling elements is described in this study as consumers of electronic products with access to online information over the past year.

5.3.8.5 Sample size

The sample size was determined through the use of software called Raosoft (2004). With an estimate of 8million individuals in Johannesburg (Statistics South Africa, 2015), combining both the City of Johannesburg and Ekurhuleni municipalities and with a 5.66% margin of error, the size of the sample will be of at least 385 males and females. However, to account for errors from respondents, the sample size will be 400 individuals, including both male and female respondents.

5.3.8.6 Sampling method

Sampling technique concerns the way a sample will be selected. Different techniques like random sampling, stratified sampling, systematic sampling, convenience sampling, quota sampling and snowball sampling exist (StatPac, 2014). Convenience sampling or non-probability sampling is based on the ease of gaining data, meaning that the research will gather data from individuals in the surroundings (Wong et al., 2014). For the sake of this study, convenience sampling was used over random sampling. Random sampling or probability sampling is a data collection method that allows each individual of a given population, selected at random, to undergo or participate in a study (Human Rights Data Analysis Group, 2013). Even though this method might ensure more accuracy it is more time consuming compared to Convenience sampling. Also due to a lack of a list or a database to select respondent from hence the researcher had to consider a non-probability method such as convenience sampling.

Step 8 provided of the sampling process which assisted in determining the sample and the required size for this research. Step 9 will now describe how data was collected.

5.3.9 Step 9: Collect the data

This step deals with the process of gathering data by (Burns & Bush, 2014) from different areas around Johannesburg by distributing questionnaire. Data was collect by the researcher who was assisted by an assistant. Data was collected at Witwatersrand University, University of Monash South Africa, Sandton City, Rivers Church, Clearwater Mall, Fourways and EastGate. The researcher's assistant was selected as an honour student who had a basic understanding of research methodology. Research assistant was trained by the researcher for potential questions asked by respondents and the approach to adopt in dealing with respondents. Research assistant

was aware of the ethical consideration, as per section 5.3.9.2 to highlight through the entire process and was fully aware of the research method to follow.

5.3.9.1 Sampling error

During the sampling process, potential errors or bias may arise. This is qualified as sampling error (Burns & Bush, 2010) which can either be qualified under systematic or random sampling error. Systematic errors alludes to issues encountered in the design or execution of the research including sampling process and the data collection process.Random sampling errors are due factors may be reflected by the inadequacy of the respondent to take part into the research and represent justly the population of interest (Babin & Zikmund, 2015). In this study, a large sample size reduced the risk of sampling errors. In addition, the research collected data in different areas at different time to ensure that the sample represents the target population as much as possible.

5.3.9.2 Ethics consideration

In order to run this research, ethical consideration needs to be taken into account. The research has to be authorised by an ethics committee. This proposal has to be submitted to an ethics committee, along with a questionnaire, a signed sample consent form and an ethics clearance form signed by the researcher and her supervisor for approval.

The research will carry on only after the ethics committee has given its final approval. From there, questionnaires will be handed to respondents who agree to take part in the research. None of the respondents' identities will be revealed and the information provided in the questionnaire

will only be used for academic purposes. This statement will be made in a letter attached to the questionnaire.

Once the data is collected it has to go through and editing process and be analysed which is described in step 10.

5.3.10 Step 10: Analyse data

5.3.10.1 Editing and data coding

Once the data collection process was achieved, this same data was captured on Excel. A cleaning process was operated were incoherent and incomplete questionnaires were removed for the data set to be clear and accurate. This will enhance the quality of the outputs obtained from the analysis. There was a total of 382 questionnaires collected instead of 400 as indicated in the sampling design of this study. This is explained by the limitation in resources, a poor online response and limited time. Following the editing process, there was a total of 330 questionnaires left. Out of all questionnaires collected, 52 were unusable due to incompleteness and inaccuracy.

The next step was to code the data where each variable and each item under it was abbreviated and numbered using Statistical Package for the Social Sciences (SPSS) in order to facilitate the analysis of the data. The table below can be used as an illustration of how the data is coded.

Table 5. 8 Data coding

Variables	Abbreviation (number of items)
Subjective Norms	SN (1-6)
Information Quality	IQ (1-13)
Source credibility	SC (1- 4)

Attitude toward UGC use	ATT (1-5)
Brand trust	BT (1-10)
Purchase Intention	PT (1-3)

5.3.10.2 Pilot study

A sample of 50 individual respondents served as a base to conduct the pilot study. This was done to assess the reliability of the questionnaire and therefore see if this questionnaire can be used effectively for this study. The table below represents the output of the pilot study.

Table 5. 9 Pilot Study

Constructs	Cronbach`s Alpha
Subjective Norms (SI)	0.818
Information Quality (IQ)	0.766
Source credibility (SC)	0.781
Attitude toward UGC use (ATT)	0.765
Brand trust (BT)	0.755
Purchase Intention (PI)	0.742
Total Cronbach's Alpha of all items used	0.803

Based on research, a Cronbach Alpha equal to or greater than 0.7 is acceptable (Tavakol & Dennick, 2011). It can be said that the pilot study for this paper was successful as, having all variables Cronbach's alpha greater than 0.7, the total Cronbach's Alpha of all items used in the questionnaire was 0.803 which is greater than 0.7 meaning that the instruments used in this questionnaire are reliable and that the instrument used is strongly reliable for this study.

Hence, it was verified that the selected scales in this paper are reliably representing the variables they are meant to measure.

5.3.10.3 Data analysis tests

In order to obtain the desired results for the study in relation to the objectives a few tests have to be performed using the data collected.

5.3.10.3.1 Descriptive statistics

Descriptive statistics are employed to describe the selected sample and organise the data collected in a comprehensive way using frequencies tables and charts (Gravetter & Wallnau, 2013).

5.3.10.3.2 Reliability and validity analysis

Reliability analysis serves to assess the degree of reliability or consistency obtained through the use of the questionnaire. It will be measured using Cronbach's Alpha and Average Value Extracted (AVE).

Validity is the degree to which a measuring instrument represents a construct accordingly (Malhotra and Birks, 2007). In this study Validity will be assessed through the use of convergent validity and discriminant validity.

5.3.10.3.3 Structural equation modelling

Structural equation modelling (SEM) is a data analysis method used in market research to verify the theory supporting linear and causal proposed model (Haenlein & Kaplan, 2004).

Also, SEM facilitates marketers' examination of existing relationships amongst variables of interests and allocates resources to improve customer experience (Wong, 2013).

When it comes to selecting Structural equation modelling approaches, there are two main approaches to select from: The Covariance based approach and the Component based approach. The Covariance based approach uses tools such LISREL, AMOS M PLus (Kline, 2015). Smart PLS on the other hand, is a tool used for a component based approach (Urbach & Ahlemann, 2010). Wong (2013) suggests that SEM can either be approached through the covariance based approach using the Analysis of Moment Structures AMOS or through the analysis of variance known as Partial Least Square using Smart-PLS.

The component based approach tool Smart-PLS is used in this study over the covariance based approach tool, Amos. This is primarily justified by the nature of the sample taking into account that Amos is more sensitive to sample size which can affect the model and hypotheses developed (Hair, Ringle & Sarstedt, 2011). Hence, to use Amos instead of Smart PLS the researcher would have needed to select a greater sample size. In addition, it is recommended to use a component based approach when the structural model is complex in such that it represents many constructs with many indicators (Hair, Ringle & Sarstedt, 2011) which applies to this study. Wong (2013) describes that SEM is composed of two distinguished "sub-models" known as the inner model and outer model. Which can be identified in this research study's model. The inner model is said to specify relationships between dependent and independent latent variables. On the other side, the outer model justifies the relationship between latent variables and their relevant indicators.

The selection of a given approach influences the research outputs through the tests that are run. This paper's section on SEM describes what tests were run based on the SEM approached selected which is component based rather than covariance based. Thus only the following tests

would be relevant for this particular study: factor analysis test, goodness of fit test and the path coefficient modelling test.

- Factor analysis

Factor Analysis can either be exploratory, meaning that it is conducted to uncover relationships between each items, or confirmatory which means that it is used to confirm each items measures a certain construct (McDaniel and Gates, 2013). This will further be discussed in Chapter 6 section 6.6.1.

