The Tendency of Trust in A Distrustful Environment:
The Mediation Role of Contextual Perceptions in eWOM

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Electronic word-of-mouth (eWOM) has become an important information resource in today's online community. This research examines how the trust towards eWOM messages is affected by one's natural tendency to trust others (Dispositional Trust), the reliability and effectiveness of the current protective mechanism (Structural Assurance), and the pre-disposition to suspect all eWOM communications (eWOM Skepticism). The data analysis results show that both Structural Assurance and eWOM Skepticism partially mediate the influence of Dispositional Trust on Message Credibility. This finding highlights the importance of individuals' perceptions toward eWOM communication, especially when eWOM message credibility is at stake.

Keywords: eWOM, Dispositional Trust, Skepticism, Structural Assurance, Mediation, Credibility

INTRODUCTION

In today's new-technology facilitated communication era, electronic word-of-mouth (eWOM) has become an important new information resource that can influence people with various levels of magnitude (Goldsmith, 2006). eWOM refers to statements or opinions about a topic of interest made by Internet users and available to other people through the Internet (C. Cheung, Lee, & Rabjohn, 2008; Hennig-Thurau, Gwinner, Walsh, & Gremler, 2004). Those messages can be released and received by any Internet user in platforms such as social networks, online shopping and travel websites. The influence of eWOM was found significant in areas such as brand recognition (M. Lee, Rodgers, & Mikyoung Kima, 2009), product preference (Vermeulen & Seegers, 2009), and purchase behaviors (Dellarocas, Zhang, & Awad, 2007). It has also proven to be influential in industries such as public relations (Cox, Martinez, & Quinlan, 2008) and politics (Metaxas & Mustafaraj, 2012). Unfortunately, soon after this type of communication method was widely adopted, the opportunities of exploiting its vulnerabilities have been seen by organizations and public relation companies. Because of the anonymity nature of eWOM, a large

amount of false online personas can be created and then be used to disseminate designated propagandas, and its applications can be far more than just marketing (Zhang, Carpenter, & Ko, 2013).
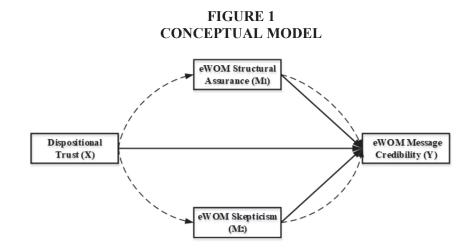
After been a victim or witness of the massive explosion of fake reviews online, most Internet users may have generated skepticisms toward user-generated-content communications (Zhang, Ko, & Carpenter, 2016). Since there is a lack of indications of the authenticity of eWOM messages, and the threat of fake eWOM persists, this skepticism (eWOM Skepticism) is very likely to be possessed by most Internet users, especially when they are involved in eWOM communications. With the suspicion toward all eWOM communications, the Internet users may treat any particular message with caution, or even with biased opinions induced by suspicion (Kramer, 1994). On the other hand, among individuals, people have various levels of tendencies to trust others (Mayer, Davis, & Schoorman, 1995). This tendency (**Dispositional Trust**), as part of the personality, affects people's perceptions toward all other subject, such as people, messages, or communication environment (Mayer et al., 1995; McKnight & Chervany, 2002). For both Internet users and scholar, eWOM situations can be complicated and controversial when the tendency of trusting others and the suspicion to the communications are both present. For the Internet users who are very likely to trust others, when they are placed in an uncertain communication context without indications for message reliability, they might be facing the dilemma that whether they should follow their natural instinct to trust, or rely on their perceptions of the communication context. Only recently, eWOM Skepticism has been considered in eWOM studies as an environmental perception in eWOM communications (Zhang et al., 2016). The effects of Internet users' natural tendency of trusting other (Dispositional Trust) has not been investigated with the skeptical attitude (eWOM Skepticism) toward the communication context. Therefore, the first question of the presenting research is:

RQ1: In an uncertain, suspectable communication environment like eWOM, is people's tendency of trusting others (Dispositional Trust) still a determinable factor when a message is assessed (eWOM Credibility)?

Peoples' responses to one eWOM message can vary widely from person to person. Besides individual characteristics (personality, experience, preference, or expertise), these differences may also be caused by people's impressions of eWOM communication in general (Mayer et al., 1995; McKnight, Cummings, & Chervany, 1998; Zucker, 1986). **eWOM Skepticism** represents people's skeptical/distrustful attitude toward eWOM communications and **Structural Assurance** represents the perceived effectiveness of the safety features (legal and technical mechanisms) in eWOM communications. While both context-related perceptions could influence Message Credibility (Zucker, 1986), they are still subject to the influences from **Depositional Trust**, since personality traits are stable across all environments (Mayer et al., 1995; McKnight, Choudhury, & Kacmar, 2002b). Then, the second research question of the study is:

RQ2: Is the influence from Dispositional trust posted directly to eWOM message credibility, or mediated through eWOM Skepticism and Structural Assurance?

