THE EFFECTS OF WORD-OF-MOUTH MESSAGE ON PURCHASE DECISION IN CREDENCE-BASED SERVICES[1]

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ABSTRACT: Consumer choice decisions in two credence-based services –maternity clinic and kindergarten- are examined in this study. The study aimed at revealing the extent to which consumer choices in these two areas are influenced by the experiences and communications of other consumers. In other words, it purports to measure the effects of personal communications on customers' information search and purchase decision process. Secondly, the effectiveness of a scale developed to measure the role of active information search in credence-based services is investigated. Thirdly, perceptual homophily, between sender and receiver, and sender characteristics were added to the model in a unique construct.Lastly, this study subjected these two services, based on a judgmental study conducted for classifying services. For obtained data, exploratory factor analysis and reliability analysis were conducted. After that, for obtained constructs, confirmatory factor analysis was conducted and by the generated models hypotheses were tested by using structural equation modeling.

Key words: Word-of-Mouth, Message characteristics, Interpersonal communications, Credence-based service

GÜVENE DAYALI HİZMETLERDE AĞIZDAN AĞIZA İLETİŞİM MESAJININ ALIŞVERİŞ KARARINA ETKİSİ

ÖZET: İki güvene dayalı hizmetin WOM çerçevesinde incelendiği bu çalışmada, müşterilerin doğum kliniği ve çocuk yuvası seçimi süreci konu edinilmiştir. Müşterilerin doğum kliniği ve çocuk yuvası seçiminin diğer müşterilerin deneyim ve aktarımlarından ne ölçüde etkilendiği ortaya konulmaya çalışılmıştır. Dolayısıyla, bir mesaj olarak elde edilen bilginin doğrudan bilgi edinme aktivitesine ve alışveriş kararına etkisini açıklamaya çalışmaktadır. İkinci olarak aktif bilgi arayışının rolü ile ilgili geliştirilmiş ölçeğin güvene dayalı hizmetlerdeki etkinliği gözlemlenmiştir. Üçüncü olarak mesaj veren ile alan arasındaki algısal benzerlik göndericinin özellikleri ile tek bir yapı içerisinde değerlendirilmiş ve modele dâhil edilmiştir. Dördüncü katkı, bu çalışma hizmetler arasında yargısal olarak yürütülen bir çalışmaya dayalı olarak seçilmiş iki güvene dayalı hizmete uygulanmıştır. Elde edilen verilere, ilk adımda sırasıyla açımlayıcı faktör ve güvenilirlik analizi yapılmıştır. Elde edilen yapılara doğrulayıcı faktör analizi uygulanmış ve her iki hizmet için elde edilen modeller yapısal eşitlik modeli kullanılarak analiz edilmiştir.

1.   LITERATURE AND CONCEPTUAL FRAMEWORK

Success of any product is linked to the speed of decision making regarding purchase of that product,and to speed up the decision making process of consumers it is necessary to give them clear reasons (e.g. Benefits, claims, and promises that are obvious and compelling; Information that is clear, balanced, and credible). Information which serves to simplify customer decision making also increases sales (Silverman, 2001:24).Dissemination of such information among consumers occurs mostly by dint of interpersonal communication. In peer to peer communication, the giver is perceived to be independent from the institution. "WOM is much more credible than your most sincere salesperson. It is able to reach more people, and faster, than advertising and direct mail because it can spread like wildfire" (Silverman, 2001:24).

WOM is defined narrowly to include merely oral and face-to-face communications. However, today, the scope of this concept is broadened. Goyette et al. collected definitions of WOM and classified them according to five dimensions: Informal, formal, noncommercial, post-purchase behavior and exchange (Flow of Information / Communication / Conversation) (Goyette et al., 2010:7).

Silverman says that "WOM is communication about products and services between people who are perceived to be independent of the company providing the product or service, in a medium perceived to be independent of the company" (Silverman, 2001:25). Arndt defines WOM "as oral, person-to-person communication between a receiver and a communicator whom the receiver perceives as non-commercial, concerning a brand, a product, or a service" (in Goyette et al., 2010:7). These definitions indicate that WOM has a noncommercial, informal and information-emotion sharing nature regarding a brand, a product, or a service. Most important characteristic of WOM which increases effectiveness is informality of WOM occurrences, because they are perceived to be independent from companies. WOM also could be generated formally; "WOM is a process that is often generated by a company's formal communications and the behavior of its representatives" (in Haywood, 1989:58). Companies could shape a process of WOM generation by giving consumers reasons to drive them to talk formally about their brand, product or services (Kelly, 2007:149). Every company desires to acquire customers via old/existing customers, and they developed referral programs. They plan marketing communication programs to contact through WOM those who are not yet customers.

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[1] Bu çalışma Fatih Üniversitesi, Sosyal Bilimler Enstitüsü'nde yapılan "WOM Influence on Purchase Decisions in Search Experience, and Credence Based Service Industries: A Message Oriented Approach" isimli doktora çalışmamdan yapılmıştır *yapılmıştır. Elde edilen yapılara doğrulayıcı faktör analizi uygulanmış ve her iki hizmet için elde edilen modeller yapısal eşitlik modeli kullanılarak analiz edilmiştir.*

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Many businesses manage a referral program including customer to customer information and influence flow. By means of this program they have acquired high valued customers who on the average are more valuable than other customers (Schmitt et al., 2011:57).

In service researches, the salient difficulty has to determine which services have higher search, experience, or credence-based attributes. One method, used by Krishnan and Hartline,is to ask participants whether they consider properly the attributes of goods before or after purchase (Krishnan and Hartline, 2001:330-331). According to the results of this pretest, they tried to make a classification; however, they couldn't obtain an exact result. Consequently, they used expert judges and selected three services for research (Krishnan and Hartline, 2001:334).

Services can be classified according to the amount of information needed and sought before purchase. In the literature, a triangular classification regarding goods is made by Darby and Karni. Before them Nelson classified goods as search and experience. If a consumer can evaluate a good's attributes by searching before trying, that good may be categorized as search dominated. Nelson defines search as inspection of options by the consumer prior to purchasing the brand. However, if he needs to try several times before developing brand loyalty, this information gathering process should be named "experience" (Nelson, 1970:312). Darby and Karni added a third quality type; "credence." Some qualities of certain services are not properly evaluated by consumer even after consumption. "We distinguish then three types of qualities associated with a particular purchase: search qualities which are known before purchase, experience qualities which are known costlessly only after purchase, and credence qualities which are difficult to judge even after purchase." (Darby and Karni, 1973:69)

If consumers are aware of and can evaluate attributes of a service prior to purchase, this service could be classified as a search service. Some services have attributes which can be discerned only after purchase and consumption. Such services could be designated as experience services. Finally, some attributes couldn't be judged even after purchase and consumption. Services which have such attributes are accepted as credence-based services (Mitra et al., 1999:209; Ford et al..1988:239-244). Credence services are found to be riskier than other types of services. Hypotheses for behavioral intentions and use of personal and impersonal sources were supported moderately or partially (Mitra et al., 1999:222).

