Source Credibility Theory: SME Hospitality Sector Blog Posting During the Covid-19 Pandemic

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ABSTRACT:

During the recent Covid19 pandemic SME firms in the hospitality sector had to develop new ways of increasing consumer engagement and maintaining business activity. This study examines the effect of using blogs to counter the detrimental effect of pandemic lockdowns. A survey method was deployed with 449 respondents. Analysis used SEM PLS. The findings show trust and reputation positively affects credibility but promotional incentives and expertise do not affect credibility. The findings also suggest that unverified information sharing mediates the relationship between credibility and loyalty. The practical implication is that, for hospitality sector SMEs, maintaining a relationship with customers through regular

blogging, sharing creative posts and responding to comments with credible information aids in forming trust and credibility.

Keywords: Covid-19, blogs, SMEs, financial crisis, consumers, hospitality sector

1. Introduction

The COVID-19 pandemic dramatically affected economies worldwide, especially in the form of national lockdowns, restricting movement of people, preventing some businesses from opening for face-to-face business, closing some businesses completely. Small to medium enterprises (SMEs) were hit particularly hard as they often have lower capital reserves (NewsDesk Cambridge 2020). SMEs are vital contributors to the economy, contributing about 48 per cent of private sector employment and 33 per cent of private sector turnover (Federation of Small Business, 2014). SMEs faced a variety of challenges and uncertainties such as decrease in demand, decrease in customer engagement, transportation restrictions, social distancing policies and unverified information sharing; this is especially true in the hospitality industry. The United States restaurant industry predicted to a total of more than $80 billion loss which tripled by the end of 2020 (National Restaurant Association 2020). In the UK restaurant and Pub Industry the percentage of seated restaurants was only 20.4%: much lower than the previous year's figures (Statista 2020). The hotel industry saw the most dramatic hit, with worldwide occupancy rates drastically reduced to only 13.3%, compared to the previous year 82.3% (OECD 2020). The tourism industry declined by between 60% and 80% because of Covid-19, with 120 million jobs at risk (OECD 2020). With lockdowns and social distancing rules, social media platforms develop an undeniable power as an increasing number of people rely on social media platforms when buying new products/services, a situation greatly enhanced during COVID-19 lockdowns when consumers are unable to travel, unable to shop, unable to eat out and unable to stay in hotels.

The significant economic challenge caused by Covid-19 forced SMEs to create recovery plans and adapt to a new business paradigm to keep or win back customers. As Covid-19 forces people towards digitalization, hospitality organizations have been adopting different strategies to survive during this economic turmoil. Recovery strategies include restructuring and downsizing (Hao et al., 2020); reducing costs and cash saving; changing delivery methods (Alonso et al., 2020; Kim and Lee, 2020); introducing new hygiene and safety standards (Sigala, 2020); new technology adoption (Baum et al., 2020). Hospitality organizations also needed to establish recovery plans using social media platforms to engage with customers and promote their products and services. One of the ways to achieve this was through blogging.

Blogs are a powerful way to influence consumer purchase habits. Blogs include opinions, feelings, ideas, and thoughts about place, product, or service. According to Park and Bora (2018) blogs have a strong electronic word of mouth effect, such that they have become far more than just a means for recording and sharing personal interests, but an effective marketing tool for influencing consumer decision making processes before purchasing a product.

The growing popularity of blogs is phenomenal, with over 600 million blogs globally and 77.8 million new blog posts published each month (Statista 2020). According to Alsaleh (2017), blogging is now widely viewed as globally one of the most important ways to influence consumer purchasing decisions. Therefore, blogs can be used by SMEs as a marketing tool to influence customer's purchase habits, extending reach globally through social media. However, it is challenging to build up trust and credibility through blogs. As the uncertainties caused by Covid-19 increases, unverified information through blogs rises too.

Most academic studies on SMEs are focused on other innovative technologies to recover from crisis. More recently a study conducted by Im et all., (2021) analysed hospitality during Covid-19 and identified corporate narrative strategies. Shafi et al., (2020) investigated some policy recommendations such as: protection of employees and information accuracy; boosting economy; income and employment support for MSMEs; planning; building resilience capability and positive social relations to overcome recession. Some studies have highlighted the spread of fake news in social media and its impact on people (Kaya 2020; Islam et al., 2020). However, no studies have highlighted the opportunity of using blogs for SMEs as part of a recovery plan to promote their products or services and influence consumer loyalty. Thus this study contributes to our understanding of SME hospitality sector blog posting during the Covid-19 Pandemic.

Recovering from this financial crisis is a significant challenge for SMEs, particularly for the hospitality sector, due to the sudden transformation to digital life with Covid-19. Increasing the use of blogging by the hospitality sector, including restaurants, coffee shops, pubs, hotel and tourism industry, there is more likelihood to create an impact on customers as blog readers. However, there are some factors influencing the credibility of blog posts that this study identifies: sponsorship, trust, experience, unverified information sharing and loyalty. The findings provide an insight into how SMEs influence consumers, attract more customers and build up credibility and loyalty in this recovery stage. This study uses source credibility theory (Kelman 1961) to examine how blogs influence consumers.

2. Literature Review

The source credibility model (Hovland and Weiss, 1951) is one of the communication strategy models proposed in marketing research. The theory postulates that the credibility of endorsers could influence the beliefs, attitudes, and behaviours of receivers toward the endorsed objects.

Kelman's source characteristics identify three characteristics of successful marketing communications sources: source credibility. source attractiveness. source power.

2.1. Source-credibility theory

Source credibility can be seen as explaining how information providers are perceived as expert and trustworthy (Kelman 1961). Where people or receivers are more likely to be persuaded when the source presents itself as credible (Hovland et al, 1952). Hovland et al., (1952) and Weiss (1974) suggest that credible sources tend to affect people and their opinions. Recent studies have shown that a low-credibility source is more persuasive than a high-credibility source in situations where expectations are not met (MacKenzie and Lutz 1989). Source of the credibility appears to be incongruent with the self-interests of the source of the message, consumers will perceive the message as more persuasive than if a high-credibility source were to deliver the message (Austin and Dong 1994). The dimensionality of source credibility was similar across cultures, and influence of the source credibility dimensions varied by the dependent variables (Yoon et al., 2001). Pornpitakpan (2004) highlights that the three important dimensions of source credibility are attractiveness, expertise, and trustworthiness. All three dimensions are important to purchase intentions and equally affected involvement with the advertisement message.

