CHAPTER IV
DATA ANALYSIS AND RESULTS

CHAPTER 4
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This chapter provides a detailed examination of the patterns found in the collected data, as well as the results of the analyses performed on them. The analysis is performed to define and summarise the data, identify relationships between variables, compare variables, differentiate between variables, and predict relationships. The demographic profiles of the respondents are discussed in the first stage, followed by descriptive statistical analyses of the variables investigated. Descriptive statistics use mean, standard deviation, skewness, and kurtosis to describe the original data set. To apply correct statistical tests, an additional normality test was performed to ensure the normality of the quantitative outcomes of the variables under study. The data are presented using a 5-point Likert scale.

The responses were coded and entered into the computer with the help of Microsoft Excel software. The required analysis was carried out using the Statistical Package for Social Sciences (SPSS) version 16 and AMOS. To obtain the results, the variables were coded using SPSS to perform descriptive and validation statistics on the data. First, case summaries for each construct are presented to describe the distribution, mean, standard deviation, and normality. Second, the instrument's reliability was assessed using Cronbach's alpha. The Kaiser- Meyer-Olkin Measure of Adequacy (KMO) test was used for determines the sampling adequacy and factor analysis is used to test whether the factors are loaded in the relevant variables and their relationship with each other. The constructs' correlation is also investigated. Third, using AMOS, the model and significance of the relationship among constructs are analysed systematically and methodically. Fourth, using the t-test and ANOVA, the constructs are compared across demographic factors. The findings of the study are explained in detail in this chapter.

4.1. Descriptive Statistics – Demographics Profile of the Respondents

To begin with, the personal profiles of the respondents have been summarized. The results are presented in Table 4.1. The sample represents a wide spectrum of respondents from different age groups, gender, education level, occupation, family size, monthly incomes, marital statuses, and areas of residence. The respondents for the

present study are international tour travellers who are people who have travelled internationally from Coimbatore during the last 5 years. The sample comprising 833 complete responses is analyzed and presented to arrive at appropriate conclusions.

The personal profiles of the respondents were computed. Table 4.1 displays the results. The respondents in the sample are diverse in terms of age, gender, marital status, and family size, area of residence, family income, occupation, and education. The majority of the respondents (38.4 %) belong to Gen Y (26-39 years), followed by Gen X (31.1 %) and Gen Z (18-25 years) (30.5 %).

In terms of gender, the majority of responses received (55.1 %) are from men. Only 44.9 % of the respondents are women. The majority of the respondents (51.7 %) have completed their graduation, 30.9 % have completed their post-graduation, and 15.5 % have completed their schooling.

Majority of the respondents (30.0 %) are self-employed/entrepreneurs. 24.1 % of respondents are government employees, 21.4 % are private sector employees and 16.9 % are students. The majority of respondents (51.3 %) have 3-4 members in their families, 31.6 % of the respondents have 5-6 members in their families, 12.0 % have 2 or less members, and the remaining 5.2 % have more than 6 members in their families, Majority of respondents (37.6 %) earn between Rs60001 and Rs90000. A monthly family income of up to Rs 30000 was earned by 24.6 % of the respondents. The monthly family income range of Rs30001-Rs60000 is earned by 24.2 % of the respondents. Majority of respondents (56.4%) are married, while 43.6 % are single. The majority of respondents (46.9%) live in semi- urban areas, while 46.8% live in urban areas and the rest live in rural areas (6.2 %).

Table 4.1: Demographic Profiles of Respondents (N=833)

Variable	**Classification**	**Frequency (N)**	**Percentage (%)**
Age	18-25 years	254	30.5
	26-39 years	320	38.4
	40-60 years	259	31.1
Gender	Male	459	55.1
	Female	374	44.9
Highest Education	Schooling	129	15.5

	Graduation	431	51.7
	Post – Graduation	257	30.9
	Others	16	1.9
Current Occupation	Employed in a private job	201	24.1
	Employed in a Government job	178	21.4
	Self-employed/ entrepreneur	250	30.0
	Not employed	63	7.6
	Student	141	16.9
Family Size	2 or less members	100	12.0
	3-4 members	427	51.3
	5-6 members	263	31.6
	Above 6 members	43	5.2
Monthly Family Income	Up to Rs 30000	205	24.6
	Rs 30001-Rs 60000	202	24.2
	Rs 60001- Rs 90000	313	37.6
	Above Rs 90000	113	13.6
Marital Status	Married	470	56.4
	Unmarried	363	43.6
Area of Residence	Urban	390	46.8
	Semi-Urban	391	46.9
	Rural	52	6.2

Source: Primary Data

Table 4.2 depicts the international travel history of respondents. In the last five years, the majority of the respondents (35.4%) travelled internationally for 4-6 times, 31.5 % of the respondents travelled 1-3 times and 22.6 % of the respondents did not travel at all. The majority of the respondents (44.2 %) said that they will definitely go on an international tour in the future. 37.6 % will most likely travel internationally in the future. On summarising the responses, it was found that 51.3% of the respondents always use social media for tour planning, 29.1 % often use social media while planning a tour, 17.0 % rarely use social media, and 0.4 % never use social media for tour planning.

Table 4.2: International Travel History of Respondents (N=833)

Variable	Classification	Frequency (N)	Percentage (%)
International Tour in Last 5 Yrs	Nil	188	22.6
	1-3	262	31.5
	4-6	295	35.4
	7-9	81	9.7
	Above 9	7	8
International Tour Plans for the Future	Definitely Yes	368	44.2
	Probably Yes	313	37.6
	Not Sure	134	16.1
	Probably No	10	1.2
	Definitely No	8	1.0
Usage of Social Media for Tour Planning	Always	427	51.3
	Often	242	29.1
	Sometimes	142	17.0
	Rarely	19	2.3
	Never	3	0.4

Source: Primary Data

4.1.2 Travel Purpose

Table 4.3 depicts the purpose of travel of the respondents. For 15.08 % of respondents, the purpose of international travel is pleasure/vacation, followed by adventure (12.3%), recreation and relaxation (12.9%), culture and architecture (11.5%), events and entertainment (11.3%), scenic/natural beauty and landscape (10.3%), visiting relatives and friends (9.6%), health and wellness (9.04%), religious reasons (4.2%), and others (3.2 %).

Table 4.3: Purpose of Travel (N=833)

Variable	Classification	Frequency (Number of responses = 4435)	Percentage (%)
Purpose of Travel	Pleasure/Vacation	669	15.08
	Scenic/ Natural Beauty and Landscape	461	10.3
	Events and Entertainment	506	11.3
	Recreation and Relaxation	575	12.9
	Adventure	547	12.3
	Visiting relatives and Friends	430	9.6
	Culture and Architecture	513	11.5
	Health and Wellness	401	9.04
	Religious Reasons	189	4.2
	Others	144	3.2

Source: Primary Data

4.1.3. Travel-Related Online Activities

Table 4.4 depicts the format and medium of online reviews used for travel purposes, as well as travel-related online activities during travel planning. While planning a trip, 19.05 % of the respondents read travel-related blogs, and 16.3 % consult with travel experts and previous travellers. 15.7 % watch videos online and 15.5 % use interactive trip planners to plan international tours. 15.3 % look at comments/materials, and posts of other travellers on social media for tour planning, and 12.6 % and 53 % listen to travel-related audio files/Podcasts for travel planning and other ways, respectively.

The majority of respondents (12.7%) refer to state tourism websites related to online reviews for travel purposes. 12.06% of respondents use search engines or portals, 12.5% of respondents use virtual communities e.g.- TripAdvisor,12.4% of respondents use online travel agency sites (e.g. – Expedia), 9.8% use travel review/guide sites and 9.75% uses local destination websites related online reviews for travel purposes, 9.2% uses social media as the medium of online reviews for travel purposes, 8.7% and 0.46%

of the respondents use meta-travel search engines (e.g.- MakeMyTrip) and other formats, medium of online reviews for travel purposes, respectively.

Table 4.4: Usage of eWOM for Travel Planning (N=833)

Variable	**Classification**	**Frequency (Number of responses = 3501)**	**Percentage (%)**
Online Activities during Tour Planning	Read Travel-Related Blogs	667	19.05
	Watch Videos Online	550	15.7
	Look at Comments/ Materials, Posts of Other Travellers in Social Media	539	15.3
	Use Interactive Trip Planners	545	15.5
	Listen to Travel-related Audio Files/ Podcasts	442	12.6
	Chat with Travel Experts/ Previous Travellers	572	16.3
	Others	186	5.3
Variable	**Classification**	**Frequency (Number of responses =4551)**	**Percentage (%)**
Medium of online reviews used for travel purposes	Virtual communities(for the eg-trip advisor)	571	12.5
	Social media	419	9.2
	Travel review/guide sites	450	9.8
	Online travel agency sites (for eg- Expedia)	565	12.4
	Search engines or portals	549	12.06
	Local destination websites	444	9.75
	State tourism websites	582	12.7
	Company sites (for accommodation, transport,	554	12.1

	etc)		
	Meta- travel search engines(for eg- MakeMyTrip)	396	8.7
	Others	21	0.46

Source: Primary Data

4.1.4 Usage of Social Media by the Respondents

Table 4.5 depicts the usage of social media during various stages of tour planning. Majority of the respondents (76.7 %) always read online reviews at the beginning phase of the tour to get ideas. 49.8 % of the respondents frequently use online reviews during the middle of the tour planning phase to narrow down choices. 39.1 % of the respondents always use online reviews at the end of the tour planning phase to confirm decisions. 32.3 % of respondents use online reviews during the tour to decide what to do at the destination. 38.7 % use online reviews after the tour to compare and share their experiences.

The mean values of responses are also compared. It may be observed that the usage of social media is more during the "beginning of their tour, to get ideas" (M=4.66), followed by the "middle of their tour, to narrow down choices" (M=4.06). The next stage is "after the tour, to compare and share experiences" (M=3.95), "later, to confirm decisions" (M=3.88), and "during the tour, to decide what to do at the destination" (M=3.84).

Table 4.5 also depicts the use of online reviews in travel decision-making. The majority of the respondents (73.6%) always use online reviews to decide "where to stay," while 56.4% frequently use online reviews to decide "where to eat? (Restaurants)". Respondents always use online reviews to make decisions about "what to do? (Shopping, other activities)", "where to go? (Spots, attractions, destinations)" and "When to go?" (Appropriate time)", "How do we proceed? (Travel route, airlines, and local transportation)", the response summaries being38.1%, 40.3%, 42.0%, and 40.8% respectively.

Based on a mean analysis, Table 4.5 depicts the respondents' use of online reviews in decision-making. It is clear that the highest usage(M=4.65) is to decide "where to stay?" followed by "where to eat?" (M=4.22), "how to go?" (M= 4.15), "when to go?"

(M=4.12), "where to go?" (M=4.04), and "what to do?" (M=3.99) respectively. The respondents use more online reviews to decide on "where to stay" when they travel.

Table 4.5: Usage of Online Reviews in Tour Planning Phases (N=833)

Variable	Classification	Mean	Always	Often	Sometimes	Rarely	Never
Tour Planning Phases	Beginning Of The Tour, To Get Ideas	4.66	76.7%	14.3%	7.6%	1.0%	.5%
	Middle Of The Tour, Narrow Down Choices	4.06	31.9%	49.8%	12.7%	3.0%	2.5%
	At A Later Stage, Decisions	3.88	39.1%	24.4%	25.9%	6.5%	4.1%
	During The Tour, To Decide What To Do At the Destination	3.84	32.3%	32.3%	24.6%	8.3%	2.5%
	After The Tour, To Compare And Share Experiences	3.95	38.7%	31.5%	19.4%	6.8%	3.6%
Travel Related Decisions	Where To Stay? (Accommodation/ Hotels)	4.65	73.6%	19.8%	4.9%	1.2%	0.5%
	Where To Eat? (Restaurants)	4.22	34.9%	56.4%	6.0%	1.3%	1.3%
	What To Do? (Shopping, Other Activities)	3.99	38.1%	30.0%	26.4%	3.8%	1.7%
	Where To Go? (Spots, Attractions, Destinations)	4.04	40.3%	32.7%	19.4%	6.0%	1.6%

	When To Go? (Suitable Time)	4.12	42.0%	35.9%	15.8%	5.0%	1.2%
	How To Go? (Travel Route, Airlines, Local Transport)	4.15	40.8%	39.0%	15.6%	3.7%	.8%

Source: Primary Data

Table 4.6 shows how online reviews are considered helpful while tour planning. The majority of the respondents (70.8%) opined that the "travel date" of the online reviews is extremely important. 56.9% mentioned that "types of websites/platforms where the review is posted" are extremely important. 38.2% opined "purpose of the trip (of the reviewer)" is extremely important. "Availability of detailed descriptions" is extremely important for 35.5% of the respondents. 46.7% consider "photos provided along with the review" to be very important. 47.9% of the respondents consider the "videos provided along with reviews" to be very important, and 49.7% of people say it's very important to see "other travellers" ratings" before planning.

Using the mean analysis, Table 4.6 shows how online reviews aid respondents' tour planning. It is evident that the respondents consider "travel date of reviews" to be very important (M= 4.62), followed by "type of website/platform in which the review is posted" (M=4.20), the "purpose of trip" (M=3.96), "videos provided with the review" (M=3.95), "O ther travellers' rating of usefulness of the review" (M=3.94), "availability of detailed description" (M=3.93), and "photos provided along with review" (M=3.92).