This study is attempting to apply a broadened WOM model to two credence-based services. Thus, it tries to reveal some critical points in a WOM context; Message effects on decision making process, testing of critical WOM constructs and model performance in credence services. Collected data was analyzed firstly via SPSS 20.0 for EFA and reliability, and after vie AMOS20.0 for CFA and SEM. Results, discussion, and managerial implications are exhibited at the end of the study.

1.1. Model for the Study

The present study will provide future researchers a new line of endeavor, to complement message comparison studies (e.g. ad messages-WOM messages), investigating message oriented issues within the WOM context (such as high-low involvement, high-low risk perception, price related issues); based on different products/services categories. The developed model for the study is given below in Figure 1.

Additionally, from a managerial perspective, ability to predict which content and properties of message influence WOM effectiveness can allow managers to design the message appropriately; also, it can help managers to gain strategic advantages in communicating with their consumers. The present study, by investigating how core attributes are transmitted by WOM messages, facilitates pragmatic applications of the theoretical concepts in this field.For the survey, derived items from the literature were adapted for each construct. They are given below.
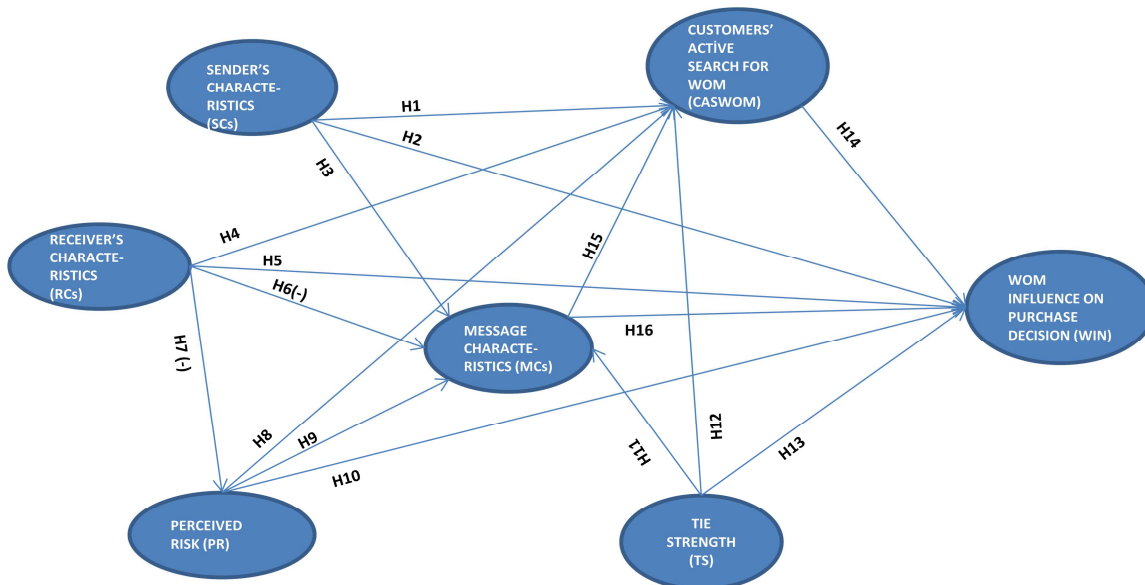

Figure 1: The Broadened Model For testing WOM effect in Different Services

1.1.1.   Sender Characteristics

The measure of SCs was developed from indicators used in the literature. Salient characteristics of SCs in the literature were expertise (Bansal and Voyer, 2000:169; Gilly et al., 1998:85; Brown et al., 2007:6; Wangenheim and Bayon, 2004:1180), credibility (Wu and Wang, 2011:452), similarity (Gilly et al., 1998:85; Wangenheim and Bayon, 2004:1175; Sweeney et al., 2008:353), experience (Silverman, 2001:27; Braunsberger and Munch, 1998:25), and opinion leadership (Hawkins et al., 1995:165; Kotler and Keller, 2006:178; Gilly et al., 1998:85).

Items derived from aforementioned studies were related to sender-service context. The aim of this measurement tool was to obtain empirical data about characteristics of the sender. The seven items were measured by a 5-point Likert- type scale ranging from 1=strongly disagree to 5=strongly agree.

Based on the aforementioned SCs examination, the following hypotheses were generated:

H1: The stronger the SCs, the greater the customer's active search for WOM (CASWOM).

H2: The stronger the SCs, the stronger the influence of the sender's WOM on the receiver's purchase decision.

H3: The stronger the SCs, the stronger the persuasion of message characteristics.

1.1.2.   Receiver Characteristics

In RCs examination, we want to understand emerging interactions on behaviors of a customer when he is about to purchase from the point of high-low risk and how he behaves or has intentions related to received message characteristics. By the help of this data we can verify how and why a customer behaves regarding perceived risk, level of knowledge, message characteristics and subsequent purchase. It is necessary to explain what are expected from related hypotheses. If RCs are stronger, it is expected that the customer would be more willing to search for information, since he believes that he could obtain more detailed and accurate information than others; such information is expected to be more effective than information obtained by non-expert receivers. Another hypothesis suggests that when RCs are stronger, MCs are perceived as weaker. A similar correlation between RCs and PR is expected to be negative. Four items derived from earlier studies (Bansal and Voyer, 2000:172; Sweeney et al., 2008:358; Alba and Hutchinson, 1987:411; Gilly et al., 1998:89) were used for measuring this construct.

Generated Hypotheses of the study:

H4: The stronger the RCs, the greater the customer's search for WOM.

H5: The stronger the RCs, the stronger the WOM influence on purchase decision.

H6: The stronger the RCs, the weaker the perception of message characteristics.

H7: The stronger the RCs, the weaker the receiver's perceived risk.

1.1.3.   Perceived Risk (PR)

Measurement of PR presents a variety of measurement problems. For instance, if service is vital for the customer, financial risk will be moderately disregarded. Probably because of this problem, Bansal and Voyer asked an overall risk question to the participants (Bansal and Voyer, 2000:172) and they measure PR by using this single item. There are other studies focusing on various types of PR (Pandit et al., 2008:5; Wangenheim and Bayon, 2004:1177).

When a consumer feels risk related to the purchase of a product/service, he tries to reduce it. Information search from experts, relatives and friends is an important and efficient means used for risk reduction (Mitchell and McGoldrick, 1996:7; Roselius, 1971:57-61). This method provides a legitimization to the consumer (Kotler and Keller, 2006:192). Seven items are derived to measure PR construct (Peter and Olson, 1993:94 ; Kotler and Keller, 2006:198; Schiffman and Kanuk, 2000:153).

H8: The higher the perceived risk, the more extensive the customer's active search for WOM.

H9: The higher the perceived risk, the stronger the perception of message characteristics.

H10: The higher the perceived risk, the stronger the WOM influence on purchase decision.