- Goodness-of-fit test

Goodness-of-Fit is used in Pat modelling and verifies that the model used is relevant and appropriate to this specific research study (Henseler & Sarstedt, 2013). This test's discussion is covered in 6.6.2 of Chapter 6

- Path Coefficient

Path coefficient is an extension of multi-regression analysis serves at determining the correlation between constructs and the significance (Pi , Chou, & Liao, 2013). This section is referred to in more details in Chapter 6.6.3

Following the data analysis, the researcher is required to structure the results in a research report and provide recommendations. This will be discussed in the next step.

5.3.11 Step 11: Finalise reporting

The purpose of a research report is to provide a comprehensive conclusion from the research by considering the objectives and problem to solve (Zikmund & Babin, 2013). The reporting stage will further be addressed in Chapter 6 and Chapter 7 to follow.

5.4 Conclusion

The aim of this chapter is to provide details on the processes undertaken to achieve this research successfully as well as how the research is to be conducted. This includes the choice of the research sample and measuring instruments. It was determined that the research is a positivist, quantitative and descriptive study targeting 400 random individuals in Johannesburg. To collect the data, a 5 Likert scale questionnaire was self-administrated to each respondent both online and offline. Also the result of a pilot study based on 50 respondents revealed a positive level of reliability of the instrument used.

Chapter 6: Research analysis

6.1 Introduction

Chapter 6 aims to explain the research analysis process that follows the data collection discussed in the previous section. The research analysis will consist of analysing the frequencies, completion of a factor analysis, achieving a reliability analysis, description of custom tables, means and standard deviation results and lastly, realising a SEM through the use of Smart PLS.

6.2 Descriptive statistics: Frequencies

This section serves to profile respondents according to their demographic information using the frequency analysis on SPSS. The first demographic information to be analysed is gender followed by age, occupation and finally income.

6.2.1 Gender

Table 6. 1 Gender of respondents

What is your Gender?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	134	40.6	40.6	40.6
	Female	196	59.4	59.4	100.0
	Total	330	100.0	100.0	

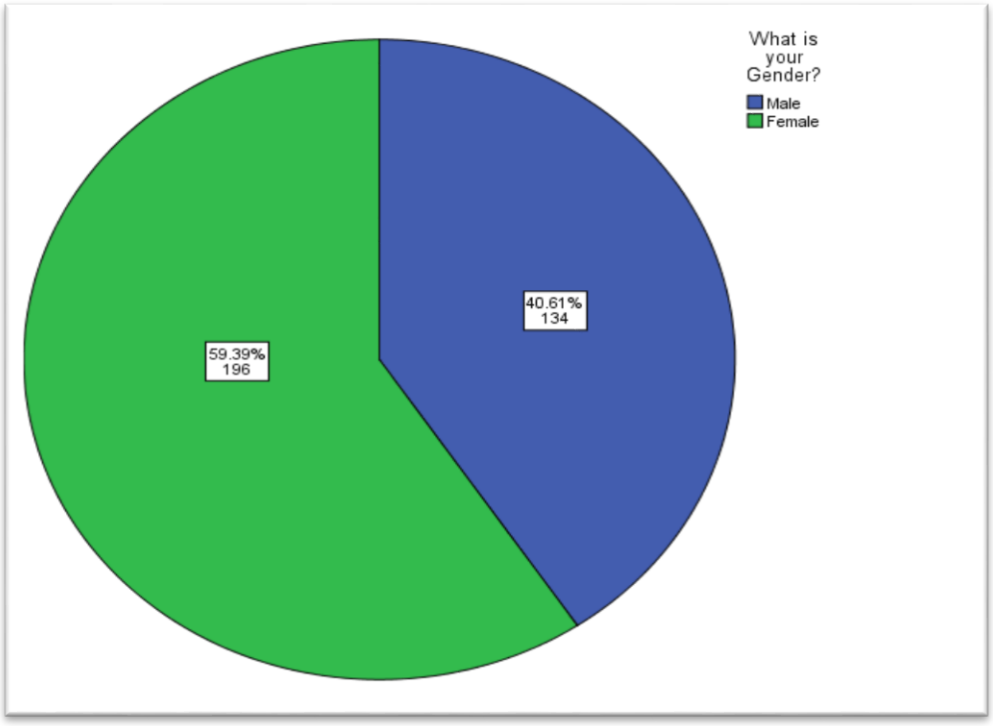


Figure 6. 1 Gender of respondents

The diagram and table, shown above, represent the gender split of respondents involved in this study. From the data collected, more females than males took part in the research: 40.61% of the participants are male and 59.39% are female.

6.2.2 Age group

The results below indicate that 39.1% of respondents are between the age of 18 and 24, 33.6% of the respondents are between the age of 25and 34, 14.8% of them are between 35 and 44 years old, only 7.3 % are between the age of 45and 54. Lastly, respondents 55 years and older only represent 5.2% of the total number of respondents.

Table 6. 2 Age Group

Which age group do you belong to?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-24 years	129	39.1	39.1	39.1
	25-34 years	111	33.6	33.6	72.7
	35-44 years	49	14.8	14.8	87.6
	45-54 years	24	7.3	7.3	94.8
	55 years and over	17	5.2	5.2	100.0
	Total	330	100.0	100.0	

6.2.3 Occupation

Students represent 43.9% of all participants. Unemployed respondents are the least represented in terms of occupation with 5.5%.

Table 6. 3 Occupation

What is your current occupation?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Student	145	43.9	43.9	43.9
	Employee	126	38.2	38.2	82.1
	Self-Employed	41	12.4	12.4	94.5
	Unemployed	18	5.5	5.5	100.0
	Total	330	100.0	100.0	

.2.4 Income

The greatest income group is that of respondents earning under R5000. They represent 35.2% of all respondents.

Table 6. 4 Income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Under R5 000	116	35.2	35.2	35.2
	5 000-9 999	65	19.7	19.7	54.8
	10 000-14 999	34	10.3	10.3	65.2
	15 000-19 999	29	8.8	8.8	73.9
	20 000-24 999	19	5.8	5.8	79.7
	25 000-29 999	14	4.2	4.2	83.9
	30 000-34 999	18	5.5	5.5	89.4
	35 000-39 999	13	3.9	3.9	93.3
	40 000-49 999	13	3.9	3.9	97.3
	50 000-54 999	4	1.2	1.2	98.5
	55 000-59 999	1	.3	.3	98.8
	65 000-69 999	1	.3	.3	99.1
	75 000-79 999	2	.6	.6	99.7
	80 000 or more	1	.3	.3	100.0
	Total	330	100.0	100.0	

6.3 Reliability Analysis

This section will serve to test the reliability of the instruments used for the study. Both Cronbach's Alpha and Average Variance Extracted (AVE) will be analysed.

Table 6. 5 Output Table

	AVE	Composite Reliability	R Square	Cronbachs Alpha	Communality	Redundancy
Attitude towards UGC use	0.706107	0.923053	0.574418	0.895552	0.706107	0.228887
Brand Trust	0.634074	0.932438	0.467209	0.916759	0.634074	0.294905
Information Quality	0.686893	0.929212		0.908218	0.686893	
Purchase Intention	0.845117	0.942420	0.507272	0.908322	0.845117	0.427525
Social Influence	0.698242	0.902136		0.854368	0.698242	
Source Credibility	0.722913	0.912545		0.872713	0.722913	

6.3.1 Cronbach's Alpha

Items' consistency is determined by using Cronbach`s alpha reliability coefficient. Cronbach`s alpha reliability coefficient ranges between 0 and 1. Matkar (2007) elaborates by supporting George and Mallery (2003) study stating that > 0.9 is excellent, > 0.8 is good, > 0.7 is acceptable, > 0.6 is questionable, > 0.5 is poor and < 0.5 is unacceptable. Thus, the greater is alpha the better it reflects a good consistency of the items within the scale guaranteeing a greater reliability of the questionnaire and the research overall. Below is the analysis of the reliability test based on the use of Cronbach's alpha function.