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

FIGURE 1
CONCEPTUAL MODEL

When investigated separately, the influences from Dispositional Trust and Structural Assurance have often been found significant and intuitive (C. Cheung & Thadani, 2012). Hight Dispositional Trust should be positively related to perceived Message Credibility (Mayer et al., 1995). If the Structural Assurance is perceived as very effective, people ought to have better confidence toward the messages (McKnight et al., 1998). Although eWOM Skepticism is a relatively new concept, under its influences, people are very likely to discredit the message because of the distrustful perception to the communication environment (McKnight et al., 1998). The direct influences from all three factors are shown in Figure 1 (in solid lines). Since Dispositional Trust is highly correlated with eWOM Skepticism and Structural Assurance because of the theoretical relationships (Zhang et al., 2016), part of the influences from Dispositional trust may not be posted directly to Message Credibility , but indirectly through one or both of the contextual perceptions (eWOM Skepticism and Structural Assurance) (dashed lines in Figure 1). For instance, while the confidence of the Structural Assurance may be transferred to Message Credibility, a portion of the confidence might come from Dispositional Trust. Also, the presumed influences from eWOM Skepticism to Message Credibility might be partially mitigated by Dispositional Trust, which could lower the level of eWOM Skepticism.

In summary, the study reported here therefore examines how Dispositional Trust affect Message Credibility when negative perceptions to the context are also in effect. More specifically, we sought to understand whether Dispositional Trust influences Message Credibility directly, or indirectly through eWOM Skepticism and Structural Assurance. If they do indeed act as mediators, we would like to understand the types of mediation are involved. To answer all those questions, a series of mediation analyses were conducted for this investigation.

eWOM Message Credibility

Credibility is a subjective concept that represents a perception rather than an actual quality or accuracy (Fogg, 2003). Since it is a perception, it is very likely to be influenced by the environment and the perceivers' individual differences (Mayer et al., 1995; McKnight et al., 1998). Message Credibility can be evaluated based on the persuasive sources, various aspects of the message structure, and features of the message presenting medium (Metzger, Flanagin, & Zwarun, 2003). On most eWOM platforms, reliable information regarding persuasive sources (message senders) is not generally available. Internet users' judgments of the credibility of eWOM messages are thus mainly based on their perceptions toward the trustworthiness of others, the presenting media (eWOM communication environment), and the message content (M.-Y. Cheung, Luo, Sia, & Chen, 2009; M.-Y. Cheung, Sia, & Kuan, 2012). As a great deal of attention has already been devoted to the eWOM message content (M.-Y. Cheung et al., 2009,

2012), here we have opted to investigate the influence exerted by the communication context and personality.

Credibility is usually defined using terms such as believability, trust, reliability, accuracy, fairness, objectivity, or other related constructs (Self, 1996). In previous studies, Message Credibility refers to the extent to which message receivers perceive the morality of the information source (Fogg, 2003), or the perceived willingness to provide a truthful message (Ohanian, 1990). eWOM messages used to be perceived as more credible than advertising information that came directly from organizations (Senecal & Nantel, 2004) because this form of communication was believed to be generated by genuine Internet users who wanted to share their experience or opinions (Bickart & Schindler, 2001; Bock, Lee, Kuan, & Kim, 2012; Senecal & Nantel, 2004). However, with the abuse of eWOM on the rise, the reliability of eWOM communications is now often questioned (Forrest & Cao, 2010). To many Internet users, when it comes to eWOM messages, the morality of the information sources and their willingness to provide truthful messages are no longer automatically assumed (Zhang et al., 2016). Nevertheless, eWOM messages have become an important information source because once a message is viewed as credible, it is likely to be accepted by message recipients and influence their subsequent perceptions or behaviors (Smith & Vogt, 1995; Wee, Lim, & Lwin, 1995).

Within the framework of our study, eWOM credibility is therefore treated as a dependent variable, which could be affected by Internet users' personalities and their perceptions toward the context in which the information transaction occurs.

Dispositional Trust

As we are mainly investigating different types of perceptions, individual differences, the factors that affect all subjective opinions, must also be considered. Because of personality traits, some people are more or less likely to trust than others do in the same situation, including on the Internet (Mayer et al., 1995). Among these personality characteristics, Dispositional Trust represents people's expectations about others' trustworthiness (McKnight & Chervany, 2001; McKnight et al., 2002b). This is sometimes referred to as propensity to trust (Mayer et al., 1995). An individual's level of Dispositional Trust may be caused by many factors including their experience, personality, or cultural background (Hofstede, 1984). Like other personality traits, Dispositional Trust is relatively stable and is not likely to be influenced by environment (such as the Internet) and situational factors (such as trust building strategies) (Grabner-Kräuter & Kaluscha, 2003). Theoretically, this is a cross-contextual, cross-situational characteristic of the trustor (Grabner-Kräuter & Kaluscha, 2003) and hence likely to influence an Internet user's perceptions at all levels (McKnight & Chervany, 2001; McKnight et al., 2002b). For instance, during the initial stage of establishing an e-commerce trust relationship, Dispositional Trust plays an important role by influencing users' trusting judgment about a specific vendor for whom they have very limited information (Gefen, 2000; K. K. Kim & Prabhakar, 2004; Mayer et al., 1995; McKnight et al., 2002b, 1998; McKnight, Kacmar, & Choudhury, 2004; McKnight & Kacmar, 2006).