1.1.4.   Tie Strength

Effects of TS on active information search of customer and on information flow from giver to receiver were affirmed by many researchers (Bansal and Voyer, 2000:175; Wirtz and Chew, 2002:155-156; Duhan et. al, 1997:291). These studies helped to signify the role of TS in WOM context. However, how MCs were affected by TS has not been examined hitherto. It was expected that when there was a strong tie between sender and receiver, there will be strong perception about MCs. Prior knowledge of consumer was expected to affect information search process in different cases. Accordingly, Duhan et al. acknowledged that if the consumer was capable of evaluating the service by himself, he will try to conduct information search alone (Duhan et. al, 1997:291). Therefore, it can be expected that in case consumer has sufficient knowledge to permit him to make his own

evaluation, he may try to use personal sources who are not close to him. This may causes a confusion in the results of TS relationship with MCs.

Four indicators used for measuring TS were adapted from earlier studies (Granovetter, 1973:1361; Marsden and Campbell, 1984:490; Frenzen and Davis, 1990:6; Bansal and Voyer, 2000:172).

H11: The stronger the tie strength, the more powerful the appreciation of message characteristics.

H12: The stronger the tie strength, the higher the probability of benefiting from for customer's active search for WOM.

H13: The stronger the tie strength, the higher the probability of WOM influence on purchase decision

1.1.5. Customer's Active Search for WOM (CASWOM)

Information search covers information gathering activities of consumers from both formal and informal sources. While customers can obtain the needed knowledge from formal sources, they use informal communication channels to legitimize and evaluate such knowledge (Kotler and Keller, 2006:192). Customers may indulge in this information sharing process as a usual part of their behavior. They can inquire about the properties or performance of the service from others, or they seek the evaluations of another person.

In the examination of CASWOM, it was anticipated to verify whether there was a positive relationship between CASWOM and WOM influence on purchase decision (Hovland and Weiss, 1951:647; Bansal and Harvir, 2000:174). Additionally, relationship with other WOM variables will be examined.

Because there was a need to reshape the scale generated in the literature, a literature study was made for information search and opinion seeking activities. At the end of this research, a scale of five items was developed (Flynn et al., 1996:146; Reynolds and Darden, 1971:453; Bansal and Harvir, 2000:172).

H14: The higher the CASWOM, the greater the impact of WOM influence on purchase decision (WIN).

1.1.6. Message Characteristics

In WOM context, ideas given to a customer by another are vital for a subsequent purchase decision. Though messages as carriers of these ideas weren't considered explicitly and sufficiently in a WOM model empirically, there are some studies which call attention to MCs (Sweeney et al., 2008:358; Mazzarol et al., 2007:1489; Gatignon and Robertson, 1986:536-537; Duhan et al., 1997:284).

These studies place MCs in the centre of the WOM model by attributing causality relationship among the variables (Sweeney et al., 2008:358; Mazzarol et al., 2007:1489; Gatignon and Robertson, 1986:536-537; Duhan et al., 1997:284).

H15: The stronger the MCs, the greater the CASWOM

H16: The stronger the MCs, the more powerful the WOM influence on purchase decision.

1.1.7. WOM Influence on Customer Decision Making

Finally, a scale was generated for understanding the influence of WOM factors' effects on actual purchase decision of customers. Thus, it will be shown how receiver may be affected by the message delivered, characteristics of senders who deliver the messages, perceived risk by receivers, the characteristics and search proneness of receivers (Bansal and Harvir, 2000:172; Wangenheim and Bayon, 2004:1177).

2. RESEARCH DESIGN AND RESULTS

Research area was limited to the European side of Istanbul. For the study, a convenience sample was preferred. Another alternative could be to conduct pooling data with the cooperation of institutions offering such services. The probability of misunderstanding (This study might be perceived as a satisfaction survey or institution dependent) causedto opt for the first alternative. For Maternity Clinic, participants who are pregnant or who had young children were preferred. Survey fieldwork was completed by reaching the appropriate subjects around maternity clinics, playgrounds, or in shopping malls. For Kindergarten, subjects were similarly reached around kindergartens, playgrounds and shopping malls. Participants were selected from among those who had children old enough to go to kindergarten. At the end of the study, 201 data per sector or a total of 402 data have been collected. This number of observations was appropriate with recommendations of literature. Additionally, this number is adequate according to Hoelterwho proposed that a sample size of 200 is sufficient for SEM (via Hoe, 2008:77). Thus, our sample size is sufficient. For factor analysis ratings scale for sample size is accepted as follows: 100=poor, 200=fair, 300=good, 500=very good (Comray and Howard, 1992:217). For SEM, Hair and others suggest at least 150 cases (minimum sample size) for models with seven or fewer constructs, modest communalities (0.5), and no underidentified constructs (Hair et al., 2010:662).

2.1. Demographics of Sectors

In determining the demographics of participants, four questions containing gender, education, age, and family income were asked. Distribution of demographics is given in Table 1.

Table 1: Demographics of Participants (n=201)

	MATERNITY CLINIC		KINDERGARTEN	
GENDER	Number	Percentage %	Number	Percentage %
Males	45	22.4	60	29.9
Female	156	77.6	141	70.1
Total	201	100	201	100
EDUCATION	Number	Percentage %	Number	Percentage %
Primary and Secondary School	78	38.8	45	22.4
Highschool	72	35.8	93	46.3
College / University	78	38.8	56	27.9
Graduate Education	2	1.0	7	3.5
Total	201	100	201	100
AGE	Number	Percentage %	Number	Percentage %
18-24	52	25.9	10	5.0
25-34	77	38.3	80	39.8
35-44	48	23.9	81	40.3
45-54	18	9.0	17	8.5
55 +	6	3.0	11	5.5
Missing value	0	0	2	1.0
Total	201	100	201	100
FAMILY INCOME	Number	Percentage %	Number	Percentage %
1000 TL or lower	5	2.5	1	.5
1001 – 2000 TL	67	33.3	33	16.4
2001– 3000 TL	77	38.3	80	39.8
3001- 4000 TL	43	21.4	61	30.3
4001- 5000 TL	4	2.0	19	9.5
5001 and more	3	1.5	1	.5
Missing value	2	1.0	6	3.0
Total	201	100	201	100

In Maternity Clinic, and Kindergarten gender distribution; ratio of male participants was lower for Maternity Clinic, and Kindergarten. Male participants number 45 for Maternity Clinic (%22.4), and 60 for Kindergarten (%29.9). Female participants were 156 (%77.6), and 141 (%70.1), respectively. For education, a balanced distribution was observed in three categories. In age distribution, much younger participants were found for the maternity clinic.

3. FINDINGS

This section presents the results of conducted analyses for models. First step contains analyses of missing values. Factor analyses and tests for reliability are given in thefollowing step. Third step contains confirmatory factor analyses for factors produced by the use of preceding analyses. Finally, hypotheses of the study will be tested by using structural equation modeling.

