



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

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Accepted: 4 October 2022 / Published online: 3 November 2022

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## Abstract

During the recent Covid-19 pandemic SMEs 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 trustworthiness 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. Information System (IS) researchers can systematically develop approach using big data to identify false information. This research contributes to knowledge of both IS researchers and SMEs in hospitality sector. SMEs in hospitality sector can partner IS and use this research as an example of method for recovering from crisis by the adoption of blog posts, as well as working remotely with IS researchers to explore data sources and research techniques to investigate false information.

**Keywords** Covid-19 · blogs · SMEs · financial crisis · consumers · hospitality sector

## 1 Introduction

The rapid outbreak of Covid-19 has dramatically affected worldwide national and local economies, leading to an unexpected disruption of commerce in most industry sectors (Donthu & Gustaffson 2020). Covid-19 outbreak led bankruptcy for organisations in industry because consumers stay at due to the national lockdown and economies are shut down (Donthu & Gustaffson 2020). For instance, famous companies such as J. Crew, Hertz and Neiman Marcus were under extensive financial pressure. Travel and tourism industry got affected immensely. 80% of hotel rooms were unoccupied and 90% of airlines workforce were cut (Asmelash & Copper, 2020). Tourism destinations were unlikely to see any profit (Donthu & Gustaffson, 2020). Furthermore, Small Medium Enterprises (SMEs) the hardest

as they often have lower capital reserves, fewer assets, and lower levels of productivity than larger firms (OECD, 2020). Companies, especially start-ups, have implemented an indefinite hiring freeze. At the same time, online communication, online entertainment, and online shopping are seeing unprecedented growth. SMEs are considered main contributors to the economy as they contribute about 48 percent of private sector employment and 33 per cent of private sector turnover (Federation of Small Business, 2020). Enterprises are facing 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 is expected to triple by the end of 2020 (National Restaurant Association, 2020). The UK restaurant and Pub Industry has been dramatically affected, the percentage of seated restaurants was only 20.4%, which is lower than last year's figures (Statista, 2020). The hotel industry has seen the most dramatic hit with worldwide occupancy rates drastically reduced to only 13.3%, compared to last year 82.3%. (OECD, 2020). The tourism industry expects to decline by between 60% and 80% because of Covid-19, with 120

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million jobs at risk (OECD, 2020). With lockdowns and social distancing rules, social media platforms develop an undeniable power. An increasing number of people rely on social media platforms when buying new products/services. The significant economic challenge caused by Covid-19 forced SMEs to create recovery plans to adapt to a new business paradigm and win back customers. As Covid-19 forces people towards digitalization, hospitality organizations have been adapting 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 (Duarte Alonso et al., 2020; Kim & Lee 2020); introducing new hygiene and safety standards (Sigala, 2020); new technology adoption (Baum et al., 2020). Hospitality organizations also need to establish a recovery plan through social media platforms during this crisis to engage with customers and promote their products/services.

Social media platforms have become an important tool for policymakers to bring societal changes by empowering people. For example, social media platforms create awareness related to safer sex (Jones et al., 2012), health problems and general information about COVID (Ramo & Prochaska, 2012; Li & Liu, 2020). Further, social media allows people to be updated with the latest information and improves their awareness of various global issues (Dwivedi et al., 2018; Namisango et al., 2022), such as fake news (Li & Chang, 2022; Olan et al., 2022; Tran et al., 2021).

Blogging is one of the most popular social media platforms which has power on consumers decision, opinions, and purchase habits. Bloggers become a foundation for online communication because they make it easy for the public to share knowledge (Ellahi & Bokhari, 2013; Van Esch et al., 2018). According to Esteban-Santos et al., (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 Sokolova & Kefi (2020) blogging is now widely viewed as one of the most important platforms that globally influence consumer purchasing decisions. Therefore, blogs can be used by SMEs as a marketing tool to influence customer's purchase habits, extending globally reach through social media. However, it is challenging to gain consumers' trust and credibility of the posts shared through blogs. As the uncertainties caused by Covid-19 increases, spread of unverified information on blogs increases dramatically. There is a literature gap on examining the credibility of the blog posts shared by SMEs.