Table 4.6: Usage of Online Reviews for tour planning (N=833)

Variable	**Classification**	**Mean**	**Extremely Important**	**Very Important**	**Somewhat Important**	**Not Very Important**	**Not at all Important**
Importance of Information	Travel date (of the reviewer)	4.62	70.8%	21.8%	6.2%	1.0%	.1%
	Type of website/	4.20	33.0%	56.9%	8.4%	.5%	1.2%

	platform in which the review is posted						
	Purpose of the trip (for the reviewer)	3.96	38.2%	26.5%	29.9%	3.8%	1.6%
	Availability of detailed descriptions	3.93	35.5%	33.5%	21.2%	7.9%	1.8%
	Photos provided along with a review	3.92	27.0%	46.7%	19.1%	6.1%	1.1%
	Videos provided along with a review	3.95	27.1%	47.9%	19.3%	4.3%	1.3%
	Other travellers‟ rating of the usefulness of the review	3.94	25.5%	49.7%	19.9%	3.4%	1.6%
	The date on which the review was posted	3.86	26.7%	38.4%	30.0%	4.1%	.8%

Source: Primary Data

The role of online travel reviews in tour planning is depicted in Table 4.7. The majority of respondents (59.3%) always seek other people's opinions/experiences/posts on various Internet platforms, and 48.1% of the respondents often post their opinions/experiences on various Internet platforms. 39.5% of the respondents often share other people's opinions/experiences/posts on various internet platforms. The mean value of responses indicates that opinion seeking is more prominent among the respondents (M=4.47), followed by opinion giving (M=3.76) and opinion sharing (M=3.72).

Table 4.7: Travel online review roles (N=833)

Variables	Classification	Mean	Always	Often	Sometimes	Rarely	Never
Travel online review roles	Opinion Seeking	4.47	59.3%	31.3%	7.4%	1.3%	.6%
	Opinion Giving	3.76	18.4%	48.1%	27.5%	3.4%	2.6%
	Opinion Sharing	3.72	22.3%	39.5%	28.9%	6.0%	3.2%

Source: Primary Data

4.2. Case Summaries

In the following sections, the descriptive statistics of the eleven constructs chosen for this study are presented. Descriptive statistics are employed to explain the characteristics of the sample; assess each variable against central tendency measures such as mean, variability (dispersion) measures of the data such as standard deviation, and obtain some information concerning the distribution of scores (frequency distribution, Skewness, and Kurtosis). The case summaries of the study variables are presented construct-wise.

Table 4.8: Mean values of the Constructs

Variables	Mean Values
eWOM Quality	3.8625
eWOM Quantity	3.9354
Source Credibility	3.7375
Homophily	3.7215

Searchers' Intent	3.7797
Level of Involvement	3.7902
Perceived Usefulness	3.8217
Attitude	3.7989
Trust	3.7891
Internet usage	3.8315
Intention to Travel	3.7516
Message Characteristics	3.8942
Source Characteristics	3.7282
Searchers' Characteristics	3.7802

Source: Primary Data

Table 4.8 presents the mean values of the constructs examined in the study. Amongst these variables, the highest mean value is attributed to eWOM Quantity (M=3.9354), closely followed by eWOM Quality (M=3.8625). Mean values indicate that the message characteristics of eWOM (M=3.8942) play a significant role in influencing eWOM adoption.

4.3 Validity and Reliability

Reliability and validity are the two most fundamental characteristics of high-quality research. Cronbach's alpha is used as the test for reliability, and confirmatory factor analysis is used as the test for validity in this study.

4.3.1 Factor Analysis

Factor analysis is a set of techniques that reduce the number of variables by analyzing correlations between them into fewer factors that more economically explain much of the original data. Even though the outcome of factor analysis can be subjective, the procedure frequently provides insight into relevant psychographic variables and results in efficient use of data collection efforts. By randomly dividing the sample into two parts and extracting factors from each separately, the subjective component of factor analysis is reduced. If similar factors produce similar results, the analysis is considered reliable or stable.

Furthermore, the Kaiser- Meyer-Olkin (KMO) Measure of Sampling Adequacy is a statistic that indicates the proportion of variance in variables that could be explained by underlying factors. Similarly, Bartlett's sphericity test investigates the hypothesis that the correlation matrix is an identity matrix, indicating that the variables are unrelated and thus divergent.

The KMO is determined to be 0.740 for the factor analysis of message characteristics. Bartlett's test of Sphericity is also significant ($P < 0.000$), indicating that the factors are loaded in the relevant variables. This also confirms that the variability of the component is caused by their respective items. Bartlett's test of Sphericity is also found to be significant ($P < 0.000$) meaning that the factors are distinct.

Table 4.9: Factor Analysis of Construct 'Message Characteristics'

KMO and Bartlett's Test				
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.				0.740
Bartlett's Test of Sphericity	Approx. Chi-Square			2564.229
	Df			36
	Sig.			0.000
Rotated Component Matrix				
		Initial Loading	Component	
			1	2
eWOM quality Eigen Value =4.454, Var = 49.489	EQL1 I think the online reviews of other travellers are informative	0.748	0.864	
	EQL3 I think they are useful	0.673	0.817	
	EQL4 I think they are timely and up to date	0.684	0.780	
	EQL2 I think they are accurate	0.720	0.760	
	EQL5 I think they are relevant	0.675	0.595	
eWOM quantity Eigen Value =1.988, Var = 22.089	EQT1 If the ranking and recommendations for a travel-related online review is high, I	0.836		0.898

	infer that there is a good reputation regarding it			
	EQT4 The more a travel-related review is discussed, the more it influences my travel-related decision.	0.586		0.745
	EQT2 If the number of online reviews is large, I infer that it is popular	0.648		0.662
Total Var = 71.578	EQT3 The more a travel-related review is mentioned, the more I am aware of it.	0.405		0.546

Source: Primary Data

Table 4.8 shows that the 9 items are loaded into two components and explained a total variance of 71.578 of the message characteristics. The first component eWOM quality explained 49.489 per cent of the total variance explaining the message characteristics. The second component eWOM quantity explained 22.089 per cent of the total variance explaining the message characteristics.

Table 4.10: Factor Analysis of Construct 'Source Characteristics'

KMO and Bartlett's Test				
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.				0.762
Bartlett's Test of Sphericity	Approx. Chi-Square			3963.746
	Df			45
	Sig.			0.000
Rotated Component Matrix				
		Initial Loading	Component	
			1	2
Homophily Eigen Value =4.932, Var = 49.322	HMP3 I prefer reviews by people who have the same interests as that of mine.	0.771	0.855	

	HMP4 I prefer reviews by people who travel in the same way that I travel.	0.613	0.651	
	HMP2 I prefer reviews by people who is in my same age group	0.668	0.629	
	HMP1 I prefer travel reviews by people who have my same gender	0.748	0.837	
Source Credibility Eigen Value =1.991, Var = 19.913 Total Var = 69.235	SCR3 I believe that they are experts	0.568		0.527
	SCR1 I believe that the travellers‟ testimonials about their travel experiences are unbiased	0.592		0.713
	SCR2 I believe that the people who post online travel reviews are knowledgeable	0.622	0.516	0.589
	SCR5 I trust travel reviews by specific reviewers who submit reviews frequently	0.761		0.845
	SCR4 I believe that they are reliable	0.760		0.754
	SCR6 I tend to believe the reviews if many people have liked or agreed on it	0.808		0.708

Source: Primary Data

The KMO for the factor analysis of source characteristics is found to be 0.762, indicating that the sample size is sufficient to explain the factors. This also confirms that the variability of the component is caused by their respective items. The sphericity test by Bartlett is also significant (P<0.000), indicating that the factors are distinct.

According to Table 4.9, 8 items are loaded into two components and explained a total variance of 69.235 of the source characteristics. The first component homophily explained 49.322 per cent of the total variance explaining the source characteristics. Though the component SCR2 is loaded in both components 1and2 the highest percentage of the variance is loaded in the second component. Thus, the second component Source credibility explained 19.913 per cent of the total variance explaining the source characteristics.

Table 4.11 Factor Analysis of Construct 'Searcher's Characteristics'

KMO and Bartlett's Test				
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.735		
Bartlett's Test of Sphericity	Approx. Chi-Square	2815.680		
	Df	28		
	Sig.	0.000		
Rotated Component Matrix				
		Initial Loading	Component	
			1	2
Level of involvement Eigen Value =2.504 Var =31.307	LOI4 I tend to leave travel-related planning to others	0.626	0.791	
	LOI2 I devote a lot of effort for planning a trip	0.601	0.668	
	LOI3 Travel planning process takes up much of my time for a trip	0.621	0.725	
	LOI1 I typically become very involved when I plan to travel	0.772	0.872	
Searcher"s Intent Eigen Value = 2.479 Var =30.992	SIT1 I often read travel-related reviews and testimonials when I see them available on the internet	0.593		0.736
	SIT2 I prefer to gather travel-related information from various	0.603		0.713

Total Var = 62.299	online platforms			
	SIT4 I visit more than five websites to read about travel-related information before making a choice	0.677		0.821
	SIT3 I often search for travel-related reviews before I make a decision to travel	0.490		0.596

Source: Primary Data

The KMO for the factor analysis of searcher characteristics is found to be 0.735, indicating that the sample size is enough to explain the factors. This also confirms that the component's variability is caused by their respective items. Bartlett's test of sphericity is also significant (P<0.000), indicating that the factors are distinct.

Table 4.10 shows that the 8 items were loaded into two components and explained a total variance of 62.299 of the searcher‟s characteristics. The first component Level of Involvement explained 31.307 per cent of the total variance explaining the searchers‟ characteristics. The second component searchers‟ Intent explained 30.992 percent of the total variance explaining the searchers' characteristics.

4.3.2 Reliability Test

Cronbach's alpha has an acceptable alpha level of above 0.7. The greater the internal consistency of the scale items, the closer the alpha coefficient is to 1.0. According to George and Mallery (2003), the alpha values indicate reliability in the following manner: “$\alpha \geq .9$ – Excellent; $.9 > \alpha \geq .8$ – Good; $.8 > \alpha \geq .7$ – Acceptable; $.7 > \alpha \geq .6$ – Questionable; $.6 > \alpha \geq .5$ – Poor, and $\alpha < .5$ – Unacceptable”. The reliability statistics for the constructs' multi- item measures are shown in Table 4.9. Multiple measures of reliability are tested and compared. After calculating the Cronbach alpha and Average Variance Extracted (AVE) values, the Composite Reliability (CR) was calculated. The CR and AVE thresholds that are recommended are 0.6 and 0.5, respectively. When the calculated values exceed the threshold, the construct's internal consistency is demonstrated.

The table below shows the reliability statistics for the construct's multi- item measures. Multiple measures of reliability are tested and compared. The results show that the construct measures are internally consistent and reliable.

Table 4.12 Reliability Statistics

Construct	Cronbach Alpha	Items
Intention to travel	0.866	10
Internet usage	0.789	3
Trust	0.736	3
Attitude	0.754	4
Perceived usefulness	0.765	4
Level of involvement	0.730	4
Searchers‟ intent	0.738	4
Homophily	0.758	4
Source Credibility	0.804	6
eWOM Quantity	0.695	4
eWOM Quality	0.734	5

Source: Primary Data

All internal consistency reliabilities based on Cronbach‟s alphas for measurement items (all interval scales) are tested and are presented in Table 4.11. Almost all of them are considered to be good (greater than 0.70 and nearing 0.80), where the lowest is 0.695 for eWOM Quantity, however since it is close to 0.70, it is accepted. The highest is 0.866 for Intention to Travel. The reliability coefficients less than 0.6 are considered poor, 0.7 are acceptable, and those greater than 0.8 are considered good. The Cronbach alpha > 0.7 indicates satisfactory internal consistency and reliability. In other words, items in each set are independent measures of the same concept, and therefore, indicate accuracy in measurement in the main survey.

4.4 Inferential Statistics

The sections that follow will explain the inferential analyses based on the primary data. Correlation analyses, regression analyses, and Anova with Turkey's HSD analyses are used as inferential tools in this study. The proposed model is validated using

Structural Equation Modelling (SEM) in SPSS AMOS. The hypotheses proposed are either accepted or rejected based on the results of the aforementioned analyses.

4.4.1 Structural Equation Modelling (SEM)

The complete structural model is developed in the AMOS after the measurement model has been tested and its reliability has been verified. SEM (Structural Equation Modelling) is sometimes thought to be difficult to learn and apply. The model was designed using SEM because it has a sequential influence model in which one variable influence another, which in turn influences the third variable. The resulting model is expected to be both substantively meaningful and statistically well-fitting.

Fig 4.1 depicts the research's default SEM model, which demonstrates that eWOM Quality (QUAL) and eWOM Quantity (QUANT) are reflecting Message Characteristics (Message), Source Credibility (Credit) and Homophily (Homo) reflecting Source Characteristics (Source); and Searchers' Intent (Intent), and Level of Involvement (Invol) reflecting Searchers' Characteristics (Searcher). Perceived Usefulness is influenced by the message, source, and searchers' characteristics (PUF). The independent variables influence the Intention to Travel (INT) and are mediated by Perceived Usefulness (PUF), Attitude (ATT), and Trust (TRU).

The SEM model is a synthesis of factor analysis and path analysis. As a result, Figure 4.1 depicts the impact of independent variables (message characteristics, source characteristics, and searcher characteristics) on perceived usefulness. There is a mediation of perceived usefulness, attitude, and trust between independent variables and dependent variable (intention to travel).