3.1. Analysis of Missing values

The data had very few missing values.Hair et al. suggest a four step process for analyzing missing data. This process contains determining the type of missing data, determining the extent of missing data, diagnosing the randomness of the missing data process, and selecting the imputation method (Hair et al., 2010:45). Researchers are concerned with whether the cause of missing value comes from the research design. According to this approach, missing data are named as "known" if they result from the research design, and "unknown" if not. Known missing value can occur due to procedural factors. Thus, remedies don't solve this problem completely. Unknown missing values are related to the respondent, generally (Hair et al., 2010:45-47). Our missing values could be named as unknown missing values and because of their rarity they could be ignored.

3.2.   ExploratoryFactor Analysisand Testingfor Reliability
3.2.1. Maternity Clinic, Exploratory Factor Analysis and Test for Reliability

An Exploratory Factor Analysis was conducted for Maternity Clinic. All seven constructs were derived from 38 items by using Principal Component Analysis. The alphas of constructs which protect all their items were: PR (0.928), CASWOM (0.877), WIN (0.864), RCs (0.879).

For MCs, sixth item MCs 6 was excluded. It was related to information about gain/loss from this purchase. Other five items were loaded on one factor with an alpha 0.762.

At the end of the factor analysis, fourth item of TS which was related to "supporting each other in difficult times" was excluded. Alpha reached for this construct is 0.779.

SCs items were split into two parts. SCs 5, 6, and 7 loaded on one factor with TS 4. SCs 1, 2, 3, and 4 loaded on second factor with TS 1, 2, and 3. After the study, 5 items of SCs should be excluded to obtain an autonomous factor for SCs. Thus, SCs 6, and 7 retained for the second stage of the analysis with an alpha 0.650.

Table 2: Factor Analysis (EFA) Results for Maternity Clinic

Constructs & Measurement Items	Factor Loadings	Means	Standard Deviations
Perceived Risk			
PR01 Financial	0.854	3.020	1.253
PR02 Functional	0.818	3.154	1.179
PR03 Physical	0.832	3.015	1.340
PR04 Psychological	0.837	3.149	1.211
PR05 Social	0.760	2.915	1.314
PR06 Decision Hardship	0.773	3.095	1.251
PR07 Risky Decision	0.778	2.970	1.407
Customer's Active Search for WOM			
CAS01 Intention	0.754	3.420	1.079
CAS02 Mutual consideration	0.741	3.552	1.108
CAS03 Decided approach	0.717	3.408	0.981
CAS04 Eagerness	0.735	3.455	0.994
CAS05 Planned asking	0.759	3.418	1.111
WOM Influence on Purchase Decision			
WIN01 Different ideas	0.743	3.850	0.805
WIN02 Changed my decision	0.511	3.935	0.819
WIN03 How to utilize	0.771	3.900	0.794
WIN04 More quality service	0.748	3.840	0.992
WIN05 Helped for right decision	0.759	4.010	1.034
Receiver Characteristis			
RCs01 Knowledge	0.823	3.015	1.290
RCs02 Knowledge by Vendor	0.732	3.219	1.274
RCs03 Purchase experience	0.884	3.050	1.121
RCs04 Usage experience	0.791	2.975	1.206
Message Characteristics			
MCs01 Vividness	0.559	3.796	0.879
MCs02 Confidence of sender	0.676	3.920	0.790
MCs03 Affective activation	0.701	3.555	0.858
MCs04 Richness	0.632	3.799	0.741
MCs05 Clearness	0.583	3.816	0.837
Tie Strength			
TS01 Closeness	0.723	3.587	1.046
TS02 Confidence	0.654	3.597	1.180
TS03 Sharing free time	0.775	3.353	1.131
Sender Characteristics			
SCs06 Homophily; Life-style	0.732	3.641	0.865
SCs07 Homophily; Like or Dislike	0.708	3.555	0.978

Total variance explained was high (%70.166) as in Movie Theater and Repair and Maintenance Shop. Test of sphericity showed that there was no problem regarding the correlation matrix (0.000). KMO statistic was also fairly high according to the threshold value: 0.871. This value fell into meritorious range. The results were exhibited in Table 2 and Table 3.

Table 3: Reliability, Eigen Value, Explained Variance for Maternity Clinic

MATERNITY CLINIC	Cronbach's Alfa	Eigen Value	Explained Variance (%)
Perceived Risk (PR)	0.928	8.594	27.723
Customer's Active Search for WOM (CASWOM)	0.877	6.061	19.550
WOM Influence on Purchase Decision (WIN)	0.864	2.004	6.465
Receiver Characteristics (RCs)	0.879	1.595	5.147
Message Characteristics (MCs)	0.762	1.361	4.390
Tie Strength (TS)	0.779	1.095	3.533
Sender Characteristics (SCs)	0.650	1.041	3.359
Measures			
Total Variance Explained			%70.166
KMO Measure of Sampling Adequacy			0.871
Barlett's Test of Sphericity (sig.)			0.000

3.2.2. Kindergarten, Exploratory Factor Analysis and Test for Reliability

Seven constructs of the model emerged as the result of an exploratory factor analysis. TS and CASWOM were built without item loss, with alpha values of 0.925 and 0.735, respectively. Some items of the other factors were excluded in the second stage. The results of this analysis are presented in Table 4 and in Table 5.

PR 1 was excluded because of loading two different factors and PR 7 was excluded because of loading another factor as a single item. Other 5 items after conducting analysis loaded on their factor. Their reliability value is 0.819.

MCs 4 and 6 were excluded from MCs construct. MCs 4 separated from its construct and became another factor with RCs 2. Thus, this item was excluded. MCs 6 loaded two different factors. Thus it was excluded. Other items of the MCs construct loaded their factor with an alpha of 0.791.

WIN 1 disintegrated to construct and separated. Thus, this item was excluded second stage. Other 4 WIN items loaded on their factor. Their alpha was 0.755.

RCs 2 was excluded because of loading another factor. Its loading was negative. Three items of RCs composed the construct with an alpha 0.711.

Table 4: Factor Analysis (EFA) Results for   Kindergarten

Constructs & Measurement Items	Factor Loadings	Means	Standard Deviations
Tie Strength			
TS01 Closeness	0.885	3.945	1.266
TS02 Confidence	0.835	3.731	1.322
TS03 Sharing free time	0.842	3.711	1.223
TS04 Mutualization	0.815	3.736	1.061
Perceived Risk			
PR02 Functional	0.527	3.761	1.006
PR03 Physical	0.710	3.488	1.123
PR04 Psychological	0.772	3.652	0.979
PR05 Social	0.693	3.685	0.978
PR06 Decision Hardship	0.645	3.682	0.865
Customer's Active Search for WOM			
CAS01 Intention	0.626	4.030	0.871
CAS02 Mutual consideration	0.604	3.940	0.822
CAS03 Decided approach	0.582	3.905	0.746
CAS04 Eagerness	0.702	3.960	0.761
CAS05 Planned asking	0.620	4.119	0.682
Message Characteristics			
MCs01 Vividness	0.683	4.308	0.724
MCs02 Confidence of sender	0.749	4.214	0.734
MCs03 Affective activation	0.708	4.035	0.809
MCs05 Clearness	0.459	4.204	0.635
WOM Influence on Purchase Decision			
WIN02 Changed my decision	0.581	4.294	0.692
WIN03 How to utilize	0.604	4.250	0.676
WIN04 More quality service	0.646	4.308	0.667
WIN05 Helped for right decision	0.750	4.443	0.607
Receiver Characteristis			
RCs01 Knowledge	0.785	2.174	0.977
RCs03 Purchase experience	0.740	2.234	0.721
RCs04 Usage experience	0.819	2.388	0.979
Sender Characteristics			
SCs06 Homophily; Life-style	0.761	3.935	0.782
SCs07 Homophily; Like or Dislike	0.797	4.000	0.849