In most eWOM situations, the message recipients have little or no information related to the identity or reliability of the message senders. In this case, the general tendency towards trusting others may play an important role in assessing the communication context and the credibility of the messages. High levels of Dispositional Trust positively influence users' tendency to trust a context and specific trustees in that context, while lower levels of Dispositional Trust could post negative influences (McKnight et al., 2002b). It has been found that Internet users with lower levels of Dispositional Trust are more likely to suspect eWOM messages and the types of communication in general (Zhang et al., 2016). According to McKnight et al. (2004), the other contextual perception, Structural Assurance, should also be affected by Dispositional Trust.

In theory, Dispositional Trust may directly influence the assessment of eWOM Message Credibility (Mayer et al., 1995; McKnight & Chervany, 2002). However, all the previous supporting results were gathered without considering people's suspicion to the communication type (C. Cheung & Thadani, 2012). Whether Internet users' Dispositional Trust would still directly affect the decisions of believing an

eWOM message in the highly unstable environment, remain uninvestigated. Therefore, we hypothesize that:

H1: *Dispositional Trust directly influence eWOM Message Credibility when eWOM Skepticism is present.*

Structural Assurance

People feel safe and secure in certain environments because there are existing legal, governmental, contractual or regulatory structures that prevent unexpected and unwanted consequences (Shapiro, 1987; Zucker, 1986). On the Internet, especially for e-commerce, the "favorable conditions" are supported by the technical and legal mechanisms that are in place to protect online transactions. These protective measures are referred to as Structural Assurance (McKnight & Chervany, 2002) and the perceived effectiveness of them can affect people's confidence in the communication context, and this may even extend to a trustee within the context (McKnight et al., 2002b). People with higher levels of dispositional trust are likely to believe the efforts spent on establishing and executing the protective measures, perceiving more protections offered from the measures (McKnight & Chervany, 2002).

When e-commerce was in its infancy, many Internet users were very hesitant to participate in e-commerce due to their unfamiliarity with the new medium and the slow introduction of protective mechanisms (Ba, Whinston, & Zhang, 1999, 2000). Another problem was that because of the ineffective legal environment on the Internet, many Structural Assurance mechanisms in online marketplaces were neither enforced nor supported by government agencies (Pavlou & Gefen, 2004). These safeguards are designed to create a belief that sellers will fulfill their obligations, giving buyers more confidence in the transactions, especially when this was their first interaction with an online vendor. As the need for some form of assurance increased, platforms such as Amazon and eBay established more effective Structural Assurance protocols to mitigate most of the risks associated with e-commerce transactions (Pavlou & Gefen, 2004). Nowadays, the Structural Assurance mechanisms provided for the e-commerce environment are as important as those for traditional off-line shopping environments (M. K. Lee & Turban, 2001; Pavlou & Gefen, 2004).

Unfortunately, compared to e-commerce environment, eWOM communications still suffer from a lack of the confidence of Structural Assurance, and this could be one of the major factors affecting the reliability of eWOM communications (Flanagin & Metzger, 2000). On most eWOM platforms, Internet users can publish information without authentication processes to ensure the authenticity and genuineness of the information (Johnson & Kaye, 1998). The messages posted are then available to other users without being checked (Flanagin & Metzger, 2000). This means that neither the authenticity of the message sender nor the quality of the message itself can be guaranteed, creating opportunities for manipulating the communication channels. Although some technical measures are introduced to address this problem, no significant result has been reported yet. Moreover, although there is legislation prohibiting fraudulent eWOM activities in some jurisdictions (Trzaskowski, 2011), the anonymous nature of eWOM communication can make enforcement difficult. Regular Internet users are not likely to be technically or legally sophisticated enough to comprehend the working mechanisms of the protective measures, no matter the measures are for the highly trusted e-commerce communications, or for prohibiting fake reviews. Without knowing the technical functionalities of the protective measures, Internet users may perceive the effectiveness of Structural Assurance basing on their tendencies to trust the advocated effectiveness (Dispositional Trust), and/or basing on the observed results of the protective measures (e.g. the prevalence of fake reviews). If Internet users believe that the existing eWOM technical and legal assurances are not as effective as desired, they may find it difficult to trust the messages. Accordingly, we hypothesize that:

