

## Mediating Perceived Risks in the Relationship between Online Customer Reviews and Hotel Booking Intentions in Saudi Arabia

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### Abstract

*The purpose of this study is to investigate the relationship between online customer reviews and hotel booking intentions by mediating perceived risks in Saudi Arabia. A structural equation modeling has been developed to investigate the relationship between online customer reviews and hotel booking intentions with mediating perceived risks. The quantitative method was chosen in this research with a deductive approach. To collect the primary data, the researchers designed a questionnaire and data have been collected from websites in Saudi Arabia. The SPSS program is used to process primary data. Response size is 387, and the <sup>1</sup>valid questionnaires are 370. The results show that online customer reviews and hotel booking intentions are positively related, online customer reviews and perceived risks are negatively related. Also, it shows that perceived risks and hotel booking intentions are negatively related. It indicates that hotel booking intentions affected positively by online customer reviews, Also, it indicates that perceived risks affected negatively by online customer reviews, and perceived risks have a negative effect on hotel booking intentions. In addition, it shows that perceived risks mediate the relationship between online customer reviews and hotel booking intentions.*

**Keywords:** Online customer reviews, Perceived risks, Reviews credibility, Reviews trust, Booking intentions.

### INTRODUCTION

Online shopping is characterized by availability, which means that you can buy from home ,at any time and from anywhere. Despite the spread of e-commerce and online shopping consumers may feel uncertainty about their online transactions due to the time and space gap between sellers and buyers, unlike traditional shopping, where sellers and buyers deal face-to-face, and the ability to inspect the purchased products (Pavlou and Fygenson, 2006).

,Therefore, online shopping creates uncertainty in the purchasing decisions of customers and this uncertainty may lead to making wrong purchasing decisions, and therefore the customer may bear some risks, and these risks perceived by customers in online purchasing decisions are greater than in regular purchasing decisions. The potential risks are financial

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risks, time risks, performance risks, and social risks, which represent barriers to e-commerce (Laroche et al., 2005).

Both knowledge and trust can contribute to reducing these risks through third-party evaluation (customer reviews), which are defined as product evaluations by customers posted on organizations' websites or other sites (Weathers et al., 2007).

This research aims to know the effect of online customer reviews on hotel booking intention when mediating perceived risk, and a review of previous studies indicates that there is no study that linked these variables together.

The researchers chose online hotel customers as the field of application due to the increasing number of online hotel reservations, as approximately 148.3 million travel reservations are made online every year.

## **LITERATURE REVIEW**

### **Online Customer Reviews**

Bounie and Gensollen (2005) defined online customer reviews as information channels that provide customers with the ability to read both positive and negative comments about a product. Zhang and Narayanan (2009) also defined them as texts that describe the characteristics, comparisons and experiences of using a particular product, thus providing a rich source of information for comparing products to help make purchasing decisions. It was also defined as product reviews by customers posted on organizations' or third party websites (Mudambi and Schuff, 2010).

Lackermer et al, (2013) also defined it as a textual presentation to the customer, through which he describes the characteristics of the product (for example: its advantages and disadvantages), meaning that it means classifying the product according to the customer's opinion on a specific scale. An example of this is the star rating. Where more stars indicate better results for the product. It is the opinions of customers about products that they broadcast on the Internet or on social networks (Melián -González et al., 2013).

Elwalda et al., (2016) defined it as a form of electronic spoken word and refers to user-generated content published on product websites or other sites.

Among the studies that the researcher reviewed, such as (Cheung et al., 2009; Zhang and Narayanan, 2009; Bambauer-Sachse and Mangold, 2012; Cheung et al., 2012; Tantrabundit, 2015) it was found that they addressed electronic customer reviews based on three dimensions, namely reviews credibility, reviews trust and information quality in Reviews which can be presented as follows ,:

#### **• Reviews Credibility**

(Erdem and Swait, 2004) defined review credibility as the belief in product information which requires customers to perceive that the product has the ability to perform its functions better.

Review credibility refers to the recipient's perception of the credibility of the source of a message, not just the message itself. Source credibility is a key factor in the information influence process. It is also a major concern for consumers when transacting online. Source credibility has been shown to have a positive effect on message credibility. Thus, a review from a reputable source is perceived as more trustworthy and credible than a less reputable source (Chevalier and Mayzlin, 2006; Cheung et al., 2012; Kim and Choi, 2012).