Table 6. 6 Cronbach's Alpha analysis

Constructs	Cronbach`s Alpha
Subjective Norms (SN)	0.853
Information Quality (IQ)	0.908
Source credibility (SC)	0.869
Attitude toward UGC use (ATT)	0.896
Brand trust (BT)	0.934
Purchase Intention (PI)	0.908
Total Cronbach's Alpha of all items used	0.895

6.3.2 Average Variance Extracted

The Average variance Extracted (AVE) estimate should underline the total amount of existing variance in the variables explaining the latent variable. Also, the Average Variance Extracted should preferably be greater than 0.5 (Nusair & Hua, 2010). AVE can be computed as follow:

> Average Variance Extracted = {(summation of the squared of factor loadings)/(summation of the squared of factor loadings) + (summation of error variances)}

Table 6.7 represents AVE estimates that are ranging between 0.634074 - 0.845117 which is greater than the minimum 0.5. Hence it can be deduced that the latent variable is well represented against the items.

6.4 Validity analysis

To investigate validity both convergent validity and discriminant validity will be analysed for the purpose of this section.

6.4.1 Convergent validity

Convergent validity describes the indicators that stand for one specific construct (Noyan & Şimşek, 2012). According to Lien & Cao (2014) the convergent validity is adequate when constructs have an average variance extracted (AVE) of at least 0.5 which applies to all six constructs.

Table 6. 7 Average Variance Extracted

Construct	Average Variance Extracted
Attitude towards UGC use	0.706107
Brand Trust	0.634074
Information Quality	0.686893
Purchase Intention	0.845117
Subjective Norms	0.698242
Source Credibility	0.722913

The above table shows that all the constructs are adequately represented by their observed variables as shown by the average variance extracted values which are all above 0.5.

6.4.2 Discriminant validity

Malhotra and Birks (2007) qualifies discriminant validity as a way of knowing if a measure correlates with the constructs or not. This can be assessed by using either Average Variance Extracted, cross-loadings or the correlation matrix.

Discriminant validity can also be verified by using cross-loadings, as represented in Table 6.8 and inter-correlation analysis. Cross-loading is a means of determining the fit between items and variables of the research as well as measuring the convergent and discriminant validity.

Table 6. 8 Cross-loadings

	Attitude towards UGC use	Brand Trust	Information Quality	Purchase Intention	Social Influence	Source Credibility
ATT1	0.832366	0.540227	0.534597	0.495496	0.490477	0.481678
ATT2	0.819249	0.586931	0.595720	0.531170	0.473422	0.512481
ATT3	0.866761	0.595848	0.539641	0.618555	0.590558	0.571971
ATT4	0.796541	0.526205	0.516081	0.490781	0.381598	0.520370
ATT5	0.883618	0.616475	0.535346	0.583148	0.515056	0.528365
BT1	0.487867	0.708556	0.360639	0.414708	0.361648	0.435210
BT2	0.607047	0.848143	0.454744	0.597750	0.458058	0.473955
BT3	0.620654	0.835797	0.509343	0.592395	0.404188	0.470115
BT4	0.614647	0.878319	0.465479	0.625069	0.425523	0.408999
BT5	0.439256	0.762829	0.406854	0.554015	0.336090	0.308809
BT6	0.546220	0.773587	0.475437	0.560520	0.455567	0.418164
BT7	0.451908	0.750578	0.380813	0.566477	0.345716	0.293325
BT8	0.555408	0.798424	0.445659	0.602317	0.441975	0.355606
IQ4	0.498576	0.491251	0.776329	0.483692	0.390663	0.425722
IQ5	0.496205	0.492708	0.767476	0.449796	0.362040	0.398982
IQ6	0.543238	0.470240	0.871058	0.410519	0.426810	0.489872
IQ7	0.602677	0.459315	0.882094	0.395078	0.390258	0.607448
IQ8	0.557693	0.414626	0.841779	0.392844	0.380558	0.559126

IQ9	0.513321	0.427981	0.827181	0.393737	0.312199	0.489376
PI1	0.612390	0.677134	0.482394	0.903658	0.539919	0.439787
PI2	0.597446	0.638215	0.442316	0.925305	0.432890	0.409791
PI3	0.580392	0.646927	0.466327	0.928742	0.473450	0.387048
SC1	0.586164	0.500942	0.569740	0.444690	0.440687	0.841813
SC2	0.538974	0.367058	0.542836	0.342803	0.407447	0.856517
SC3	0.478653	0.404291	0.450082	0.332297	0.367559	0.863474
SC4	0.501286	0.411412	0.468836	0.396586	0.301636	0.838924
SI3	0.529291	0.429007	0.426179	0.405199	0.769469	0.496722
SI4	0.492528	0.446850	0.376492	0.468859	0.884873	0.408614
SI5	0.480575	0.427625	0.368869	0.444853	0.887775	0.309711
SI6	0.446333	0.390074	0.338265	0.436192	0.793562	0.263937

If an indicator has a higher correlation with another latent variable than with its respective latent variable, the appropriateness of the model should be reconsidered (Henseler et al, 2009).

Table 6. 9 Inter-Correlation Matrix

	Attitude towards UGC use	**Brand Trust**	**Information Quality**	**Purchase Intention**	**Social Influence**	**Source Credibility**
Attitude towards UGC use	1.000000					
Brand Trust	0.683527	1.000000				
Information Quality	0.647845	0.552209	1.000000			
Purchase Intention	0.649620	0.712230	0.504981	1.000000		
Social Influence	0.586784	0.509112	0.455224	0.525801	1.000000	
Source Credibility	0.622987	0.498187	0.602031	0.449030	0.450023	1.000000

Table 6.9 testifies that discriminant validity is high since the values are less than 0.8 which is highly recommended by O'Rourke & Hatcher (2013).

6.5 Means, Standard deviation and Custom tables

The output table below represents the results from the means and standard deviation analysis as well as the custom table analysis. Based on the results below it can be observed that the means indicate an overall positive response to the variables of the study except for Source credibility. Indeed, the means for instruments used is greater than 3, nonetheless respondents' response to source credibility instruments are rather negative with a mean smaller than 3: SC2 2.82<3, SC3 2.78<3 and SC4 2.81<3.

Hence, most respondents either disagree or strongly disagree with statements made about source credibility online.

Table 6. 10 Means, Standard deviation and Custom matrix

Mean and Std deviation				Custom table		
	N	Mean	Std. Deviation	Strongly Disagree/Disagree	Neutral	Agree/Strongly Agree
SI3	330	3.31	1.092	12.60%	24.50%	25.15%
SI4	330	3.25	1.053	11.10%	34.20%	21.80%
SI5	330	3.3	1.059	10.30%	33.00%	23.20%
SI6	330	3.47	1.081	8.50%	31.80%	25.60%
IQ4	330	3.25	0.957	10.60%	38.80%	20.00%
IQ5	330	3.16	0.967	11.80%	41.50%	17.45%
IQ6	330	3.06	1.015	15.00%	37.00%	16.50%
IQ7	330	3.07	0.977	12.90%	42.40%	15.90%
IQ8	330	3.03	0.978	14.70%	40.00%	15.30%
IQ9	330	3.14	0.917	11.95%	43.30%	16.40%
SC1	330	3.07	1.078	14.70%	34.50%	18.05%
SC2	330	2.82	1.064	19.85%	34.80%	12.75%
SC3	330	2.78	0.888	18.35%	43.60%	9.85%
SC4	330	2.81	0.935	17.60%	43.60%	10.60%
ATT1	330	3.36	0.977	7.85%	38.20%	23.05%
ATT2	330	3.21	0.996	10.45%	43.00%	18.05%
ATT3	330	3.45	1.013	8.75%	27.30%	27.55%
ATT4	330	3.29	0.974	9.55%	40.60%	20.15%
ATT5	330	3.44	0.997	8.60%	33.30%	49.30%

BT1	330	3.17	1.033	13.20%	34.20%	19.70%
BT2	330	3.28	0.93	8.90%	37.90%	22.15%
BT3	330	3.34	0.913	8.15%	37.90%	22.90%
BT4	330	3.49	0.965	6.65%	32.70%	26.95%
BT5	330	3.5	0.866	5.30%	38.50%	25.45%
BT6	330	3.39	0.917	7.85%	37.90%	23.20%
BT7	330	3.49	0.971	13.30%	36.70%	25.00%
BT8	330	3.38	0.929	8.00%	35.80%	24.10%
BT9	330	3.45	0.941	7.25%	36.40%	49.10%
BT10	330	3.39	0.99	18.50%	34.50%	23.45%
PI1	330	3.5	1.02	7.85%	29.70%	27.30%
PI2	330	3.57	0.953	6.65%	28.20%	29.20%
PI3	330	3.63	1.003	6.35%	23.60%	31.85%

6.6 Structural Equation Modelling: SMART Partial Least Squares (PLS)

Structural equation modelling (SEM) consists of the two connecting development models namely, the structural model and the measurement model. The structural model also famously known as the "inner model" defines the relationship between latent constructs and unobserved variables (Suhr, 2006).