H2: *Structural Assurance mediate the effects from Dispositional Trust to eWOM Message Credibility.*

eWOM Skepticism

Realizing that eWOM has become an essential information resource and an integral part of the decision making process for many people, particularly for online shopping or political elections, many organizations have begun to utilize eWOM messages to persuade their target populations "indirectly" (Forrest & Cao, 2010). The persuasive message could be more effective if the source of the information is perceived as a peer (i.e. a fellow Internet user) rather than as part of a commercial campaign (Zhang et al., 2013). The methods used for such unethical publicity include, but are not limited to, hiring individuals, public relations firms, or even consumers to spread favorable word-of-mouth style opinions (Ahuja, Michels, Walker, & Weissbuch, 2007; Carl, 2006). Consequently, many Internet users have fallen victim to, or at least witnessed, the influence of fake eWOM messages (Forrest & Cao, 2010; Malbon, 2013). As more and more negative experiences accumulate, Internet users may realize that the incidents they have experienced may not be just coincidence and they may happen again anytime. The resulting distrust created by multiple isolated cases will then be extended to include other similar cases, or even the entire communication context (Pavlou & Gefen, 2004). This generalized distrust/suspicion might be foremost in the minds of Internet users when they are about to receive eWOM messages, establishing a guide or baseline regarding what they can expect from such communication (Dou, Walden, Lee, & Lee, 2012).

Only recently, eWOM Skepticism has been adopted as a construct to formally address these negative perceptions regarding eWOM communications. The construct was established to describe Internet users' pre-dispositional suspicion and distrust toward all eWOM communications (Zhang et al., 2016). As a is a second-level formative construct, it evaluates Internet users' concerns regarding the truthfulness, senders' motivation and identity of eWOM messages in general (Zhang et al., 2016). eWOM Skepticism was found to have significant correlations with eWOM Structural Assurance, indicating that Internet users with lower levels of perceived Structural Assurance are likely to have higher levels of eWOM Skepticism (Zhang et al., 2016). eWOM Skepticism is context-specific, meaning that it may only be aroused in eWOM communication settings (Levine & McCornack, 1991).

Even skeptical, Internet users may still utilize eWOM as a key source of information. As eWOM Skepticism may not be the only factor deciding Internet users' perceptions in eWOM communications, and it is unfair to suggest that skepticism alone can represent Internet users' entire view of eWOM situations. While Internet users may have different levels of suspicion to eWOM communications, as part of their personalities, their tendencies of trusting others (Dispositional Trust) are still influential all the time (Mayer et al., 1995). Although sounds contradicting, trust and distrust are conceptually different but can co-exist (Lewicki, McAllister, & Bies, 1998). In the case of this study, if an Internet user has very low Dispositional Trust, he/she may distrust others even more in eWOM environment, resulting higher eWOM Skepticism. On the contrary, Internet users with higher levels of Dispositional Trust may tend to be less cynical, believing that most reviews online are authentic and genuine, therefore having lower eWOM Skepticism (McKnight & Chervany, 2002; Zhang et al., 2016). Accordingly, while Dispositional Trust may directly affect how Internet users judge the credibility of eWOM messages, it could also influence people's suspicion toward the context (eWOM Skepticism), which may be a significant factor as well in credibility assessment. Therefore, we hypothesize that:

H3: eWOM Skepticism mediate the effects from Dispositional Trust to eWOM Message Credibility.

METHODOLOGY

Data Collection

We recruited 245 participants using Amazon Mechanical Turk to carry out the survey. Amazon Mechanical Turk is a relatively new method to efficiently collect individual level data (Steelman, Hammer, & Limayem, 2014). As suggested, we have limited the participants to U.S. residents only (Steelman et al., 2014).

The survey items were adopted from previous studies with minor modifications to fit the eWOM scenario (Appendix A). The items for Structural Assurance were adopted from McKnight et al. (2002a),
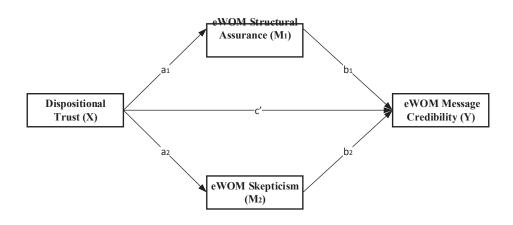
the items for Dispositional Trust were from Gefen (2000) and the items for Review Credibility were from Cheung et al. (2009). The set of scales measuring eWOM Skepticism were adopted from Zhang et al. (2016). This is a formative construct composed of three sub-constructs: truthfulness of the message, motives of the message senders and identities of the message senders. All the items were measured on 7-point Likert scales ranging from "strongly disagree" to "strongly agree" (1=Strongly Disagree, 2=Disagree, 3=Slightly Disagree, 4=Neutral, 5=Slightly Agree, 6=Agree, 7=Strongly Agree).

Each session lasted approximately 15-20 minutes. After a short introduction to the study and the method of compensation, the surveys were distributed to the participants. Once all the participants completed the first part of the survey, which measured the independent variables (eWOM Skepticism, Structural Assurance and Dispositional Trust) the stimulus page, which included a brief introduction to the subject (an apartment complex) and the reviews (Appendix B), were presented to participants. Participants were told that the information was gathered from the Internet and were encouraged to read it carefully. In the final step, the participants were asked to complete the survey items for measuring the dependent variable, eWOM Message Credibility.