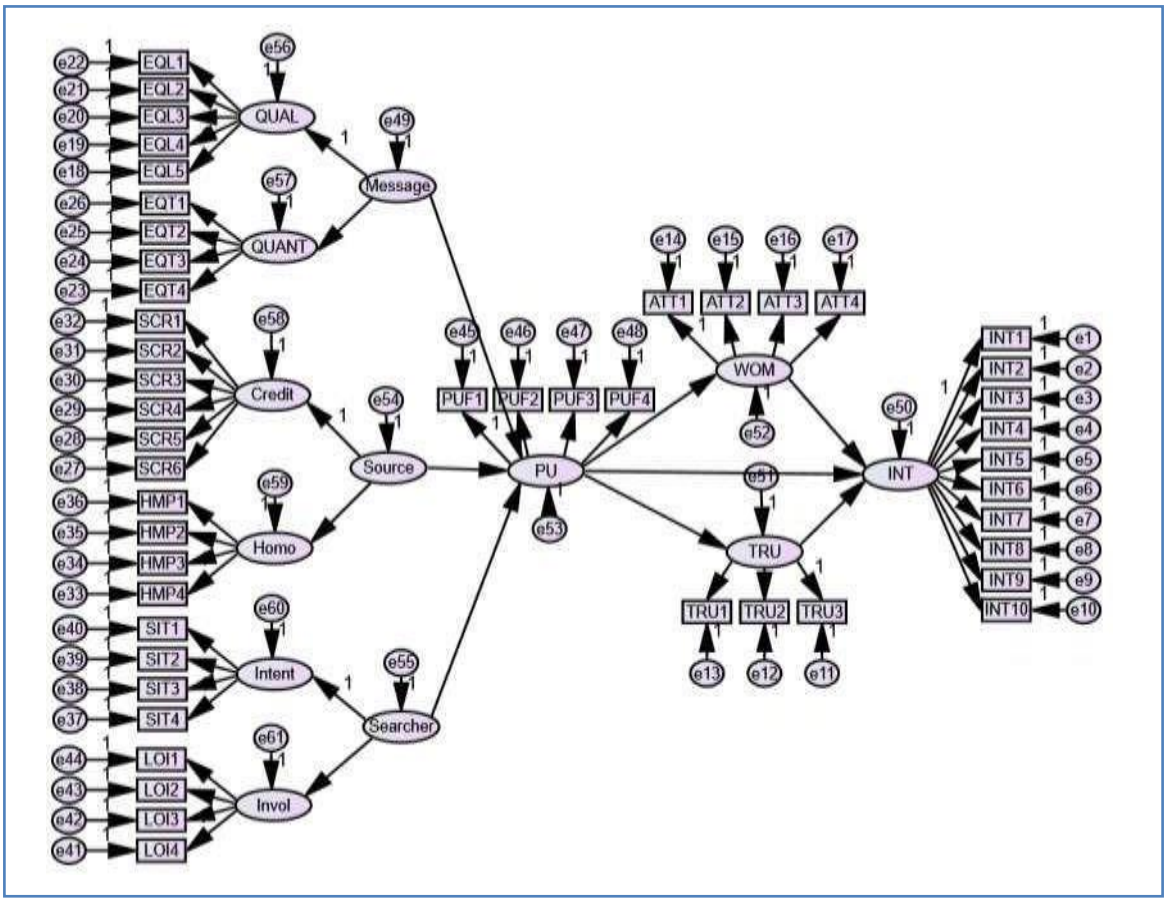

Fig 4.1 Structural Model

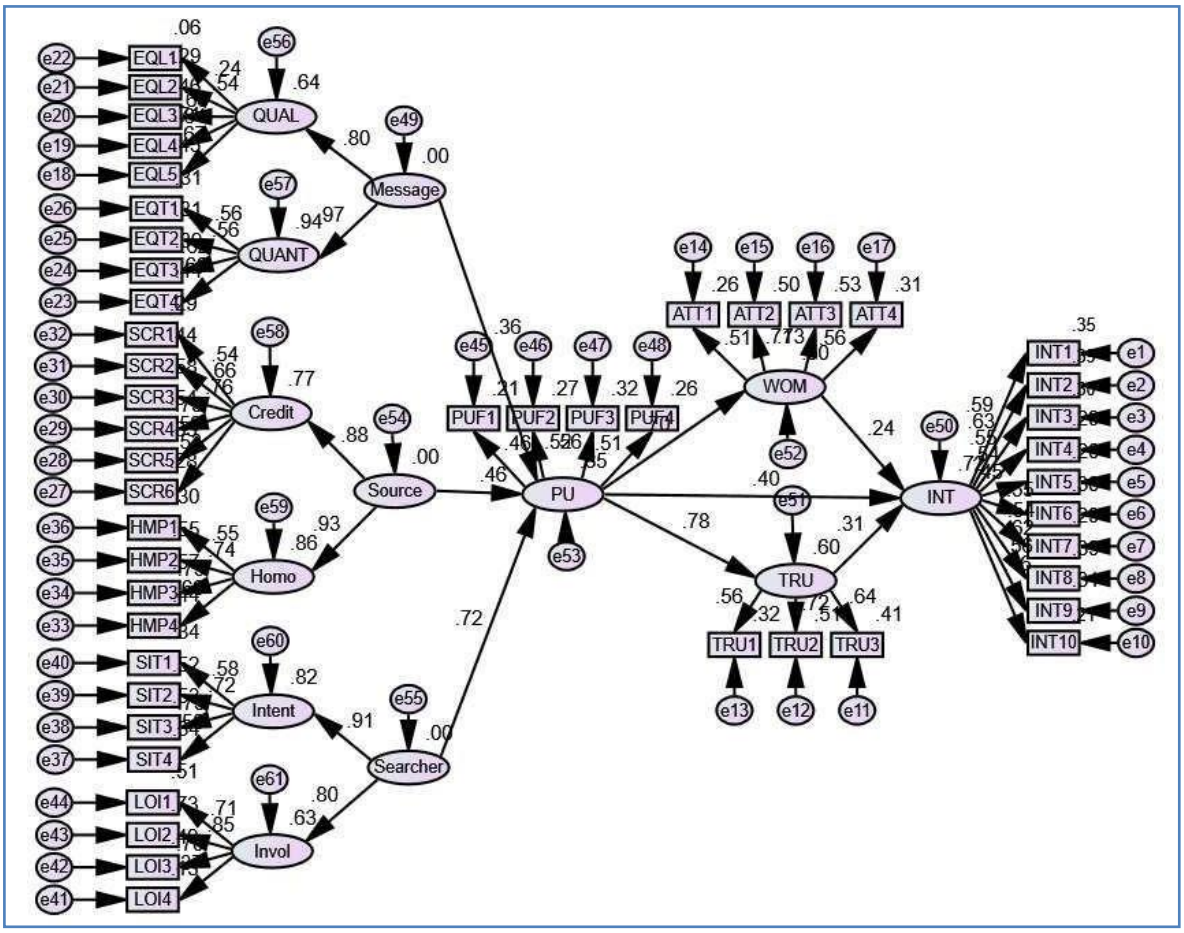

Fig 4.2 Standardized Results of SEM Model

Fig 4.2 illustrates the regression coefficients representing the relationships between variables, indicating the unit of influence. Here the regression coefficients are just one part of the overall diagram, representing the specific relationships between predictor and outcome variables.

Message characteristics predict Perceived Usefulness by 48%, source characteristics predict it by 39%, and searcher characteristics predict it by 55%. Therefore, the message, source, and searcher characteristics all have a positive influence on Perceived Usefulness.

Perceived Usefulness positively influences and predicts Attitude by 66%, Trust by 78 %, and Intention to Travel by 40% Therefore, Perceived Usefulness significantly and positively impacts Attitude, Trust, and Intention to Travel.

Attitude has a positive influence on the intention to travel, with each unit increase in Attitude leading to a 0.24 increase in the intention to travel. Similarly, Trust also has a

positive influence, with each unit increase resulting in a 0.31 increase in the intention to travel. Overall, both Attitude and Trust positively influence the intention to travel.

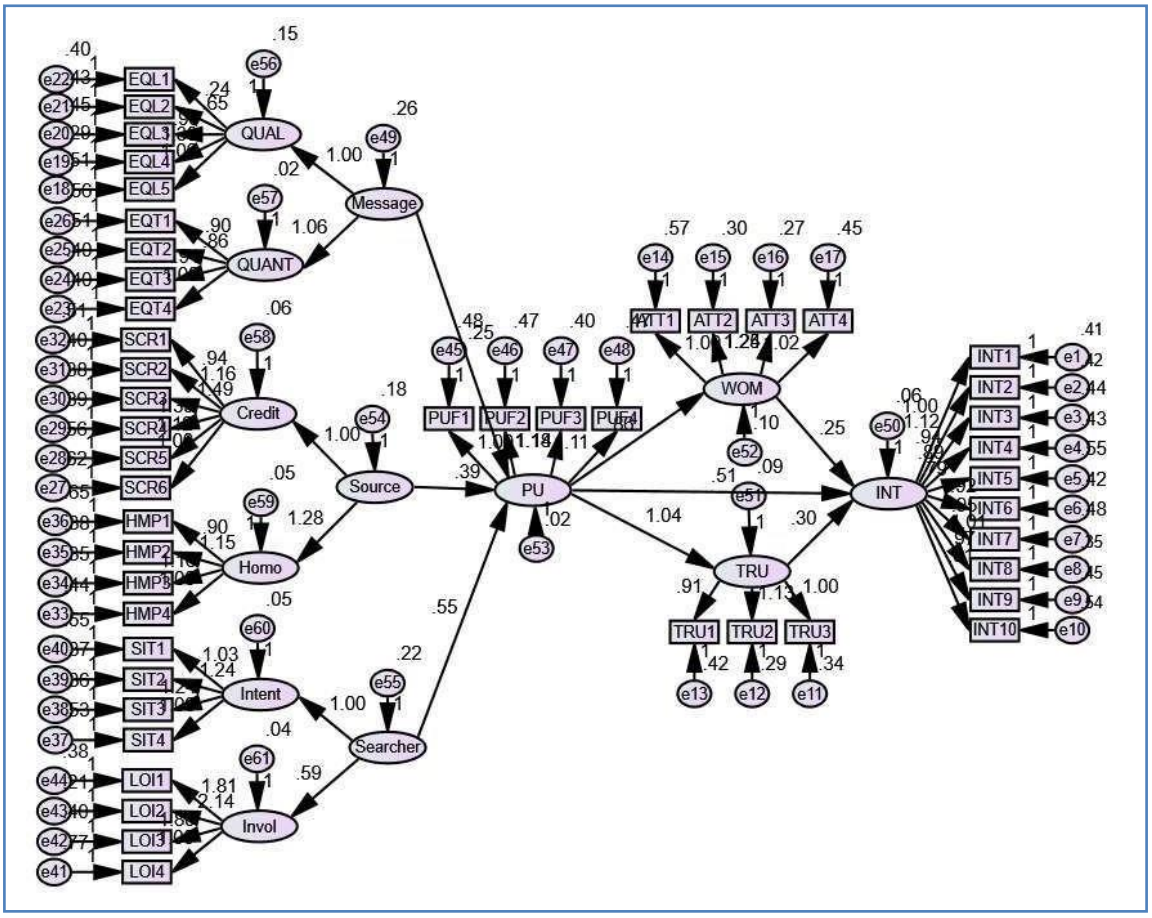

Fig 4.3 Unstandardised Results of SEM Model

Figure 4.3 depicts the results of unstandardised results of the SEM model. Unstandardised coefficients are model parameter estimates based on raw data analysis.

4.4.2. Multivariate Normality

Multivariate normality of all observed variables is a standard distribution assumption in many structural equation modelling and factor analysis applications. The normal distribution is commonly used in a wide range of applications. Many generations of statisticians have investigated the problem of determining whether a sample of observations follows a normal distribution (Thode, 2002). The data is considered normal if the skewness is between -1 and +1 and the kurtosis is between 7 and +7 (Byrne, 2016).

Table 4.12 displays the model's normality along with the skewness and kurtosis values. The entire model is considered normal and fit as the skewness and kurtosis values are between 2 and +2 and 7 and +7, respectively. Hence, we proceed to the next level of analysis as the current model is normal.

Table 4.13 Normality of the Model

Variable	Skew	C.R.	Kurtosis	C.R.
PUF4	-0.663	-7.808	0.449	2.646
PUF3	-0.639	-7.529	0.434	2.554
PUF2	-0.665	-7.837	0.258	1.521
PUF1	-0.658	-7.752	0.405	2.384
LOI1	-0.77	-9.068	0.922	5.434
LOI2	-0.798	-9.4	1.039	6.121
LOI3	-0.737	-8.678	0.725	4.272
LOI4	-0.862	-10.162	0.926	5.457
SIT1	-0.223	-2.627	-0.173	-1.018
SIT2	-0.734	-8.648	0.7	4.121
SIT3	-0.803	-9.463	1.033	6.085
SIT4	-0.706	-8.323	0.634	3.735
HMP1	-0.364	-4.293	-0.094	-0.551
HMP2	-0.662	-7.795	0.389	2.294
HMP3	-0.646	-7.614	0.303	1.787
HMP4	-0.672	-7.921	0.607	3.577
SCR1	-0.401	-4.728	-0.102	-0.603
SCR2	-0.507	-5.975	0.002	0.012
SCR3	-0.216	-2.541	-0.368	-2.17
SCR4	-0.223	-2.624	-0.258	-1.518
SCR5	-0.73	-8.598	0.424	2.501
SCR6	-0.346	-4.076	-0.132	-0.776
EQT1	-0.827	-9.741	0.738	4.345
EQT2	-0.287	-3.377	-0.346	-2.04
EQT3	-0.57	-6.719	0.486	2.864

EQT4	-0.611	-7.196	0.346	2.039
EQL1	-1.483	-17.475	3.03	17.852
EQL2	-0.59	-6.958	0.808	4.76
EQL3	-0.591	-6.966	0.455	2.681
EQL4	-0.109	-1.284	-0.8	-4.714
EQL5	-0.847	-9.984	0.705	4.156
ATT4	-0.616	-7.261	0.351	2.068
ATT3	-0.498	-5.868	0.091	0.536
ATT2	-0.635	-7.486	0.456	2.689
ATT1	-0.678	-7.987	0.356	2.097
TRU1	-0.73	-8.601	0.814	4.795
TRU2	-0.542	-6.392	0.323	1.905
TRU3	-0.465	-5.476	0.075	0.441
INT10	-0.177	-2.082	-0.286	-1.684
INT9	-0.111	-1.31	-0.269	-1.586
INT8	-0.462	-5.44	0.142	0.836
INT7	-0.146	-1.721	-0.32	-1.886
INT6	-0.53	-6.25	0.329	1.941
INT5	-0.158	-1.863	-0.518	-3.053
INT4	-0.464	-5.462	0.017	0.101
INT3	-0.65	-7.661	0.56	3.297
INT2	-0.662	-7.801	0.305	1.798
INT1	-0.722	-8.502	0.61	3.591
Multivariate			1071.654	223.217

Source: Primary Data

As the skewness values present in Table 4.12 is between -1 and +1, the model is accepted as normal. When it comes to kurtosis, the values present in Table 4.12 are within 3 and there is no peakedness thus the entire data is considered to be normal.