A review of the literature demonstrates that source-credibility theory is applied in topics related to consumer behaviour, technology, media, and information. MacKenzie and Lutz (1989) examined the significant effects of source credibility on attitudes towards a message. Similarly, Wang et al., (2021) studied source credibility and purchase intentions. Both studies found that individuals displayed higher confidence when the source had high credibility. Similarly, McCroskey et al, (1974) find that people who have high credibility in the eyes of receivers tend to have respect and their words are more easily accepted. The communicator's personal

characteristics are crucial for credibility and reliability of the receiver. While various theories have been used to study online consumer behavioural intentions, several dimensions of source credibility have been proposed: dynamism, attractiveness, authoritativeness, character. In addition, studies related to the hospitality sector have examined and adapted source-credibility theory. Some studies find that a credible message will have a more significant effect on attitudes and behavioural intentions to engage in green activities than a noncredible message source, Kim et al., (2014) finds that hospitality practitioners should maintain a positive frame for messages that encourage guests to participate in a hotel's sustainability programs, and to add a credible source for additional message strength. Ayeh et al., (2013) studied online travellers' perceptions of credibility and how the perceptions influence attitudes and intentions towards travel planning. The study found that perceptual homophily is a critical determinant for both credibility and attitude. While all three of these dimensions have been examined, there seems to be a general agreement on the dimensions of trustworthiness and expertise (Ayeh et al., 2013; Fogg et al., 2002; O'Keefe 2002; Pornpitakpan 2004; Yoo and Gretzel 2008). Therefore, this study conceptualises credibility as two-dimensional construct of expertise and trustworthiness.

Conceptualizing credibility as two dimensions, expertise and trustworthiness, social credibility theory has been used in this current research to provide a framework to understand to what extent blogs usage by SMEs in the hospitality sector provided opportunities during the Covid-19 financial crisis. It provides a useful framework to investigate the factors affecting credibility of blogs posted by SMEs during the pandemic. Although sociability and trustworthiness are only perceptions, not empirical realities, perceptions can be created, managed, and cultivated. In the context of this study, SMEs in the hospitality sector, including restaurants and hotels, are interacting with customers through blog posts.

Therefore, SMEs in the hospitality sector are considered as communicators while customers are the receivers. SMEs can create a high level of credibility in the eyes of customers through their blog posts. This can be achieved by communicating to customers that their company and their blogs promoting their products and services are trustworthy. Sharing that all the precautions being taken for covid-19, such as following all the government guidelines by wearing masks in restaurants and hotels, are likely to increase the chances to build up trust by customers.

Similarly, instantly communicating with customers through the restaurant or hotel blogs and answering their questions, building an increased number of followers on blogs, increases the chances for an SME in the hospitality sector to be perceived as a credible source.

2.2. Trustworthiness and Expertise of SMEs in blogs

The way customers perceive a message depends on several factors including trustworthiness, expertise, and credibility of the message sender. One of the key factors that has been confirmed to shape consumer behaviour is trust (Hajli et al 2017; Hajli & Sims 2015; Chen & Shen 2015). Shimp (2000) defines trust as honesty and believability of a person or a source. Trustworthiness refers to the degree of the confidence in the source's "intent to communicate the assertions" that are considered to be most valid and true (Hovland et al., 1952). Expertise refers to extent to which a communication is perceived to be valid assertions (Hovland et al., 1952). Dickinger (2011) compares the trustworthiness of three different online channels and finds that UGC appears to be highly trustworthy. Travelers who consult UGC sites with a decision task in hand, such as choosing accommodation, selecting a destination, and leisure activities, find them to be trustworthy (Ayeh et al., 2013). It is argued that the degree of credibility allocated by travellers to the sources of UGC will determine how influential UGC would be in their travel plans (Ayeh et al.,2013). Several empirical studies in varied contexts

have also established the importance of source expertise and trustworthiness factors in determining attitudes and information acceptance (e.g., Sussman and Siegal 2003; Pornpitakpan 2004; Cheung, Lee, and Rabjohn 2008; Jin et al. 2009). A study carried out by Ohanian (1991) demonstrates that perceived expertise and trustworthiness positively influences attitude change in the context of celebrity endorsement advertising. In online contexts, Jin et al. (2009) as well as Sussman and Siegal (2003) found positive relationships between source credibility and information usefulness. The relationship between source credibility and attitude has been validated by researchers in marketing contexts. Hovland et al., (1952) seminal report demonstrated the positive influence of expertise and trustworthiness on attitude by revealing findings from several previous studies. Previous research studies provide empirical support for a direct relationship between source credibility factors and intention to purchase. Past studies found that highly trustworthy and/or expert sources produce a more positive attitude toward the position advocated than sources that are less trustworthy and/or expert (e.g., Hovland et al., 1952; Schulman and Worrall, 1970; Warren, 1969; Watts and McGuire, 1964; Whittaker and Meade, 1968; but not Hovland and Mandell, 1952); Trust forms a big component of source credibility theory. Umeogo (2012) argues there are two visible elements that positively affect source credibility and trustworthiness is one of the significant elements that forms credibility. However, trust is not defined as empirical reality but only a perception in people's minds that can be created, managed, and cultivated. If the customer believes that the blog posted by the company is completely objective about the product/services, customers will be more likely to build up trust. A source high in expertise, as compared to one low in expertise, appears to lead to positive attitudes toward the endorser and the advertisement (Braunsberger,1996). Celebrity endorser's 'perceived expertise has significantly explained subjects' intention to purchase

these products, regardless of whether the product is for personal use or for gift giving (Ohanian, 1991).