Past academic studies on SMEs recovery strategy can be categorised into two streams. focused on other innovative technologies to recover from crisis. For instance, Im et al., (2021) found that hospitality organizations utilize rational and credible appeals in Covid-19 corporate narratives and in rationalizing their Covid-19 response strategies with defensive tactics. Companies only assertive tactics to reinforce their character of being responsible, competent, and virtuous. Similarly, Shafi et al., (2020) found that recovery strategies include protection of employees and information accuracy, boosting economy, income, and employment support for building resilience capability and positive social relations.

Papadopoulos et al., (2020) found that using digital technologies by SMEs essential for securing business continuity during extreme disruptions and global society shocks. Adopting socio-technical approach by SMEs when it comes to their digital technology strategies to deal challenges related to their organisation and secondly, having appropriate mechanisms through support systems that helps key business processes and staff interactions to be conducted digitally while data are backed up.

While these studies provided important insights into the recovery plan for SMEs in hospitality sector, this paper aim to investigate is specifically on how using blogs would benefit for SMEs during Covid-19. Accordingly, this paper contribute literature on social media in many ways. First, we contribute to the bloggers and social media literature by offering a broad framework to understand SMEs adoption of using blogs can help businesses to reach more customers by turning financial crisis into opportunity. Second, we contribute to social media literature by showing that factors affect the credibility of the posts shared by SMEs in hospitality sector (i.e., perceived trustworthiness and reputation), positively effect perceived customer loyalty. Thirdly, this is the first study examining mediating effect of unverified information sharing on the relationship between credibility and customer loyalty which would benefit for IS researchers. IS researchers would systematically utilize approach by using big data to identify false information, so the perceived customer loyalty and perceived credibility is not at risk of loss. As this research contributes to knowledge of both IS researchers and SMEs in hospitality sector. SMEs in hospitality sector can work close with IS and use this research as an example of method for recovering from crisis by the adoption of blog posts, as well as working remotely with IS researchers to explore data sources and research techniques to investigate false information. The plan of the paper is as follows. In the following section, theoretical background and hypotheses are presented. Next, research design and empirical results are illustrated. Finally, implications of the study and conclusion are presented.

## 2 Literature Review

The source credibility model (Hovland & Weiss, 1952) 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 defined as information providers being perceived as expert and trustworthy (Kelman 1961). Social Credibility is based on where people or receivers are more likely to be persuaded when the source presents itself as credible (Hovland & Weiss, 1952). Hovland et al., (1953) and Weiss (1974) confirmed 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 & 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 & 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 those three important dimensions of source credibility are attractiveness, expertise, and trustworthiness. All three dimensions were important to purchase intentions and affected involvement with the advertisement message equally.

A review of literature demonstrates that source-credibility theory applied in topic related to consumer behaviour, technology, media, and information. MacKenzie & Lutz (1989) examined the significant effects of source credibility on attitudes towards a message. Similarly, Wang et al., (2021) studied the source credibility and purchase intentions. Both studies found that individuals displayed higher confidence when the source had high credibility. Similarly, McCroskey et al., (1974) supported 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 of online consumers behavioural intentions, in this study two important theories have been used is social-credibility theory. In addition, several dimensions of source credibility have been proposed e.g., dynamism,

attractiveness, authoritativeness, character. In addition, studies related to hospitality sector examined and adapted social-credibility theory. Some other study finds 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 & Kim (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 the credibility and how the perceptions influence attitudes and intentions towards travel planning. The study found that perceptual homophily is critical determinant for both credibility and attitude. Most these dimensions have been examined, however 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; Hyan Yoo & Gretzel, 2008). Many of these dimensions argued, there seems to be a general agreement on the dimension of trustworthiness and expertise (Fogg et al., 2002; O'Keefe, 2002; Pornpitakpan, 2004; Hyan Yoo & Gretzel, 2008). Therefore, this study conceptualises credibility as two-dimensional construct, with expertise and trustworthiness.