SCs items were nearly atomized in the beginning of the analysis. After first steps, they were reduced into two different constructs. SCs 6 and 7 loaded as one factor. SCs 1, 2, 4, and 5 loaded on one factor together MCs. Further SCs 1 and 2 loaded at the same time on another TS factor. This complication was solved and SCs 1, 2, 3, 4, and 5 were excluded in this process. Thus, SCs 6 and 7 emerged as retained items for SCs construct for the second stage. Alpha reached for this construct is 0.702.

Total Variance Explained by the seven factors was % 66.526. Barlett's test of sphericity was significant (0.000). KMO measure of sampling adequacy was again meritorious (0.871).

Table 5: Reliability, Eigen Value, Explained Variance   for Maternity Clinic

KINDERGARTEN	Cronbach's Alfa	Eigen Value	Explained Variance (%)
Tie Strength (TS)	0.925	8.454	31.313
Perceived Risk (PR)	0.819	2.486	9.207
Customer's Active Search for WOM (CASWOM)	0.735	2.064	7.643
Message Characteristics (MCs)	0.791	1.548	5.732
WOM Influence on Purchase Decision (WIN)	0.755	1.204	4.458
Receiver Characteristics (RCs)	0.711	1.129	4.182
Sender Characteristics (SCs)	0.702	1.078	3.991
Measures			
Total Variance Explained			%66.526
KMO Measure of Sampling Adequacy			0.871
Barlett's Test of Sphericity (sig.)			0.000

3.3.   Confirmatory Factor Analysis(CFA)

3.3.1.   Maternity Clinic Confirmatory Factor Analysis

For Maternity Clinic, CFA was performed. The scales constructed by using EFA for this service were analyzed. From earlier analysis PR, CASWOM, WIN, and RCs were retained completely. MCs 6 from MC construct, TS 4 from TS construct, SCs 1, 2, 3, 4, and 5 from SCs construct were excluded. After CFA analysis some items were eliminated from constructs to obtain necessary statistics. Thus, model was prepared for SEM analysis.

At this step, some items were excluded from constructs to develop necessary statistics. From CASWOM, CAS 2 related to mutual consideration of a confusing purchase and CAS 4 related to eagerness of information seeking were excluded. MCs 1 and MCs 2 were excluded from MCs construct to build a consistency with data and model. For the PR construct, items PR 3, 4, and 5 which are related, respectively, to physical, psychological, and social harm were retained. For RCs, RC 1 which contains statement regarding "having enough knowledge for assessment service appropriateness" was excluded. From SCs construct only SCs 6 and 7, related to homophily, were retained. After analysis TS 1 and 3 were retained items for TS construct. Lastly, for WIN only WIN 2 was excluded.

Table6: Confirmatory Analysis Results for Maternity Clinic Scales (A-Z)

Construct	Item	Standardized Loading (λ)	t-value ($p<0.05$)
Customer's Active Search for WOM	CAS05	0.809	Scaling
	CAS03	0.822	12.138
	CAS01	0.807	11.932
Message Characteristics	MCs05	0.722	Scaling
	MCs04	0.546	6.554
	MCs03	0.535	6.433
Perceived Risk	PR07	0.863	Scaling
	PR06	0.808	13.032
	PR05	0.812	13.11
Receiver Characteristics	RCs04	0.791	Scaling
	RCs03	0.793	11.664
	RCs02	0.877	12.738
Sender Characteristics	SCs07	0.777	Scaling
	SCs06	0.625	7.009
Tie Strength	TS03	0.820	Scaling
	TS01	0.754	8.365
WOM Influence on Purchase Decision	WIN03	0.778	Scaling
	WIN05	0.777	11.271
	WIN04	0.844	12.337
	WIN01	0.719	10.316

Multiple fit indexes were reported for the assessment of the model. They pointed out a consistency with data and model ($\chi2=277.542$, $p< 0.05$, df= 149, $\chi2$/df= 1.863, GFI = 0.889, AGFI = 0.844, IFI = 0.936, TLI = 0.916, CFI = 0.934, and RMSEA = 0.066). Hoelter index for Maternity Clinic were 129 for 0.05 and 139 for 0.01. Table 6 provides a summary of the factor loadings, squared multiple correlations, and their reliability measures.

3.3.2. Kindergarten Confirmatory Factor Analysis

The second model was for Kindergarten which is the last service sector of the study. After CFA, four items from different constructs were excluded.

CAS 5 from CASWOM, PR 5 and 6 from PR construct, from WIN construct WIN 5 item were deleted. Results of fit indexes are $\chi2 = 375.875$, $p < 0.05$, df = 204, $\chi2$/df= 1.843, GFI = 0.859, AGFI = 0.810. IFI = 0.917, TLI = 0.894, CFI = 0.915, and RMSEA = 0.065. Hoelter index for Kindergarten were 127 for 0.05 and 136 for 0.01. Table 7 presents items retained for SEM, factor loadings, squared multiple correlations, and reliability measures of constructs.

In this part, CFA results for models are reported. The following part will contain SEM studies.

Table7: Confirmatory Analysis Results for Kindergarten Scales (A-Z)

Construct	Item	Standardized Loading (λ)	t-value (p<0.05)
Customer's Active Search for WOM	CAS04	0.546	Scaling
	CAS03	0.581	5.935
	CAS02	0.671	5.524
	CAS01	0.570	5.199
Message Characteristics	MCs05	0.687	Scaling
	MCs03	0.745	8.833
	MCs02	0.688	8.302
	MCs01	0.674	8.156
Perceived Risk	PR04	0.749	Scaling
	PR03	0.788	8.919
	PR02	0.773	8.57
Receiver Characteristics	RCs03	0.608	Scaling
	RCs04	0.695	6.331
	RCs01	0.728	6.311
Sender Characteristics	SCs07	0.637	Scaling
	SCs06	0.852	6.272
Tie Strength	TS04	0.815	Scaling
	TS03	0.864	14.629
	TS02	0.919	16.022
	TS01	0.882	15.103
WOM Influence on Purchase Decision	WIN04	0.688	Scaling
	WIN03	0.804	8.926
	WIN02	0.629	6.844

3.4. Structural Equation Modeling (SEM)and Testing of Hypothese

For testing hypothesis SEM was used. This statistical methodology enables a confirmatory approach to the analysis of relevant structural theory (Byrne, 2010:3). Similar to multiple regression analysis, this method serves to reveal interrelationship among expressed series of equations (Hair et al., 2010:634). "The term SEM conveys two important aspects of the procedures: (a) that the causal processes under study are represented by a series of structural (i.e., regression) equations, and (b) that these structural relations can be modeled pictorially to enable a clearer conceptualization of theory under study" (Byrne, 2010:3). To determine the extent to which structured model is consistent with the data, it was tested by SEM (Byrne, 2010:3).