In this study, trust refers to the perceived trust reflected by a company's blog/vlog posts about their products or services. This can be adopted by SMEs by sharing objective posts about their products and services. Undoubtedly, it is challenging to be objective about their own products and services, but it is possible, and it creates a positive image for customers. Thus, perceived trust received by companies through their blog posts affects the perceived credibility of customers towards their purchase intentions. Therefore, this factor addresses the literature gap by examining the SMEs experience though blogs in the hospitality sector. Most SMEs in the hospitality sector faced a serious financial crisis due to the Covid-19 pandemic. However, companies adopting blog posts to promote their products and services were more likely to find an opportunity in influencing consumer loyalty. Blogs posted by companies can explicitly engage with customers by showing them their qualification, experience, expertise, knowledge, and skills. Blog posts can contain detailed images of restaurants, hotels, and coffee shops, including their hygiene and safety protocols more likely to attract customers by building up credibility. Companies showing that they follow the safety regulations in their premises could attract more customers. Blog posts showing the disinfectant sprays in the restaurants, images of the kitchen showing the full precaution taken, including all the chefs and waiters wearing their masks and gloves could attract more customers and influence consumers loyalty. Moreover, blogs that are shared by people visiting restaurants or hotels, sharing their experiences with extra hygiene and safety protocols, may have a positive influence on consumers. Vlogs or Blogs showing restaurants testing customers who enter with a non-contact thermometer, requiring mandatory masks wearing, were likely to positively influence consumer decision-making behaviour. In case of any lockdown, for companies that introduce online ordering services, posting them on blogs is likely to

positively influence customers towards increasing sales. Therefore, this study formulates a hypothesis to examine the relationship between experience and credibility and the following hypothesis is formulated:

H1: Perceived expertise positively affects the credibility of blogs posted by SMEs in the hospitality sector.

H2: Perceived trustworthiness positively affects the credibility of blogs posted by SMEs in the hospitality sector.

2.3. Promotional Incentives

Promotional incentives are a key motivator to encourage customer engagement. Promotional incentives are defined as monetary benefits, in the form of discounts or discounted promotions for a product/service (Chandon et al., 2000). Promotional strategies have been studied and investigated in past literature. Some studies suggest that monetary incentives positively affect motivation of customers to engage with brands in online communities. Previous studies identified various types of promotions and defined monetary promotions as the popular and attract more research attention (Yi and Yoo, 2011; Christou, 2011; Sinha and Smith, 2000). More recently, the internet and social media have emerged as new methods of distributing sales promotions through bloggers, and researchers have investigated various types of online promotions developed by travel companies (e.g., Christou, 2011; Zhao et al., 2014; Crespo and Del Barrio, 2016). Crespo and Del Barrio (2016) found that users' experiences effect promotions effectiveness in the airport industry. Internet users prefer discounts, but expert users prefer non-monetary promotions. However, research on promotions remains limited, even though many agencies are already running specific, contest-based promotions, such as incentives for the best blogs, or the best holiday photos (Schmalleger and Carson, 2008). There is a lack of research analysing the influence of

promotions on perceptions and behaviour either the promotion/sales relationship (Yi and Yoo, 2011) or the influence of sales promotions on consumer behavioural intentions (Christou, 2011). However, the influence of promotions may go beyond sales; they can also alter consumer perceptions of brands (Hunt and Keaveney, 1994) and attitudes (Crespo and Del Barrio, 2016), which in turn may influence behaviour. This study analysis the relationship between promotions and credibility.

Promotional incentives can be key for boosting sales and attracting more customers which help SMEs in the hospitality sector to adopt this as a recovery strategy. In view of this, regularly giveaway posts through blogs and preparing gift boxes for customers could be one way of doing this, or providing discount codes, introducing free mask and hygiene kits for restaurants showing the importance of safety regulation. Thus, promotion is likely to affect the credibility of the blogs posted by SMEs in the hospitality sector. Therefore, the following hypothesis proposed.

H3: Promotional incentives posted by SMEs through blogs positively affect credibility of the blogs posted by SMEs in the hospitality sector.

2.4. Reputation of SMEs in blogs

Reputation is important for online transactions (Oghazi et al 2020). It builds up a strong bond that strengthens trustworthiness and improves reliability in ongoing transactions between the consumers and company (Hsu, Chuang & Hsu et al., 2014). Akroush & Al-Debei (2015) argue that reputation allows for lower transaction costs and barriers to entry. Recent literature studies the impact of trust on perceived reputation of online retailers in males and females. Oghazi et al (2020) found that females are likely to have higher levels of purchase intentions from companies with higher reputations. Singh et al., (2020) examines the negative impact of reputable influencers blogs on consumers' perceptions. Previous studies have shown that

bloggers with different levels of reputation influence blog readers' attitudes and their behavioural intentions differently (Alsaleh 2017). Past literature indicates there is a proportional relationship between reputation and confidence (Alsaleh 2017). People who are reputable are more likely to confer perceptions such as reliability. Shamdasani et al (2001) support this argument finding that a highly reputable blogger may become an opinion leader, influencing blog readers' decision-making processes when purchasing a product or service. Some other literature investigates the importance of reputation as an antecedent of trust, or behavioural intentions, confirming that reputation significantly influences trust or behavioural intention (Keh and Xie,2009; Koufaris and Hampton-Sosa 2004).

In this study, reputation is related to the extent to which a blogger can be relied upon and trusted. Understanding reputation is essential for analysing the relationship between blogger and customer and the level of influence from that relationship. It can be argued that knowing that great online social relations lead to becoming reputable, companies can adopt this strategy through their posts, try to be socially active by sharing images and texts about their company to build up their reputation. For example, hotels regularly sharing images and answering their followers immediately, can contribute to building their reputation. A high number of followers of a restaurant blog page may make people think that they are more likely to be trustworthy and may be more likely to choose to purchase from them. Hotel blogs that are socially active and communicating with customers frequently may be more likely to be found to be credible by customers. Therefore, companies that stay socially active by answering the customers' needs immediately may gain more followers. Perhaps this strategy can create positive attention from customers who might then choose their products or services. Consequently, the following hypothesis is proposed:

H4: Reputation of the blogs posted by SMEs positively affects the credibility of the blog posts.