#### **• Reviews Trust**

(Leeman, 2008) indicates that trust is a determining factor in the organization's relationship with the customer. Therefore, the strength of this relationship is built on trust (Gurviez, 2003). believes that trust means the willingness of a certain party to rely on another party

Trust is related to uncertainty. Therefore, it means a psychological state that can be translated into expressions such as perceived probabilities, sincerity, and expectation. Trust is based on the occurrence of some positives from the trusted party. Therefore, the trust of one party in another party indicates that there is a strong possibility that one party will fulfill its promises in a positive manner or at least without harm to the other party (Delgado-Ballester, 2004; Hong and Cha, 2013; Durmus et al., 2017))

Trust in reviews refers to the level of customer awareness of the review and his reliance on the information available about the online rating system (Tantrabundit, 2015) While (Mehrad and Mohammadi, 2016) see it as indicating the customer's willingness to bear the risks resulting from his reliance on online information.

- **Reviews Quality**

The quality of review information refers to the relevance, comprehensibility, adequacy objectivity, and persuasiveness of the review content. Thus, high-quality reviews provide factual information about product characteristics, whereas low-quality reviews are emotional and subjective and do not provide factual information. Perceived review quality is also derived from the concept of source credibility, which represents the extent to which a person processes the information provided by a source such that he or she evaluates the source as knowledgeable, competent, experienced, trustworthy, and able to provide objective information (Bambauer-Sachse and Mangold, 2012; Katos, 2012; Obiedat, 2013; French, 2017).

**Perceived Risks**

risk is defined as the uncertainty that a consumers faces when they are unable to predict the outcomes of online transaction activities (Lu et al., 2011), Consumers face a higher degree of uncertainty in online purchasing compared to traditional purchasing (Belanger and Carter, 2008; Andrews and Boyle, 2008; Aldas-Manzano et al., 2008; Taylor and Strutton, 2009; Bhuyka and Singh, 2014; Lee et al., 2016) .

From the studies that the researchers reviewed they found that Perceived risk was treated as a multidimensional variable that included social, psychological, financial and other risks. Regarding the perceived risks when purchasing online, the researcher found that they depended on three dimensions, which are: Risk in the transaction Social ,risk and ,Risk in the channel (Gutierrez et al., 2010; Tavitiyaman and Qu, 2013). This is what prompted the researcher to rely on these dimensions because they are more appropriate to the field of application (Featherman and Pavlou, 2013; Forsythe and Shi, 2013; Gao and Bai, 2014).

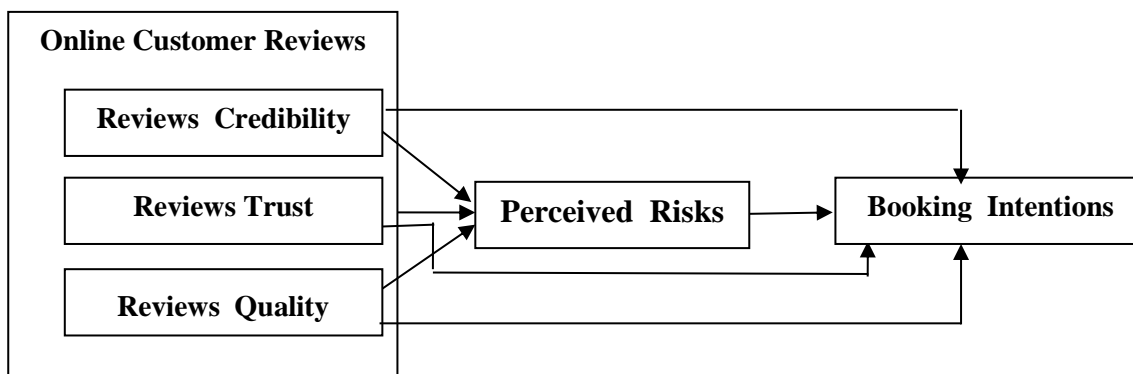
**Booking Intentions**

The most popular online hotel booking channels are the hotel website and the online travel agent website, and one of the main advantages of using them is that consumers can access information to compare room prices or room availability at a specific price (Chu and Li, 2008; Crespo et al., 2009; Liu and Zhang, 2014; Dachyar and Banjarnahor, 2017) Booking . intention is synonymous with purchase intention, and purchase intention is defined as the consumer's preference for a particular product. In other words, it means that the consumer will purchase the product after conducting an evaluation process (Gefen et al., 2003; Grant et al., 2007; Ruiz- Mafé et al., 2009; Wu et al., 2013; Younus et al., 2015; Mauri and Minazzi , 2013) It is also defined as a subjective or personal judgment of the actions that are expected to occur in the future (Mohammed et al., 2016).

