



***THE MEDIATING ROLE OF TRUST TOWARDS E-WOM ON THE  
RELATIONSHIP BETWEEN BIG FIVE PERSONALITY  
CHARACTERISTICS AND INFLUENCE BY E-WOM***

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**ABSTRACT**

Aim of this study is to investigate the mediating role of trust towards e-WOM on the relationship between big five personality characteristics (extraversion, agreeableness, emotional stability, conscientiousness, openness to experience) and influence by e-WOM in order to provide insight for the role of individual differences, one of which is a neglected domain in e-WOM studies. Results indicate that the relationships between agreeableness, conscientiousness and influence by e-WOM are fully mediated by trust towards e-WOM. Theoretical background, results, limitations and avenues for future research are discussed.

**Keywords:** Big Five Personality Characteristics, Trust Towards E-WOM, Influence By E-WOM.

***BÜYÜK BEŞ KİŞİLİK ÖZELLİKLERİ İLE E-WOM'DAN  
ETKİLENME ARASINDAKİ İLİŞKİDE E-WOM'A GÜVENİN  
ROLÜ***

**ÖZET**

Bu çalışmanın amacı, büyük beş kişilik özellikleri olan dışadönüklük, duygusal denge, uyumluluk, özdisiplin, yeniliğe açıklığın e-WOM'a duyulan güven üzerinden e-WOM'dan etkilenmeye nasıl etki ettiğini incelemektir; böylece e-WOM alanında yapılan çalışmalarda ihmal edilen bireysel farklılıklar konusu ele alınmış olacaktır. Sonuçlar göstermektedir ki; uyumluluk ve özdisiplin kişilik özellikleri ile e-WOM'dan etkilenme arasındaki ilişkilerde, eWOM'a güven tam aracılık rolü üstlenmektedir. Bu doğrultuda oluşturulan kavramsal çerçeve, bulgular, araştırmanın kısıtları ve gelecek çalışmalar için öneriler sunulmuştur.

**Anahtar Kelimeler:** Büyük Beş Kişilik Özellikleri, E-WOM 'a Güven, E-WOM'dan Etkilenme

## **1. THEORETICAL BACKGROUND**

In this section, literature survey on research variables is presented in order to build links between trust towards e-Wom, influence by e-Wom and personality characteristics.

### **1.1. Trust Towards e-Wom and Influence by e-WOM**

Electronic-word-of-mouth (e-WOM) is defined as the product or service related comments (Bronner & de Hoog, 2010), ratings (Chatterjee, 2001), and ideas or suggestions (Serra Cantalops & Salvi, 2014) shared by consumers online. E-WOM contains positive or negative statements; of which are created by potential, active or old customers (Hennig-Thurau, Gwinner, Walsh & Gremler, 2004). Individuals who wish to buy certain kind of products or services appeals to others' experiences by reading e-WOM content, (See-to & Ho, 2014), as to minimize effort, time and risk in buying decisions (Hennig-Thurau et al., 2004; Bronner & de Hoog, 2010). Individuals should trust in e-WOM content in order to make buying decisions depending on e-WOM; by reason of the fact that individuals can not be expected to become affected by sources of knowledge that they can not count on.

Trust towards e-WOM can be defined as the belief in e-WOM content; of which is characterized by dignity and plausibility of product or service related comments (Cheung, Luo, Sia, & Chen, 2009). In other words, trust towards e-WOM is the tendency that determines the acceptance and internalization of online customer feedbacks. Influence by e-WOM can be referred as the changes in the attitudes, behavior or thoughts of an individual towards a product or service; and that change happens afterwards (s)he meets with e-WOM comments (Litvin, Goldsmith & Pan, 2008). E-WOM comments can be classified as positive, negative and neutral. Studies indicate that the power of negative e-WOM influence is greater than the power of positive e-WOM influence (Pan & Chiou, 2011). In this study, we focus on the influence, reassurance and reinforcement created by positive e-WOM comments. On the other hand, negative e-WOM comments could irritate e-WOM readers and aggravate their buying decisions related with a product or service.