4.4.3. Regression Analyses

The regression weights of the measurement model are shown in Table 4.13. The path analysis weights of the research's default model are shown in table 4.13. P values for all variables are found to be significant at the level (P=.001).

4.4.3.1 Hypotheses Testing for Each Path in the Structural Model

The regression coefficients of each path in the hypothesised model are calculated and discussed in this section. The estimated relationship's statistical significance is also evaluated to determine the degree of certainty that the true relationship is similar to the estimated relationship. For each variable under consideration, the significance of the causal relationship is tested to accept or reject the null hypothesis.

4.4.3.2. Regression Results of Causal Paths between 'Independent Variables' and 'Perceived Usefulness

The regression weight of the paths, such as between eWOM Quality and Perceived usefulness (B=0.576), between eWOM Quantity and Perceived Usefulness (B=0.576), between Source Credibility and Perceived Usefulness (B=0.589), Homophily and Perceived Usefulness (B=0.539), between Searchers Intent and Perceived Usefulness (B=0.626), between Level of Involvement and Perceived Usefulness (B=0.547) are found to be positive and significant. Among the independent variables, it is observed that the Searchers‟ Intent has a more significant influence on Perceived Usefulness (B=0.626).

The regression weight of some paths, such as between message characteristics on perceived usefulness (B=0.357), between source characteristics on perceived usefulness (B=0.456), and between searchers' characteristics on perceived usefulness (B=0.715) are statistically significant and positive. Among the relationships, it is observed that searchers‟ characteristics ha ve a more significant influence on perceived usefulness (B=0.715).

Table 4.14 depicts the impacts of independent variables (eWOM Quality, eWOM Quantity, Source Credibility, Homophily, Searchers‟ Intent, and Level of Involvement) on Perceived usefulness.

Table 4.14: Regression Weights of Independent Variables

Regression Weightage	Beta Coefficient	R^2	F	P value
eWOM Quality -> Perceived Usefulness	.576	.279	321.938	.000
eWOM Quantity-> Perceived Usefulness	.576	.299	354.210	.000
Source Credibility-> Perceived Usefulness	.589	.326	402.843	.000
Homophily-> Perceived Usefulness	.539	.321	393.127	.000
Searchers‟ Intent-> Perceived Usefulness	.626	.400	554.292	.000
Level of Involvement-> Perceived Usefulness	.547	.303	361.404	.000

Source: Primary Data

Table 4.15: Regression weights of Characteristics of eWOM

Regression Weights: (Default model)			Estimate	S.E.	C.R.	P	Beta
Perceived Usefulness	<---	Message	0.254	0.033	7.616	***	0.357
Perceived Usefulness	<---	Source	0.39	0.047	8.242	***	0.456
Perceived Usefulness	<---	Searcher	0.554	0.059	9.415	***	0.715

Source: Primary Data

Table 4.15 depicts the impacts of Message, Source, and Searcher characteristics on perceived usefulness. Multiple regression analyses using SEM led to decisions about accepting hypotheses framed in this regard. The hypothesized model is statistically significant and proven empirically.

H1	*The eWOM Quality will have a significant positive impact on its Perceived Usefulness*	Accepted
H2	*The eWOM Quantity will have a significant positive impact on its Perceived Usefulness*	Accepted
H3	*Message characteristics will have a significant positive impact on Perceived Usefulness.*	Accepted
H4	*The Source Credibility will have a significant positive impact on its Perceived Usefulness*	Accepted

H5	*The Homophily will have a significant positive impact on its Perceived Usefulness*	Accepted
H6	*The Source characteristics will have a significant positive impact on Perceived Usefulness.*	Accepted
H7	*The Searchers' Intent will have a significant positive impact on the Perceived Usefulness.*	Accepted
H8	*The Level of Involvement will have a significant positive impact on the Perceived Usefulness*	Accepted
H9	*The searchers' characteristics will have a significant positive impact on its Perceived Usefulness.*	Accepted

This leads to conclude that the message, source and searchers‟ characteristics significantly impact the perceived usefulness. Hence it is concluded that all independent variables have a significant positive influence on the perceived usefulness towards eWOM. Among the independent variables, searchers‟ characteristics have a highly positive impact on perceived usefulness towards eWOM (B=0.715).

4.4.3.3. Regression Results of Causal Paths between 'Perceived Usefulness', 'Attitude' and 'Trust'.

The regression weights of the paths between perceived usefulness and attitude (B=0.704), and between perceived usefulness and trust (B=0.776) are statistically significant and positive. Among the mediating variables (perceived usefulness, attitude and trust) the impact of perceived usefulness on trust is highly positive and statistically significant (B= 0.776).

Table 4.16: Regression Weights of Perceived Usefulness on Attitude and Trust

Regression Weights: (Default model)			**Estimate**	**S.E.**	**C.R.**	**P**	**Beta**
Attitude	<---	PU	0.857	0.094	9.075	***	0.704
Trust	<---	PU	1.039	0.101	10.289	***	0.776

Source: Primary Data

Table 4.16 depicts the regression weights of Perceived Usefulness on Attitude and Trust. Multiple regression analyses using SEM led to decisions about accepting

hypotheses framed in this regard. The hypothesized model is statistically significant and proven empirically.

H10	*The Perceived Usefulness will have a significant positive impact on Attitude towards eWOM.*	Accepted
H11	*The perceived usefulness will have a significant positive impact on trust towards eWOM.*	Accepted

This leads us to conclude that perceived usefulness significantly impacts the Attitude towards eWOM and Trust. Hence it is concluded that the perceived usefulness of eWOM has a significant and positive influence on attitude and trust towards eWOM.

4.4.3.4. Regression Results of Causal Paths between 'Mediating Variables' and the 'Dependent Variable'

The relationship between attitude and Intention to travel (B=0.239), between trust and intention to travel (B=0.312) and between perceived usefulness and intention to travel (B=0.4) is statistically significant and positive. Among the relationship s, it may be observed that perceived usefulness has a more significant impact on the intention to travel (B=0.4). Table 4.17 tells the regression paths between mediating variables and dependent variable.

Table 4.17: Regression Paths between Mediating Variables and Dependent Variable

Regression Weights: (Default model)			Estimate	S.E.	C.R.	P	Beta
Intention to Travel	<---	ATT	0.252	0.061	4.137	***	0.239
Intention to Travel	<---	TRU	0.299	0.072	4.181	***	0.312

Source: Primary Data

Multiple regression analyses using SEM led to decisions about accepting hypotheses framed in this regard. The hypothesized model is statistically significant and proven empirically.

H12	*The attitude will have a significant positive impact on the intention to travel.*	Accepted
H13	*Trust will have a significant positive impact on the intention to travel.*	Accepted

This leads us to conclude that „attitude" and „trust" significantly mediate the relationships of the independent variables such as the message characteristics, source characteristics and searchers" characteristics with the dependent variable (intention to travel). Among the mediating variables, perceived usefulness has a more significant and positive influence on the intention to travel.

4.4.3.5. Regression Results of Causal Paths between 'Individual Variables'

Table 4.18 depicts the regression weights of the independent variable within their constructs of eWOM. The relationship between eWOM quality and message characteristics (B=0.799), and between eWOM quantity and message characteristics (B=0.971) are statistically significant and positive. Among the two variables, eWOM Quantity is the most significant predictor of the message characteristics.

The relationship between source credibility and source characteristics (B=0.876), and between homophily and source characteristics (B=0.925) are statistically significant and positive. Among the two variables, homophily is the most significant predictor of source characteristics.

The relationship between searchers" intent and searchers" characteristics (B=0.907), and between the level of involvement and searchers" characteristics (B=0.795) are both statistically significant and positive. Among the two variables, searchers" intent is the most significant predictor of searchers" characteristics.

Table 4.18: Regression weights

Regression Weights: (Default model)			Estimate	S.E.	C.R.	P	Beta
eWOM Quality	<---	Message	1				0.799
eWOM Quantity	<---	Message	1.064	0.123	8.662	***	0.971
Source Credibility	<---	Source	1				0.876
Homophily	<---	Source	1.278	0.128	9.96	***	0.925
Searchers‟ Intent	<---	Searcher	1				0.907
Level of Involvement	<---	Searcher	0.585	0.072	8.089	***	0.795

Source: Primary Data

4.4.3.6. Regression Path Analyses with 'Internet Usage' as the Control Variable

A group-wise analysis was performed using the mean of Internet Usage, and there were two groups: group 1 comprises respondents whose internet usage skills are found to be low; Group 2 comprises respondents whose internet usage skills are high. The number of cases in each cluster is "603" in Cluster 1 and "230" in Cluster 2 respectively.

Table 4.19 displays the regression value of 603 samples, which include high internet users. The regression weights of the relationships between perceived usefulness and message characteristics (B=0.218), perceived usefulness and source characteristics (B=0.275), perceived usefulness and searchers' characteristics (B=0.636), searchers' intent and involvement (B=0.394), perceived usefulness and trust (B=0.278) are statistically significant and positive.

The regression weights for the relationships between perceived usefulness and attitude (b=1.037), perceived usefulness and trust (b=1.126), quality and message characteristics (b=1), quantity and message characteristics (b=1.124), source credibility and source characteristics (b=1), homophily and source characteristics (b=1.263), and searchers' intent and searchers characteristics (b=1) are statistically significant and positive.

Table 4.19: Regressions with the Internet Usage Cluster

Regression Weights: (Default model)			Estimate	C.R.	P
Perceived Usefulness	<---	Message	0.218	6.049	***
Perceived Usefulness	<---	Source	0.275	6.264	***
Perceived Usefulness	<---	Searcher	0.636	7.847	***
Attitude	<---	PU	1.037	7.647	***
Trust	<---	PU	1.126	8.655	***
eWOM Quality	<---	Message	1		
eWOM Quantity	<---	Message	1.124	7.22	***
Source Credibility	<---	Source	1		
Homophily	<---	Source	1.263	7.463	***
Searchers‟ Intent	<---	Searcher	1		
Level of Involvement	<---	Searcher	0.394	5.082	***
Intention to Travel	<---	ATT	0.811	6.65	***
Intention to Travel	<---	TRU	0.278	3.611	***

Source: Primary Data

Table 4.20 shows the regression values of the 230 samples, which are the results of people whose internet usage skills are low. The relationship between message Characteristics and Perceived Usefulness (B=2.73), Source Characteristics and Perceived Usefulness (B=0.015), Searchers' Characteristics (B=0.002), Trust and Perceived Usefulness (B=1.036), Quantity and Message Characteristics (B=0.21), homophily and Source Characteristics (B=1.398), Level of Involvement and Searchers Characteristics (B=0.104), Intention to Travel and Attitude (B= -0.001), Intention to Travel and Trust (B= 0.77). The study found significant positive relationships between message characteristics, source characteristics, trust, and perceived usefulness, as well as a significant negative relationship between intention to travel and attitude, while the relationship between intention to travel and trust was not statistically significant.

The associations between Attitude and Perceived Usefulness (B=-0.152) and Intention to Travel and Attitude (B=-0.001) are both negative and statistically not significant.

Table 4.20: Regression with the No-Internet-Usage Cluster

Regression Weights: (Default model)			Estimate	C.R.	P
Perceived Usefulness	<---	Message	2.73	0.151	0.88
Perceived Usefulness	<---	Source	0.015	0.422	0.673
Perceived Usefulness	<---	Searcher	0.002	0.032	0.975
Attitude	<---	PU	-0.152	-0.855	0.393
Trust	<---	PU	1.036	1.532	0.125
eWOM Quality	<---	Message	1		
eWOM Quantity	<---	Message	0.21	0.869	0.385
Source Credibility	<---	Source	1		
Homophily	<---	Source	1.398	0.468	0.64
Searchers‟ Intent	<---	Searcher	1		
Level of Involvement	<---	Searcher	0.104	0.032	0.974
Intention to Travel	<---	ATT	-0.001	-0.016	0.987
Intention to Travel	<---	TRU	0.77	4.571	***

Source: Primary Data

Therefore, it can be concluded that internet usage skills influence the adoption of eWOM and its influence on travel intentions. The high usage of the internet impacts eWOM adoption leading to Intention to travel, whereas the lower usage of the internet impacts less on eWOM adoption and Intention to travel. Therefore, there is an influence of internet usage on eWOM adoption for travel-related decision-making.

4.4.4. Measurement Model: Model Fit Summary

The ability of a model to reproduce data is referred to as fit. A good-fitting model is reasonably consistent with the data and thus does not need to be respecified. The main reason for computing a fit index is to check that the chi-square is statistically significant, but the researcher wants to claim that the model is a "good fitting" model. It is important to note that if the model is saturated or just identified, most (but not all) fit indices cannot be computed because the model can reproduce the data. It should be noted that a model that fits well is not always valid, (A. Kenny, 2020).

Fit indexes are a popular method of evaluating model fit. A fit index quantifies the degree of fit along a continuum. Absolute and incremental fit indices are the two

types of fit indexes,(Bollen, 1989). An absolute fit index measures how well a priori models reproduce sample data. (Cohen, 1988).

4.4.4.1. Fit Measures

4.4.4.1.1. CMIN

The Likelihood Ratio Test, also known as the "Chi-square" or "x^2" (CMIN) statistic and its associated "probability" or p-value - which should not be statistically significant if there is a good model fit. However, the CMIN statistic is also very sensitive to sample size and is no longer used to make acceptance or rejection decisions. Multiple fit indexes have evolved to provide a more comprehensive view of Goodness of Fit, taking into account not only sample size but also model complexity,(Engel et al., 2003).

4.4.4.1.2. CMIN/DF

A calculation of the ratio of Chi-square to Degrees of Freedom (CMIN/DF) is a measure of fit since it has been developed, with a ratio of 2 or 3 to 1 indicating good or acceptable fit.

4.4.4.1.3. GFI

The goodness of Fit (GFI) and Adjusted Goodness of Fit (AGFI) indices are both also Absolute Fit Indices, with .85 considered to be acceptable in AGFI. Both indices decrease with increasing model complexity and for smaller sizes, attempting to be less sensitive to sample size (Anderson & Gerbing, 1984).