Previous studies reviewed by the researcher revealed a direct relationship between online customer reviews and perceived risks. It also revealed a direct relationship between online customer reviews and hotel booking intentions, as well as a direct relationship between perceived risks and hotel booking intentions. Therefore, the research gap in this research is the lack of studies that measured the indirect relationships between the research variables, and these studies did not measure the direct relationships between these variables

combined. Therefore, the scientific addition of this research is that it will measure the direct and indirect relationships between these variables. Therefore, Researchers study the relationship between online customer reviews and hotel booking intentions by mediating perceived risks - through the model shown in Figure 1- to test the following hypotheses:

- a. There is a significant correlation between online customer reviews, hotel booking intentions and perceived risks.
- b. There is a significant effect of online customer reviews on hotel booking intentions.
- c. There is a significant effect of online customer reviews on perceived risks.
- d. There is a significant effect of perceived risks on hotel booking intentions.
- e. Perceived risks mediate the relationship between online customer reviews and hotel booking intentions.



**Figure (1). Research model**

## METHODOLOGY

The researchers conducted an exploratory study by preparing a preliminary survey for a convenience sample of 50 customers via websites to survey their opinions on their decision to choose the last hotel booked online. To analyze the data, the sample was divided according to the arithmetic mean into three groups: good decision, the second: acceptable decision, and the third: bad decision, as shown in Table 1.

**Table 1. Results for analysing the exploratory study**

Variable	Bad		Acceptable		Good	
	Number	Ratio %	Number	Ratio %	Number	Ratio %
Hotel selection decision	10	20	2	4	38	76

It is clear from Table (1) that most of the survey sample members believe that their decision to choose the hotel was good. In light of this, the researcher can formulate the research problem in finding out the answer to the following question: Is the good decision to book a hotel due to electronic customer reviews and what is the role of perceived risks in that Hence, the problem lies in the following questions:

1. Is there a relationship between online customer reviews, perceived risk and hotel booking intention? If so, what is the nature of this relationship?
2. What is the effect of online customer reviews on perceived risk? What is the effect if any?

3. What is the effect of online customer reviews on hotel booking intentions? What is the effect if any?
4. What is the effect of perceived risk on hotel booking intention? What is the type of effect if any ?
5. Are perceived risks mediate the relationship between online customer reviews and hotel booking intention?

The research population includes customers of online websites in the Kingdom of Saudi Arabia. So, the researchers relied on a sample of visitors to websites by placing a survey on the web due to the difficulty of determining the size of the community or setting a specific framework for it and the spread of its vocabulary. Therefore, the survey became available to a large number of participants, and the survey was designed based on Google Drive and was put online for three months starting from January 2024. Response size is 387, and the valid questionnaires are 370.

To achieve the goals of this research, an online survey has been prepared consisting of 28 items to measure the study variables. They included 12 items for measuring online reviews according to the scale of Cheung et al., 2009; McKnight et al., 2002, and 13 items for measuring perceived risks according to the scale (Gutierrez et al., 2010), and 3 items for measuring booking intentions according to the scale (Hsu et al., 2013), and they were measured by the Likert scale, and its levels include from completely agree (5) Until completely disagree (1), and the last of these questions is related to demographic characteristics.

To test the validity of the scale, the researchers relied on Confirmatory Factor Analysis (CFA), It is an application of the Structural Equation Model, and it is used to test the validity of a particular model, and it also provides an opportunity to ensure that the scale items measure what was prepared for it. therefore, the researchers performed this analysis for each scale of study variables using the AMOS version 20 program as follows:

1. Confirmatory Factor Analysis of online reviews: The results of the statistical analysis showed that all Standardized Loadings are significant except for the seventh item parameter, and therefore the researchers excluded this items, and the analysis also showed that the Goodness of Fit Index (GFI) (its value ranges from zero to the one, and the closer it is to the one, the more significant the model is) its value is 0.906, as it turns out that the Comparative Fit Index (CFI) has a value (between zero and the correct one, and the closer it is to the one, the more significant the model is). It has a value of 0.938, and therefore indicates the significance of the scale and that the items measure what they were prepared for.
2. Confirmatory Factor Analysis of perceived risks: The results of the statistical analysis showed that all standard parameters are significant, as the analysis showed that the GFI has reached to one, as it turned out that the CFI has reached one also, and thus indicates significance of scale and items measure what prepared for it.
3. Confirmatory Factor Analysis of booking intentions: The results of the statistical analysis showed that all standard parameters are significant, as the analysis showed that the GFI has reached to one, as it turned out that the CFI has reached one also, and thus indicates significance of scale and items measure what prepared for it.