The measurement model also known as the "outer model" demonstrates the relationship between a latent construct and observed variables or indicators such as questionnaire items for a latent construct. The following factors: Cronbach's alpha reliability coefficient, the average variance extracted (AVE), and cross-loadings were calculated in order to confirm the measurement model.

Smart PLS is one of the most efficient software applications used for Partial Least Squares Structural Equation Modelling (PLS-SEM) developed by Ringle, Wende and Will (2012). However a factor analysis Test will firstly be run to understand the relationships between variables using the KMO and Bartlett's test, Total Variance Explained analysis and the Rotated Component Matrix.

6.6.1 Factor Analysis

The purpose of a factor analysis test is to justify relationships between variables and simplify them (Kline, 2014). This is done by analysing the KMO and Bartlett's Test, Total variance Explained and Rotated component matrix.

6.6.1.1 KMO and Bartlett's Test

SPSS provides two statistical measures to asses factorability of the data collected: Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy (Fatema, Azad, & Masum, 2015) with 0.6 as the minimum level to recognise a good factor analysis (Tabachnick & Fidell, 2013) and Bartlett's test of Sphericity significant at $p<0.05$ test is used to check if data is suitable for factor analysis and should be at least equal to or greater than 0.6 (Bartlett , 1950). Below is the table representing the values for KMO test with KMO 0.943> 0.6.

Table 6. 11 KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.943
Bartlett's Test of Sphericity	Approx. Chi-Square	8436.916
	Df	496
	Sig.	.000

The KMO test resulted in 0.943>0.6. Hence, it can be concluded that the data is suitable to run a factor analysis.

Bartlett's test functions as a means to confirm whether it is suitable to use the p-value which should be less than 0.05. For this specific study, the p-value, 0.000<0.05 justifies that the data used is highly suitable).

6.6.1.2 Total Variance explained

The minimum eigenvalue rule suggests that only components' eigenvalue from 1 and above should be retained (Hawi, 2013)

Table 6. 12 Total Variance Explained

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	14.859	46.434	46.434	14.859	46.434	46.434	6.058	18.933	18.933
2	2.579	8.061	54.495	2.579	8.061	54.495	4.441	13.877	32.809
3	1.842	5.758	60.252	1.842	5.758	60.252	3.497	10.929	43.738
4	1.563	4.884	65.137	1.563	4.884	65.137	3.252	10.162	53.901
5	1.088	3.399	68.536	1.088	3.399	68.536	3.181	9.942	63.843
6	1.008	3.149	71.685	1.008	3.149	71.685	2.509	7.842	71.685
7	.849	2.652	74.336						
8	.739	2.308	76.645						
9	.639	1.998	78.643						
10	.584	1.826	80.468						
11	.562	1.757	82.226						
12	.484	1.511	83.737						
13	.444	1.388	85.125						
14	.434	1.355	86.480						
15	.427	1.333	87.814						
16	.388	1.213	89.027						
17	.341	1.066	90.093						
18	.334	1.044	91.137						
19	.297	.928	92.064						
20	.293	.917	92.981						
21	.271	.847	93.828						
22	.253	.790	94.618						
23	.238	.745	95.363						
24	.226	.707	96.070						
25	.210	.658	96.728						
26	.188	.587	97.315						
27	.172	.537	97.852						
28	.162	.507	98.359						
29	.148	.463	98.821						
30	.139	.435	99.256						
31	.128	.401	99.657						

32	.110	.343	100.000							

Extraction Method: Principal Component Analysis.

The 41 items of the instrument were submitted to principal components analysis (PCA) using SPSS version 22. Prior to performing PCA, the suitability of data for factor analysis was assessed. The KMO value was 0.943 exceeding the recommended value of 0.6 (Kelly, Ziebland, & Jenkinson, 2015). Bartlett's Test of Sphericity reached statistical significance (p-value = 0.000<0.05), supporting the factorability of the correlation matrix. The total variance explained with the principal component analysis (PCA) revealed 6 components which indicates that 6 constructs were to be considered. Therefore, the total variance explained by the 6 factors shown in the above table is 71.685% which is more than the 60% variance required according to Hair, Hult, Ringle and Sarstedt (2014).

6.6.1.3 Rotated Component Matrix

Table 6. 13 Rotated Component Matrix

Rotated Component Matrix[a]

	Component						
	1	2	3	4	5	6	7
BT4	.798	.166	.121	.213	.130	.069	.038
BT2	.750	.089	.229	.271	.166	.115	-.097
BT5	.749	.180	.043	-.050	.102	.169	.114
BT7	.729	.135	.068	-.007	.144	.113	.110
BT3	.728	.207	.214	.275	.061	.082	-.005
BT8	.706	.198	.068	.213	.205	.037	.073
BT6	.661	.186	.212	.094	.218	.167	.040
BT9	.653	.276	.182	.314	.069	.138	.232
BT1	.652	-.003	.259	.172	.109	.224	-.306
BT10	.648	.306	.187	.349	.145	.063	.191
PI1	.577	.155	.137	.254	.292	.134	.401
PI3	.570	.170	.094	.221	.232	.107	.545
PI2	.562	.112	.128	.294	.160	.131	.539
IQ6	.223	.804	.201	.140	.197	.087	.057
IQ7	.169	.709	.375	.287	.068	.185	-.022
IQ5	.344	.688	.032	.078	.158	.202	.078
IQ4	.328	.680	.072	.065	.164	.228	.153
IQ8	.127	.673	.350	.257	.094	.186	-.002
IQ9	.166	.654	.275	.176	.014	.348	.034
SC3	.213	.113	.827	.103	.138	.070	-.008
SC4	.227	.139	.781	.169	.040	.050	.089
SC2	.106	.297	.684	.285	.166	.082	-.024
SC1	.262	.261	.567	.325	.182	.211	-.079
IQ13	.213	.348	.506	.063	.113	.387	.176
ATT5	.388	.180	.234	.631	.160	.187	.221
ATT1	.293	.220	.148	.626	.195	.238	.106

ATT3	.335	.160	.264	.592	.289	.229	.211
SI1	.148	.069	.094	.573	.544	.092	-.152
ATT4	.314	.243	.282	.559	.029	.109	.231
SN2	.131	.197	.258	.545	.495	-.041	-.249
ATT2	.345	.307	.244	.484	.164	.208	.149
SN5	.224	.135	.036	.126	.830	.131	.084
SN4	.242	.108	.182	.125	.808	.088	.089
SN6	.200	.103	.061	.065	.708	.160	.244
SN3	.166	.175	.291	.410	.601	.044	-.134
IQ2	.186	.279	.117	.221	.111	.716	-.005
IQ3	.284	.339	.077	.216	.126	.660	-.066
IQ11	.093	.228	.448	-.066	.086	.569	.320
IQ10	.101	.277	.503	.100	.113	.525	.258
IQ1	.282	.184	-.019	.402	.329	.505	-.045
IQ12	.216	.353	.380	.131	.205	.410	.278

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 20 iterations.

Rotated Component Matrix[a]

	Component					
	1	2	3	4	5	6
BT4	.767	.175	.246	.104	.138	.207
BT2	.750	.113	.297	.227	.180	.075
BT3	.710	.213	.344	.172	.090	.119
BT1	.707	.057	.221	.277	.152	-.164
BT5	.702	.224	-.023	.045	.107	.304
BT7	.690	.168	.013	.055	.128	.291
BT8	.676	.194	.227	.034	.192	.232
BT6	.655	.226	.159	.162	.218	.160
BT9	.565	.289	.342	.164	.076	.408

BT10	.561	.297	.354	.174	.143	.377
IQ6	.203	.803	.162	.152	.197	.079
IQ7	.161	.739	.332	.337	.097	-.014
IQ9	.159	.738	.219	.244	.033	.072
IQ8	.113	.715	.279	.326	.113	.017
IQ5	.295	.708	.071	.039	.163	.210
IQ4	.263	.706	.063	.077	.171	.283
ATT5	.323	.207	.700	.203	.210	.232
ATT1	.263	.263	.693	.129	.256	.080
ATT3	.267	.200	.646	.255	.339	.234
ATT4	.248	.251	.622	.251	.064	.222
ATT2	.311	.353	.550	.202	.197	.146
SC3	.189	.159	.092	.856	.136	.076
SC4	.172	.184	.134	.819	.029	.198
SC2	.085	.319	.267	.695	.171	.040
SC1	.247	.310	.294	.605	.185	.067
SN5	.193	.153	.135	.050	.865	.100
SN4	.208	.122	.114	.197	.826	.131
SN6	.154	.136	.152	.018	.754	.175
SN3	.176	.167	.307	.312	.569	.021
PI2	.378	.137	.270	.162	.156	.748
PI3	.393	.183	.212	.113	.227	.729
PI1	.433	.175	.255	.159	.308	.577

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 7 iterations.