Data Analysis

All analyses in this study were conducted using IBM SPSS 22 for Windows (IBM Corporation, Armonk, NY, USA). We used multiple mediation analysis to examine the individual effects of each mediator while controlling for others. As the first step of our multiple mediation analysis, the SPSS macro PROCESS (model 4) (Preacher & Hayes, 2008) was applied with two mediators in parallel (Figure 2).

FIGURE 2
PARALLEL MEDIATION MODEL

The statistical significance level for all the tests was set at a P-value of below 0.05. If the upper and lower bounds of the 95% bias-corrected CIs do not contain zero, the indirect effect is considered significant. Beta weights provide an index of the magnitude of the indirect effect size.
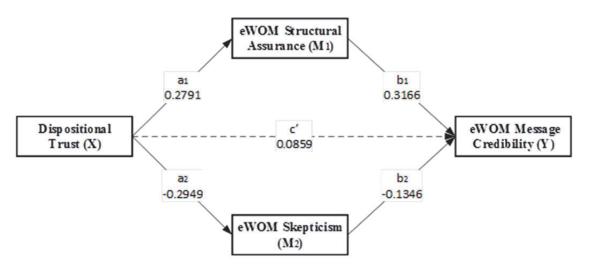
RESULTS

Descriptive statistics for the survey sample are presented in Table 1. Differences between the genders were found for Dispositional Trust (t (243) = 0.24, p =0.876), structural Assurance (t (243) = 0.755, p = 0.386), eWOM Skepticism (t (243) = 0.554, p = 0.457) and Message Credibility (t (243) = 8.757, p = 0.003). Thus, gender was used as a control variable in the correlational and mediation analysis.

TABLE 1
DESCRIPTIVE STATISTICS

Variables		Frequency	Mean	Standard Deviation
Gender	Male	139 (56.7%)		
	Female	106 (43.3%)		
Dispositional Trust			4.33	1.25
Message Credibility			4.16	1.29
Structural Assurance			3.22	1.26
eWOM Skepticism			5.02	1.18

The measurement model was assessed by estimating internal consistency reliability and construct validity (convergent and discriminant validity). Internal consistency reliability was evaluated using Cronbach's alpha and a composite reliability score. The Cronbach's alpha and composite reliability of all the constructs exceeded the recommended threshold of 0.70 (Fornell & Larcker, 1981; Nunnally, 1978). This confirmed that all the constructs in our model exhibited sufficient internal consistency reliability. For the convergent validity, all the items loaded higher on their designated construct than on any other construct, and the loadings were all statistically significant (p<0.01) and greater than twice their associated standard errors (Gerbing & Anderson, 1988). The composite reliability and average variance extracted (AVE) of each construct were all higher than the recommended levels of 0.7 (Chin, 1998) and 0.5 (Fornell & Larcker, 1981). For discriminant validity, the square roots of the AVEs of each construct were all above 0.7 and larger than any cross-correlation between other constructs in the model (Fornell & Larcker, 1981). This indicated that the discriminant validity of the measurement model was acceptable. Overall, the psychometric properties of the measures were more than adequate.

FIGURE 3
PARALLEL MEDIATION MODEL RESULTS

Dispositional Trust, as a predictor, was found to be significantly related to Message Credibility as a dependent variable (β=-0.25, p< 0.01). As recommended by Baron and Kenny (1986), mediators must be significantly correlated with both the predictors and outcome variables. Both the proposed mediators here,

Structural Assurance and eWOM Skepticism, were analyzed with dependent and independent variables to establish their significance and to assess whether they should be included in the path model. As shown in Figure 3, the correlation coefficients from both mediators to the dependent and independent variables were all statistically significant: Dis – Str (β=0.2791, p< 0.01); Dis – Ske (β=-0.2949, p< 0.01); Str – Cre (β=0.3166, p< 0.01); Ske – Cre (β=-0.1346, p< 0.05). Since both mediators could be included in the path model, they were submitted for multiple mediational analysis.

The values presented in Table 2 reveal that both Structural Assurance and eWOM Skepticism mediated the relationship between Dispositional Trust and Message Credibility because the bootstrap CIs did not include zero while controlling for gender. The total effect of Dispositional Trust on Message Credibility was significant (β =0.2140, P<0.05). However, the direct effect from Dispositional Trust to Message Credibility was not (β =0.0859, P=0.1595). *Then we can conclude that although the influences from Dispositional Trust are significant, they are not posted directly to Message Credibility, so H1 was not supported.*

The difference between the total and direct effects is the total indirect effect through the two mediators, had an effect estimate of β=0.1281 and a 95% bootstrap CI of 0.072 to 0.1964, indicating statistical significance. The indirect effect through Structural Assurance was β=0.0884 SE=0.0268, CI [0.0425, 0.1466], and the indirect effect through eWOM Skepticism was β=0.0397 SE=0.0212, CI [0.0018, 0.0827]. *Therefore, we can conclude that in the parallel model, both Dispositional Trust and eWOM Skepticism partially mediate the effect of Dispositional Trust on Message Credibility supporting H2 and H3.*