To test the reliability of the scale, the researchers relied on Alpha Cronbach coefficient, this test is used to find out how reliable the questionnaire items are for reliable data. As evidenced in Table 2, the results of the reliability analysis show that the reliability of online reviews scale has an estimated range between 0.733 to 0.902, which indicates a high degree of reliability on the scale, and it is known that the alpha coefficient if it is in the range of (0.50 to 0.60) is acceptable and sufficient, and the coefficient that 0.80 is very reliable and very reliable. The alpha coefficient of the percieved risks scale was 0.839, which indicates a high degree of reliability on the scale. Also, the alpha coefficient of the booking intentionscale was 0.914, which indicates a high degree of reliability on the scale.

**Table 2. Reliability test**

Variables		Number of items	Alpha Cronbach
Online Reviews	Reviews Credibility	4	0.733
	Reviews Trust	4	0.902
	Reviews Quality	4	0.825
Percieved Risks		13	0.839
Booking Intentions		3	0.914

## RESULTS AND DISCUSSION

### 1) The correlation between online reviews dimensions, percieved risks and booking intentions:

The statistical analysis performed using the Spearman correlation coefficient showed the results of this relationship in Table 3.

**Table 3. The Correlation coefficients for research variables**

Variables	Reviews Credibility	Reviews Trust	Reviews Quality	Percieved Risks	Booking Intentions
Reviews Credibility	1				
Reviews Trust	0.935 **	1			
Reviews Quality	0.865 **	0.965 **	1		
Percieved Risks	-0.886 **	-0.697 **	-0.753 **	1	
Booking Intentions	0.719 **	0.892 **	0.951 **	-0.779 **	1

\*\* significant at 0.01

As evidenced in Table 3, the first hypothesis is refused: there is a positive significant correlation between e-trust and e-loyalty at the level of 0.01.

### 2) Direct and indirect effect between online customer reviews, perceived risk and hotel booking intention:

To know these relationships, researchers used the structural equation modeling using the AMOS Version 20 program.

To identify the level of significance of the direct relationships between the model variables, the Maximum Likelihood method was used. Likelihood the model's significance was proven, and the results were as shown in Table 4.

**Table 4. Model fit indicators**

Indicator	*Standardized Value	Obtained Value
$\chi^2$ and its significance (p. value)	0.05 >	89.65 (0.000)
Goodness Fit Index(GFI)	0.90 <	0.923
square root of mean residuals (RMR)	0.06 >	0.017
Comparative Fit Index(CFI)	0.95 <	0.993

Standard value based on \*Baek, 2007.

The statistical analysis showed the results of the path test as shown in Table 5.

**Table 5. Results of testing the proposed model of the relationship between the research variables**

Variables			Direct path coefficient value	Indirect path coefficient value	Total path coefficient value
Independent	Mediator	Dependent			
Reviews credibility	—	Transaction risks	-0.103*	—	-0.103*
ReviewsTrust	—	Transaction risks	-0.147*	—	-0.147*
Reviews Quality	—	Transaction risks	-0.594*	—	-0.594*
Reviews credibility	—	Social risks	-0.170*	—	-0.170*
ReviewsTrust	—	Social risks	-0.145*	—	-0.145*
Reviews Quality	—	Social risks	-0.563*	—	-0.563*
Reviews credibility	—	Channel Risks	-0.148*	—	-0.148*
ReviewsTrust	—	Channel Risks	-0.234*	—	-0.234*
Reviews Quality	—	Channel Risks	-0.569*	—	** 0.645 -
Reviews credibility	—	Hotel booking intention	0.552**	—	0.552**
ReviewsTrust	—	Hotel booking intention	0.431**	—	0.431**
Reviews Quality	—	Hotel booking intention	0.639**	—	0.639**
Transaction risks	—	Hotel booking intention	-0.105*	—	-0.105*