4.4.4.1.4. RMSR and RMSEA

Absolute fit can also be evaluated using Roots Mean Squared Residual (RMSR), Standardised Root Mean Residual (SRMR), and Roots Mean Square Error of Approximation (RMSEA). These are referred to as "badness-of- fit indices" and use lower values to indicate better fit. Values less than.05 are considered a good fit, while values between.05 and.08 are commonly described as acceptable, (Engel et al., 2003).Incremental Fit Indices (also known as Comparative Fit Indices) measure how well a theoretical model fits in comparison to an alternative baseline model known as a null model.

4.4.4.1.5. NFI

The Normed Fit Index (NFI) was originally used, but it did not deal well with small samples and has since been superseded by the Tucker-Lewis Index (TLI), Comparative Fit Index (CFI), and Relative Fit Index (RFI), with suggestions that a.95 cut-off (rather than the generic.90) is acceptable where large samples are used (HU & Bentler, 1999).

4.4.4.1.6. P Close

This is a one-sided test of the null hypothesis, which is that the RMSEA equals.05, indicating a close- fitting model. This model contains specification errors, but "not a lot" of specification errors. The RMSEA is greater than 0.05, according to the alternative, one-sided hypothesis. So, if the p is greater than.05 (i.e., not statistically significant), the model's fit is said to be "close." If the p- value is less than.05, the model's fit is deemed to be poorer than close fitting (i.e., the RMSEA is greater than 0.05), (A. Kenny, 2020).

According to some of the authors' experience, the CMIN statistic should only be used as an initial assessment of goodness of fit and should not be used in isolation to accept or reject a model. The CMIN/df ratio, the GFI, CFI, RMSEA, and PGFI indices, along with sample size and model complexity, provide a solid foundation for determining the goodness of fit for a model. It is important, however, not to become obsessed with the goodness of fit. After all, one could start with a model with the bare minimum of acceptable or adequate goodness of fit, then strive to improve it to perfection, only to end up with inadequate factor loadings as a result(Gallagher, et al., 2008).

Table 4.21: Model Fit Summary of the SEM Model

Fit Measures	Calculated values	Remarks
CMIN	3395.329	
DF	1066	
P	0	Values above 0.05 are good
CMIN/DF	3.185111632	Values less than 2 show a good fit
RMR	0.074	Values less than 0.05 shows a good fit
GFI	0.915	A value close to 1 shows a good fit
NFI	0.916	

RFI	0.917	
IFI	0.906	
TLI	0.904	A value close to 1 shows a good fit
CFI	0.906	A value close to 1 shows a good fit
RMSEA	0.018	A value less than 0.08 is a good fit
PCLOSE	0	Values less than 0.05 is good

Source: Primary Data

Table 4.21 shows the model fit summary for the measurement model, with CMIN/DF = 3.185111632, which is greater than the standard value. This model exhibits a good model fit. As indicated by the GFI (0.915), TLI (0.904), and CFI (0.906) values, which are all, close to 1, indicating that the model fits well. The RMSEA analysis of error measures (0.018) is less than the standard value of 0.08, with a P 0.05 (P Close) indicating the significance of the test. The measurement model is perfect.

4.4.5. Correlation

The inter-item correlation values are another internal consistency measure for the survey, as shown in Table 4.22. The associations are found between the retention factors like eWOM Quality, eWOM Quantity, Source Credibility, Homophily, Searchers‟ Intent, Perceived Usefulness, Attitude, Trust, Internet Usage, and Travel Intention.

According to Cohen, correlation values indicate the following: r = 0.10 to 0.29 (weak correlation, both positive and negative), r = 0.30 to 0.79 (moderate correlation), and r = 0.80 and above (strong correlation) (Cohen, 1988).

Table 4.22 depicts that the correlation between eWOM quality and perceived usefulness (r=0.507) and between eWOM Quantity and Perceived Usefulness (r=0.527), are found to be positive and significant. The associations between source credibility and perceived usefulness (r=0.554), homophily and perceived usefulness (r=0.551) are found to be positive and significant. The correlation between Searchers‟ intent and perceived usefulness (r=0.618), level of involvement and Perceived Usefulness (r=0.533) are positive and significant. The correlation between Perceived usefulness and attitude (r=0.570), and perceived usefulness and Trust (r=0.640) are positive and significant. The correlation between attitude and intention to travel (r=0.674), trust and intention to travel (r= 0.676) are positive and significant.

Table 4.22 Correlation between Variables

	EQL	EQT	SCR	HMP	SIT	LOI	PUF	ATT	TRU	IUS	INT
EQL	1	.609**	.667**	.584**	.587**	.490**	.507**	.527**	.458**	.463**	.609**
EQT	.609**	1	.703**	.614**	.574**	.547**	.527**	.575**	.546**	.475**	.623**
SCR	.667**	.703**	1	.681**	.622**	.572**	.554**	.591**	.572**	.510**	.682**
HMP	.584**	.614**	.681**	1	.600**	.597**	.551**	.594**	.576**	.502**	.613**
SIT	.587**	.574**	.622**	.600**	1	.647**	.618**	.594**	.564**	.561**	.647**
LOI	.490**	.547**	.572**	.597**	.647**	1	.533**	.680**	.572**	.588**	.632**
PUF	.507**	.527**	.554**	.551**	.618**	.533**	1	.570**	.640**	.563**	.626**
ATT	.527**	.575**	.591**	.594**	.594**	.680**	.570**	1	.545**	.647**	.674**
TRU	.458**	.546**	.572**	.576**	.564**	.572**	.640**	.545**	1	.473**	.676**
IUS	.463**	.475**	.510**	.502**	.561**	.588**	.563**	.647**	.473**	1	.604**
INT	.609**	.623**	.682**	.613**	.647**	.632**	.626**	.674**	.676**	.604**	1

Source: Primary Data

Hence, it may be observed that there is a positive and significant association between the constructs identified in the model.

4.5 ANOVA Tests

ANOVA is used with Tukey‟s HSD analysis, Independent T-test is used to investigate the differences among various respondent groups based on their demographic aspects, with regard to various aspects of eWOM adoption.

4.5.1 One-way Anova between Various Demographic Groups with Regard to Perceived Usefulness.

The differences in perceived usefulness towards eWOM are studied among various demographic groups categorized based on age, marital status, education, occupation, family size, income, and location.

Table 4.23 One -way ANOVA by Age with Perceived Usefulness

Descriptives

Mean PUF					95% Confidence Interval for Mean			
	N	Mean	Std. Deviation	Std. Error	Lower Bound	Upper Bound	Minimum	Maximum
18- 25 years	143	10.87	2.014	.168	10.54	11.21	6	15
26-39 Years	337	12.51	2.070	.127	12.29	12.73	3	15
40-60 years	353	12.51	2.070	.110	11.42	11.74	3	15
Total	833	11.58	2.312	.080	11.42	11.74	3	15

ANOVA

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	530.030	2	265.015	56.128	.000
Within Groups	3918.911	830	4.722		
Total	4448.941	832			

Multiple Comparisons

(I)AGE	(J)AGE	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Level	
					Lower Bound	Upper Bound
18- 25 years	26-39 years	-.031	.217	.989	-.54	.48
	40-60 years	-1.636*	.215	.000	-2.14	-1.13
26-39 years	18- 25Years	.031	.217	.989	-.48	.54
	40-60 years	-1.605*	.165	.000	-1.99	-1.22
40-60 years	18 - 25Years	1.636*	.215	.000	1.13	2.14
	26-39 years	1.605*	.165	.000	1.22	1.99

*. The mean difference is significant at the 0.05 level. *Source: Primary Data*

The one-way ANOVA results are shown in Table 4.23, along with the Tukeys' post hoc test. One-way ANOVA revealed a statistically significant difference between age groups (F= 56.128, p=.000).

A Tukey Post hoc test revealed that there is a statistically significant difference in perceived usefulness towards eWOM between Gen X (12.5, $\pm$ 2.07, p=.000), Gen Y (10.9, $\pm$ 2.3, p=.000), Gen Z (10.8, $\pm$ 2.01, p=.000). Among the various cohorts based on age, the perceived usefulness towards eWOM is found to be statistically more significant and higher among the age group of 40-60 years (Gen X).

Table 4.24: One-way ANOVA by Education with Perceived Usefulness

Descriptives

Mean PUF					95% Confidence Interval for Mean			
	N	Mean	Std. Deviation	Std. Error	Lower Bound	Upper Bound	Minimum	Maximum
Schooling	156	11.42	2.345	.188	11.05	11.79	4	15
Graduation	354	11.12	2.328	.124	10.88	11.36	5	15
Post-Graduation	304	12.17	2.168	.124	11.93	12.42	3	15
Others	19	11.89	1.997	.458	10.93	12.86	9	15
Total	833	11.58	2.312	.080	11.42	11.74	3	15

ANOVA

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	187.538	3	62.513	12.161	.000
Within Groups	4261.403	829	5.140		
Total	4448.941	832			

Multiple Comparisons

Mean PUF Tukey HSD						
(I)Education	**(J) Education**	**Mean Difference (I-J)**	**Std. Error**	**Sig.**	**95% Confidence Interval**	
					Lower Bound	**Upper Bound**
Schooling	Graduation	.302	.218	.510	-.26	.86
	Post-Graduation	-.751*	.223	.004	-1.33	-.18
	Others	-.472	.551	.827	-1.89	.95
Graduation	Schooling	-.302	.218	.510	-.86	.26
	Post-Graduation	-1.053*	.177	.000	-1.51	-.60
	Others	-.773	.534	.470	-2.15	.60
Post-Graduation	Schooling	.751*	.223	.004	.18	1.33
	Graduation	1.053	.177	.000	.60	1.51
	Others	.280	.536	.954	-1.10	1.66
Others	Schooling	.472	.551	.827	-.95	1.89
	Graduation	.773	.534	.470	-.60	2.15
	Post-Graduation	-.280	.536	.954	-1.66	1.10

*. The mean difference is significant at the 0.05 level. *Source: Primary Data*

Table 4.24 shows the results of a one-way ANOVA with Tukey HSD post hoc test with education to measure the statistically significant difference among various education groups in terms of eWOM‟s perceived usefulness. Using one-way ANOVA, a statistically significant difference between groups was discovered (F=12.161, p=.0000).

A Tukey Post hoc test revealed that there is a statistically significant difference in perceived usefulness towards eWOM between the various education groups of the respondents - schooling (11.4, ± 2.3, p=.000), graduation (11.1, ± 2.3, p=.000), post-graduation (12.1, ± 2.1, p=.000), and others (11.8, ± 1.9, p=.000). Among the various cohorts based on education, the perceived usefulness towards eWOM is found to be statistically more significant and higher among the post-graduate respondent group.

Table 4.25: One -way ANOVA by Occupation with Perceived Usefulness

Descriptives

Mean PUF								
	N	**Mean**	**Std. Deviation**	**Std. Error**	**95% Confidence Interval for Mean**		**Minimum**	**Maximum**
					Lower Bound	**Upper Bound**		
Employed in a private job	250	11.36	2.447	.155	11.05	11.66	3	15
Employed in a Government job	200	11.59	2.442	.173	11.25	11.93	5	15
Self-employed/ entrepreneur	284	11.88	2.067	.123	11.64	12.12	5	15
Not employed	60	10.97	2.435	.314	10.34	11.60	5	15
Student	39	11.74	1.996	.320	11.10	12.39	8	15
Total	833	11.58	2.312	.080	11.42	11.74	3	15

ANOVA

Mean PUF					
	Sum of Squares	**Df**	**Mean Square**	**F**	**Sig.**
Between Groups	61.189	4	15.297	2.887	.022
Within Groups	4387.752	828	5.299		
Total	4448.941	832			

Multiple Comparisons

Mean PUF Tukey HSD						
(I)Occupation	**(J) Occupation**	**Mean Difference (I-J)**	**Std. Error**	**Sig.**	**95% Confidence Interval**	
					Lower Bound	**Upper Bound**
Employed in a private job	Employed in a Government job	-.234	.218	.821	-.83	.36
	Self-employed/ entrepreneur	-.521	.200	.070	-1.07	.03
	Not employed	.389	.331	.765	-.52	1.29
	Student	-.388	.396	.865	-1.47	.70
Employed in a Government job	Employed in a private job	.234	.218	.821	-.36	.83
	Self-employed/ entrepreneur	-.287	.212	.660	-.87	.29
	Not employed	.623	.339	.351	-.30	1.55
	Student	-.154	.403	.996	-1.26	.95
Self-employed/	Employed in a	.521	.200	.070	-.03	1.07

entrepreneur	private job					
	Employed in a Government job	.287	.212	.660	-.29	.87
	Not employed	.910*	.327	.044	.02	1.80
	Student	.133	.393	.997	-.94	1.21
Not employed	Employed in a private job	-.389	.331	.765	-1.29	.52
	Employed in a Government job	-.623	.339	.351	-1.55	.30
	Self-employed/ entrepreneur	-.910*	.327	.044	-1.80	-.02
	Student	-.777	.473	.472	-2.07	.52
Student	Employed in a private job	.388	.396	.865	-.70	1.47
	Employed in a Government job	.154	.403	.996	-.95	1.26
	Self-employed/ entrepreneur	-.133	.393	.997	-1.21	.94
	Not employed	.777	.473	.472	-.52	2.07

*. The mean difference is significant at the 0.05 level. *Source: Primary Data*

Table 4.25 reveals the result of one–way ANOVA with Tukeys HSD post hoc test of occupation. There was no statistically significant difference between groups as determined by one-way ANOVA (F= 2.887, p=.022).

A Tukey Post hoc test revealed that there is no statistically significant difference in perceived usefulness towards eWOM among the various occupation groups of the respondents - employed in a private job(11.3, $\pm$ 2.4,p=.022), employed in a government job (11.5, $\pm$ 2.4, p=.022), self-employed/ entrepreneur (11.8, $\pm$ 2.0, p=.022), not employed (10.9, $\pm$ 2.4, p=.022).