This study conceptualizes credibility as two dimensions, trustworthiness, and expertise. In this current research, social credibility theory has been used to provide better framework to understand to what extent usage of blogs by SMEs in hospitality sector can turn the financial crisis came with Covid -19 to opportunities. It provided useful frame to investigate the factors affecting credibility of blogs posted by SMEs in pandemics. In the context of this study, SMEs in hospitality sector including restaurants hotels are interacting with customers through blog posts.

Therefore, SMEs in hospitality sector are considered as communicators where customers are the receivers. SMEs are able to create a high level of credibility in the eyes of customers through their blog posts. This study argues that this can be achieved by reflecting customers that their company and their blogs which promotes their products/service are trustable. Sharing all the precautions that are taken for covid-19, following all the government guidelines by wearing masks in restaurants and hotels are more likely increase the chances to build up trust on customers (Apuke & Omar, 2021).

Similarly, instantly communicating with customers through official blog website of the restaurant or hotel and answering their questions, following that with increased number of followers on blogs increases the chances for SMEs in hospitality sector to be perceived as credible source. Literature supports this idea by highlighting the

importance of reputation on trust and behavioural intentions (Keh & Xie, 2009; Koufaris & Hampton-Sosa, 2004).

## 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; 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 sources “intent to communicate the assertions they consider the most valid and true. (Hovland et al., 1953). Expertise refers to extent which blogs posted by SMEs in hospitality sector are perceived to a source of valid assertions (Hovland et al., 1953). Study conducted by Dickinger (2011) compares the trustworthiness of three different online channels 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 (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). More recently, several empirical studies from varied contexts have also established the importance of the source expertise and trustworthiness factors in determining attitudes and information acceptance (e.g., Sussman & Siegal 2003; Pornpitakpan, 2004; Cheung et al., 2008; Jin et al., 2009). A study carried out by Ohanian (1990) demonstrates that perceived expertise and trustworthiness positively influence attitude change in the context of celebrity endorsement advertising. In online contexts, Jin et al., (2009) as well as Sussman & 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 & Weiss, 1951) seminal report demonstrated the positive influence of expertise and trustworthiness on attitude by revealing findings from several previous studies.

More recently, several empirical studies from varied contexts have also established the importance of the source expertise and trustworthiness factors in determining attitudes and information acceptance (e.g., Sussman & Siegal 2003; Pornpitakpan, 2004; Cheung et al., 2008; Jin et al., 2009). A study carried out by (Ohanian, 1990) demonstrates that perceived expertise and trustworthiness positively influence attitude change in the context of celebrity endorsement advertising. 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 & Weiss, 1951; Schulman & Worrall 1970; Warren, 1969; Watts & McGuire, 1964; Whittaker & Meade, 1968; but not Hovland & Mandell 1952). Recent studies argued that bloggers are seen as trustworthy sources of information (Djafarova & Rushworth, 2017; Sokolova & Kefi, 2020). According to Bianchi & Andrews (2012), consumers are only happy to share personal information, make purchases or act on web vendor’s advice when they feel comfortable because of trust. Similarly, (Cooley & Parks-Yancy, 2019) confirmed that consumers will trust in a product based on their trust in that influencer. Cooley & Parks-Yancy (2019) argued that influencers have a significant effect on consumers’ trust and intentions to buy clothing, hair, and cosmetic products. Hsu et al., (2014) carried out a study to investigate whether the impact of blog readers’ trust in a blogger is related to the perceived usefulness of that blogger’s recommendations. The study also investigated the impact of the blog readers’ perceptions of their willingness to follow the advice of the blogger. The study confirmed that trust is vital and consumer behaviour will only be influenced by bloggers when there is trust (Hsu et al., 2014). Trust forms a big component of source credibility theory. Umeogu (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 in their minds (Hovland & Weiss, 1952). 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. In this study, trustworthiness refers to the perceived trust reflected by 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 will be challenging to be objective about their own products and services, but it is possible, and it will create a positive image for customers. Thus, perceived trustworthiness received by companies through their blog posts will affect the credibility of customers towards the purchase intentions.