The factors loadings are above 0.5 hence the tables prove that each item loads higher on its own latent construct than on the others. This indicates that there is a correlation between each indicator and its related construct.

6.6.2 Goodness-of-fit

Referring to Table 6.5, one needs to note that: R-square ≥ 0.3 and Composite reliability ≥ 0.7. This assists in determining the regression and convergent validity which is verified here.

The Goodness-of-fit's purpose is to verify whether the model is highly appropriate for this specific research study. The formula for calculating the GoF proposed by (Wetzels , Odekerken-Schroder, & Van Oppen, 2009) then becomes:

GoF = square root of: (average AVE) x (average R-squared).

$$\text{GOF} = \sqrt{\frac{4.293346}{6} \times \frac{1.548899}{3}}$$

$$\text{GOF} = \sqrt{0.715557666 \times 0.516299666}$$

$$\text{GOF} = \sqrt{0.369442184}$$

GOF = 0.607817558

GOF = 0.61 to 2 decimal places.

In comparison to the above calculated Goodness of fit with the thresholds of the GoF being the following, small=0.1, medium=0.25, and large=0.36 proposed by Wetzels et al. (2009), implies that the model is highly applicable as the calculated GoF (0.61) exceeds the cut off value (0.36) for large effect size.

6.6.3 Path Coefficients (Mean, STDEV, T-Values)

The table below presents results of the path modelling analysis with a 0.05 level of significance.

Table 6. 14 Path Coefficients

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	Standard Error (STERR)	T Statistics (|O/STERR|)
Attitude towards UGC use -> Brand Trust	0.683527	0.688522	0.070568	0.070568	9.686036
Brand Trust -> Purchase Intention	0.712230	0.712381	0.056907	0.056907	12.515601
Information Quality -> Attitude towards UGC use	0.339468	0.346510	0.095898	0.095898	3.539905
Subjective Norms -> Attitude towards UGC use	0.305792	0.304405	0.080942	0.080942	3.777897
Source Credibility -> Attitude towards UGC use	0.281003	0.278278	0.107708	0.107708	2.608933

It is vital for one to note that the following should apply: original sample ≤ 1 and T-statistic ≥ 1.96. All the T Statistics are greater than 1.96 which support that all paths are significant at the 0.05 level of significance.

- Hypothesis Testing

Table 6. 15 Hypothesis Testing

HYPOTHESIS		RESULTS
H1	There is a positive relationship between Social Influence and UGC use.	**Supported** 9.686036> 1.96
H2	There is a positive relationship between Information quality and UGC use	**Supported** 12.515601> 1.96
H3	There is a positive relationship between source credibility and UGC use.	**Supported** 3.539905> 1.96
H4	There is a positive relationship between Attitude toward UGC use and Brand Trust.	**Supported** 3.777897> 1.96
H5	There is a positive relationship between Brand Trust and Purchase Intention	**Supported** 2.608933>1.96

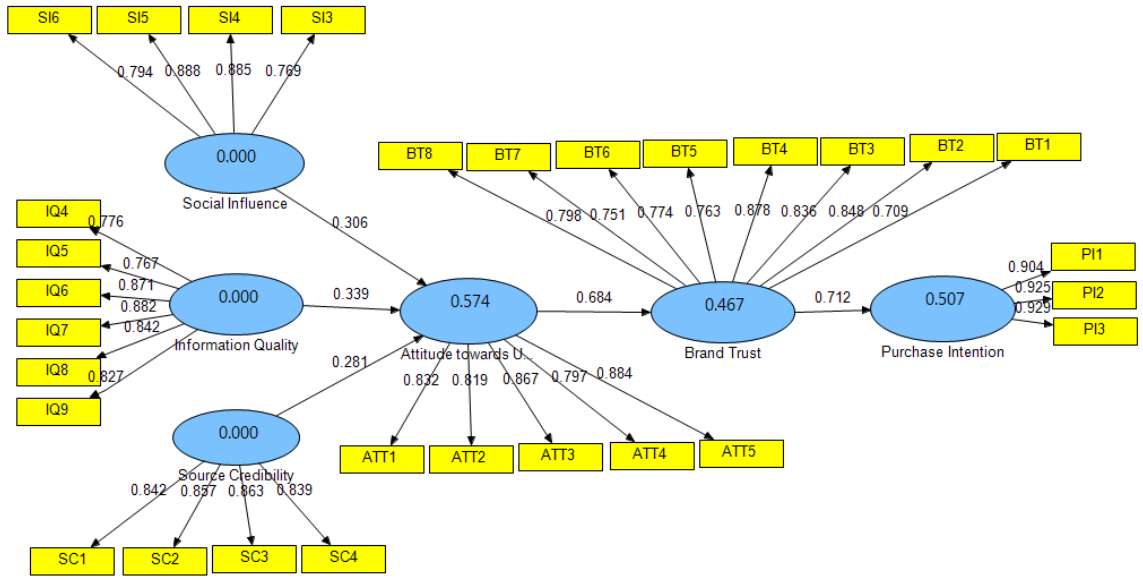


Figure 6. 2 SMART PLS model

6.7 Conclusion

With positive results for reliability, validity and structural equation modelling, it was found that the model used for this study is acceptable and that all six hypotheses are supported. Thus, the below model has been verified and accepted:

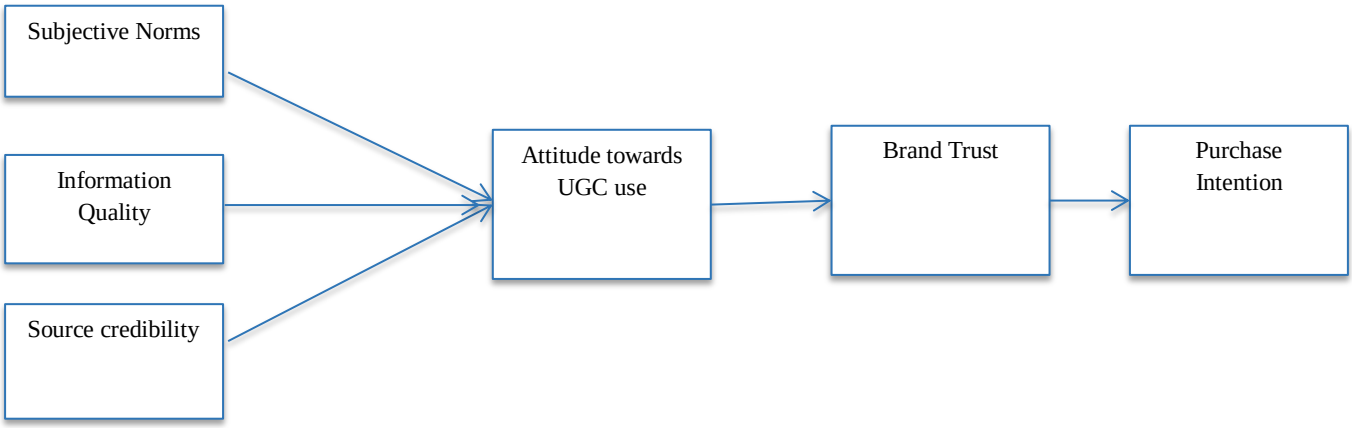


Figure 6. 3 Research accepted model

To conclude this chapter a summary of the data analysis strategy applied in this paper needs to be resumed as per the below:

Table 6. 16 Summary of the data analysis strategy

Step	Statistical procedures used	Brief summary and rationalisation of procedures
One	Descriptive statistics	- To provide summary about the study sample and the measure while describing basic features of sample
Two	Reliability Testing	- Reliability testing for instrument through determination of Cronbachs Alpha
Three	Validity Testing	- Determines if a study measures what it is meant to measure through the application of convergent and

		discriminant validity. This iplies the analysis of AVE and cross-loading results.
Four	Means, Std and custom tables analysis	- Summarise results from the mean and standard deviation
Five	Testing Model using Structural Equation Modelling	- Define and describe relationship amongst predictor and latent variable. - Smart PLS is used in this paper as a tool for Structural Equation Modelling but Factor Analysis and Goodness-of-fit tests were also applied in an effort to demonstrate relationships amongst variable.