Table 4.26: One-way ANOVA by Family Size with Perceived Usefulness

Descriptives

Mean PUF	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
2 or less members	125	11.11	2.349	.210	10.70	11.53	3	15
3-4 members	327	11.18	2.221	.123	10.94	11.42	5	15
5-6 members	333	12.04	2.345	.128	11.79	12.29	4	15
Above 6 members	48	12.31	1.812	.262	11.79	12.84	6	15
Total	833	11.58	2.312	.080	11.42	11.74	3	15

ANOVA

Mean PUF					
	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	176.431	3	58.810	11.411	.000
Within Groups	4272.511	829	5.154		
Total	4448.941	832			

Multiple Comparisons

Tukey HSD						
(I) Family Size	**(J) Family Size**	**Mean Difference (I-J)**	**Std. Error**	**Sig.**	**95% Confidence Interval**	
					Lower Bound	**Upper Bound**
2 or less members	3-4 members	-.068	.239	.992	-.68	.55
	5-6 members	-.930*	.238	.001	-1.54	-.32
	Above 6 members	-1.200*	.385	.010	-2.19	-.21
3-4 members	2 or less members	.068	.239	.992	-.55	.68
	5-6 members	-.862*	.177	.000	-1.32	-.41
	Above 6 members	-1.132*	.351	.007	-2.04	-.23
5-6 members	2 or less members	.930*	.238	.001	.32	1.54
	3-4 members	.862*	.177	.000	.41	1.32
	Above 6 members	-.270	.350	.867	-1.17	.63
Above 6 members	2 or less members	1.200*	.385	.010	.21	2.19
	3-4 members	1.132*	.351	.007	.23	2.04
	5-6 members	.270	.350	.867	-.63	1.17

*. The mean difference is significant at the 0.05 level. *Source: Primary Data*

The results of the ONEWAY ANOVA with Tukeys' HSD post hoc test with family size are shown in table 4.26 above. One-way ANOVA revealed a statistically significant difference between groups (F=11.411, p=.000).

A Tukey Post hoc test revealed that there is a statistically significant difference in perceived usefulness towards eWOM between the various family size groups of the

respondents - 2 or fewer members (11.1, ± 2.3, p=.000), 3-4 members (11.1, ± 2.2, p=.000), 5-6 members (12.0, ± 2.3, p=.000), above 6 members (12.3, ± 1.8, p=.000). Among the various cohorts based on family size, the perceived usefulness towards eWOM is found to be statistically more significant and higher among the respondents‟ group with family size above 6 members.

Table 4.27: One-way ANOVA by Income with Perceived Usefulness Descriptives

Mean PUF								
	N	**Mean**	**Std. Deviation**	**Std. Error**	**95% Confidence Interval for Mean**		**Minimum**	**Maximum**
					Lower Bound	**Upper Bound**		
Up to Rs 30000	108	10.76	2.113	.203	10.36	11.16	5	15
Rs 30001-Rs 60000	200	10.87	2.371	.168	10.54	11.20	5	15
Rs 60001-Rs 90000	388	11.97	2.287	.116	11.74	12.19	3	15
Above Rs 90000	137	12.17	2.009	.172	11.83	12.51	6	15
Total	833	11.58	2.312	.080	11.42	11.74	3	15

ANOVA

Mean PUF					
	Sum of Squares	**Df**	**Mean Square**	**F**	**Sig.**
Between Groups	278.877	3	92.959	18.480	.000
Within Groups	4170.064	829	5.030		
Total	4448.941	832			

Multiple Comparisons

Turkey HSD						
(I) Income	**(J) Income**	**Mean Difference (I-J)**	**Std. Error**	**Sig.**	**95% Confidence Interval**	
					Lower Bound	**Upper Bound**
Up to Rs 30000	Rs 30001-Rs 60000	-1.207*	.244	.000	-1.84	-.58
	Rs 60001- Rs 90000	-1.409*	.289	.000	-2.15	-.67
	Above Rs 90000	.111	.268	.976	-.58	.80
Rs 30001-Rs 60000	Up to Rs 30000	-1.096*	.195	.000	-1.60	-.59
	Rs 60001- Rs 90000	-1.298*	.249	.000	-1.94	-.66
	Above Rs 90000	1.207*	.244	.000	.58	1.84
Rs 60001- Rs 90000	Up to Rs 30000	1.096*	.195	.000	.59	1.60
	Rs 30001-Rs 60000	-.201	.223	.803	-.78	.37
	Above Rs 90000	1.409*	.289	.000	.67	2.15
Above Rs	Up to Rs	1.298*	.249	.000	.66	1.94

90000	30000					
	Rs 30001-Rs 60000	.201	.223	.803	-.37	.78
	Rs 60001- Rs 90000					

*. The mean difference is significant at the 0.05 level. *Source: Primary Data*

The above table 4.27 reveals the results of one-way ANOVA with Tukeys‟ HSD post hoc test with income. There was a statistically significant difference between income groups as determined by one-way ANOVA (F=18.480, p=.000).

A Tukey Post hoc test revealed that there is a statistically significant difference in perceived usefulness towards eWOM between the various income groups of the respondents -Up to Rs 30000 (10.7, ± 2.1, p=.000), Rs 30001-Rs 60000 (10.8, ± 2.3, p=.000), Rs 60001- Rs 90000 (11.9, ± 2.2, p=.000), Above Rs 90000 (12.1, ± 2.0, p=.000). Among the various cohorts based on income, the perceived usefulness towards eWOM is found to be statistically more significant and higher among the respondents with above Rs 90000 income.

Table 4.28: One -way ANOVA by Residence with Perceived Usefulness

Descriptives

Mean PUF								
	N	**Mean**	**Std. Deviation**	**Std. Error**	**95% Confidence Interval for Mean**		**Minimum**	**Maximum**
					Lower Bound	**Upper Bound**		
Urban	301	11.41	2.310	.133	11.14	11.67	3	15
Semi-Urban	469	11.68	2.276	.105	11.48	11.89	4	15
Rural	63	11.63	2.567	.323	10.99	12.28	5	15
Total	833	11.58	2.312	.080	11.42	11.74	3	15
Urban	301	11.41	2.310	.133	11.14	11.67	3	15

ANOVA

Mean PUF					
	Sum of Squares	**Df**	**Mean Square**	**F**	**Sig.**
Between Groups	14.490	2	7.245	1.356	.258
Within Groups	4434.451	830	5.343		
Total	4448.941	832			

Multiple Comparisons

Mean PUF Turkey HSD						
(I) RESIDENCE	**(J) RESIDENCE**	**Mean Difference (I-J)**	**Std. Error**	**Sig.**	**95% Confidence Interval**	
					Lower Bound	**Upper Bound**
Urban	Semi-Urban	-.279	.171	.231	-.68	.12
	Rural	-.230	.320	.754	-.98	.52
Semi-Urban	Urban	.279	.171	.231	-.12	.68
	Rural	.050	.310	.986	-.68	.78
Rural	Urban	.230	.320	.754	-.52	.98
	Semi-Urban	-.050	.310	.986	-.78	.68

*. The mean difference is significant at the 0.05 level *Source: Primary Data*

Table 4.28 reveals the results of one-way ANOVA with the Tukey post hoc test. There was no statistically significant difference between groups as determined by one-way ANOVA (F=1.356, p=.258).

A Tukey Post hoc test revealed that there is no statistically significant difference in perceived usefulness towards eWOM among the various residence groups of the respondents - urban (11.4, $\pm$ 2.3, p=.258), semi- urban (11.6, $\pm$ 2.2, p=.258), and rural (11.6, $\pm$ 2.5, p=.258).

4.5.2 One-way ANOVA among the Demographic Groups with Attitude.

The difference in attitude towards eWOM is studied among various demographic groups such as age, marital status, education, occupation, family size, income, and location.

Table 4.29: One -way ANOVA by Age with Attitude

Descriptives

Mean ATT								
	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
18 - 25Years	143	14.10	2.752	.230	13.65	14.56	8	20
26-39 years	337	14.60	2.648	.144	14.31	14.88	5	20
40-60 years	353	16.73	2.400	.128	16.47	16.98	8	20
Total	833	15.41	2.803	.097	15.22	15.60	5	20

ANOVA

Mean ATT					
	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	1077.225	2	538.612	81.894	.000
Within Groups	5458.888	830	6.577		
Total	6536.113	832			

Multiple Comparisons

MeanATT Tukey HSD						
(I) AGE	**(J) AGE**	**Mean Difference (I-J)**	**Std. Error**	**Sig.**	**95% Confidence Interval**	
					Lower Bound	**Upper Bound**
18-25Years	26-39 years	-.492	.256	.134	-1.09	.11
	40-60 years	-2.620*	.254	.000	-3.22	-2.02
26-39 years	18-25Years	.492	.256	.134	-.11	1.09
	40-60 Years	-2.129*	.195	.000	-2.59	-1.67
40-60 years	18-25Years	2.620*	.254	.000	2.02	3.22
	26-39 years	2.129*	.195	.000	1.67	2.59

*. The mean difference is significant at the 0.05 level *Source: Primary Data*

Table 4.29 displays the results of the one-way ANOVA with Tukeys‟ HSD post hoc test. There is a statistically significant difference between age groups as determined by one-way ANOVA (F= 45.090, p=.000).

A Tukey Post hoc test revealed that there is a statistically significant difference in attitude towards eWOM between Gen X (16.7, $\pm$ 2.4, P=.000), Gen Y (14.6, $\pm$ 2.6, P=.000) and Gen Z (14.1, $\pm$ 2.7, P=.000). Among the various cohorts based on age, the attitude towards eWOM is found to be statistically more significant and higher among the age group 40 – 60 years (Gen X).

Table 4.30: One-way ANOVA by Education with Attitude

Descriptives

Mean ATT							
	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean	Minimum	Maximum
					Lower Bound / Upper Bound		
Schooling	156	14.95	2.570	.206	14.54 / 15.36	8	20
Graduation	354	15.07	2.967	.158	14.76 / 15.38	7	20
Post-Graduation	304	16.06	2.624	.150	15.77 / 16.36	5	20
Others	19	15.26	2.535	.582	14.04 / 16.49	8	19
Total	833	15.41	2.803	.097	15.22 / 15.60	5	20

ANOVA

Mean ATT					
	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	203.792	3	67.931	8.893	.000
Within Groups	6332.321	829	7.639		
Total	6536.113	832			

Multiple Comparisons

Mean ATT Tukey HSD						
(I) Education	**(J) Education**	**Mean Difference (I-J)**	**Std. Error**	**Sig.**	**95% Confidence Interval**	
					Lower Bound	**Upper Bound**
Schooling	Graduation	-.11169	.06507	.316	-.2792	.0558
	Post - Graduation	-.31949*	.06995	.000	-.4996	-.1394
	Others	-.09375	.17144	.947	-.5351	.3476
Graduation	Schooling	.11169	.06507	.316	-.0558	.2792
	Post - Graduation	-.20780*	.05093	.000	-.3389	-.0767
	Others	.01794	.16461	1.000	-.4058	.4417
Post – Graduation	Schooling	.31949*	.06995	.000	.1394	.4996
	Graduation	.20780*	.05093	.000	.0767	.3389
	Others	.22574	.16660	.528	-.2031	.6546
Others	Schooling	.09375	.17144	.947	-.3476	.5351
	Graduation	-.01794	.16461	1.000	-.4417	.4058
	Post - Graduation	-.22574	.16660	.528	-.6546	.2031

*. The mean difference is significant at the 0.05 level. *Source: Primary Data*

Table 4.30 reveals the results of one-way ANOVA with Tukey‟s HSD post hoc test. There was a statistically significant difference between the educations group as determined by one-way ANOVA (F=8.893, p= .000).

A Tukey Post hoc test revealed that there is a statistically significant difference in attitude towards eWOM between the various education groups of the respondents - schooling (14.9, $\pm$ 2.5, p=.000), Graduation (15.07, $\pm$ 2.9, p=.000), Post-Graduation (16.06, $\pm$ 2.6, p=.000), and others (15.2, $\pm$ 2.5, p=.000). Among the various cohorts based

on education, the attitude towards eWOM is found to be statistically more significant and higher among the education group comprising graduates.

Table 4.31: One -way ANOVA by Occupation with Attitude

Descriptives

MEAN ATT								
	N	**Mean**	**Std. Deviation**	**Std. Error**	**95% Confidence Interval for Mean**		**Minimum**	**Maximum**
					Lower Bound	**Upper Bound**		
Employed in a private job	250	14.94	2.737	.173	14.60	15.28	8	20
Employed in a Government job	200	15.37	2.845	.201	14.97	15.77	8	20
Self-employed/ entrepreneur	284	16.03	2.774	.165	15.70	16.35	5	20
Not employed	60	14.55	2.770	.358	13.83	15.27	8	20
Student	39	15.56	2.404	.385	14.78	16.34	10	20
Total	833	15.41	2.803	.097	15.22	15.60	5	20

ANOVA

MEANATT					
	Sum of Squares	**Df**	**Mean Square**	**F**	**Sig.**
Between Groups	210.302	4	52.576	6.882	.000
Within Groups	6325.810	828	7.640		
Total	6536.113	832			

Multiple Comparisons

MEANATT Tukey HSD						
(I) Occupation	**(J) Occupation**	**Mean Difference (I-J)**	**Std. Error**	**Sig.**	**95% Confidence Interval**	
					Lower Bound	**Higher Bound**
Employed in a private job	Employed in a Government job	-.434	.262	.463	-1.15	.28
	Self-employed/ entrepreneur	-1.092*	.240	.000	-1.75	-.44
	Not employed	.386	.397	.868	-.70	1.47
	Student	-.628	.476	.679	-1.93	.67
Employed in a Government job	Employed in a private job	.434	.262	.463	-.28	1.15
	Self-employed/ entrepreneur	-.658	.255	.075	-1.36	.04
	Not employed	.820	.407	.259	-.29	1.93
	Student	-.194	.484	.995	-1.52	1.13
Self-employed/ entrepreneur	Employed in a private job	1.092*	.240	.000	.44	1.75
	Employed in a Government job	.658	.255	.075	-.04	1.36
	Not employed	1.478*	.393	.002	.40	2.55

	Student	.464	.472	.863	-.83	1.75
Not employed	Employed in a private job	-.386	.397	.868	-1.47	.70
	Employed in a Government job	-.820	.407	.259	-1.93	.29
	Self-employed/ entrepreneur	-1.478*	.393	.002	-2.55	-.40
	Student	-1.014	.569	.384	-2.57	.54
Student	Employed in a private job	.628	.476	.679	-.67	1.93
	Employed in a Government job	.194	.484	.995	-1.13	1.52
	Self-employed/ entrepreneur	-.464	.472	.863	-1.75	.83
	Not employed	1.014	.569	.384	-.54	2.57

*. The mean difference is significant at the 0.05 level *Source: Primary Data*

Table 4.31 reveals the results of one-way ANOVA with the Tukey post hoc test. There is a statistically significant difference between occupations as determined by one-way ANOVA (F=6.882, p=.000).