Second attribute of source credibility theory is expertise. (Ohanian, 1990). Source expertise is defined as source quality, including the knowledge or skills to make certain claims about a certain subject (McCroskey & McCain, 1974). Experience is defined as “the extent which communicator is perceived as a source that can make good assertions” (Hovland et al., 1953, p. 21). Being knowledgeable in a specific subject, having experience of doing a specific thing and having a credible title on a subject, all contribute to the formation

of perceived experience (Xiao et al., 2018). Multiple studies argued that perceived expertise has a significant effect on the compliance-gaining process and that people are keen to agree with communicators whom they perceive as experts (Xiao et al., 2018; Crano, 1970; Crisci & Kassino, 1973). Past studies found that celebrity endorsers' expertise has a positive effect on consumers' purchase intentions (Lafferty et al., 2002; Lee & Koo, 2015). Similarly, other past studies found that influencers' perceived expertise enhances product evaluation and purchase intention (Till & Busler, 2000; Fink et al., 2004). In contrast to these findings, some other studies found that perceived expertise did not have an effect. Lou & Yuan (2019) claimed that influencers' expertise does not have an effect on readers' trust in branded content. This was explained by the reasoning that influencers have a status of expertise to their followers, but it does not promise followers' trust in sponsored content. Similar to this finding, a recent study by Wiedmann & Mettenheim (2021) explored influencers' perceived expertise and its effect on their campaign. This study also first one to examine the effect of perceived expertise through blogs in hospitality sector. Most SMEs in hospitality sector face a serious financial crisis due to the Covid-19 pandemic (Dimson & Sharma, 2021). Thus, blogs posting by SMEs in hospitality sector can explicitly engage with customers by showing them their qualification, experience, expertise, knowledge, and skills and trustworthiness. Therefore, this study formulates a hypothesis to examine both perceived expertise and trustworthiness on relationship credibility of blogs posted by SMEs in hospitality sector. Therefore, following hypothesis 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 (Yi & Yoo, 2011). 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 & Yoo, 2011; Christou, 2011; Sinha & 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 & Del Barrio, 2016). Crespo & 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 (Schmallegger & Carson, 2008). There is a lack of research analysing the influence of promotions on perceptions and behaviour either the promotion/sales relationship (Yi & 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 & Keaveney, 1994), and attitudes (Crespo & 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 et al., 2013, 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 (Shamdasani et al., 2001). 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 & Xie, 2009; Koufaris & 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. Customer loyalty can be defined as commitment towards the brand that induces repeated purchase behaviour in customers (Alam et al., 2012). In this study, loyalty represents the relationship between consumers and companies. Loyalty can be explained when a customer is repeatedly buying a product/service from the specific company. This positive attention given by customers to companies can only be managed through enhancing customer overall experience (Bilgihan, 2016; Chang, 2017) supports 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. Previous research confirms there is a positive correlation between brand equity and customer loyalty (Clarke, 2001; Nam et al., 2011). Similarly, Alam et al., (2012) states that credibility on brand creates higher levels of customer loyalty. Other recent study found that credibility have significant positive effect on customers' brand identification which in turn positively effect loyalty. (Rather et al., 2022). 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. Therefore, posts shared by SMEs should also make sure to create awareness of how credible of the information provided about the product or service. This includes their health and safety strategies with SMEs showing how they take care of hygiene standards for their products/services during the pandemic. Hence, credibility of the posts shared by SMEs in hospitality sector loyalty most likely to affect the customers loyalty. Past and recent studies have shown that there is significant effect of credibility on customers loyalty. Those studies were focused mainly on brands and customers loyalty where this study extends and examines the effect of credibility of blog posts shared by SMEs in hospitality sector on customer loyalty. Therefore, following hypothesis formulated:

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

## 2.6 Unverified Information Sharing

Unverified information sharing can define as uncertain or false news that is believed and shared by individuals (McGonagle, 2017). As the 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 observant of the content.