The variables that are related with trust towards e-WOM can be categorized into three groups. Product/service related variables are price and affection for product/service (Hennig-Thurau et al., 2004), information related variables are the type of channel, credibility of the channel, amount of information transmitted through channel, popularity of the channel and timelines of the information (Hörfeldt & Cavalli-Abrahamson, 2011; Lopez & Sicilia, 2014; Ulivieri, 2005). Person related variables are past experiences and degree of expertise (Herr et al., 1991; Lee & Lee, 2006). In general, variables that affect trust towards e-WOM and influence by e-WOM are investigated in a situational perspective. Yet, trust and influence could be affected by more stable facts; such as personality characteristics. Literature survey indicates there exists no research about personality characteristics in the e-WOM domain. Next, we discuss big five personality characteristics in order to bridge the mentioned gap

## 1.2. Big Five Personality Characteristics

*Extraversion:* involves the sociableness aspect of personality (Judge, Higgins, Thoresen & Barrick, 1999). Jungian type of extraversion refers to openness, friendliness, talkativeness and being energetic (McCrae & Costa, 1989). Besides sociableness, extraverts are impatient and act in a hurry (Eaves & Eysenck, 1975). On the other side of the continuum are introverts; of whom are quiet, shy and reserved (Saucier, 1994).

*Emotional Stability:* characterized by rapid changes in mood, emotional stability refers to the the intensity of negative emotions such as fear, worry, anxiety and envy (Thompson, 2008). Emotionally stable individual could stay calm under stressful conditions, does not easily feel nervous or upset and manages to stay in a positive mood whereas on the other side of the continuum, neurotics perceive stressful situations more threatening, become depressed and experience more negative emotions.

*Agreeableness:* characterized by helpfulness, openness to cooperation, tendency to follow others' wishes, kindness and being sympathetic (caring for others' emotions), agreeable individuals take low scores in rudeness and fretfulness (Nye, Roberts, Saucier & Zhou, 2008). As they are in a good temper, they conform to group norms, care for group harmony and are prone to teamwork (Judge et al., 1999).

*Conscientiousness:* defined as being hardworking, responsible, careful, organized, planned and perseverant, conscientiousness is related with job performance and contributes to career success (See Judge et al., 1999). Individuals who score high in this characteristic are keen on completing their tasks in an efficient manner (Mount, Barrick & Stewart, 1998). Low scores indicates a tendency to laziness, being careless and disorganized.

*Openness to experience:* Besides being creative and deep (Nye et al., 2008), refers to being intellectual and having a rich imagination (John & Srivastava, 1999). Individuals who score high in this characteristic are interested in art, prefer creative and new tasks/activities that would satisfy their potential, rather than routine tasks/activities (McCrae & Costa, 1989). As they are far from conventionalism, are highly prone to abstract thinking.

## 1.3. Relationships Between Variables

Dependent variable of the study is influence by e-WOM; of which will be investigated in two dimensions namely as influence by positive e-WOM and influence by negative e-WOM. We expect positive significant relations between trust towards e-WOM and influence by e-WOM; as individuals who believe in the dignity and credibility of the e-WOM content will be keen on getting influenced by the thoughts, suggestions and feedback related with the product/service they wish to buy.

As extraverts are social and friendly; they are expected to trust in e-WOM and become influenced by e-WOM compared to introverts. Emotionally stable and agreeable individuals are also expected to have high scores in trust towards e-WOM and influence by e-WOM as they have positive mood, are optimistic and have a greater tendency to agree with others' opinions compared to neurotic and less agreeable individuals. As openness to experience is characterized by an interest to try different activities, this would lead to high scores in trust and influence domains. On the other hand; planned, organized and careful individuals are expected to rely on their own insight rather than others', they would have low scores in trust and influence domains. As such, we expect negative significant relations between conscientiousness and trust towards e-WOM, influence by e-WOM.