3.4.1. Maternity Clinic Testing of Hypotheses with Structural Equation Modeling

SEM results for the model of Maternity Clinic were reported. The results from the analysis indicated again a consistency with data and model ($\chi 2 = 342.350$. $p < 0.05$, df = 154, $\chi 2/df = 2.223$, GFI = 0.862, AGFI = 0.812, IFI = 0.905, TLI = 0.881, CFI = 0.904, and RMSEA = 0.078). Table 8 presents the path loadings with t values for each path. And Figure2 illustrates the model used while testing hypotheses.

The hypotheses stated for investigating relationships between SCs and CASWOM, WIN, and MCs were H1, H2, and H3, respectively. Among these, group effect from SCs to WIN wasn't found significant. Thus, H2 was rejected. From the other two hypotheses, H1 was partially supported since its significance was in the range 0.05-0.010 (0.067). The direction of the effect was positive which was in sync with expected effect. H3 was supported. SCs effect on MCs was investigated by this hypothesis. The significance was lower than 0.001and effect was positive.

RCs related hypotheses, except for WIN, were found support. H4 which tried to measure the effect of RCs on CASWOM was partially supported. However, observed effect was negative. This was contrary to expectations. RCs effect on WIN was found insignificant. Thus, H5 was rejected. H6 and H7 were accepted, because their significance and direction of effect were appropriate forH7 but contrary for H6.

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Testing of PR related hypotheses revealed that. PR effect on CASWOM wasn't supported. Thus, H8 was rejected; PR effect on MCs was found positive and significant asserting the hypothesis. Thus, H9 was supported. Relationship with PR and WIN was partially supported. The found effect was positive; however, significance was relatively low (sign.: 0.085).

All three hypotheses of TS were supported. Effects of TS on MCs, CASWOM, and WIN were found to be both significant and positive.

Table 8: Path Analysis Results for Maternity Clinic

Hypothesized Relationship		Coefficient	t-Statistics	Results
H1	Sender Characteristics → Customer's Active Search for WOM	0.283*	1.83	Partially supported
H2	Sender Characteristics → WOM Influence on Purchase Decision	0.116	1.24	Not supported
H3	Sender Characteristics → Message Characteristics	0.379***	4.355	Supported
H4	Receiver Characteristics → Customer's Active Search for WOM	-0.196*	-1.939	Partially supported
H5	Receiver Characteristics → WOM Influence on Purchase Decision	-0.045	-0.699	Not supported
H6(-)	Receiver Characteristics → Message Characteristics	0.191***	2.912	Supported
H7(-)	Receiver Characteristics → Perceived Risk	-0.747***	-7.36	Supported
H8	Perceived Risk → Customer's Active Search for WOM	0.009	0.131	Not supported
H9	Perceived Risk → Message Characteristics	0.105**	2.074	Supported
H10	Perceived Risk → WOM Influence on Purchase Decision	0.076*	1.724	Partially supported
H11	Tie Strength → Message Characteristics	0.286***	4.479	Supported
H12	Tie Strength → Customer's Active Search for WOM	0.379***	3.217	Supported
H13	Tie Strength → WOM Influence on Purchase Decision	0.157**	2.081	Supported
H14	Customer's Active Search for WOM → WOM Influence on Purchase Decision	0.141*	1.923	Partially supported
H15	Message Characteristics → Customer's Active Search for WOM	0.499*	1.764	Partially supported
H16	Message Characteristics → WOM Influence on Purchase Decision	0.392**	2.102	Supported
Goodness of - fit statiscitcs				
	χ^2	342.350. $p<.05$		
	df	154		
	χ^2/df	2.223		
	Goodness of fit index (GFI)	0.862		
	Normed fit index (NFI)	0.840		
	Tucker-Lewis Index(TLI)	0.881		
	Comparative fit index (CFI)	0.904		
	Root mean square error of approximation (RMSEA)	0.078		

*$p<.10$; ** $p<.05$; ***$p<.001$

H14 was for investigation of CASWOM-WIN relationship. CASWOM effects on WIN was found to be significant and positive. This presented an appropriateness with purpose of hypothesis. However, significance was relatively weak (sign.: 0.055). Thus, H14 was partially supported.

H15 and H16 were hypotheses established to understand effects of MCs on CASWOM and WIN. The effect of MCs on CASWOM was positive; however, significance was weak. Thus, H15 was partially supported. H16 was supported strongly. It is found that MCs affects WIN positively and significantly.
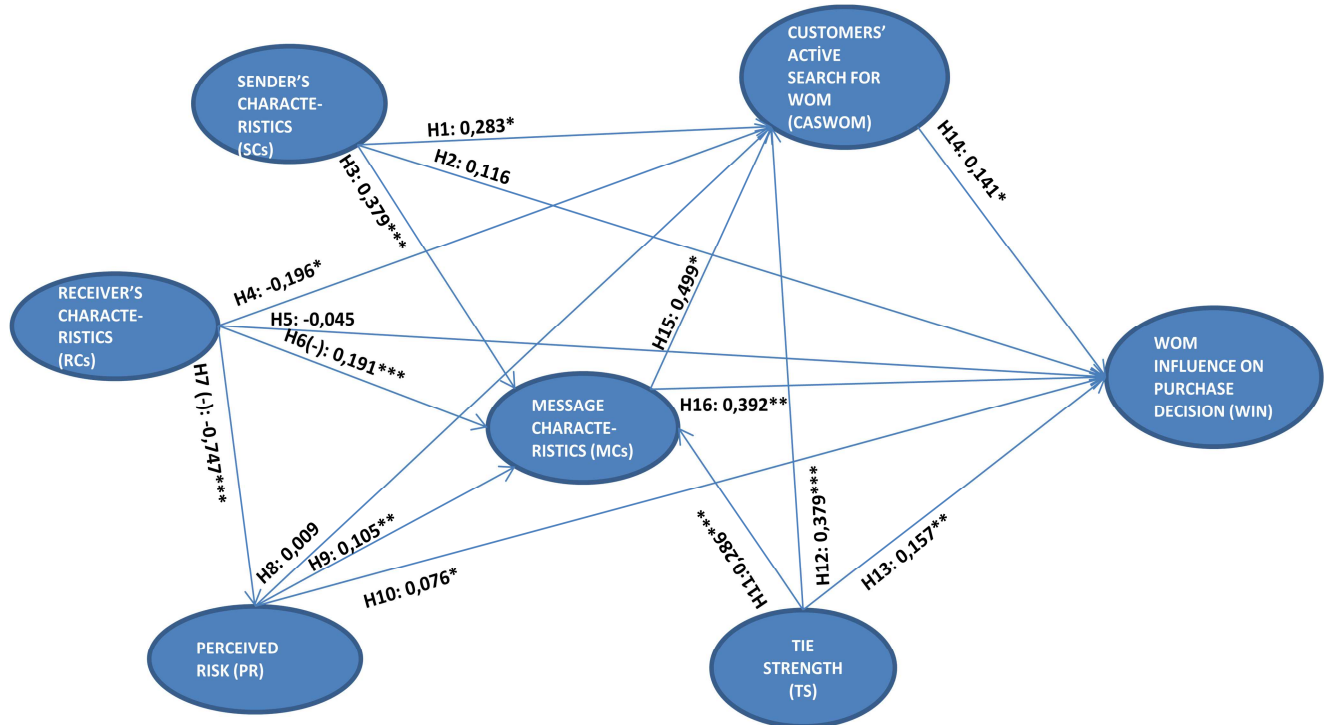
Figure2: Path Coefficients for the Model of Maternity Clinic