Chapter 7: Research results discussion and recommendations

7.1 Introduction

Prior to outlining the research study's recommendations and the limitations encountered, the following chapter will provide a detailed discussion of results in relation to each variable. Furthermore, the researcher will provide an insight on future research and an overall conclusion of the study.

7.2 Result findings

The purpose of this section is to discuss the findings from the analysis of variables used to measure the influence of UGC on brand trust and purchase intention. The table summarizes the results from the hypotheses.

Table 7. 1 Research hypotheses results

HYPOTHESIS		RESULTS
H1	There is a positive relationship between Subjective Norms and UGC use.	**Supported**
H2	There is positive relationship between Information Quality and UGC use	**Supported**
H3	There is a positive relationship between Source Credibility and UGC use.	**Supported**
H4	There is a positive relationship between Attitude toward UGC use and Brand Trust.	**Supported**
H5	There is a positive relationship between Brand Trust and Purchase Intention	**Supported**

7.2.1 Subjective Norms and Attitude toward UGC use

H1: There is a positive relationship between subjective norms and attitude toward UGC use.

Upon testing of a potential relationship between subjective norms and attitude toward UGC use, findings revealed that subjective norms have an effect on attitude toward UGC use. In this sense, consumers are more likely to be influenced by the existing social pressure and perception of individuals in their environment in developing an attitude toward the use UGC for decision making. Though there is an existing positive relationship between subjective norms and attitude

toward use of UGC, the relationship is relatively weak because of a path modelling estimate equal to 0.305792 which is lower than 0.5.

7.2.2 Information Quality and Attitude towards UGC use

H2: There is positive relationship between information quality and attitude toward UGC use.

From the findings of the study, it can be confirmed that there is a positive relationship between information quality and attitude toward UGC even though this relationship can be labelled as moderately weak based on a path modelling estimate of 0.339468. Thus, the highest is the more positive information quality is perceived, the more positive will be the attitude toward UGC use.

7.2.3 Source Credibility and Attitude towards UGC use

H3: There is a positive relationship between source credibility and attitude toward UGC use.

Based on results obtained in the previous chapter, the relationship between source credibility and attitude toward UGC use is inevitably positive. Therefore, the more credible a source in the eyes of the consumer, the more positive their attitude will be toward UGC use to make decisions. Further to path modelling results, it is evident that despite a positive relationship between the two variables, this relationship is weak due to path modelling estimates equal to 0.281003. In other words, source credibility does not affect attitude toward UGC use so positively, as much as subjective norms and information quality.

7.2.4 Attitude towards UGC use and Brand trust

H4: There is a positive relationship between attitude toward UGC use and brand trust.

The study's results have supported that there is an existing relationship of a positive nature between attitude towards UGC use and brand trust. Based on this paper, it can be confirmed that the positive attitude of using UGC can lead an individual to trust a brand, while some other

studies proposed a model where individuals develop brand trust which influenced their attitude (Park, 2013). Brand trust was also based on factors such as social environment, information quality or source credibility and was represented as the independent variable to attitude instead of being the dependent variable against attitude in this paper.

The relationship between attitude toward UGC use and brand trust is a strong relationship because of a high path modelling estimate of 0.683527.

7.2.5 Brand trust and Purchase intention

H5: There is a positive relationship between brand trust and purchase intention

Findings have confirmed that there is a positive relationship between brand trust and purchase intention. In other words, if an individual trusts a certain electronic brand he will be more willing to develop an intention to purchase one of its products instead of a competing brand. Consumers see more value in purchasing from a brand that they trust. The relationship between these two constructs is the strongest in the proposed model as the estimate of the path modelling is 0.712230.

7.3 Achievement of objectives

This section summarizes the objectives set in this study and reflects how each of them was met throughout the development of the study. Objectives were divided according to theoretical objectives and empirical objectives.

To begin with, theoretical objectives were mainly achieved in Chapter 2 and Chapter 3 of this research paper. Each objective addressed a variable of the conceptual model.

Hence the theoretical objectives were:

- To review literature on Social influence which was achieved in Chapter 2 section 2.3.1 and Chapter 3 section 3.2.

- To review literature on Information quality which was achieved in Chapter 2 section 2.3.2 and Chapter 3 section 3.3
- To review literature on Information credibility which was achieved in Chapter 2 section 2.3.2 and Chapter 3 section 3.4
- To review literature on Content marketing, more specifically User-generated content which was achieved in Chapter 2 section 2.3.1 and Chapter 3 section 3.5
- To review literature on Brand trust which was achieved in Chapter 2 section 2.3.1 and 2.3.2 and Chapter 3 section 3.6
- To review literature on Purchase intention which was achieved in Chapter 2 section 2.3.1 and 2.3.2 and Chapter 3 section 3.7

Lastly, after determining theoretical objectives for the study, empirical objectives were defined by emphasizing the existing relationship amongst variables. These objectives were achieved in Chapter 4 and Chapter 6.

The identified empirical objectives were the following:

- To investigate the relationship between Information credibility and User Generated Content (UGC). This was achieved in Chapter 4 section 4.3.3 and Chapter 6 section 6.3.3.
- To investigate the relationship between Social Influence and UGC. This was achieved in Chapter 4 section 4.3.1 and Chapter 6 section 6.3.3.
- To investigate the relationship between Information quality and UGC. This was achieved in Chapter 4 section 4.3.2 and Chapter 6 section 6.3.3.
- To investigate the relationship between UGC and Brand Trust. This was achieved in Chapter 4 section 4.3.4 and Chapter 6 section 6.3.3.

- To investigate the relationship between Brand Trust and Purchase Intention. This was achieved in Chapter 4 section 4.3.5 and Chapter 6 section 6.3.3.

7.4 Conclusion

The current chapter presented a full argumentation of the results obtained. The data analysis enabled hypotheses discussions and outcomes. Further to obtaining results, recommendations were suggested. The following chapter will consist of the study's final conclusion, limitations and future research.

Chapter 8: Conclusion, Recommendations and Contribution

8.1 Introduction

Chapter 8 presents a summary of the study's main findings. In addition, it discusses the managerial implications underlined by this study based on the empirical objectives and findings which will lead to recommendations. Significance and contributions of the study will also be laid out in this chapter as well as limitations and, finally, future research areas that can be recommended will also be visited.

8.2 Managerial implications and recommendations

Managerial implications shows how the study can be applied in a professional context by marketers and related bodies within an organization in order to reach objectives. On the other hand, contributions of the study justifies the significance of the study for the body of knowledge and literature.

8.2.1 Empirical objective 1: To investigate the relationship between Subjective norms and Attitude towards UGC use.

Based on the identified literature, subjective norm is the social pressure to behave a certain way (Chapter 3) and in the context of the study this will allude to the pressure to use UGC to found a decision to purchase a suggested electronic product and brand. As seen in the literature, subjective norm is linked to social influence which consist of normative conduct on one hand and of descriptive norms on another hand. Descriptive norms is applied when information about a product is obtained through the social conduct and purchasing behaviour of others while normative belief reflect individual behaviour encouraged by its entourage or cultural habits.

Findings on subjective norms as a constructs reveal that it has a positive relationship with attitude toward UGC use hence it means that respondent would most likely refer to UGC to decide whether or not to purchase an electronic product of their choice based the perceived pressured received from others. Also, on average, most respondents believe that people they communicate with in their environment (Section 6.5) are using (3.3 average) and will continue using UGC (3.47 average). An average of 3.31 respondent further believe that people who influence them think they should use UGC for the purpose of assisting with purchase intention of a given electronic product such as a Cell phone for instance

Marketers for electronic products, have the responsibility to understand who is the consumer's online influencer in its environment (e.g workplace). They need to see how in a group, they can get someone to share information about their product online in order to. This can be by running a competition where one will need to comment online about a product after having trying it. Marketers can also analyse the interests of individuals through social media platform and promote the page of individuals they know, mentioning or interacting with the brand.