For example, previous studies have shown that people shared unverified information about Ebola virus with possible solutions and warnings (Apuke & Omar, 2021; Pulido et al., 2020) confirms that an obvious act of unverified (false) information has been reported in the field of health. The spread of unverified information put the safety of people in danger and sometimes causes unnecessary fear (Apuke

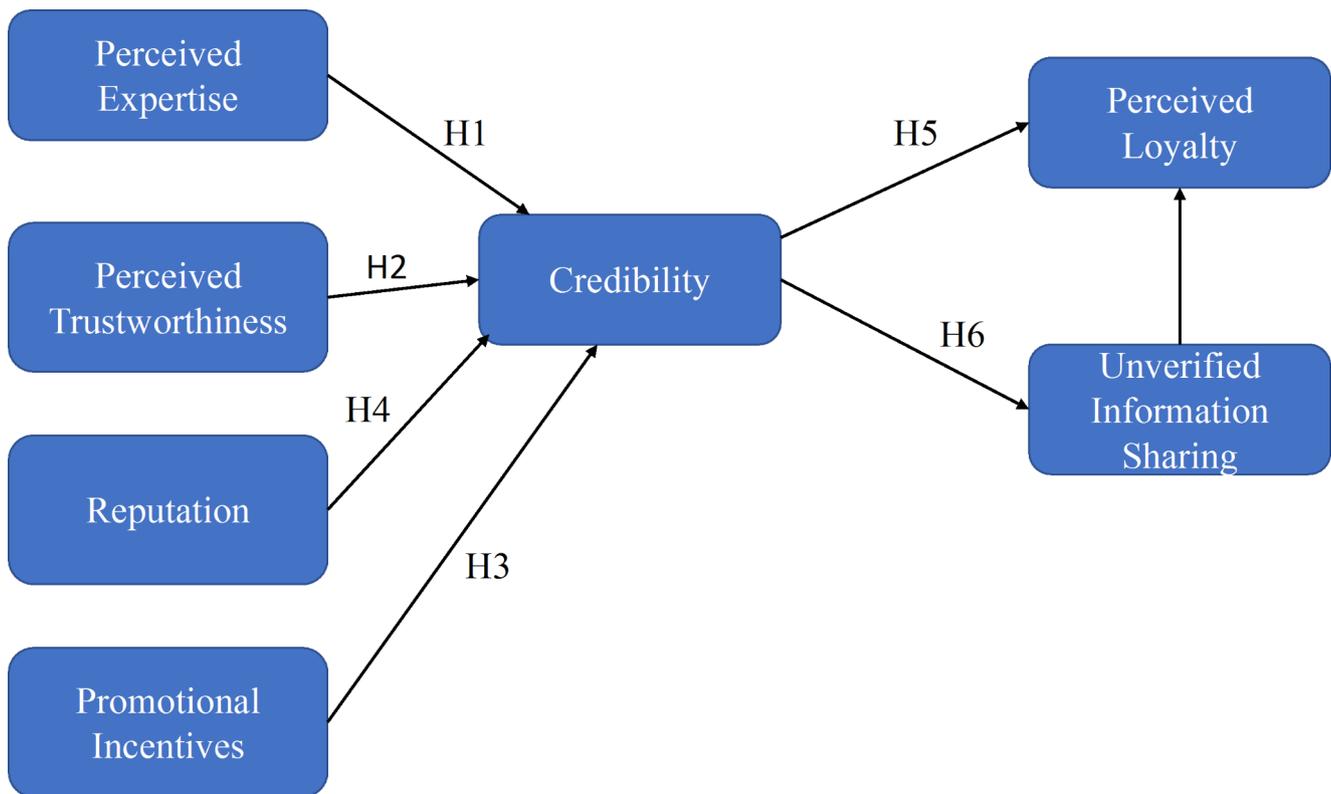


Fig. 1 Research Model

& Omar, 2021). According to Lampos et al., (2021) the 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 Chinese government, which created hatred towards Chinese people. The unstoppable unverified information sharing on blogs has pushed people to stop buying Chinese products including foods and drinks.