3.4.2. Kindergarten Testing of Hypotheses with Structural Equation Modeling

For Kindergarten, sixteen hypothesized paths of the model were tested by using AMOS. Overall fit, analytical power and the significance of the paths were measured for this model. All measures were better than, or closed to recommended values. ($\chi2$ = 457.999, p < 0.05, df = 209, $\chi2$/df = 2.191, GFI = 0.837, AGFI = 0.785, IFI = 0.879, TLI = 0.851, CFI = 0.877, and RMSEA = 0.077). Table 9 presents the path loadings with t values for each path. And Figure 3 illustrates the model used while testing the hypotheses.

Table 9: Path Analysis Results for Kindergarten

Hypothesized Relationship		Coefficient	t-Statistics	Results
H1	Sender Characteristics → Customer's Active Search for WOM	0.176**	2.156	Supported
H2	Sender Characteristics → WOM Influence on Purchase Decision	0.167**	2.091	Supported
H3	Sender Characteristics → Message Characteristics	0.320***	4.541	Supported
H4	Receiver Characteristics → Customer's Active Search for WOM	0.029	0.347	Not supported
H5	Receiver Characteristics → WOM Influence on Purchase Decision	-0.078	-1.016	Not supported
H6(-)	Receiver Characteristics → Message Characteristics	0.074	0.937	Not supported
H7(-)	Receiver Characteristics → Perceived Risk	-0.371**	-2.159	Supported
H8	Perceived Risk → Customer's Active Search for WOM	0.199***	3.441	Supported
H9	Perceived Risk → Message Characteristics	0.158***	3.710	Supported
H10	Perceived Risk → WOM Influence on Purchase Decision	0.059	1.129	Not supported
H11	Tie Strength → Message Characteristics	0.170***	4.625	Supported
H12	Tie Strength → Customer's Active Search for WOM	0.065	1.563	Not supported
H13	Tie Strength → WOM Influence on Purchase Decision	0.098**	2.436	Supported
H14	Customer's Active Search for WOM → WOM Influence on Purchase Decision	0.279*	1.665	Partially supported
H15	Message Characteristics → Customer's Active Search for WOM	0.256*	1.912	Partially supported
H16	Message Characteristics → WOM Influence on Purchase Decision	0.307**	2.371	Supported
Goodness of - fit statiscitcs				
	χ^2	457.999, $p<.05$		
	df	209		
	χ^2/df	2.191		
	Goodness of fit index (GFI)	0.837		
	Normed fit index (NFI)	0.798		
	Tucker-Lewis Index(TLI)	0.851		
	Comparative fit index (CFI)	0.877		
	Root mean square error of approximation (RMSEA)	0.077		

*$p<.10$; ** $p<.05$; ***$p<.001$

Three hypotheses which were related to SCs were supported. H1, H2, and H3 were significant; they indicated positive effect of SCs on CASWOM, WIN and MCs. H4, H5, and H6 from group of RCs hypotheses weren't supported. Results indicate that relationship between RCs and CASWOM, WIN, and MCs were insignificant. Thus, these hypotheses were rejected. Only H7 which investigates the effect of RCs on PR was supported. The negative relationship as was proposed in the hypothesis was significant.

PR related hypotheses were H8, H9, and H10. H8 and H9 were supported while H10 was rejected. The observed effect of PR on WIN was insignificant.H12 which was stated to understand how TS affects CASWOM was rejected. H11 and H13 were accepted. H14 was a unique hypothesis which was related to CASWOM. It indicated a significant relationship between CASWOM and WIN. However, significance was low. Thus, H14 was partially supported. From the two hypotheses which were MCs related; H15 was partially supported. Its significance was between 0.05-0.010 (Sign.: 0.056). H16 was supported.
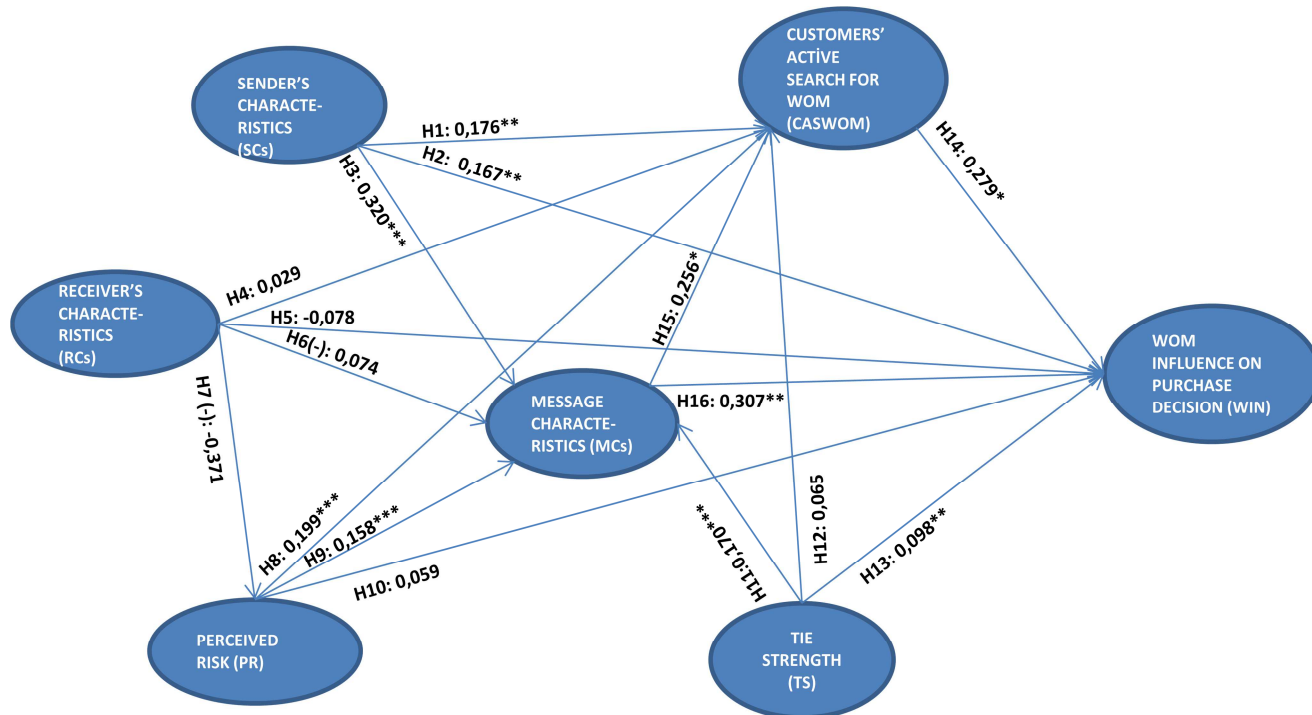