A Tukey Post hoc test revealed that there is a statistically significant difference in attitude towards eWOM between the various occupation groups of the respondents - employed in a private job (14.9, $\pm$ 2.7, p=.000), employed in a government job (15.3, $\pm$ 2.8, p=.000), self – employed / entrepreneur (16.03, $\pm$ 2.7, p=.000), not employed (14.5, $\pm$ 2.7, p=.000), and students (15.5, $\pm$ 2.4, p=.000). Among the various cohorts based on occupation, the attitude towards eWOM is found to be statistically more significant and higher among the self-employed/ entrepreneur respondents.

Table 4.32: One-way ANOVA by Family Size with Attitude

Descriptive

Mean ATT							
	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean	Minimum	Maximum
					Lower Bound / Upper Bound		
2 or less members	125	14.32	2.635	.236	13.85 / 14.79	8	20
3-4 members	327	14.68	2.716	.150	14.38 / 14.97	5	20
5-6 members	333	16.29	2.677	.147	16.00 / 16.57	8	20
Above 6 members	48	17.23	1.801	.260	16.71 / 17.75	12	20
Total	833	15.41	2.803	.097	15.22 / 15.60	5	20

ANOVA

Mean ATT					
	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	737.251	3	245.750	35.132	.000
Within Groups	5798.861	829	6.995		
Total	6536.113	832			

Multiple Comparisons

MEAN ATT Tukey HSD						
(I) FAMILY SIZE	**(J) FAMILY SIZE**	**Mean Difference (I-J)**	**Std. Error**	**Sig.**	**95% Confidence Interval**	
					Lower Bound	**Upper Bound**
2 or less members	3-4 members	-.359	.278	.569	-1.07	.36
	5-6 members	-1.965*	.277	.000	-2.68	-1.25
	Above 6 members	-2.909*	.449	.000	-4.07	-1.75
3-4 members	2 or less members	.359	.278	.569	-.36	1.07
	5-6 members	-1.606*	.206	.000	-2.14	-1.08
	Above 6 members	-2.550*	.409	.000	-3.60	-1.50
5-6 members	2 or less members	1.965*	.277	.000	1.25	2.68
	3-4 members	1.606*	.206	.000		
	Above 6 members	-.944	1.08	2.14		
Above 6 members	2 or less members	2.909*	-2.00	.11	1.75	4.07
	3-4 members	2.550*	.409	.000	1.50	3.60
	5-6 members	.944	.408	.096	-.11	2.00

***.** The mean difference is significant at the 0.05 level. *Source: Primary Data*

The above table 4.32 reveals the result of one-way ANOVA with Tukey‟s post hoc test. There was a statistically significant difference between family groups as determined by one-way ANOVA (F= 35.132, p=.000).

A Tukey‟s Post hoc test revealed that there is a statistically significant difference in attitude towards eWOM between various family size groups of the respondents - 2 or less members (14.3, ± 2.6, p=.000), 3-4 members (14.6, ± 2.7, p=.000), 5-6 members (16.2, ± 2.6, p=.000), Above 6 members (17.2, ± 1.8, p=.000). Among the various cohorts based on family size, the attitude towards eWOM is found to be statistically more significant and higher among the family size above 6 members.

Table 4.33: One-way ANOVA by Income with Attitude

Descriptives

Mean ATT								
	N	**Mean**	**Std. Deviation**	**Std. Error**	**95% Confidence Interval for Mean**		**Minimum**	**Maximum**
					Lower Bound	**Upper Bound**		
Up to Rs 30000	108	14.32	2.513	.242	13.84	14.80	5	20
Rs 30001-Rs 60000	200	14.78	2.455	.174	14.44	15.13	8	20
Rs 60001-Rs 90000	388	15.65	2.938	.149	15.36	15.95	7	20
Above Rs 90000	137	16.52	2.607	.223	16.08	16.96	8	20
Total	833	15.41	2.803	.097	15.22	15.60	5	20

ANOVA

Mean ATT					
	Sum of Squares	**Df**	**Mean Square**	**F**	**Sig.**
Between Groups	396.468	3	132.156	17.844	.000
Within Groups	6139.645	829	7.406		
Total	6536.113	832			

Multiple Comparisons

MEAN ATT Tukey HSD						
(I) INCOME	**(J) INCOME**	**Mean Difference (I-J)**	**Std. Error**	**Sig.**	**95% Confidence Interval**	
					Lower Bound	**Upper Bound**
Up to Rs 30000	Rs 30001-Rs 60000	-.461	.325	.488	-1.30	.38
	Rs 60001-Rs 90000	-1.328*	.296	.000	-2.09	-.57
	Above Rs 90000	-2.194*	.350	.000	-3.10	-1.29
Rs 30001-Rs 60000	Up to Rs 30000	.461	.325	.488	-.38	1.30
	Rs 60001-Rs 90000	-.867*	.237	.002	-1.48	-.26
	Above Rs 90000	-1.733*	.302	.000	-2.51	-.96
Rs 60001-Rs 90000	Up to Rs 30000	1.328*	.296	.000	.57	2.09

	Rs 30001-Rs 60000	.867*	.237	.002	.26	1.48
	Above Rs 90000	-.866*	.270	.008	-1.56	-.17
Above Rs 90000	Up to Rs 30000	2.194*	.350	.000	1.29	3.10
	Rs 30001-Rs 60000	1.733*	.302	.000	.96	2.51
	Rs 60001-Rs 90000	.866*	.270	.008	.17	1.56

*. The mean difference is significant at the 0.05 level. *Source: Primary Data*

Table 4.33 reveals the result of one-way ANOVA with Tukey"s post hoc test by income. There was a statistically significant difference between groups as determined by one-way ANOVA (F= 17.844, p= .000).

A Tukey"s Post hoc test revealed that there is a statistically significant difference in attitude towards eWOM between various income groups of the respondents - Up to Rs 30000 (14.3, ± 2.5, p=.000), Rs 30001-Rs 60000 (14.7, ± 2.4, p=.000), Rs 60001- Rs 90000 (15.6, ± 2.9, p=.000), and above Rs 90000 (16.5, ± 2.5, p=.000). Among the various cohorts based on income, the attitude towards eWOM is found to be statistically more significant and higher among the income group of above Rs 90000.

Table 4.34: One -way ANOVA by Residence with Attitude

Descriptives

Mean ATT								
	N	**Mean**	**Std. Deviation**	**Std. Error**	**95% Confidence Interval for Mean**		**Minimum**	**Maximum**
					Lower Bound	**Upper Bound**		
Urban	301	15.37	2.626	.151	15.07	15.67	8	20
Semi-Urban	469	15.39	2.908	.134	15.13	15.66	7	20
Rural	63	15.78	2.842	.358	15.06	16.49	5	20
Total	833	15.41	2.803	.097	15.22	15.60	5	20

ANOVA

MEANATT					
	Sum of Squares	**Df**	**Mean Square**	**F**	**Sig.**
Between Groups	9.086	2	4.543	.578	.561
Within Groups	6527.027	830	7.864		
Total	6536.113	832			

Multiple Comparisons

MEAN ATT Tukey HSD						
(I) RESIDENCE	**(J) RESIDENCE**	**Mean Difference (I-J)**	**Std. Error**	**Sig.**	**95% Confidence Interval**	
					Lower Bound	**Upper Bound**
Urban	Semi-Urban	-.020	.207	.995	-.51	.47
	Rural	-.406	.389	.549	-1.32	.51
Semi-Urban	Urban	.020	.207	.995	-.47	.51
	Rural	-.385	.376	.562	-1.27	.50
Rural	Urban	.406	.389	.549	-.51	1.32
	Semi-Urban	.385	.376	.562	-.50	1.27

*. The mean difference is significant at the 0.05 level. *Source: Primary Data*

Table 4.34 reveals the result of one-way ANOVA with Tukey‟s post hoc test. There was no statistically significant difference between groups as determined by one-way ANOVA (F= .578, p=.561).

A Tukey‟s Post hoc test revealed that there is no statistically significant difference in attitude towards eWOM among the various residence groups of the respondents -

urban (15.3, ± 2.6, p=.561), semi-urban (15.3, ±2.9, p=.561), and rural (15.7, ± 2.8, p=.561).

4.5.3 One-way Anova by Demographic Groups with Trust.

The difference in trust towards eWOM is studied among various demographic groups such as age, marital status, education, occupation, family size, income, and location.

Table 4.35: One-way ANOVA by Age with Trust

Descriptives

Mean TRUST								
	N	**Mean**	**Std. Deviation**	**Std. Error**	**95% Confidence Interval for Mean**		**Minimum**	**Maximum**
					Lower Bound	**Upper Bound**		
18 - 25Years	143	10.63	1.981	.166	10.30	10.96	5	15
26-39 years	337	10.87	2.065	.112	10.65	11.09	5	15
40-60 years	353	12.53	1.967	.105	12.33	12.74	4	15
Total	833	11.53	2.185	.076	11.38	11.68	4	15

ANOVA

Mean Trust					
	Sum of Squares	**Df**	**Mean Square**	**F**	**Sig.**
Between Groups	619.184	2	309.592	76.654	.000
Within Groups	3352.223	830	4.039		
Total	3971.407	832			

Multiple Comparisons

Mean TRUST Tukey HSD						
(I) AGE	**(J) AGE**	**Mean Difference (I-J)**	**Std. Error**	**Sig.**	**95% Confidence Interval**	
					Lower Bound	**Upper Bound**
18- 25Years	26-39 years	-.237	.201	.464	-.71	.23
	40-60 years	-1.903*	.199	.000	-2.37	-1.44
26-39 years	18-25Years	.237	.201	.464	-.23	.71
	40-60 Years	-1.666*	.153	.000	-2.03	-1.31
40-60 years	18-25Years	1.903*	.199	.000	1.44	2.37
	26-39 years	1.666*	.153	.000	1.31	2.03

*. The mean difference is significant at the 0.05 level. *Source: Primary Data*

Table 4.35 reveals the result of one-way ANOVA with the Tukey post hoc test. There was a statistically significant difference between age groups as determined by one-way ANOVA (F= 34.032, p=.000).

A Tukey Post hoc test revealed that there is a statistically significant difference in trust towards eWOM between Gen X (12.5, ± 1.9, P=.000), Gen Y (10.8, ± 2.05, P=.000) and Gen Z (10.6, ± 1.9, P=.000). Among the various cohorts based on age, the trust towards eWOM is found to be statistically more significant and higher among the age group 40 – 60 years (Gen X).

Table 4.36: One-way ANOVA by Education with Trust

Descriptives

Mean TRUST								
	N	**Mean**	**Std. Deviation**	**Std. Error**	**95% Confidence Interval for Mean**		**Minimum**	**Maximum**
					Lower Bound	**Upper Bound**		
Schooling	156	11.28	2.005	.161	10.96	11.59	4	15
Graduation	354	11.13	2.232	.119	10.90	11.37	5	15
Post-Graduation	304	12.12	2.095	.120	11.88	12.35	5	15
Others	19	11.68	2.212	.508	10.62	12.75	7	15
Total	833	11.53	2.185	.076	11.38	11.68	4	15

ANOVA

Mean Trust					
	Sum of Squares	**Df**	**Mean Square**	**F**	**Sig.**
Between Groups	171.658	3	57.219	12.484	.000
Within Groups	3799.749	829	4.584		
Total	3971.407	832			

Multiple Comparisons

Mean TRUST Tukey HSD						
(I) Education	**(J) Education**	**Mean Difference (I-J)**	**Std. Error**	**Sig.**	**95% Confidence Interval**	
					Lower Bound	**Upper Bound**
Schooling	Graduation	.143	.206	.899	-.39	.67
	Post-Graduation	-.843*	.211	.000	-1.39	-.30
	Others	-.409	.520	.861	-1.75	.93
Graduation	Schooling	-.143	.206	.899	-.67	.39
	Post-Graduation	-.986*	.167	.000	-1.42	-.55
	Others	-.551	.504	.693	-1.85	.75
Post-Graduation	Schooling	.843*	.211	.000	.30	1.39
	Graduation	.986*	.167	.000	.55	1.42
	Others	.434	.506	.827	-.87	1.74
Others	Schooling	.409	.520	.861	-.93	1.75
	Graduation	.551	.504	.693	-.75	1.85
	Post-Graduation	-.434	.506	.827	-1.74	.87

*. The mean difference is significant at the 0.05 level. *Source: Primary Data*

Table 4.36 reveals the result of one-way ANOVA with the Tukey post hoc test. There was a statistically significant difference between groups as determined by one-way ANOVA (F=12.484, p=.000).

A Tukey Post hoc test revealed that there is a statistically significant difference in trust towards eWOM between the various education groups of the respondents - schooling (11.2, $\pm$ 2.0, p=.000), graduation (11.1, $\pm$ 2.2, p=.000), post-graduation (12.1, $\pm$

2.09, p=.000), and others (11.6, ± 2.21, p=.000). Among the various cohorts based on education, the trust towards eWOM is found to be statistically more significant and higher among the education group of post-graduation.