2.5. Customer Loyalty

Loyalty is a determinant factor in the relationship between companies and consumers. Loyalty refers to feelings of devotion, faithfulness, and support. In this context, loyalty represents the relationship between consumers and companies. Loyalty can be explained when a customer is repeatedly buying a product or service from a specific company. This positive attention given by customers to companies can be managed through enhancing overall customer experience (Bilgihan 2016). Chang (2013) supports this view, suggesting that having better online flow experiences are more likely to have continuance of intentions of using a website. Furthermore, past literature indicates that brand equity is a significant factor in building up customer loyalty. Bilgihan (2016) highlights that strong brand name and quality of the product facilitates customer loyalty. Similarly, previous research confirms there is a positive correlation between brand equity and customer loyalty (Clarke, 2001; Nam et al., 2011). Thus, loyalty plays an important role in shaping a positive relationship between consumers and companies. In this study, the loyalty factor refers to customer loyalty gained from SMEs through their blog posts. This could be achieved by showing positive attention to customers through blogs, answering their questions constantly. SMEs might also create awareness of how useful and high quality their products or services are. This could also include their health and safety strategies with SMEs showing how they take care of hygiene standards for their products or services during the pandemic. Hotels sharing how they clean their rooms continuously, and through blog posts by restaurants showing how they take care of hygiene standards when packing their takeaway food, are likely to increase the repeated purchases from customers. Hence, formed loyalty gained by companies is most likely to affect the intentions of customers to adopt purchase intentions.

Therefore, it can be argued that reputation is an important factor in increasing the chances to be seen as credible source. Building up trust and reputation in the eyes of customers is more

likely to affect the credibility of SMEs, which in turn positively affects the consumers purchase intentions. Thus, SMEs will be able to turn the financial crisis and uncertainties into opportunities by attracting more customers digitally through blogging. Therefore, following hypothesis is formulated:

H5: Credibility of SMEs blog posts will positively affect customer loyalty in the hospitality sector.

2.6. Unverified Information Sharing

It can be argued that unverified information is uncertain or false news that is believed and shared by individuals (McGonagle 2017). For example, previous studies have shown that people have shared unverified information about the Ebola virus spreading stories about warnings and possible cures (Apuke and Omar 2020). As sharing information has become easy on social media, including blogs, people communicate on platforms to update their families and friends on essential issues that potentially affect their lives. The more people share news on blogs, the more likely it is that they share unverified information if they are not careful to review and check the content. Pulido et al. (2020) confirms that obvious acts of sharing unverified (false) information has been reported in the field of health. According to Lampos et al. (2020) unverified information on the Covid-19 pandemic has made many people believe that they could be cured by using salty water, drinking bleach, or eating oregano. It is also argued that many people thought that virus was created by the Chinese government, which in turn created hatred towards Chinese people. The unstoppable unverified information sharing on blogs has pushed people to stop buying Chinese products including foods and drinks. This unverified information has not been empirically tested or proven. The spread of unverified information puts the safety of people in danger and also sometimes causes unnecessary fear. The fake news about the danger of coronavirus could be a potential threat for mental health. Thus, this could lead consumers to stop going out and

purchasing any products from outside, which leads to a financial crisis in SMEs, especially in the hospitality sector.

In this study, unverified information sharing refers to the misleading fake news shared in social media by individuals after the increase of Covid-19 cases (Apuke and Omar 2020). As the uncertainty of Covid-19 brings out so much fake news in blogs, it causes credibility issues for consumers towards SMEs, especially in hospitality sector. A consumer reading unverified information regarding safety of restaurants, including delivery foods, is more likely to be negatively affected against a decision to purchase. Lack of credibility may cause a decrease in sales and adoption of new purchases. Therefore, in this study, the credibility factor focuses on the effect of unverified information on consumers' view of the credibility of companies. It identifies whether the unverified information on blogs can have a significant effect on shaping their purchase habit. As the consumer perceives a company is less credible, a specific company (e.g. a restaurant or hotel), their loyalty towards that company may also be affected proportionally. Thus, this study also aims to measure the mediating effect of unverified information sharing between credibility and loyalty. Therefore, the following hypotheses are proposed:

H6: Unverified information sharing has mediating affect between credibility and loyalty of consumers.

2.7. Research Model and Hypotheses Development

The Fig1. below illustrates the research model of this study.

Fig 1. Research Model: Factors affecting credibility of blogs posted by Small-Medium sized Enterprises (SMEs) in hospitality sector
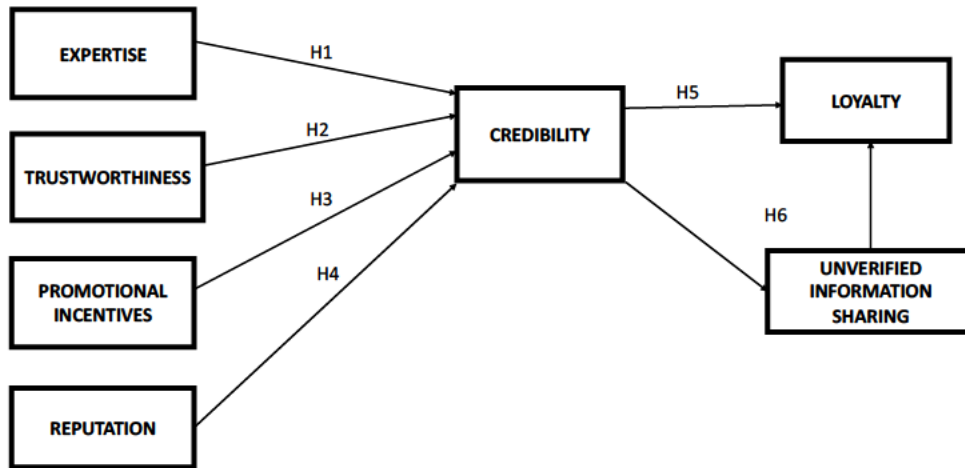
3. METHODS

3.1. Sample and Procedure

To test our model and factors, data were collected using survey. An online survey was conducted during the covid-19 second wave by using Google Forms. This data collection method is convenient because it helps to reduce social desirability bias and controls for response styles (de Leeuw 2008). The purpose of this study was to examine the factors that affect the credibility of blogs posted by SMEs in the hospitality sector. The beginning of the survey briefly defined the hospitality sectors and highlighted that all the answers should be related to that specific sector. The sample for this study was chosen as university students without any age restrictions. All age groups were able to take part in the survey. To collect data, an online survey link was shared on social media platforms and respondents were also extending the survey by sharing the link with their social circle. Online survey was preferred because it is cost-effective (Baltar and Bruner 2012). Similarly, online survey is considered advantageous in pandemics because it is so challenging to do face to face survey due to the risk of catching or spreading the virus. In terms of the sample size, G*Power analysis, which is highly recommended to use for Structural Equational Modelling (SEM) is measured.