TABLE 2
PARALLEL MEDIATION MODEL RESULTS

Path	Effect	SE	*t*	*P*-value
Total effect (*c*) (Dis - Cre)	0.2140	0.0619	3.4546	0.0007
Direct effect (*c'*) (Dis - Cre)	0.0859	0.0609	1.4110	0.1595
*a*1 (Dis - Str)	0.2791	0.0623	4.4828	0.0000
*a*2 (Dis - Ske)	-0.2949	0.0623	-4.7346	0.0000
*b*1 (Str - Cre)	0.3166	0.0635	4.9850	0.0000
*b*2 (Ske - Cre)	-0.1346	0.0635	-2.1195	0.0351
Indirect effects	**Effect**	**BootSE**	***BootLLCI***	***BootULCI***
Total indirect effect	0.1281	0.0314	0.0720	0.1964
*a*1*b*1 (Dis - Str - Cre)	0.0884	0.0268	0.0425	0.1466
*a*2*b*2 (Dis - Ske- Cre)	0.0397	0.0212	0.0018	0.0872

Serial Multiple Mediation (SMM) Analysis

Casual relationships may exist between the two mediators (eWOM Skepticism and Structural Assurance), we therefore also conducted a Serial Multiple Mediation (SMM) analysis (model 6) (Preacher & Hayes, 2008). The SMM models assumed different logical and casual relationships for the two mediators, switching the sequence of the mediators and analyzing how they are impacted by the predictor and how they impact each other. Therefore, two different causal order models were produced (Figures 4 and 5). Since the total effect and total indirect effect from Dispositional Trust are the same across all three models, the two SMM models were evaluated in terms of the effects mediated through these different causal paths in two models ($a_1 d_{12} b_2$).

FIGURE 4
SMM1 RESULTS

In SMM 1, Structural Assurance served as the first mediator (M1) and eWOM Skepticism as the second (M2). The indirect from Dispositional Trust through Structural Assurance first and then eWOM Skepticism was significant (β=0.0137 SE=0.0076, CI [0.0007, 0.0304]) (Table 3).

TABLE 3
SM1 RESULTS

Path	Effect	SE	t	P-value
Total effect (c) (Dis - Cre)	0.2140	0.0619	3.4546	0.0007
Direct effect (c' 1) (Dis - Cre)	0.0859	0.0609	1.4110	0.1595
a1 (Dis - Str)	0.2791	0.0623	4.4828	0.0000
a2 (Dis - Ske)	-0.1934	0.0605	-3.1965	0.0016
b1 (Str - Cre)	0.3166	0.0635	4.9850	0.0000
b2 (Ske - Cre)	-0.1346	0.0635	-2.1195	0.0351
d12 (Str - Ske)	-0.3635	0.0600	-6.0551	0.0000
Indirect effects	**Effect**	**BootSE**	*BootLLCI*	*BootULCI*
Total indirect effect	0.1281	0.0318	0.0714	0.1921
a1b1 (Dis - Str - Cre)	0.0884	0.0276	0.0406	0.1463
a2b2 (Dis - Ske- Cre)	0.0260	0.0158	0.0006	0.0625
a1d12b2 (Dis - Str -Ske- Cre)	0.0137	0.0076	0.0007	0.0304

For SMM 2, eWOM Skepticism was set as the first mediator (M1) and Structural Assurance as the second (M2). The indirect effect through eWOM Skepticism and then Structural Assurance was also significant (β=0.0339 SE=0.0138, CI [0.0115, 0.0647]) (Table 4).
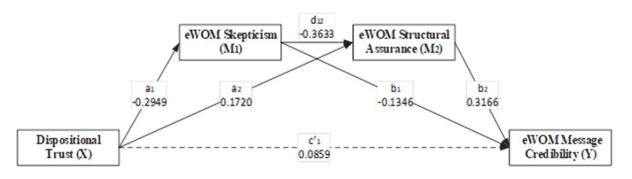
FIGURE 5
SMM2 RESULTS

TABLE 4
SMM2 RESULTS

Path	Effect	SE	*t*	*P*-value
Total effect (*c*) (Dis - Cre)	0.2140	0.0619	3.4546	0.0007
Direct effect (*c'* 1) (Dis - Cre)	0.0859	0.0609	1.4110	0.1595
a1 (Dis - Ske)	-0.2949	0.0623	-4.7346	0.0000
a2 (Dis - Str)	0.1720	0.0608	2.8307	0.0050
b1 (Ske - Cre)	-0.1346	0.0635	-2.1195	0.0351
b2 (Str - Cre)	0.3166	0.0635	4.9850	0.0000
d12 (Ske - Str)	-0.3633	0.0600	-6.0551	0.0000
Indirect effects	**Effect**	**BootSE**	*BootLLCI*	*BootULCI*
Total indirect effect	0.1281	0.0311	0.0673	0.1897
a1b1 (Dis - Ske - Cre)	0.0397	0.0208	0.0005	0.0836
a2b2 (Dis - Str- Cre)	0.0545	0.0256	0.0086	0.1080
a1d12b2 (Dis - Ske -Str- Cre)	0.0339	0.0138	0.0115	0.0647