Besides, it should be noted that spreading false news about virus is deleterious to the human health as many people are currently following false precautions shared online (Hou et al., 2020). Some recent study found that perceived credibility decreased when social media users exposed and told they saw a fake news (Turel & Osatuyi, 2021; Tandoc Jr et al., 2021). Similarly, recent research consistent with this finding found that fake news awareness negatively affecting the perceived credibility on social media (Majerczak & Strzelecki, 2022).

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 financial crisis in SMEs, specifically 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.

Although few studies examined the relationship between credibility and fake news, this study extends this and investigates the mediating effect between credibility and loyalty in blogs posted by SMEs in the hospitality sector during Covid-19. As this uncertainty of Covid-19 brings out so much fake news in blogs, it causes credibility issues for consumers towards SMEs, especially in the hospitality sector. A consumer reading unverified information regarding the safety of restaurants including delivery foods is more likely to be negatively affected against a decision to purchase it. Thus, this study generates the following hypotheses to examine the mediating effect of unverified information sharing between perceived credibility and loyalty:

**H6:** Unverified information sharing has a mediating effect between credibility and loyalty of consumers.

## 2.7 Research Model and Hypotheses Development

Figure 1 below illustrates the research model of this study. It presents the factors affecting the credibility of blogs posted by Small-Medium sized Enterprises (SMEs) in the hospitality sector.

### 3 Methods

#### 3.1 Sample and Procedure

To test our model and factors, an online survey was conducted during the Covid-19 s wave by using Google Forms. Data were collected using survey. This data collection method is convenient because it helps to reduce social desirability bias and controls for response style (Leeuw et al., 2008). The purpose of this study was to examine the factors that affect the credibility of blogs posted by SMEs in hospitality sector. Beginning of the survey briefly defined what are 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 group were able to take part in the survey. To collect data, online survey link was shared on social media platforms and respondents were also extending the survey link with their social circle. Online survey was preferred because it is cost-effective (Evans & Mathur, 2005). Similarly, online survey is considered advantageous in pandemics. Because it is so it is 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) measured. According to the results, a sample size of 384 was needed but the sample size of this study was able to collect more than that. Thus, this study had 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 results of the study. Online survey was open to all age groups of people and did not limit the scope of the study. Thus, the

data 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 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 on 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, considerable number of respondents were postgraduate students (37.9%), followed by undergraduate students (33%). More than half respondents (51.9%) confirmed that they read blogs 1-3 h per week, followed by respondents who read 4-10 h per week (10.4%), 11-20 h per week (3.1%). There were also respondents prefer to read blogs more than 20 h (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, 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 indicates that, most respondents prefer to read travel/lifestyle blogs (62.4%), following that there were 51% respondents who prefer to read food/restaurant blogs. Health and Fitness blog were read by (41.9%) respondents. Technology blogs were read by (3.8%) respondents and following that reasonable number of respondents prefer to read fashion blogs (37.2%). Most Respondents did not prefer to read parenting blogs (7.8%) on social media platforms. Respondents were also asked about the credibility of sponsored bloggers. The results indicate that (46.5%) find it credible where (53.5%) did not find it credible enough.

#### 4.2 Measurement Items

Table 3 presents the results of explanatory factor analysis, the items of the scale formed using 5-scarts scale in which 1 presents Strongly Disagree and 5 indicates Strongly Agree. Seven factors which renamed them as trust, credibility, unverified information sharing, promotional incentives, experience, reputation, and loyalty (n=449) conducted a study. The eigenvalues, variance explanation ratios of factors and the factor loadings of each item is also given in Table 2. The total variance explanation ratio of these

**Table 1** Descriptive statistics of dataset

Variables	Frequency (%)
<b>Gender</b>	
Female	310 (69.0%)
Male	139 (31.0%)
<b>Age</b>	
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%)
<b>Education</b>	
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%)
<b>Occupation</b>	
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%)
<b>Experience with the blog</b>	
Less than hour per week	144 (32.1%)
1 to 3 h	223(51.9%)
4 to 10 h	46 (10.2%)
11 to 20 h	14(3.1%)
More than 20 h	12 (2.7%)
<b>Frequency of visit</b>	
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%)
<b>Do you read blog?</b>	
Yes	387 (86.2%)
No	67(13.8%)
<b>Would you recommend products promoted by bloggers to your friends?</b>	
Always	4 (0.9%)
Sometimes	306 (68.2%)
Often	16 (3.6%)
Never	123 (27.4%)