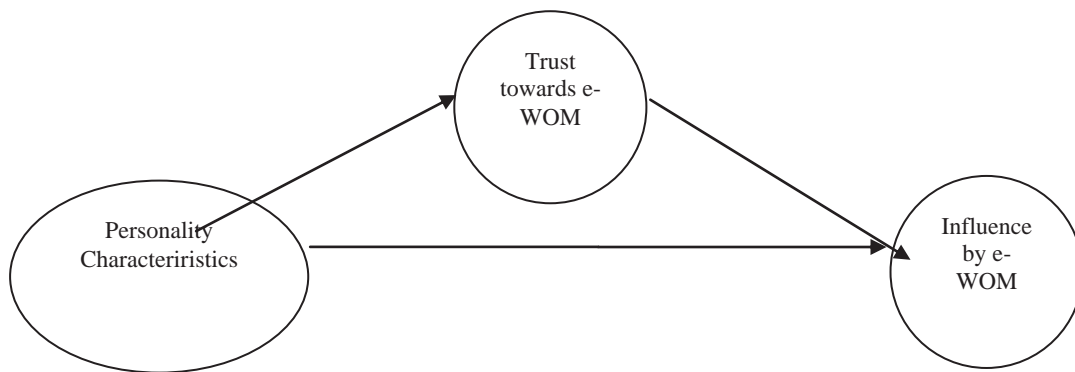
We predict relations between personality characteristics and influence by e-WOM could be linked through the path of trust towards e-WOM. Hence, we believe that extraversion, emotional stability, agreeableness and openness to experience will increase trust towards e-WOM and that trust will increase influence by e-WOM. Only, conscientiousness will decrease trust, and trust will decrease the amount of influence by e-WOM. As individuals who score high on conscientiousness have higher needs of autonomy, they would be more precautious towards others' opinions and ratings, and follow their own insight, which would decrease the amount of influence by e-WOM.

## 2.METHOD

### 2.1. Research Model and Hypotheses

Research model is designed to investigate the effects of personality characteristics (extraversion, emotional stability, agreeableness, conscientiousness, openness to experience) on influence by positive and negative e-WOM through the path of trust towards e-WOM.

**FIGURE 1: Research Model**



- 1. Hypothesis 1:** There is a positive relationship between trust towards e-WOM and influence by positive e-WOM.
- 2. Hypothesis 2:** There is a positive relationship between trust towards e-WOM and influence by negative e-WOM.
- 3. Hypothesis 3:** There are positive relationships between personality characteristics (extraversion, emotional stability, agreeableness, openness to experience) and trust towards e-WOM.
- 4. Hypothesis 4:** There is a negative relationship between conscientiousness and trust towards e-WOM.
- 5. Hypothesis 5:** There are positive relationships between personality characteristics (extraversion, emotional stability, agreeableness, openness to experience) and influence by positive e-WOM.
- 6. Hypothesis 6:** There are negative relationships between conscientiousness and influence by positive and negative e-WOM.
- 7. Hypothesis 7:** There are positive relationships between personality characteristics (extraversion, emotional stability, agreeableness, openness to experience) and influence by negative e-WOM.
- 8. Hypothesis 8:** Trust towards e-WOM mediates the relationships between personality characteristics (extraversion, emotional stability, agreeableness, openness to experience) and influence by positive e-WOM.
- 9. Hypothesis 9:** Trust towards e-WOM mediates the relationships between personality characteristics (extraversion, emotional stability, agreeableness, openness to experience) and influence by negative e-WOM.
- 10. Hypothesis 10:** Big five personality characteristics, trust towards e-WOM and influence by e-WOM differs among demographic variables (age, gender, marital status, educational status, salary, employment status).

## **2.2. Sample and Scales**

The universe of the study is the consumers in Istanbul who read e-WOM content related with the products/services they wish to buy. In cases where number of all observations in the universe is unknown, formula to calculate the appropriate number of observations with 95% confidence interval and 5% error margin shows that 384 observations would be appropriate as a sample. With convenient sampling method, questionnaires were distributed to participants engaged in reading e-WOM. Data was gathered between the dates of December, 2014 and February, 2015. As a result, 384 completed questionnaires were reached.

Trust towards e-WOM, influence by positive and negative e-WOM items were written by the researchers with the help of previous studies of which had administered similar scales (See: Akkaya, 2012; Meriç, 2010). For big five personality characteristics, scale of John, Donahue & Kentle (1991) was used, all items were edited by the researchers with the help of a previous Turkish adaptation of the scale (Alkan, 2006).

### 3.FINDINGS

As can be seen from Table 1, gender has a balanced distribution (See: 48%-51%). Single participants are a majority of the sample. Nearly half of the sample has a university degree and majority consists of private sector employees and students. Wages are more like between 1000 and 3000 TL (turkish liras).