According to the results, a sample size of 384 was needed but the sample size of this study was more than that as this study has a sample size of 449 respondents which is considered high enough to demonstrate confident results. The partial least squares (PLS) route modelling method (Hair et al., 2010) was used to estimate the model using the SmartPLS 2.0 (Beta) M3 software tool (Hair et al., 2010). Because of its robustness with less identification concerns and thus avoiding estimation problems and nonconvergent results, PLS, a component-based SEM technique, was chosen over covariance-based SEM techniques such as maximum likelihood. PLS is also the best SEM technique for prediction-oriented research, exploratory research, and research that extends existing structural theory (Henseler et al., 2009). PLS has the benefit of not requiring the distributional assumption of normality, requiring fewer measurement scales, and being able to work with many variables.

4. RESULTS

4.1. Sample Characteristics

Table 1 below illustrates the descriptive statistics of the study. Online survey was open to all age groups of people and did not limit the scope of the study. The data were collected from December 2020 to February 2021, when the second wave of coronavirus cases and deaths hit a peak in UK. It was also the period where a variant virus has been detected for the first time which caused uncertainties whether it is more infectious and spreading faster. Respondents were required to fill all the questions to be able to submit their responses. Thus, there was no issues of missing data.

As shown in Table 1, the sample of this study had (69%) female and male (31%) respondents. Most of the respondents were between the ages of 20-29 (38.8%). Regarding the educational status, a considerable number of respondents were postgraduate students (37.9%), followed by undergraduate students (33%). More than half of respondents (51.9 %) confirmed that

they read blogs 1-3 hours per week, followed by respondents who read 4-10 hours per week (10.4%), and 11-20 hours per week (3.1%). There were also respondents who prefered to read blogs more than 20 hours per week (2.7%). In terms of the frequency of blog visits, some respondents prefer to read blog daily (27.6%), following that 1-2 times (26.3%), 2-3 times (25.4%), 3-5 times (8%) and weekly (9.6%). Moreover, data results confirm that 86.2 % respondents read blogs and (68.2%) would recommend products promoted by bloggers to their friends. Additionally, a reasonable number of respondents prefer to check blogs on Instagram (75.3%), following that with Facebook (36.1%), Pinterest (19.6%) and Snapchat (8.9%). Similarly, respondents were asked about the most frequent blog posts type that they usually read on social media platforms. Results indicate that most respondents prefer to read travel/lifestyle blogs (62.4%), following that there were 51% who prefer to read food/restaurant blogs. Health and Fitness blog were read by (41.9%) of respondents. Technology blogs were read by (3.8%) of respondents, following that are those who prefer to read fashion blogs (37.2%). Most Respondents did not prefer to read parenting blogs, only (7.8%). Respondents were also asked about the credibility of sponsored bloggers. The results indicate that (46.5%) find sponsored blogs credible where (53.5%) did not find sponsored blogs credible.

Table 1. Descriptive Statistics

Variables	Frequency (%)
Gender	
Female	310 (69.0%)
Male	139 (31.0%)
Age	

19 and under	63(14.0%)
20-29	172(38.8%)
30-39	105(23.4%)
40-49	47(10.5%)
50-59	62(13.8%)
Education	
Certificate for higher education	4(0.9%)
Foundation degree	4 (0.9%)
MPhil/PhD degree	123 (24.7%)
Postgraduate degree	170(37.9%)
Undergraduate degree	148(33.0%)
Occupation	
Full-time work	221 (50.0%)
Full-time work and Student	21 (4.8%)
Part-time work	24 (5.4%)
Part-time work and student	32 (7.2%)
Student	104(23.5%)
Unemployed	40 (9.0%)
Experience with the blog	

Less than hour per week	144 (32.1%)
1 to 3 hours	223(51.9%)
4 to 10 hours	46 (10.2%)
11 to 20 hours	14(3.1%)
More than 20 hours	12 (2.7%)
Frequency of visit	
1-2 times	118 (26.3%)
2-3 times	114 (25.4%)
3-5 times	36 (8.0%)
Daily	124(27.6%)
Weekly	43(9.6%)
Never	14(3.1%)
Do you read blog?	
Yes	387 (86.2%)
No	67(13.8%)
Would you recommend products promoted? **by bloggers to your friends?**	
Always	4 (0.9%)
Sometimes	306 (68.2%)

Often	16 (3.6%)
Never	123 (27.4%)
Which social media platforms do you read blogs?	
Facebook	162(36.1%)
Instagram	338(75.3%)
Pinterest	88(19.6%)
LinkedIn	16(3.6%)
Snapchat	40(8.9%)
All of them	4(0.9%)
Other blog websites	36(8.0%)
None of them	4(0.9%)
Which type of blogs do you usually read on social media platforms?	
Cosmetic	107(23.8%)
Fashion	167(37.2%)
Food/Restaurant	229(51.0%)
Technology	174(38.8%)
Interior Design/DYI	99(22.0%)
Health and Fitness	

Travel/Lifestyle	188(41.9%)
Parenting Blogs	280(62.4%)
<u>Do you find products promoted by sponsored bloggers credible?</u>	35(7.8%)
Yes	
No	209(46.5%)
	240(53.5%)

4.2. Measurement Analysis

As it can be seen from Table 3, according to the results of explanatory factor analysis, the items of the scale are formed using 5-part scale in which 1 presents Strongly Disagree and 5 indicates Strongly Agree. Seven factors are named as trust, credibility, unverified information sharing, promotional incentives, experience, reputation, and loyalty (n=449). The eigenvalues, variance explanation ratios of factors and the factor loadings of each item are given in Table 2. The total variance explanation ratio of these seven factors is calculated as 68.21. Kaiser Mayer Olkin value of this study is 0.784 and Bartlett's test of sphericity is found to be significant which indicates that the dataset is adequately sampled, and factor analysis of the data is appropriate (Cerny and Kaiser 1970).