8.2.2 Empirical objective 2: To investigate the relationship between Information quality and Attitude towards UGC use.

In Chapter 3, information quality is described as the level of persuasiveness of an infomercial message which is measured based on reliability, understanding ability, usefulness, relevance and elaboration. Information quality is recognised to have an effect on purchasing decision and buying behaviour. Argument quality reflects the strength of an argument shared in a message delivered to consumers on a platform. In addition, individuals are more sensitive to negative comments hence marketers will need to either filter comments (if comments are shared on the company's online platforms), remove negative comments; which is not necessary an ethical practise; or apply public relation skills or again bring on board a PR team to manage potential backlash and avoid the build-up of a sentiment of mistrust which will affect the consumers purchase intention.

Based on literature and the finding of this study, it was agreed that argument or information quality influences positively consumers attitude towards the use og UGC. It was also found that a mean of 3.25 (Section6.5) respondents think that online shared content is current 3.16 think its timely, while on average 3.16 think its timely, 3.14 believe that the comments online have sufficient breadth and depth to make purchase decision. Contrary to first impression,

respondents did not necessary found that current content shared online about their electronic brand of choice was necessarily reliable, correct and accurate.

To remediate this issue, Marketers need to make sure to create a platform (e.g company website, application, social media pages), that is functional, up-to-date and trustworthy to communicate with followers and potential followers. In addition to this recommendation, Marketers will be required to follow content shared closely to be able to manage content effectively in a timely manner. This might include responding to comments. Stimulating and managing activities around UGC should be actively driven by organisation. Existing and potential consumers should constantly be monitored to guarantee customer long term satisfaction.

8.2.3 Empirical objective 3: To investigate the relationship between Source Credibility and Attitude towards UGC use.

Literature on source credibility was reviewed in section 3.4. Source credibility is defined as the level to which a message from a particular source is perceived as believable, trustworthy and reliable. Based on the IAM framework and literature discussed in this paper, a positive relationship was identified between source credibility and attitude towards UGC use.

Research Findings shows that the highest mean was obtained from the respondents who believed that people who leave comments online are knowledgeable in evaluating quality of electronics and therefore can rely on these comments to base purchase decision after developing a purchase intention. However, respondents that have agreed or strongly agreed that people who leave comments online are trustworthy represents 9.85% against 18.35% who disagree or strongly disagree and 43.5% who were neutral to the statements. Hence, the question of credibility and more specifically trustworthiness needs to be addressed to improve online interactions with the brand.

With this in mind, marketers can look at developing and maintaining a customer review platform or use softwares such as Meltwater to monitor consumers' online behaviour on social media and promote positive user-generated content in the business' online or offline communication (Robinson, 2015). Likely, marketers can choose to endorse influential customers or celebrities as ambassadors to champion the company's online platform. The companies can also involve experts in sharing content on the company's online platforms or in writing for the company's blog, newsletter or website. Another essential step would be to develop efficient communications strategies promoting the image of the brand, allow customers to test the product and feed onto social media during campaigns. Finally, ensuring an efficient customer service online and offline will also beneficiate the trust customers may have or may develop in the company based on the online shared content from internal or external sources. Building and promoting a brand community is a way of looking into maintaining customer relationships (Laroche , Habibi, Richard & Sankaranarayanan, 2012)

8.2.4 Empirical objective 4: To investigate the relationship between Attitude towards UGC use and Brand Trust.

This paper provided a background on Attitude towards UGC use and its existing relationships with other constructs which was supported by literature. Attitude is the ability to evaluate and rate an object positively or negatively leading to behavioural behavioural reaction. The object of this evaluation is UGC which is defined as information shared online by website users with no commercial aim independent from professional practise.

It was found in this study that not only does attitude towards UGC use is shaped by factors such as Subjective norms, Information quality and source credibility but also that Attitude toward UGC use affects brand trust. Furthermore, findings revealed that most of the

participants in the study have a positive attitude toward the use of user-generated content (section 6.5) in decision making which leads to brand trust and eventually to the intention to purchase a selected electronic product.

Since individuals' attitude is positive when it comes to UG use for decision making, Marketers need make sure that content their product is accessible, relevant and that the source sharing the information shares accurate information. To increase accessibility of a product online information firms can promote their platforms (Social media Platforms and website) through ambassadors, bloggers and influencers. This will include the creation and distribution of social media handles or relevant hashtags. Also incentive can be created for web users to develop content for a brand. Promotion of products online will need to be measured and monitored accordingly. Using influencers and incentive, as mentioned earlier, will contribute to improve credibility of a brand, overall attitude and end behaviour

8.2.5 Empirical objective 5: To investigate the relationship between Brand Trust and Purchase Intention.

Brand trust definition is to be summarised as the level of reliability a brand guarantees to consumers by delivering against consumers expectation. Brand trust can be built based on different factors such as perceived risks, experience, information quality or eWOM. This last one refers to the information shared online by others.

Brand trust is recognised to affect positively purchase intention based on the literature discussed, the model developed and final the results. Additionally, Respondents responded less likely to the question first measuring instrument which states that based on online content shared, the respondents' product or brand choice is to have a guarantee which can bring to assume that public opinion matters more than a product's guarantee. Indeed, more respondents

agreed with the statement saying that based on online content shared, their selected brand has a good public praise in the industry which motivate their intention to purchase the brand.

Hence firms need to be responsible for the development of their brand reputation by developing marketing strategy that will impact positively on objectives and lead to consumer increase of online interaction with product and eventual purchase.

8.3 Linking the Primary objectives, secondary objectives, the section in the questionnaire, the main findings and recommendations

Table 8 1 Objectives, findings and recommendation summary

Primary objective	Secondary objectives	Hypotheses	Questions in the questionnaire	Main Findings	Recommendations
Determine the influence of user-generated content on brand trust and purchase intention in A South Africa	To investigate the relationship between Subjective norm and User-Generated Content (UGC).	H1	Section B Question 1-6	Section 7.2.1	Section 8.2.1
	To investigate the relationship between Information quality and UGC.	H2	Section B Questions: 7-19	Section 7.2.2	Section 8.2.2
	To investigate the relationship between	H3	Section B Questions:	Section 7.2.3	Section 8.2.3

	source credibility and UGC.		20-23		
	To investigate the relationship between UGC and Brand Trust.	H4	Section B Questions: 24-28	Section 7.2.4	Section 8.2.4
	To investigate the relationship between Brand Trust and Purchase Intention.	H5	Section B Questions: 29-47 48-50	Section 7.2.5	Section 8.2.5

8.4 Contributions

Theoretically, this paper provides new knowledge on consumer behaviour and intentions. Moreover, this study is significant as it fills the gap in the literature from an academic point of view as well as in the business environment. Literature offered on user-generated content is informative and resourceful in different contexts, nonetheless it was found to be limited in contexts alluding to the African continent and to electronic products due to the newness of this topic in African countries including South Africa. Indeed, based on the literature found, it was noticed that user-generated content literature has been mostly referring to the tourism and hospitality industry. Therefore, this paper managed to contribute to literature on UGC by approaching it from a South African point of view and putting it into the context of the electronics industry.

Empirically, this research paper provides new applicable knowledge to marketers in order to understand the use and influence of online generated content as a determinant of future profit. Marketing professionals will strongly benefit from this research as they will understand the use and influence of online generated content as a determinant of their profits. This study allows marketers to predict consumers' behaviour and intentions based on their reaction to online

content, as well as look at ways to improve the brand awareness and trust. Marketers will also be able to understand and influence the company's online audience perception of the online content by developing a strategy to develop source credibility and quality of information generated.

8.5 Limitations

The research was an attempt to understand the influence of UGC on brand trust and purchase intention. The research was carried out with success following the selected methodology and taking into account ethical considerations. Although it contributed to the literature and the marketing practice, some limitations were encountered. The researcher faced some limitations mainly related to time, geography and politics.