Variables			Direct path coefficient value	Indirect path coefficient value	Total path coefficient value
Independent	Mediator	Dependent			
Social risks	—	Hotel booking intention	-0.184*	—	-0.184*
Channel Risks	—	Hotel booking intention	-0.286*	—	-0.286*
Reviews credibility	Perceived risks	Hotel booking intention	0.552**	-0.178**	0.374**
Reviews Trust	Perceived risks	Hotel booking intention	0.431**	-0.143**	0.288**
Reviews Quality	Perceived risks	Hotel booking intention	0.639**	-0.167**	0.472**

Significant at 0.01. \* Significant at 0.05 \*\*

As evidenced in Table 5, Regarding direct effects , the results were as follows

1. Direct positive effect of the dimensions of online customer reviews on the intention to book a hotel was found to be statistically significant at the 0.01 level, and thus the second hypothesis was accepted.
2. Direct negative effect of the dimensions of online customer reviews on the dimensions of perceived risks was found to be statistically significant, and therefore the third hypothesis was accepted.
3. Negative effect of perceived risk dimensions on hotel booking intention was found to be statistically significant, and therefore the fourth hypothesis was rejected.

As evidenced in Table 5, Regarding indirect effects , the results were as follows

1. Perceived risk significantly mediated the relationship between reviews credibility and hotel booking intention decreasing the overall effect from 0.552 to 0.374 meaning that the decrease value is 0.178 (which is the indirect path value).
2. Perceived risk significantly mediated the relationship between reviews trust and hotel booking intention decreasing the overall effect from 0.431 to 0.288 meaning that the decrease value is 0.143 (which is the indirect path value).
3. Perceived risk significantly mediated the relationship between reviews quality and hotel booking intention decreasing the overall effect from 0.639 to 0.472 meaning that the decrease value is 0.167 (which is the indirect path value).

From the above, the fifth hypothesis was accepted and researchers attribute the moral effect of perceived risks to the fact that if customer comments about the hotel on websites are positive, this will lead to an increase in the intention to book the hotel. This level can be improved if the customer's perceived risks decrease, whether they are transaction-related risks, social risks, or channel-related risks.



## CONCLUSION

The management of the hotel website and the online booking sites should pay attention to creating a database of online customer reviews, as the research results showed a negative moral effect of online customer reviews on perceived risks, and a positive moral effect of online customer reviews on the intention to book the hotel. Therefore, the researcher recommends that those working on these sites pay attention to the subject of online customer reviews by doing the following:

- Pay attention to the credibility of customer reviews regarding cleanliness comfort, hotel location, facilities, staff, value for money, Wi-Fi, etc. and work to communicate with anyone who has any problems regarding them and work to resolve them immediately.
- Pay attention to the trustworthiness of the reviews so that the customer feels comfortable relying on the information in the customer reviews, and so that he can make decisions based on the information in these reviews.
- The quality of hotel review information should be considered, so that it is sufficient, comprehensive, covers all aspects of the service, detailed and accurate about the hotel, and is provided in a timely manner.

The management of the hotel website and online booking sites should pay attention to the risks perceived by the customer, as the research results showed that there is a negative moral effect of the perceived risks on the intention to book the hotel directly, and it also mediates the relationship between online customer reviews and the intention to book the hotel. Therefore, the researcher recommends that those working in these sites pay attention to the subject of perceived risks by doing the following:

- Reducing the risks of online transactions, which include the possibility of the customer incurring a financial loss as a result of the online reservation, the customer's fear that the hotel is not worth what he paid for it, and his fear that it will not meet expectations.
- Reducing social risks, including family and friends not encouraging the idea of online shopping, and their dissatisfaction with it.
- Reducing channel risks, which include customer fears that the internet will fail before the online transaction is completed, that the ordered product will not be delivered quickly, that the ordered product will not be delivered at all, or that the hotel will be of low quality.

Hotel website management and online booking sites should pay attention to the issue of hotel booking intention, as the research results showed a positive correlation between both online customer reviews, perceived risks and hotel booking intention. Therefore, the researcher recommends that those working on these sites enhance hotel booking intention by paying attention to customer reviews and improving the quality of the hotel and services provided.

The researchers suggest conducting further research related to both online customer reviews, perceived risks, and hotel booking intentions. These suggestions are as follows:

- The relationship between online customer reviews and product image.
- The effect of online customer reviews on attitude formation.
- The role of brand personality in the relationship between online customer reviews and the intention to book the hotel.
- The relationship between online customer reviews and perceived risk : The mediating role of brand image.
- Application of current research in tourism sector.

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