Table 2 also presents the Cronbach alpha coefficients results for the factors. All the item loadings are between 0.7 to 0.9 which demonstrates that dataset has good internal reliability (Hair et al., 2010). The seven factors examined in this study are: trustworthiness, expertise, promotional incentives, reputation, credibility, loyalty, and unverified information sharing.

Constructs measured through multi-item scaled derived from previous studies with some adaptations to the research setting.

4.3. Structural Equational Model Analysis

Partial least squares structural equation modelling (PLS-SEM) is a causal modelling method that focuses on maximizing the explained variance of the dependent latent constructs instead of constructing a theoretical covariance matrix (Hair et al., 2011). Structural equation modelling (SEM) is extensively conducted in theoretical explorations and empirical validation in many research areas (Bentler, 1980; Bagozzi and Yi, 1988). To assess convergent validity, analysis determined that each indicator loaded significantly on the constructs they were intended to represent. Table 2 shows all the constructs' average variance extracted (AVE) values are well above the minimum thresh- old of 0.50 (Bagozzi and Yi 1988). Results also shows that all the indicators exhibit significant standardized loadings above 0.70 ($p < .001$), demonstrating indicator reliability. Additionally, Cronbach's alpha (α) and composite reliability (ρ) values are greater than 0.70, showing satisfactory internal consistency. For each construct, a composite reliability is expected to be 0.6 and above and AVE 0.5 and above (Bagozzi and Yi 1988). However, according to Fornell and Larcker (1981), the convergent validity of the construct is still sufficient even if the AVE is less than 0.5 but the composite reliability is higher than 0.6. Although, AVE values are less than 0.5 in our analysis, we can say that convergent validity is achieved when the composite reliability values are higher than 0.6 for each construct (Pervan et al. 2018). CR and AVE values in our study are shown in the Table 2. Thus, the measurement model parameter estimates and show evidence for reliability and validity of construct measures. Essential criteria for PLS path models for assessment of the structural model is the coefficient of the determination (R^2) (Henseler, et al., 2009). The percentages of explained variance (R^2 values) for

trustworthiness, credibility, unverified information sharing, promotional incentives, expertise, reputation, and loyalty are (13.13), (4.6), (3.9), (5.8), (8.7), (5.9) and (25.9) respectively. In computing structural equation modelling model path procedure suggested by Hair et al., (2010) is followed. Table 3 shows the results of the hypothesis testing. Hypothesis 1, which assumes a direct positive relationship between trustworthiness and credibility, is supported (p value=0.001). Hypothesis 2, which proposes a positive relationship between expertise and credibility ($p=0.336$, $p > 0.01$) was not significant, and is rejected. Hypothesis 3, which suggested a positive relationship between promotional incentives and credibility, is also rejected ($p=0.732$, $p > 0.01$). Hypothesis 4, which assumes that reputation has positive relationship with credibility is accepted. Hypothesis 5 is accepted and finds that there is a positive relationship between credibility and loyalty. Finally, Hypothesis 6, which investigated the mediating effect of unverified information sharing between credibility and loyalty, is found to be significant and is accepted.

Table 2. Confirmatory Factor Loadings and Validity Test

Item Construct	Confirmatory Factor Loading	AVE	Composite Reliability
c1 <- CREDIBILITY	0.676		
c2 <- CREDIBILITY	0.759		
c3 <- CREDIBILITY	0.758	0.520	0.865
c4 <- CREDIBILITY	0.796		
c5 <- CREDIBILITY	0.724		
c6 <- CREDIBILITY	0.594		

Item Construct	Confirmatory Factor Loading	AVE	Composite Reliability
e1 <- EXPERTISE	0.791		
e2 <- EXPERTISE	0.739		
e3 <- EXPERTISE	0.721	0.626	0.893
e4 <- EXPERTISE	0.861		
e5 <- EXPERTISE	0.836		
l1 <- LOYALTY	0.827		
l2 <- LOYALTY	0.700		
l3 <- LOYALTY	0.868	0.511	0.835
l4 <- LOYALTY	0.549		
l5 <- LOYALTY	0.574		
p1 <- PROMOTIONAL INCENTIVES	0.773		
p2 <- PROMOTIONAL INCENTIVES	0.811		
p3 <- PROMOTIONAL INCENTIVES	0.825	0.604	0.883
p4 <- PROMOTIONAL INCENTIVES	0.844		

Item Construct	Confirmatory Factor Loading	AVE	Composite Reliability
p5 <- PROMOTIONAL INCENTIVES	0.607		
r1 <- REPUTATION	0.696		
r2 <- REPUTATION	0.856	0.570	0.838
r3 <- REPUTATION	0.582		
r4 <- REPUTATION	0.851		
t1 <- TRUST	0.674		
t2 <- TRUST	0.842		
t3 <- TRUST	0.700	0.504	0.858
t4 <- TRUST	0.754		
t5 <- TRUST	0.656		
t6 <- TRUST	0.609		
u1 <- UNVERIFIED INFORMATION SHARING	0.862		
u2 <- UNVERIFIED INFORMATION SHARING	0.884	0.770	0.931
u3 <- UNVERIFIED INFORMATION SHARING	0.899		

Item Construct	Confirmatory Factor Loading	AVE	Composite Reliability
u4 <- UNVERIFIED INFORMATION SHARING	0.865		

Table 3. Exploratory Factor Loadings and Cronbach Alpha results

	Exploratory Factor Loading	Explained Variance(R^2)	Cronbach Alpha(α)
c1 <- CREDIBILITY	0.494		
c2 <- CREDIBILITY	0.471		
c3 <- CREDIBILITY	0.322	4.675	0.74
c4 <- CREDIBILITY	0.345		
c5 <- CREDIBILITY	0.420		
c6 <- CREDIBILITY	0.137		
e1 <- EXPERTISE	0.569		
e2 <- EXPERTISE	0.665		
e3 <- EXPERTISE	0.500	8.728	0.80
e4 <- EXPERTISE	0.691		
e5 <- EXPERTISE	0.646		