**TABLE 1: Demographic Information**

Demographics	Frequency	Percentage
Female	185	48
Male	196	51
Missing	3	1
Single	262	68
Married	116	30
Missing	6	2
Secondary School	23	6
High School	90	23
University	171	45
Master	87	23
Missing	13	3
Minimum wage or below	87	23
1001-3000 tl	165	43
3001-5000 tl	72	19
5001 tl or above	25	6
Missing	35	9
Private sector	176	46
Public sector	39	10
Self employed	26	7
Housewife	9	2
Student	120	31
Missing	14	4

Factor analyses were applied to all scales; accordingly all KMO values are greater than 0.50 and Bartlett test of sphericity significance is below 0.001, indicating that data set is appropriate for factor analyses (KMO for personality= 0.888; trust towards e-WOM= 0.913, influence by positive e-WOM= 0.754; influence by negative e-WOM: 0.737,  $p < 0.001$ ). Single items under one factor and negative loaded ones were eliminated from the big five personality scale in order to set the five dimensions (explained variance= 56.4%).

Descriptive statistics and cronbach alpha values are presented in table 2. As can be seen, all alpha levels are above 0.60, indicating that scales are reliable enough for further analyses. Emotional stability and conscientiousness items were mostly negatively worded. As such, we believe item wording may have caused lower alpha levels (See: 0.663 and 0.686).



**TABLE 2: Descriptive Statistics And Cronbach Alphas**

Variables	Mean	Standard Deviation	Cronbach Alpha
Trust towards e-Wom (1)	3,06	,76	,925
Influence by positive e-Wom (2)	3,08	,96	,910
Influence by negative e-WOM (3)	3,08	,97	,883
Extraversion (4)	3,51	,81	,833
Emotional stability (5)	2,99	,68	,663
Agreeableness (6)	3,79	,83	,758
Conscientiousness (7)	3,38	,92	,686
Openness to experience (8)	3,71	,81	,838

Correlation analysis was done to test hypothesis 1, 2, 3, 4, 5, 6 and 7. According to our correlation analysis results;

Strong relationships exist between trust towards e-WOM, influence by positive e-WOM and negative e-WOM ( $r=0.776$  and  $0.667$ ,  $p<0.01$ ). As strength of the relationships between independent variables (personality characteristics) are not above 0.70, no doubt of multicollinearity exists. This means hypothesis 1 and 2 were confirmed.

Extraversion and trust towards e-WOM ( $r= .172$ ,  $p<0.01$ ), agreeableness and trust towards e-WOM ( $r= .256$ ,  $p<0.01$ ), openness to experience and trust towards e-WOM ( $r= .272$ ,  $p< 0.01$ ) have significant positive relationships. Conscientiousness is negatively related to trust towards e-WOM. ( $r= -.271$ ,  $p< 0.01$ ). Thus, hypothesis 3 was confirmed except for emotional stability personality characteristic, and hypothesis 4 was also confirmed.

Agreeableness and influence by positive e-WOM ( $r= .187$ ,  $p<0.01$ ), and openness to experience and influence by positive e-WOM ( $r= .138$ ,  $p< 0.01$ ) have positive significant correlations. The relationships among conscientiousness and influence by negative e-WOM are negative ( $r= -.144$ ,  $p< 0.01$ ). So hypothesis 5 was only confirmed for agreeableness and openness to experience personality traits and not confirmed for extraversion and emotional stability.

Agreeableness and influence by negative e-WOM ( $r= .206$ ,  $p<0.01$ ), openness to experience and influence by negative e-WOM ( $r= .130$ ,  $p< 0.05$ ) are positively correlated. Conscientiousness, emotional stability and influence by negative e-WOM have negative correlations ( $r= -.141$ ,  $p< 0.01$  ve  $r= -.134$ ,  $p< 0.05$ ). Thus, hypothesis 7 was confirmed for agreeableness and openness to experience traits and not confirmed for extraversion and emotional stability traits. Looking at the results we can also see hypothesis 6 was confirmed as conscientiousness has negative correlations with both influence by positive and negative e-WOM. Additionally, the

relationship between age and trust towards e-WOM is positive but weak ( $r=0.15$ ,  $p<0.05$ ).

**TABLE 3: Correlations Among Variables**

Variables	1	2	3	4	5	6	7	8
Trust towards e-WOM (1)	1							
Influence by positive e-WOM (2)	,776**	1						
Influence by negative e-WOM (3)	,677**	,712**	1					
Extraversion (4)	,172**	,058	,086	1				
Emotional stability (5)	-,059	-,096	-,134*	,125*	1			
Agreeableness (6)	,256**	,187**	,206**	,599**	-,048	1		
Conscientiousness (7)	-,271**	-,144**	-,141**	,119*	,238**	-,021	1	
Openness to experience (8)	,272**	,138**	,130*	,681**	-,014	,652**	-,032	1

\*\* : Correlation is significant at ,01 level.