The causal order affected the strength of the relationship between mediators. When Structural Assurance was applied as the first mediator in SMM1, it had a stronger correlation (β=0.2791, p<0.05) with the independent variable than it did in SMM2, when it was the second mediator (β=0.172, p<0.05). Similarly, in SMM2, eWOM Skepticism (the first mediator) had a stronger correlation with the independent variable (β=-0.2949, p<0.05) than it did in SMM1 as the second mediator (β=-0.1934, p<0.05). Moreover, the regression path coefficient for Structural Assurance to eWOM Skepticism in SMM 1 was -0.3635, p<0.05, while the coefficient for eWOM Skepticism to Structural Assurance was -0.3633 p<0.01 in SMM 2, signifying that the former had a slightly larger effect. In the end, the serial mediation effect (β=0.0339 SE=0.0138, CI [0.0115, 0.0647]) in SMM2 (Dis - Ske -Str- Cre) was larger than the serial mediation effect (β=0.0137 SE=0.0076, CI [0.0007, 0.0304]) in SMM1 (Dis - Str -Ske- Cre). This indicates that in MM2, Dispositional Trust posted a larger effect through both mediators to Message Credibility than it did in MM1.

DISCUSSION

We examined the way eWOM Message Credibility is affected by factors from personal (Dispositional Trust) and contextual levels (Structural Assurance and eWOM Skepticism. The study focused specifically on how the effects from Dispositional Trust were mediated through the contextual level perceptions in our model. Following the procedures suggested by Preacher and Hayes (2004, 2008) and Baron and Kenny (1986), we first established that the independent variable, Dispositional Trust, had a significant positive correlation (total effect) with the dependent variable, Message Credibility. These results provide support for the notion that Dispositional Trust affects the attitudes toward a trust relationship with a specific trustee in an eWOM context (D. J. Kim, Ferrin, & Rao, 2008; Mayer et al., 1995). While Internet users keep their suspicions to eWOM communications, their tendency of trusting others will still be a crucial factor when they judge the questions. Meanwhile, both contextual level perceptions (Structural Assurance and eWOM Skepticism) were found to be significantly correlated to the dependent variable too, suggesting that the contextual perceptions may also affect Message Credibility in eWOM settings (McKnight & Choudhury, 2006). While Dispositional Trust and Structural Assurance both represent positive attitude in eWOM situations, eWOM Skepticism represents attitudes in the opposite direction. Interestingly, the effects from three factors are all significant.

Although the total effect of Dispositional Trust on Message credibility was significant, the direct path between them was not. In the parallel model, both the indirect path through Structural Assurance and the indirect path through eWOM were found to be statistically significant. According to Baron and Kenny's (1986) approach, these results indicate that both Structural Assurance and eWOM Skepticism partially mediate the influence from Dispositional Trust, since the inclusion of the mediators did not reduce the direct effect to zero. Moreover, the total effects mediated by these two contextual factors were much larger than the effects directly posted. The variance accounted for (VAF) from both mediators indicated that 71% of the variances of Message Credibility caused by Dispositional Trust were mediated by Structural Assurance and eWOM Skepticism. As full mediation tends to be very rare in social science (Baron & Kenny, 1986), if we instead follow the Hair et al.'s (2014) suggestion this is actually very close to full mediation (80%). We can thus conclude that Dispositional Trust does influence eWOM Message Credibility assessment, but only through Structural Assurance and eWOM Skepticism. It implies that in eWOM situations, the influences of Dispositional Trust may not be immediately effective when he/she assesses an eWOM message. Instead, Dispositional Trust could affect people's perceptions toward the context, and then the contextual perceptions may affect Message Credibility significantly. If we assume that an eWOM message is the representation of an anonymous Internet reviewer (C. Cheung & Thadani, 2012), we may deduce that a person's tendency to trust others may not direct affect their trust toward a specific anonymous online reviewer. During eWOM communications, with the possibilities of being manipulated, Internet users may not choose to trust the reviewers easily as they tend to regularly. Their tendency of trusting others may reduce their suspicions for most online reviews, and may also enhance their confidence of the protective measures.