	Exploratory Factor Loading	Explained Variance(R²)	Cronbach Alpha(α)
l1 <- LOYALTY	0.502	25.962	0.70
l2 <- LOYALTY	0.418		
l3 <- LOYALTY	0.638		
l4 <- LOYALTY	0.373		
l5 <- LOYALTY	0.483		
p1 <- PROMOTIONAL INCENTIVES	0.627	5.854	0.83
p2 <- PROMOTIONAL INCENTIVES	0.500		
p3 <- PROMOTIONAL INCENTIVES	0.644		
p4 <- PROMOTIONAL INCENTIVES	0.511		
p5 <- PROMOTIONAL INCENTIVES	0.627		
r1 <- REPUTATION	0.492	5.946	0.79
r2 <- REPUTATION	0.555		
r3 <- REPUTATION	0.396		

	Exploratory Factor Loading	Explained Variance(R²)	Cronbach Alpha(α)
r4 <- REPUTATION	0.743		
t1 <- TRUSTWORTHINESS	0.613	13.132	0.77
t2 <- TRUSTWORTHINESS	0.611		
t3 <- TRUSTWORTHINESS	0.423		
t4 <- TRUSTWORTHINESS	0.537		
t5 <- TRUSTWORTHINESS	0.254		
t6 <- TRUSTWORTHINESS	0.486		
u1 <- UNVERIFIED INFORMATION SHARING	0.126	3.919	0.90
u2 <- UNVERIFIED INFORMATION SHARING	0.101		
u3 <- UNVERIFIED INFORMATION SHARING	0.794		
u4 <- UNVERIFIED INFORMATION SHARING	0.226		

Fig 2. Structural Equational Model
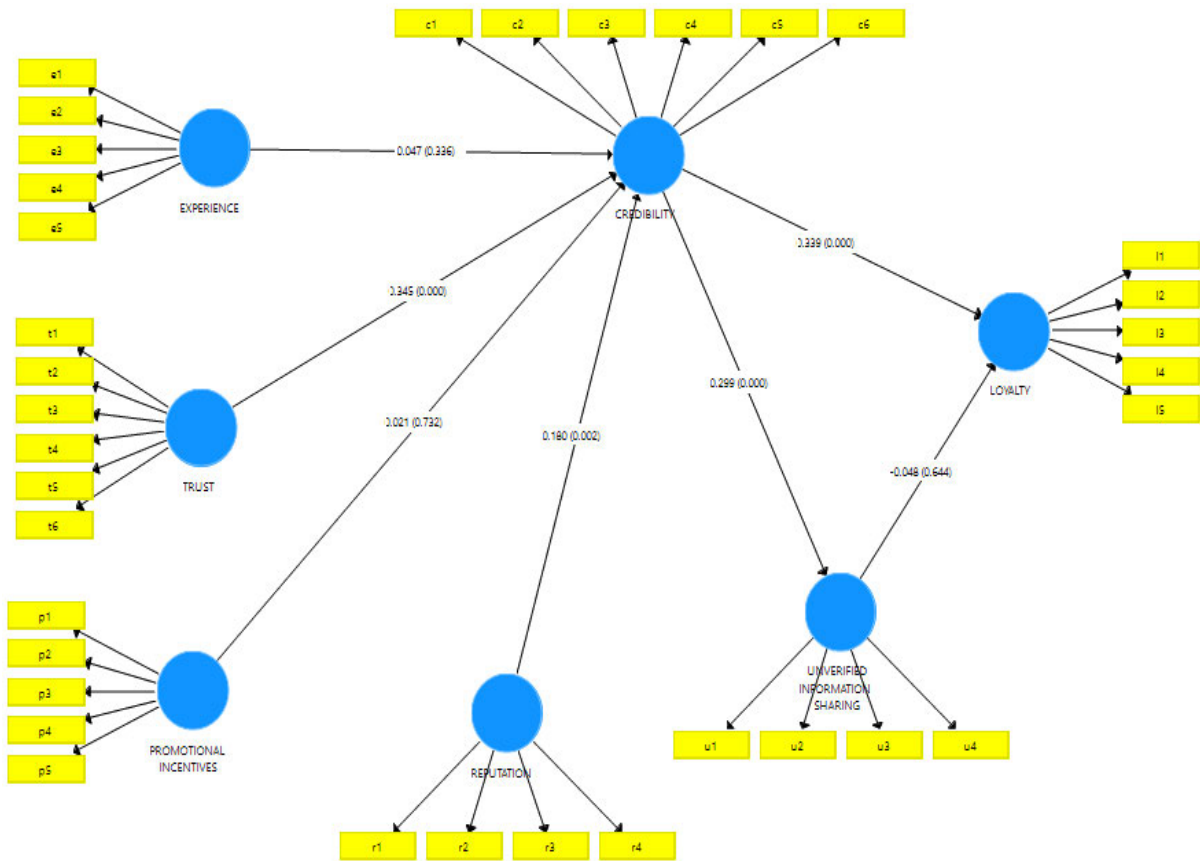
Table 4. Hypotheses Results

	SEM-PLS Regression Model		
	B	P value	Status
H1. Trust–> Credibility	0.345	0.001**	Accepted
H2. Experience–> Credibility	0.047	0.336 >0.001**	Rejected
H3. Promotional lncentives–> Credibility	0.021	0.732 >0.001**	Rejected
H4. Reputation–> Credibility	0.180	0.002**	Accepted

H5. Credibility –> Loyalty	0.339	0.644	0.001**	Accepted
H6. Unverified Information Sharing ->Mediation				Accepted

5. DISCUSSION

5.1. Theoretical Contribution

With the rise of a new pandemic disease covid-19, there were studies analysing the effect of covid-19 on small and medium sized business (Papadopoulos et al., 2020; Priyono et al., 2020; Guo et al.,2020; Irawan 2020). Some studies focused on the employee well-being and work life in covid-19 era. Although past studies highlight the importance of digitalization on SMEs there was no study offering understanding from a blogging context. There were no studies of recovery strategies by blogs posted by SMEs in the hospitality sector. This study is the first contribution addressing the gap in the literature by examining source-credibility theory in the context of blogs posted by SMEs in the hospitality sector.