\* : Correlation is significant at ,05 level.

Baron and Kenny (1983) three steps of regression model is applied to test the mediator effects. Hypothesis 8 and 9 were tested using this method. Due to the fact that relationships between personality dimensions (openness to experience, emotional stability and extraversion) and influence by e-WOM are not mediated by trust towards e-WOM, only significant effects are presented.

Accordingly, the contribution of agreeableness on influence by positive e-WOM is significant (Beta = 0.187 ,  $p< 0.001$ ), trust towards e-WOM have meaningful contribution on influence by positive e-WOM (Beta = 0.776 ,  $p< 0.001$ ). At the third step, both agreeableness and trust towards e-WOM are taken as independent variables to the model. In that case, agreeableness do not contribute to influence by positive e-WOM (Beta = -0.022 ,  $p > 0.10$ ). On the other hand, contribution of trust towards e-WOM on influence by positive e-WOM is strong (Beta= 0.779 ,  $p< 0.001$ ). As such, trust towards e-WOM acts as a full mediator between agreeableness and influence by positive e-WOM.

Three steps are repeated to test the mediator effect of trust towards e-WOM on the relationship between agreeableness and influence by negative e-WOM. Agreeableness contributes positively to influence by negative e-WOM (Beta = 0.206 ,  $p< 0.001$ ), trust towards e-WOM contributes positively to influence by negative e-WOM (Beta = 0.677 ,  $p< 0.001$ ). At the third step, agreeableness lost its significant contribution on influence by negative e-WOM (Beta = -0.05 ,  $p > 0.10$ ), whereas trust towards e-WOM contributes positively to influence by negative e-WOM (Beta= 0.661 ,  $p< 0.001$ ). As such, trust towards e-WOM acts as a full mediator between agreeableness and influence by negative e-WOM.



Three steps are repeated for conscientiousness, trust towards e-WOM and influence by positive e-WOM. Conscientiousness contributes negatively to influence by positive e-WOM (Beta = -0.144 ,  $p < 0.01$ ), trust towards e-WOM contributes positively to influence by positive e-WOM (Beta = 0.776 ,  $p < 0.001$ ). Conscientiousness lost its significant effect on influence by positive e-WOM (Beta = -0.024 ,  $p > 0.10$ ), whereas trust towards e-WOM contributes positively to influence by positive e-WOM (Beta= 0.772 ,  $p < 0.001$ ). As such, trust towards e-WOM acts as a full mediator between conscientiousness and influence by positive e-WOM.

Same procedure is repeated for conscientiousness, trust towards e-WOM and influence by negative e-WOM. At the first step, conscientiousness contributes negatively to influence by negative e-WOM (Beta = -0.141 ,  $p < 0.01$ ), trust towards e-WOM contributes positively to influence by negative e-WOM (Beta = 0.677 ,  $p < 0.001$ ). At the third step, conscientiousness lost its significant effect on influence by negative e-WOM (Beta = -0.012 ,  $p > 0.10$ ), whereas trust towards e-WOM contributes significantly to influence by negative e-WOM (Beta= 0.672 ,  $p < 0.001$ ). As such, trust towards e-WOM acts as a full mediator between conscientiousness and influence by negative e-WOM.

To summarize our mediator tests, we can say trust towards e-WOM was a full mediator only for the relations between agreeableness, conscientiousness and influence by positive and negative e-WOM, which means hypothesis 8 and 9 were confirmed only for agreeableness and conscientiousness.

For difference tests we have used t-tests and results could be summarized as such: females are higher in conscientiousness scores ( $3.54 > 3.24$  ,  $p < 0.05$ ), married participants trust more in e-WOM compared to singles ( $3.17 > 3.01$ ,  $p < 0.10$ ). Participants employed in private sector have higher scores in trust towards e-WOM compared to self- employed participants ( $3.08 > 2.45$  ,  $p < 0.05$ ), as students have higher scores in trust towards e-WOM compared to self-employed participants ( $3.10 > 2.45$  ,  $p < 0.05$ ). Participants employed in public sector have higher scores in trust towards e-WOM compared to self employed ( $3.38 > 2.45$  ,  $p < 0.05$ ) and have higher scores in influence by negative e-WOM ( $3.38 > 2.58$  ,  $p < 0.10$ ). Consequently, hypothesis 10 was confirmed for various demographic variables mentioned above.

