

# SHAPING NEGATIVE e-WOM AND ACTUAL NAVIGATION IN THE ONLINE FORUM

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## ABSTRACT

The aims of this study have two fold. First, to explore the relationship between product attributes of credit card and the strength of negative e-WOM. Secondly, to investigate the effects of the negative e-WOM on the number of reply article and the number of viewing article in online forum. The discussion articles which related to credit card from 22 domestic internet forums are data of analysis. There are 3686 articles are analyzed which are from 26 months and average of 142 articles per month. The more functional benefit and formal attributes are mentioned, the higher strength of negative e-WOM. The more augmented attribute is mentioned, the lower strength of negative e-WOM. Conclusions and practical implications are provided.

**Keywords:** product attribute, e-WOM, credit card, content analysis

## INTRODUCTION

Owing to the speedy expanding of digital activities, consumers can obtain product information through the Internet communities to assist their purchase decision. Online forum is the major source to gain product information among various online channels [5], [13]. Electronic Word-of-Mouth (e-WOM) has great influence for consumers [4]. Contemporary research stream of deviant consumer behavior illustrates that negative WOM is a classic deviant consumer behavior [8]. According to previous researches, consumers considered negative WOM higher credibility than positive WOM. East stated that few researches included product attribute in negative e-WOM [6], thus we try to fill this gap.

## LITERATURE REVIEW

Product attribute is observable and measurable, and it is the differences between the product itself and the alternatives [7]. Peter and Olson categorized attributes into four types, functional benefit attribute, formal attribute, perceived attribute, and augmented attribute [10]. Functional benefit attribute is the basic function of the product; formal attribute is the physical form; perceived attribute is psychological feelings, such as the attitude, perception, or expectation; augmented attribute is the extended attribute, such as service.

In marketing, WOM can be divided into two types, positive WOM (PWOM) and negative WOM (NWOM) [2]. Satisfied experience is usually followed by PWOM, in contrast, NWOM is one kind of complaining behavior after experiencing dissatisfied services/products [11]. Therefore, PWOM would increase the probability of purchase behavior, in contrast, NWOM would decrease the probability of purchase behavior [1]. Consumers feel NWOM is more credibility and with higher reference than PNOW [9], therefore NWOM has higher influence power on purchase intention [1], [12]. Thus, NWOM could trigger more reply articles and the viewing articles in online forum (**H1 and H2**). Chan and Cui discovered that the content of e-WOM is related to product attributes would attract more attention for consumers [3]. Consumers relied on more information to reduce risk. Therefore, the more product attributes (functional benefit, augmented, formal, and perceived attribute) to be discussed in the online forum, the less NWOM (**H3, H4, H5, H6**).

## METHODS

Content analysis is adopted in this study. The discussion articles which is related to credit card from 22 domestic internet forums are data of analysis. The observation time is from January 1, 2015 to February 28, 2016. There are 3686 articles are analyzed which are from 26 months and average of 142 articles per month. The partial least squares (PLS) method is adopted to analyze the collected data.

## RESULTS

The results show that NWOM generated more reply articles and the viewing articles in online forum. Only the relationship between augmented attribute and NWOM has significant effect. Thus, H1, H2, and H4 are supported.

## CONCLUSIONS

Survey is the common method to adopt to investigate the effect of negative e-WOM on consumer behaviors in the previous WOM researches. Few researches explore the effect of real negative e-WOM behaviors on other viewers' reactions, such as the number of reply article and the number of viewing article. Therefore, this research adopted real negative e-WOM to predict more accrue and practical results and to bridge the gap of contemporary research stream of deviant consumer behavior. Especially, the study found that the more functional benefit and formal attributes are mentioned, the higher strength of negative e-WOM. The more augmented attribute is mentioned, the lower strength of negative e-WOM. We recommend credit card companies should include more product promotion information in advertisement to attract consumers and to increase reply articles and browsing numbers in the forum.

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