Past studies, mainly focused on examining credibility in the hospitality sector were before the Covid-19 period (Sussman and Siegal 2003; Pornpitakpan 2004; Cheung, Lee, and Rabjohn 2008; Ayeh et al., 2013). The dimension of these studies stressed a distinction between UGC, travel, attitudes, and perception of homophily. In this study, we have contributed a theoretical framework measuring the effect of the credibility of blogs posted by SME enterprises in the hospitality sector. This study suggests that using blog posts can be an influential way to attract more customers and increase the sales for the hospitality sector.

SMEs can use blogs as an active marketing tool for attracting more customers and sharing with them to make consumers feel safe. This study is the first to examine blogging as a recovery plan for SMEs.

The overall picture that emerges from the study is that SMEs in the hospitality sector can turn the economic crisis in to opportunities by using blogs to advertise their products/services. However, it may be challenging to do that if a customer does not perceive the blog post as credible. Based on the outcome of this research, it is found that trust and reputation are significant factors positively affecting the credibility of blogs posted by SMEs. Hence, if a SME is perceived to be trusted by consumers, their posts are more likely to be seen as credible. Similarly, reputation is an important factor, SMEs who have a high number of followers of e.g. a restaurant blog page, are more likely to be seen credible by customers. Thus, this positively affects customers loyalty. This study also finds that credibility of blogs posted by SMEs positively affects the loyalty of customers. Thus, once customers find the source credible, they tend to repeatedly purchase the product/service from that specific company regardless the covid-19 pandemic. Findings of the importance of reputation is consistent with the literature. Similarly, past studies found that reputation significantly influences trust or behavioural intention (Casola et al., 2008; Keh and Xie,2009; Koufaris and Hampton-Sosa 2004).

This study enriches the literature by examining the effect of unverified information sharing. Although past studies investigated the spread of fake news and misinformation on social media (Chen et al., 2015;; Talwar et al., 2019), research related to Covid-19 is needed. Previous studies show that people shared unverified information about Ebola virus with unreliable solutions and warnings (Apuke and Omar 2020). This study is the first to examine the mediating effect of unverified information sharing between credibility and loyalty in the Covid-19 pandemic period. Thus, this study attempts to understand how unverified information sharing affexts credibility and loyalty.

Contrary to the findings in the literature about source credibility theory, our findings indicate that expertise does not affect the credibility of blogs posted by SMEs in the hospitality sector. Past studies highlight the importance and positive effect of expertise on attitudes and intentions.

(Alzahrani and O'Toole 2017; Thong 2006; Pornpitakpan 2004; Ayeh et al.,2013). Past studies found that high expertise of the source produces a more positive attitude (Braunsberger,1998). Some studies found that failing to provide experience might be detrimental for a company as customers have access to information online where they can compare their options and switch to other companies (Kawaf and Tagg 2017). Contrary findings in the covid-19 pandemic period need to be explained. Consumers attitudes beliefs and intentions may be slightly changed due to the uncertainties covid-19 has brought. Additionally, this study finds that promotional incentives is not a factor affecting credibility of blogs posted by SMEs. However, while adopting promotional strategies can still be an effective marketing strategy to attract customers to influence their decision-making process, it is not factor effecting the credibility of blog posts.

5.2. Managerial Implications

Some managerial implications can be drawn from this study. Understanding the factors affecting credibility of blogs posted by SMEs in the hospitality context provides a possible recovery strategy which will help firms to use blog posts in the post-covid-19 period. The influence of trust and reputation on credibility, suggests that SMEs should not ignore building trust with customers. For SMEs in the hospitality sector, these findings suggest that blogs are a potential way to influence consumers intentions and loyalty. Thus, once customers find the source the blogs posted by SMEs credible, they are likely to repeatedly purchase the product/service from that specific company regardless the covid-19 pandemics.

Another important implication relates to the reputation of the blogs. Consumers are likely to find the source credible when SMEs have a high number of followers, reviews and likes of e.g. a restaurant blog page. SMEs could consider creating a blog page and regularly sharing content about the organisation, products, or service. Hotel and restaurant managers should focus on gaining reputation online by regularly sharing creative posts and checking all the comments to make sure they respond to them professionally. Ayeh et al. (2013), for instance, examined some

strategies that hospitality and tourism practitioners were using to address negative reviews. Similarly, Keh and Xie (2016) find that hotel managers should minimize the negative effect of their past service failures by drawing consumers' attention to the most recent online reviews, assuring that failures are fixed. It is essential for managers to respond professionally to negative reviews.

This study also demonstrates that unverified information sharing is widespread especially in both the pre- and post- Covid-19 era. To avoid fake news related to regulation of tourism and vacations, as well as restaurants, managers should keep their customers updated with the most reliable news about the safety and hygiene regulations by showing government guidelines and share these from their blogs regularly.

5.3. LIMITATIONS AND FURTHER RESEARCH AREA

This study has several limitations and leaves some noteworthy questions unanswered. This study only examined the source credibility theory to examine the expertise, trustworthiness, credibility, reputation and promotional incentives and loyalty. Future studies might explore additional factors. Future studies could measure this for the post-covid period. This will give insight into whether using blogs can benefit for SMEs in the hospitality sector for the period after covid-19. Another important avenue for future research relates to the different sectors of SMEs. This study, only focused on hospitality sector and responses are limited to that specific context. Future studies should focus on SMEs in different sectors and investigate how micro firms and start-ups were effected in the pre- and post- covid-19 era. Another important area of study that needs to be explored is factors affecting the mental well-being of business owners in the pre- and post- covid-19 era. A final limitation of this study is the sample drawn for this study. The results measured in this study are limited to responses from respondents who are living in UK. Future studies could employ cross-cultural study to

compare how this effect differ in different cultures. More cross-cultural testing of the constructs and their relationships on examining the effect of blogs posted by SMEs is critical. Overall, this study serves as a stepping-stone for future researchers to understand the role of blogs posted by SMEs in the hospitality sector.

Declaration of Conflicting Interests

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