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 indicated that dataset is adequately sampled, and factor analysis of the data is appropriate (Kaiser & Cerny, 1979). Table 3 also presents the Cronbach alpha coefficients results for the factors. Thus, all the item loadings are between 0.7 and 0.9 which demonstrates that dataset has good internal reliability (Hair et al., 2010). Seven factors examined in this study respectively

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. Scales of previous studies were adopted in this study with some adaptations to the research setting. These authors used a point scale ranging from 1=Strongly Agree to 5= Strongly Disagree. Factors trustworthiness, credibility, expertise were adopted from the study of (Aych et al.,

**Table 1** (continued)

Variables	Frequency (%)
<b>Which social media platforms do you read blogs?</b>	162(36.1%)
Facebook	338(75.3%)
Instagram	88(19.6%)
Pinterest	16(3.6%)
LinkedIn	40(8.9%)
Snapchat	4(0.9%)
All of them	36(8.0%)
Other blog websites	4(0.9%)
None of them	107(23.8%)
<b>Which type of blogs do you usually read on social media platforms?</b>	167(37.2%)
Cosmetic	229(51.0%)
Fashion	174(38.8%)
Food/Restaurant	99(22.0%)
Technology	188(41.9%)
Interior Design/DYI	280(62.4%)
Health and Fitness	35(7.8%)
Travel/Lifestyle	209(46.5%)
Parenting Blogs	240(53.5%)
<b>Do you find products promoted by sponsored bloggers credible?</b>	
Yes	
No	

2013), customer loyalty factor scales were adopted from (Bilgihan, 2016), reputation (Keh & Xie, 2009), unverified information sharing (Apuke & Omar, 2021).

### 4.3 Measurement Model

Partial least squares SEM (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., 2010). Structural equation modeling (SEM) extensively conducted in theoretical explorations and empirical validation in many research areas (Bentler & Bonett, 1980; Bagozzi & Yi, 1988). The reliability examined through Composite Reliability (CR) and Cronbach alpha ( $\alpha$ ) values are presented in Table 3. Cronbach's alpha for constructs are Trustworthiness = 0.77; Expertise=0.80; Reputation=0.79; Credibility=0.74; Unverified Information Sharing=0.90. The values of each construct to have 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 & Yi, 1988). However, according to Fornell & 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., 2017). Composite Reliability 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.

### 4.4 Structural Model Analysis

Table 4 presents hypotheses results, showing that trustworthiness, reputation have significant effect on the perceived credibility of blogs posted by SMEs in hospitality sector during Covid-19. Similarly, unverified information sharing mediates the perceived credibility and perceived loyalty. Results indicates that expertise and promotional Incentives does not have significant effect on perceived credibility. 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) followed. Table 4 shows the results of the hypothesis testing. Hypothesis 1, which assumes a direct positive relationship between trustworthiness and credibility, 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 rejected. On the other hand, Hypothesis 3, which suggested positive relationship between promotional incentives and credibility, was not supported. ( $p=0.732$ ,  $p > 0.01$ ), Hypothesis 4, which assumes that reputation has positive relationship with credibility. Hypothesis 5 finds that there is positive relationship between credibility and loyalty. Finally, Hypothesis 5, which investigated mediating effect of unverified information sharing between credibility and loyalty, is found to be significant.