The respondents were either approached in public spaces or sent a link to the online survey. In both cases, respondents may have had to interrupt their activities to respond to the questionnaire, hence there is a possibility that they may have not taken the time to answer the questionnaire due to divided attention. Additionally, the target sample for this study was set at 400 individuals, male and female from 18 to 55 years old and above, living in Johannesburg. Taking this into consideration, the results of the study might diverge on a national scale. Also, the outcomes may vary from Johannesburg to any other developing country. Lastly, protest action at universities may have reduced access to some of the target sample available at these universities.

8.6 Future research

It is important to note that UGC not only builds consumers' trust towards a brand but even goes to the extent of making or breaking a brand's image as in the case of Amazon with Yelp

(Ingram, 2010). Thus, the negative effects of UGC on branding could be the subject of further research.

Furthermore, during the course of development of the research, it was acknowledged in the literature that there has not been research on the influence of attitude on brand trust and more specifically the influence of attitude towards UGC use on brand trust. Nevertheless, this relationship was justified in the analysis and results indicated that this relationship appeared to be one of the strongest relationships presented in the model. Hence future research focusing on understanding the relationship of these two variables will contribute further to the discipline.

Moreover, this same research can be replicated in other universities besides Wits and Monash, or in other provinces for more results on this topic in a South African context. Finally, research can be conducted to expand the model by analysing additional variables to the model such as brand loyalty.

8.7 Conclusion

The study was carried out with the aim of confirming five hypotheses. These hypotheses were all successfully verified and are all significant. Hence, subjective norms, information quality and source credibility positively influence attitude towards UGC use and attitude towards UGC use has a positive influence on brand trust. Brand trust ultimately has a positive influence on purchase intention.

Even though relationships amongst variables were justified, these relationships' strength varied from weak to strong. Referring back to the findings, the relationship between brand trust and purchase intention was identified as the strongest. This means that marketers' attention should be drawn to building consumers' brand trust. The second strongest relationship is between attitude towards UGC use and brand trust. This study proves that a consumer's positive attitude

towards the use of UGC to collect information about an electronic product can lead the consumer to trust a specific brand. Once the consumer trusts the brand, he can easily become willing to purchase which is described through the relationship of brand trust and purchase intention.

The weakest relationships were found, firstly, between source and attitude, followed by subjective norms and attitude towards UGC use and, lastly, between information quality and attitude towards UGC use.

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Appendix A: Information letter



Date: 27/08/2015

Information about potential participation in research study

Dear Sir/Madam,

My name is Diana Demba and I am a Masters student in Marketing at the University of the Witwatersrand. As part of my degree, I am conducting some research to investigate the influence of online information shared by internet users about various product. I am interested in knowing if such information will affects individual's trust in different brands and their intention ~~of~~ to purchase such brands.

I invite you to take part to my research by filling in a questionnaire which should only take approximately 10 minutes of your time. You will not be paid for filling out the questionnaire.

Your participation in this study is voluntary. In addition, if there is a question you feel uncomfortable about answering you are welcome to leave it out. You are not obliged to complete and return the questionnaire. Your name will not be mentioned at any time and all information collected will be treated in the strictest confidence.

The responses collected will be used for research and academic purposes. Your answers will be used in reporting the results of my thesis and may be used for the publication of academic papers at a later stage.

A summary of the research will be provided if you request one.

Should you have any questions, please feel free to contact myself, Diana Demba, or my supervisor Norman Chiliya:

Diana Demba

0717759911

468606@students.wits.ac.za

Norman Chiliya

011 717 8063

norman.chiliya@wits.ac.za

Kind regards,

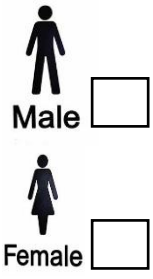
Diana Demba

Appendix B: Questionnaire

Section A: Demographic information

For each of these questions, please tick in the corresponding box.

1) What is your gender?



2) Which age group do you belong to?

1	18-24	2	25-34	3	35-44	4	45-54	5	55 and over

3) What is your current occupation?

1	Student	2	Employee	3	Self-Employed	4	Unemployed

4) Please select the category which best fits your total income per month, in Rand?

1	Under 5000		2	5000-9999		3	10 000-14 999	
4	15 000-19 999		5	20 000-24 999		6	25 000-29 999	
7	30 000-34 999		8	35 000- 39 999		9	40 000- 49 999	
10	50 000-54 999		11	55 000-59 999		12	60 000-64 999	
13	65 000-69 999		14	70 000- 74 999		15	75 000-79 999	
16	80 000 or more							

Section B:

Please note that user-generated content (UGC) stands for information shared online by users about an electronic product or brand.

In this section, please consider that:

1= Strongly disagree, 2= Disagree, 3= Neutral, 4= Agree and 5= Strongly agree

	1	2	3	4	5
1- My peers think I should use UGC (social networks, online reviews, websites, blogs etc…) to decide whether or not to purchase an electronic product e.g Cell phones					

2- People who are important to me would think that I should use UGC when I intend to buy a Cell phone					
3- People who influence me think I should use UGC for purchase intention					
4- Many people I communicate with use UGC to make decisions					
5- Of the people I communicate with regularly many use UGC					
6- The people I communicate with at work or school will continue to use UGC in the future to make decisions					

	1	2	3	4	5
7- The comments of others online about an electronics product are relevant					
8- The online comments about electronic products are appropriate					
9- The online comments for electronics are applicable					
10- The comments online are current					
11- The comments online are timely					
12- The comments online are up-to-date					
13- The comments online are accurate					
14- The comments online are correct					
15- The comments online are reliable					
16- The comments online sufficiently complete my Needs					
17- The comments online include all necessary Values					
18- The comments online cover your needs					

19- The comments online have sufficient breadth and depth					

	1	2	3	4	5
20- I believe that People who left comments online are knowledgeable in evaluating quality of electronics					
21- People who left comments online are experts in evaluating quality of electronics					
22- People who left comments online are trustworthy					
23- People who left comments online are reliable					

	1	2	3	4	5
24- Using others' online shared content to assist purchase intention and decision making is good					
25- Using others' online shared content is pleasant					
26- I have a positive attitude toward user-generated content					
27- It is wise to use or refer to online shared content for decision making					
28- I have a favourable opinion to the use of online user content to make a decision					

	1	2	3	4	5
29- Based on online content shared, that brand is to have a guarantee					
30- Based on online content shared, that brand is very dependable.					
40- Based on online content shared, that brand is worth trusting.					

41- Based on online content shared, that brand has a good reputation.					
42- Based on online content shared, that brand has a good public praise in the industry.					
43- Based on online content shared, that brand sincerely concerns my need and rights.					
44- Based on online content shared, that brand is very famous.					
45- Based on online content shared, the product quality of that brand is stable.					
46- Based on online content shared, I have confidence in that brand.					
47- Based on online content shared, by whole consideration I trust that brand.					

	1	2	3	4	5
48- Based on the content shared about the electronic product it is likely that I will transact with this brand in the near future.					
49- Given the chance, I intend to use this brand					
50- Given the chance, I predict that I should use this brand in the future.					

Additional Comments:

_____

_____

_____

_____

Thank you!!!

Appendix C: Ethic Clearance

Research Office

HUMAN RESEARCH ETHICS COMMITTEE (NON-MEDICAL)
R14/49 Demba

CLEARANCE CERTIFICATE	**PROTOCOL NUMBER: H15/07/09**
PROJECT TITLE	The influence of user-generated content on brand trust and purchase intention: A South African perspective
INVESTIGATOR(S)	Ms D Demba
SCHOOL/DEPARTMENT	Economics and Business Science/
DATE CONSIDERED	24 July 2015
DECISION OF THE COMMITTEE	Approved unconditionally
EXPIRY DATE	01 September 2018

DATE 02 September 2015 **CHAIRPERSON** _____
(Professor J Knight)

cc: Supervisor : Professor N Chilliya

DECLARATION OF INVESTIGATOR(S)

To be completed in duplicate and **ONE COPY** returned to the Secretary at Room 10005, 10th Floor, Senate House, University.

I/We fully understand the conditions under which I am/we are authorized to carry out the abovementioned research and I/we guarantee to ensure compliance with these conditions. Should any departure to be contemplated from the research procedure as approved I/we undertake to resubmit the protocol to the Committee. **I agree to completion of a yearly progress report.**

_____ _____/_____/_____
Signature **Date**

PLEASE QUOTE THE PROTOCOL NUMBER ON ALL ENQUIRIES