Figure 3: Path Coefficients for the Model of Kindergarten

4. DISCUSSION AND IMPLICATIONS

4.1. Discussion

The purposes of this study were to investigate the effects of essential WOM factors in a broadened model. How MCs were perceived and the effects of consumers' perceptions on CASWOM and on their subsequent purchase decisions were researched. How the CASWOM was triggered by SCs, RCs, PR and TS and what the effects of this search intention and attempts on customer's purchase activities were observed. Further, how PR was affected by RCs was investigated. Additionally, the effects of four essential WOM factors (SCs, RCs, PR, and TS), CASWOM and MCs were directly examined on the actual purchase decisions of customers.

At the first step of the analysis, EFA was performed for each sector. Interpretation for this step was made in the related section. The models were verified by the data. For each service seven constructs were built. Total variance experienced, reliability and other measures imply a fairly good fit for model.

Second step of the analysis was confirmatory factor analysis which was conducted by AMOS. Similarly, for each sector, all seven constructs were generated. The results verified strongly a consistency with data and models. After this analysis hypotheses were tested by using SEM.

The broadened model offered various useful results. In this study, the conceptualization and measurement of WOM effect on actual purchase activities, from the receivers' perspective, presented several significant improvements over previous studies. Firstly, for both credence services, MCs were found to be effective on purchase decision. Receivers considered that delivered information assured the right and profitable decision.

Secondly, the psychometric properties of the CASWOM scale were assessed. Reliability, validity, and one-dimensionality were tested. For EFA of credence sectors, all items were retained.

Thirdly, sender characteristics which comprise homophily were tested in the process of construct purification. For credence services, Homophily items were salient in SCs construct which was found effective on receiver's addressing to source (Gilly et al., 1998:91-93). For credence services homophily found efficient for purchase decision of receiver.

Lastly, the study offered a view for broadened model from the perspective of credence-based service. Customers need more and clearer information to capture critical things regarding credence services. Personal experiment supports confidence of unknowledgeable customers while making decision.

4.2.   Implications

Kindergarten and Maternity Clinic were assessed as credence-based services which imply that, even after use, the customers cannot fairly consider the performance of this type of service. However, several promotions for making visible the service and understandable applications may drive experienced customers to positive WOM.

The study revealed that customers may be oriented according to cues which they found in the messages. The practitioners may produce emotional and clear reasons for parents who are trying to choose kindergarten, because the study revealed that parents are cognizant of whether messages contained emotional or clear cues regarding Kindergarten. For Maternity Clinic, rational and emotional approach should be applied together, because beside clarity and richness of content in message, emotional considerations were also indicated as affective.

Results indicate that customers are eager to gater information. However, to affect suchwillingness, marketers can generate several reasons to talk or tools which make visible their services. These types of applications help previous users to make explanations about and show usefulness of provided services. Practitioners may also put several experiment-based applications into practice. Thus, customer may reconsider the performance of service and its provider. In contrast, for Kindergarten, duration of time while providing service may give opportunities to customer to reconsider the performance. In this condition, customers may try the service;and thus they may overcome confusion proneness.

For credence based services the role of perceptual homophily should be considered carefully. Perceptual homophily may be considered to be a strong trigger for active search for WOM.

It was found that receiver characteristics affect perceived risk. For credence services, perceived risk affected strongly the message perception and purchase decision. This may show that customers prefer being risk averse in complex decision process. However, effect of perceived risk on purchase decision was uncertain. For Kindergarten, messages clearly effect decision; nevertheless, perceived risk which effects message perception didn't have any impact on decision. This may be explained by the customers'anxiety for finding the right messages, right senders and their trustworthiness. For Maternity Clinic, partial support may be explained by developing expertise before usage of service. However, as a result of message oriented approach, the real factor reducing perceived risk may be revealed as the cues attained by messages. Thus, messages' effects on profitable decision appeared to be the most salient result at the end of the analysis.

Customers who tried to gather information thought that their attempts served to make more a profitable purchase. Service provider may facilitate reaching rich personal sources. For instance, peer to peer interaction may be triggered by utilizing meetingsbetween satisfied customers and new ones. This may be valid for Kindergarten, which can organize a special parents' meeting to bring together new and experienced customers. The newcomers may learn also how to utilize the service. However, organizing a face to face transmission experience may entail complications for Maternity Clinic. Clinics may form a maternity album for these who want to transfer their experiments to others, or some customers may offer their thoughts by a videoconference (live or recorded).

As a result, WOM receivers had strong motivation for information seeking. They believe that their attempts would be profitable for them. Perceived risk triggers the need to attain right messages overwhelmingly. Thus, with this study, the mission of message characteristics in WOMM should be discussed strongly by the service providers. Senders characteristics, especially, perceptual homophily, should be analyzed with its triggering role in information searching. Message characteristics played a key role. They triggered customer's active search for WOM and affected customer's purchase decision profitably.

4.3.   Limitations and Suggestions for Future Researches

In this study, message characteristics were investigated empirically for the first time for three categories of services in a broadened model. Despite the improvements made in the approach to WOM activity, there still are several limitations. These limitations may be eliminated by future researchers.

Message characteristics may be used for different sectors in three categories to deepen our understanding. The built construct needs to be tested in different areas. It may be possible for the emotional and rational components to be handled separately. Further, emotional components may be linked to social and psychological risks and rational components to physical, functional, and financial risks.

On the other hand, this construct may be used to measure the sender's proneness to the type of cues in intended message. The construct is easy to adapt to the sender side. Additionally, it may reveal useful results for e-WOM study.

The generated scale for customer's active search for WOM needs to be tested in further empirical studies. Even thoughthe scale shows strong validity, it may be improved further. Therefore, the roles of customer's active search in the WOM may be revealed in greater detail.

Another alternative for empirical study is to investigate relationship between the message delivered by sender and his loyalty. This study may be broadened on the receiver side by extending observation in the continuity of the actual purchase.

Finally, further research may investigate different relationships of message characteristics and customer's willingness to search. This study focused on customer's search proneness effect on perception of messages; however, reverse relationship may also be investigated.

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