#### **4.RESULTS, DISCUSSION AND LIMITATIONS**

Results support hypothesis 1 and 2, suggesting that positive significant relationship exists between trust towards e-WOM and influence by e-WOM. As such, trust towards e-WOM is a sound variable that could predict the amount of influence by positive and negative e-WOM. Indeed, individuals will be influenced by the comments they read, as they believe the dignity and plausibility of the information and ideas in others' experiences. As such, dignity and plausibility of the source is essential in terms of determining the amount of influence it could create.

Additionally, as e-WOM comments could be positive or negative, the degree of influence could be affected by such content.

Due to the fact that extraverts are more sociable and friendly compared to introverts, they will more likely have a tendency to trust towards e-WOM, and there would be a positive significant relationship between extraversion and trust towards e-WOM. On the other hand, introverts will be more cautious towards e-WOM content due to their shy and reserved nature. Besides extraversion, we expected positive significant relationship between agreeableness and trust towards e-WOM, in line with the idea that agreeable individuals are more likely to conform to others' ideas and follow social harmony. The moderate significant relationship between agreeableness and trust towards e-WOM supports this line of thought. It seems quite reasonable that because agreeable individuals are prone to cooperate more with others, they will have a stronger tendency to trust in their ideas, experiences or comments. It is also supported that, as openness to experience is characterized by willingness to try new activities, those individuals high in openness to experience will have a stronger tendency to trust towards e-WOM. From the point of view that conscientiousness is characterized by autonomy and a tendency to follow own insight, individuals high in conscientiousness will have a negative tendency to trust towards e-WOM; as our findings confirm. No meaningful relationships was found between emotional stability and trust towards e-WOM. However, we expected positive relationship between emotional stability and trust; as emotionally stable individuals would be high in positive mood, with higher a tendency to engage in optimist attributions related with e-WOM comments. Due to the number of negative items in emotional stability dimension, we believe this finding might have come up.

We predicted that individuals high in agreeableness and openness to experience characteristics would have a greater tendency to become influenced by both forms of e-WOM (positive and negative). This idea is supported, indeed. It is also supported that individuals high in conscientiousness rely on own experiences and ideas, they will have a negative tendency to trust towards e-WOM and influence by both forms of e-WOM. Surprisingly, no meaningful relationship was found between extraversion and influence by e-WOM. One could say that; why do extraverts trust in e-WOM but do not become influenced? In this respects, there could be third variables that have an impact on the relationships between extraversion and influence by e-WOM. On the other hand, there is no meaningful relationship between emotional stability and influence by positive e-WOM but significant relationship exists between emotional stability and influence by negative e-WOM. Then it could be argued that neurotic individuals who score low in emotional stability dimension, could be more sensitive towards the negative comments they read due to their pessimistic nature.

Research model is partially supported, only for agreeableness and conscientiousness dimensions, trust towards e-WOM act as a mediator for influence by e-WOM. Accordingly, agreeable individuals have higher propensity to trust towards e-WOM, and this trust increases the amount of influence by positive and negative e-WOM.

For individuals high in conscientiousness, it was found that they trust less towards e-WOM and have a lower tendency to become influenced by both forms of e-WOM. Trust towards e-WOM is a full mediator for the relationships between agreeableness and influence by e-WOM, conscientiousness and influence by e-WOM. As such agreeable individuals trust more in e-WOM and become more influenced by e-WOM, whereas individuals high in conscientiousness trust less in e-WOM and become less influenced by e-WOM. Mentioned personality characteristics should not be interpreted as the core reasons behind becoming influenced by e-WOM. Reason for this influence is the significant relationship between trust towards e-WOM and agreeableness, conscientiousness.

An interesting finding among difference test results is the low scores of self employed participants in trust towards e-WOM. As self employed individuals deal with ambiguous and uncredible sources of knowledge in their work life; it is quite reasonable to find that they have a lower tendency to trust towards e-WOM, compared to public sector employees who work in a less ambiguous environment characterized by secure economic conditions and work hours.

Social desirability of responses and valid measurement ability of the scales should be considered as limitations of the study. Research model should also be tested on different samples with a balanced focus on positive and negative forms of e-WOM in a more detailed perspective. In e-WOM domain, research models mostly consider situational variables and neglect individual differences. In this respect, future research could rely on the effects of individual differences in e-WOM related variables.

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