In order to better understand the relationship between the two mediators, we entered both of them into two serial multiple mediation (SMM) models (Figures 4 and 5), each of which assumed a different causal order between Structural Assurance and eWOM Skepticism. In SMM1 (Figure 4), we assume that people's Dispositional Trust may first influence the way they perceive the effectiveness of the security controls, which then may modify the negative expectations for eWOM communications; in SMM2, we assume that people's tendency of trusting others could first adjust people's skepticism toward eWOM context, then the perceived effectiveness of the Structural Assurance may be evaluated based on their trust/distrust toward eWOM communications. In other words, if Internet users feel that most eWOM messages are suspicious, they may believe that the protective mechanism are not effective enough. The serial mediation effects in both orders were shown significant, indicating that both assumed causal relations are possible. Despite that the total indirect effects were the same, changing the sequence of the mediators yielded different indirect effects passing along the chain. In SMM2, more of the indirect effect

from Dispositional Trust (26.46%) was mediated through eWOM Skepticism and then Structural Assurance than in SMM1(10.69%), when the sequence of the mediators was reversed.

According to the rationales proposed in a number of previous studies (e.g. McKnight et al. 2002b), a lower level of Dispositional Trust may lead to lower levels of Structural Assurance, which in turn may produce higher levels of eWOM skepticism. Our results suggested an alternative explanation for the relationships. Given that most participants perceive the existing Structural Assurance to be low, and the significant serial mediation effects in SMM2, it is possible that lower levels of Dispositional Trust may first lead to higher levels of distrust toward eWOM communications, which may then make Internet users question the effectiveness of the current protective mechanisms offered, as few Internet users may understand the technical functions of Structural Assurance in eWOM context. Since correlation alone cannot prove causality, the analyzed relationships among Dispositional Trust, eWOM Skepticism and Structural Assurance should be interpreted with caution. All these explanations should be tested by experimental studies in the future to reveal the true picture.

CONCLUSION

To the best of our knowledge, this research was the first one investigating the effects of Dispositional Trust in a perceived suspectable communication context. We found that even the public are aware of the risks from prevalent fake reviews, their Disposition Trust still significantly influence their examinations of a review. While the importance of Dispositional Trust in eWOM situations was established, the paths of its influences to Message Credibility were not direct. Most effects from Dispositional Trust are mediated by the perceptions to the entire eWOM communication environment, and then posted to Message Credibility. This result implied that when the communication context is not very trustworthy, instead of following their natural trust tendency, people may choose to rely their judgement more on the impressions of the reliability of the context. Therefore, contextual perceptions may be more influential in suspected communication environment. According to the current status, it might be very difficult to restore Internet users' confidence for eWOM communications. We believe that every deceptive eWOM incident should be exposed publicly and the sponsors should be severely penalized. In such way, the public may start to regain trust in the legal protections in this area. From a technical point of view, although we may never be able to eliminate all the lies on the Internet, more measures could be deployed to increase the cost of fake reviews and to provide reliable cues for making accurate decisions. This investigation enriched the collection of eWOM skepticism research, by start identifying the role and magnitude of Dispositional Trust with the influences of suspicion. A better understanding of this issue would shed new light on the roles of contextual level perceptions in eWOM trust situations.

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APPENDIX A

Construct	Item
Structural Assurance	The Internet has enough safeguards to make me feel comfortable using online reviews.
	I feel assured that legal and technological structures adequately protect me from being deceived by online reviews.
	I feel confident that all the technological advances on the Internet make it safe for me to trust online reviews.
	In general, the Internet is now a robust and safe environment in which to use online reviews.
Dispositional Trust	I generally trust other people.
	I tend to count upon other people.
	I generally have faith in humanity.
	I generally trust other people unless they give me reason not to
Review Credibility	I think the positive reviews are believable.
	I think the positive reviews are factual.
	I think the positive reviews are accurate
eWOM Skepticism — Truthfulness	We can hardly depend on getting the truth from most online reviews.
	Online reviews are not generally truthful.
	In general, online reviews don't reflect the true picture of a subject
eWOM Skepticism — Motivation	Online reviewers care more about getting you to buy things.
	Most online reviews are intended to mislead.
	People writing online reviews are always up to something.
eWOM Skepticism — Identity	People writing online product reviews are not necessarily the real customers.
	People write online reviews pretending they are someone else.
	Different reviews are often posted by the same person under different names.

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Ratings & Reviews

✏ Write a review

Taylor   ★★★★★

I have lived here for a bit over a semester and a half now, and my experience thus far has been exceptionally great. The apartment floor plans are very spacious. Maintenance is kind and responsive. The office staff is very professional, and they even know me by name when I go to the office (which is actually quite rare), which makes me feel very welcome. The complex itself has been much more enjoyable than any other housing complex I have lived in for the past three years. As for the rates that Sky Haven offers, you can't beat them. Sky Haven is affordable, convenient, and offers quality living. I couldn't ask for much more. Make sure to consider Sky Haven for your student housing needs, you won't be disappointed!

Jessie   ★★★★★

My experience in this apartment has been excellent. It is secure, quiet, staff is friendly, courteous and efficient. Maintenance takes care of requests promptly. This will be my 2nd renewal with them and I plan to renew again. I strongly recommend this place. I am new to San Antonio and the convenient location has everything you need around you including restaurants, malls, grocery store, gas stations and more. I love it!!!