Table 4.37: One-way ANOVA by occupation with trust

Descriptives

Mean TRUST								
	N	**Mean**	**Std. Deviation**	**Std. Error**	**95% Confidence Interval for Mean**		**Minimum**	**Maximum**
					Lower Bound	**Upper Bound**		
Employed in a private job	250	11.28	2.264	.143	10.99	11.56	5	15
Employed in a Government job	200	11.46	2.284	.161	11.14	11.78	4	15
Self-employed/ entrepreneur	284	11.92	2.098	.124	11.67	12.16	5	15
Not employed	60	11.02	1.891	.244	10.53	11.51	7	15
Student	39	11.51	1.819	.291	10.92	12.10	8	15

ANOVA

Mean Trust					
	Sum of Squares	**Df**	**Mean Square**	**F**	**Sig.**
Between Groups	75.907	4	18.977	4.034	.003
Within Groups	3895.500	828	4.705		
Total	3971.407	832			

Multiple Comparisons

Mean TRUST Tukey HSD						
(I) Occupation	**(J) Occupation**	**Mean Difference (I-J)**	**Std. Error**	**Sig.**	**95% Confidence Interval**	
					Lower Bound	**Upper Bound**
Employed in a private job	Employed in a Government job	-.184	.206	.899	-.75	.38
	Self-employed/ entrepreneur	-.643*	.188	.006	-1.16	-.13
	Not employed	.259	.312	.921	-.59	1.11
	Student	-.237	.373	.969	-1.26	.78
Employed in a Government job	Employed in a private job	.184	.206	.899	-.38	.75
	Self-employed/ entrepreneur	-.459	.200	.148	-1.01	.09
	Not employed	.443	.319	.635	-.43	1.32
	Student	-.053	.380	1.000	-1.09	.99
Self-employed/ entrepreneur	Employed in a private job	.643*	.188	.006	.13	1.16
	Employed in a Government job	.459	.200	.148	-.09	1.01
	Not employed	.902*	.308	.029	.06	1.74
	Student	.406	.370	.808	-.61	1.42
Not employed	Employed in a private job	-.259	.312	.921	-1.11	.59
	Employed in a Government job	-.443	.319	.635	-1.32	.43
	Self-employed/	-.902*	.308	.029	-1.74	-.06

	entrepreneur					
	Student	-.496	.446	.800	-1.72	.72
Student	Employed in a private job	.237	.373	.969	-.78	1.26
	Employed in a Government job	.053	.380	1.000	-.99	1.09
	Self-employed/ entrepreneur	-.406	.370	.808	-1.42	.61
	Not employed	.496	.446	.800	-.72	1.72

*. The mean difference is significant at the 0.05 level. *Source: Primary Data*

Table 4.37 reveals the results of one-way ANOVA with the Tukey post hoc test. There was a statistically lower significant difference between groups as determined by one-way ANOVA (F=4.034, p=.003).

A Tukey Post hoc test revealed that there is a statistically significant difference in trust towards eWOM between the various occupation groups of the respondents - employed in a private job (11.2, $\pm$ 2.2, p=.003), employed in a government job (11.4, $\pm$ 2.2, p=.003), self-employed/ entrepreneur (11.9, $\pm$ 2.09, p=.003), not employed (11.02, $\pm$ 1.9, p=.003), and student (11.5, $\pm$ 1.8, p=.003). Among the various cohorts based on occupation, the trust towards eWOM is found to be statistically more significant and higher among the self-employed/ entrepreneurs.

Table 4.38: One -way ANOVA by Family Members with Trust

Descriptives

Mean TRUST								
	N	**Mean**	**Std. Deviation**	**Std. Error**	**95% Confidence Interval for Mean**		**Minimum**	**Maximum**
					Lower Bound	**Upper Bound**		
2 or less members	125	11.18	2.008	.180	10.82	11.53	6	15
3-4	327	10.95	2.168	.120	10.71	11.18	5	15

members								
5-6 members	333	12.04	2.144	.117	11.80	12.27	4	15
Above 6 members	48	12.94	1.508	.218	12.50	13.38	9	15
Total	833	11.53	2.185	.076	11.38	11.68	4	15

ANOVA

Mean Trust					
	Sum of Squares	**Df**	**Mean Square**	**F**	**Sig.**
Between Groups	306.783	3	102.261	23.133	.000
Within Groups	3664.624	829	4.421		
Total	3971.407	832			

Multiple Comparisons

Mean TRUST Tukey HSD						
(I) Family Size	**(J) Family Size**	**Mean Difference (I-J)**	**Std. Error**	**Sig.**	**95% Confidence Interval**	
					Lower Bound	**Upper Bound**
2 or less members	3-4 members	.228	.221	.731	-.34	.80
	5-6 members	-.860*	.221	.001	-1.43	-.29
	Above 6 members	-1.761*	.357	.000	-2.68	-.84
3-4 members	2 or less members	-.228	.221	.731	-.80	.34
	5-6 members	-1.088*	.164	.000	-1.51	-.67
	Above 6 members	-1.989*	.325	.000	-2.83	-1.15
5-6 members	2 or less members	.860*	.221	.001	.29	1.43
	3-4 members	1.088*	.164	.000	.67	1.51

	Above 6 members	-.901*	.325	.029	-1.74	-.07
Above 6 members	2 or less members	1.761*	.357	.000	.84	2.68
	3-4 members	1.989*	.325	.000	1.15	2.83
	5-6 members	.901*	.325	.029	.07	1.74

*. The mean difference is significant at the 0.05 level *Source: Primary Data*

The results of the ANOVA are revealed in above table 4.38. There was a statistically significant difference between groups determined by one-way ANOVA (F=23.133, p=.000).

A Tukey Post hoc test revealed that there is a statistically significant difference in trust towards eWOM between the various family size groups of the respondents - 2 or less members (11.1, ± 2.0, p=.000), 3-4 members (10.9, ± 2.1, p=.000), 5-6 members (12.0, ± 2.1, p=.000), above 6 members (12.9, ± 1.5, p=.000). Among the various cohorts based on family size, the trust towards eWOM is found to be statistically more significant and higher among the family size group with above 6 members.

Table 4.39: One -way ANOVA by Income with Trust

Descriptives

Mean TRUST								
	N	**Mean**	**Std. Deviation**	**Std. Error**	**95% Confidence Interval for Mean**		**Minimum**	**Maximum**
					Lower Bound	**Upper Bound**		
Up to Rs 30000	108	10.52	2.053	.198	10.13	10.91	5	15
Rs 30001-Rs 60000	200	10.96	2.235	.158	10.65	11.27	5	15
Rs 60001-Rs 90000	388	11.83	2.033	.103	11.62	12.03	4	15
Above Rs 90000	137	12.33	2.153	.184	11.96	12.69	6	15
Total	833	11.53	2.185	.076	11.38	11.68	4	15

ANOVA

Mean Trust					
	Sum of Squares	**Df**	**Mean Square**	**F**	**Sig.**
Between Groups	297.115	3	99.038	22.345	.000
Within Groups	3674.292	829	4.432		
Total	3971.407	832			

Multiple Comparisons

Mean TRUST Tukey HSD						
(I) Income	**(J) Income**	**Mean Difference (I-J)**	**Std. Error**	**Sig.**	**95% Confidence Interval**	
					Lower Bound	**Upper Bound**
Up to Rs 30000	Rs 30001-Rs 60000	-.441	.251	.295	-1.09	.21
	Rs 60001- Rs 90000	-1.309*	.229	.000	-1.90	-.72
	Above Rs 90000	-1.810*	.271	.000	-2.51	-1.11
Rs 30001-Rs 60000	Up to Rs 30000	.441	.251	.295	-.21	1.09
	Rs 60001- Rs 90000	-.867*	.183	.000	-1.34	-.40
	Above Rs 90000	-1.368*	.233	.000	-1.97	-.77
Rs 60001- Rs 90000	Up to Rs 30000	1.309*	.229	.000	.72	1.90
	Rs 30001-Rs 60000	.867*	.183	.000	.40	1.34
	Above Rs 90000	-.501	.209	.079	-1.04	.04

Above Rs 90000	Up to Rs 30000	1.810*	.271	.000	1.11	2.51
	Rs 30001-Rs 60000	1.368*	.233	.000	.77	1.97
	Rs 60001- Rs 90000	.501	.209	.079	-.04	1.04

*. The mean difference is significant at the 0.05 level. *Source: Primary Data*

The results of a one-way ANOVA with the Tukey post hoc test of Income are shown in table 4.39 above. The analysis revealed a statistically significant difference between groups (F=22.345, p=.000).

A Tukey Post hoc test revealed that there is a statistically significant difference in trust towards eWOM between various income groups of the respondents - Up to Rs 30000 (10.8, ± 2.0, p=.000), Rs 30001-Rs 60000 (10.9, ± 2.2, p=.000), Rs 60001- Rs 90000 (11.8, ± 2.03, p=.000), and above Rs 90000 (12.3, ± 2.1, p=.000). Among the various cohorts based on income, the trust towards eWOM is found to be statistically more significant and higher among the income group of above Rs 90000.

Table 4.40: One-way ANOVA by Residence with Trust

Descriptives

Mean TRUST								
	N	**Mean**	**Std. Deviation**	**Std. Error**	**95% Confidence Interval for Mean**		**Minimum**	**Maximum**
					Lower Bound	**Upper Bound**		
Urban	301	11.46	2.151	.124	11.21	11.70	4	15
Semi-Urban	469	11.54	2.216	.102	11.34	11.74	5	15
Rural	63	11.83	2.114	.266	11.29	12.36	5	15
Total	833	11.53	2.185	.076	11.38	11.68	4	15

ANOVA

Mean Trust					
	Sum of Squares	**Df**	**Mean Square**	**F**	**Sig.**
Between Groups	7.244	2	3.622	.758	.469
Within Groups	3964.163	830	4.776		
Total	3971.407	832			

Multiple Comparisons

Mean TRUST Tukey HSD						
(I) Residence	**(J) Residence**	**Mean Difference (I-J)**	**Std. Error**	**Sig.**	**95% Confidence Interval**	
					Lower Bound	**Upper Bound**
Urban	Semi-Urban	-.086	.161	.854	-.47	.29
	Rural	-.370	.303	.440	-1.08	.34
Semi-Urban	Urban	.086	.161	.854	-.29	.47
	Rural	-.284	.293	.597	-.97	.40
Rural	Urban	.370	.303	.440	-.34	1.08
	Semi-Urban	.284	.293	.597	-.40	.97

*. The mean difference is significant at the 0.05 level. *Source: Primary Data*

Table 4.40 displays the results of one-way ANOVA with a Tukey post hoc test. The analysis showed no statistically significant difference between the groups (F=.758, p=.469).

A Turkey Post hoc test revealed that there is no statistically significant difference in trust towards eWOM among the various residence groups of the respondents - urban (11.4, $\pm$ 2.1, p=.469), semi-urban (11.5, $\pm$ 2.2, p=.469), and rural (11.8, $\pm$ 2.1, p=.469).

4.5.4. Comparison between Gender with regard to Perceived Usefulness, Attitude and Trust towards using T-Test.

To determine whether a significant relationship exists between perceived usefulness, attitude, and trust, a T-test was conducted.

Table 4.41: Difference in Perceived Usefulness, Attitude, and Trust by Gender

		Levene's Test for Equality of Variances		t-test for Equality of Means				
		F	**Sig.**	**t**	**Df**	**Sig. (2-tailed)**	**Mean Difference**	**Std. Error Difference**
AUTOSUMPUF	Equal variances assumed	.854	.356	-1.287	831	.198	-.217	.169
	Equal variances not assumed			-1.303	595.259	.193	-.217	.167
AUTOSUMATT	Equal variances assumed	3.680	.055	-2.719	831	.007	-.554	.204
	Equal variances not assumed			-2.790	617.885	.005	-.554	.199
AUTOSUMTRU	Equal variances assumed	1.344	.247	-.984	831	.325	-.157	.160
	Equal variances			-.965	544.734	.335	-.157	.163

	not assumed							

*. The mean difference is significant at the 0.05 level. *Source: Primary Data*

Table 4.41 presents the results of an independent T-test examining perceived usefulness, attitude, and trust by gender. The analysis revealed no statistically significant differences between perceived usefulness (F=.854, P=.356), attitude (F=3.680, P=.055), and trust (F=1.344, P=.247) based on gender.

4.5.5. Difference in Perceived Usefulness, Attitude and Trust by Marital Status Using T-Test.

Table 4.42: Difference in Perceived Usefulness, Attitude, and Trust based on Marital Status

		Levene's Test for Equality of Variances		t-test for Equality of Means				
		F	Sig.	T	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
AUTOSUMPUF	Equal variances assumed	8.099	.005	6.698	831	.000	1.116	.167
	Equal variances not assumed			6.615	516.625	.000	1.116	.169
AUTOSUMATT	Equal variances assumed	.845	.358	8.115	831	.000	1.620	.200
	Equal variances not			8.024	518.198	.000	1.620	.202

	assumed							
AUTOSUM TRU	Equal variances assumed	.248	.619	6.854	831	.000	1.078	.157
	Equal variances not assumed			6.926	548.033	.000	1.078	.156

*. The mean difference is significant at the 0.05 level. *Source: Primary Data*

The results of the T-tests, as shown in Table 4.42, indicate that there is a significant difference in perceived usefulness (F=8.099, P=.005). For attitude (F=.845, P=0.35) and trust (F=.248, P=.619), there were no significant differences among respondents based on marital status.

4.6 Chapter Summary

In this chapter, the collected data was meticulously processed, analysed, and interpreted to derive meaningful conclusions and fulfil the research objectives. To facilitate this analysis, a range of statistical tools were employed, including Descriptive Statistics, Case Summaries, Correlation, and Reliability analysis using SPSS. Furthermore, Regression analysis was conducted to examine the rela tionships between variables and a Multivariate Normality test was performed using a Structural Equation Model developed in AMOS. The Model was empirically tested and the results were explained.

Additionally, ANOVA was utilized, Turkey HSD post hoc test was applied and T-Test was used to investigate any significant differences among groups. The forthcoming chapter will present the findings and provide relevant suggestions based on the insightful analysis conducted in this chapter.