**Table 2** Confirmatory Factor Loadings and Validity Test Results

Item Construct	Confirmatory Factor Loading	AVE	Composite Reliability
c1 <- Credibility	0.676	0.520	0.865
c2 <- Credibility	0.759		
c3 <- Credibility	0.758		
c4 <- Credibility	0.796		
c5 <- Credibility	0.724		
c6 <- Credibility	0.594		
e1 <- Expertise	0.791	0.626	0.893
e2 <- Expertise	0.739		
e3 <- Expertise	0.721		
e4 <- Expertise	0.861		
e5 <- Expertise	0.836		
l1 <- Loyalty	0.827	0.511	0.835
l2 <- Loyalty	0.700		
l3 <- Loyalty	0.868		
l4 <- Loyalty	0.549		
l5 <- Loyalty	0.574		
p1 <- Promotional Incentives	0.773	0.604	0.883
p2 <- Promotional Incentives	0.811		
p3 <- Promotional Incentives	0.825		
p4 <- Promotional Incentives	0.844		
p5 <- Promotional Incentives	0.607		
r1 <- Reputation	0.696	0.570	0.838
r2 <- Reputation	0.856		
r3 <- Reputation	0.582		
r4 <- Reputation	0.851		
t1 <- Trustworthiness	0.674	0.504	0.858
t2 <- Trustworthiness	0.842		
t3 <- Trustworthiness	0.700		
t4 <- Trustworthiness	0.754		
t5 <- Trustworthiness	0.656		
t6 <- Trustworthiness	0.609		
u1 <- Unverified Information Sharing	0.862	0.770	0.931
u2 <- Unverified Information Sharing	0.884		
u3 <- Unverified Information Sharing	0.899		
u4 <- Unverified Information Sharing	0.865		

## 5 Discussion

This study observed the effect of blogs posted by SMEs in hospitality sector through a hypothesized model. This investigation included a survey among 449 participants. Total of six hypotheses were formulated with one mediation effect. Table 4 above illustrates other attributes such as trust, reputation have significant effect on credibility of posts shared by SMES in hospitality sector. Similarly, unverified information sharing mediates the relationship between credibility and loyalty. This study is novel in examining the impact of blogs posted by SMEs in hospitality sector during Covid-19. It is also first to explore the factors effecting the credibility of blogs posted by SMEs in hospitality sector. The first hypothesis (H1: Trust->Credibility;  $\beta=0.345$ ;  $p=0.001$ ; significant) indicates that there is significant effect of trust on

credibility of the posts shared by SMEs. The above research findings are in line with studies examining the effect of positive effect of trustworthiness on (e.g., Sussman & Siegal 2003; Pornpitakpan, 2004; Cheung et al., 2008; Jin et al., 2009; Ayeh et al., 2013). The second hypothesis (H2: Expertise->Credibility;  $\beta=0.047$ ;  $p>0.001$ ; insignificant) thus rejecting the hypothesis which shows non significance effect of expertise on credibility of the blogs shared by SMEs. Although some studies in literature is inconsistent with this finding, expertise have positive effect on attitudes, intentions (Alzahrani & O'Toole, 2017; Thong et al., 2006; Pornpitakpan, 2004; Ayeh et al., 2013). 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. The third hypothesis (H3: Promotional Incentives->Credibility;  $\beta=0.021$ ;

**Table 3** Exploratory Factor Loadings and Cronbach Alpha Results

	Exploratory Factor Loading	Explained Variance(R <sup>2</sup> )	Cronbach Alpha( $\alpha$ )
c1 <- Credibility	0.494	4.675	0.74
c2 <- Credibility	0.471		
c3 <- Credibility	0.322		
c4 <- Credibility	0.345		
c5 <- Credibility	0.420		
c6 <- Credibility	0.137		
e1 <- Expertise	0.569	8.728	0.80
e2 <- Expertise	0.665		
e3 <- Expertise	0.500		
e4 <- Expertise	0.691		
e5 <- Expertise	0.646		
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		
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		

**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 Incentives→ Credibility	0.021	0.732 >0.001**)	Rejected
H4. Reputation→ Credibility	0.180	0.001**	Accepted
H5. Credibility → Loyalty	0.339	0.644 0.001**)	Accepted
H6.Unverified Information Sharing →Mediation			Accepted

$p > 0.001$ ; insignificant) rejecting the hypotheses. This shows that promotional incentives have no significant effect on the credibility of the posts shared by SMEs. Although previous studies claimed that various types of promotions are the most popular and attract more research attention (Yi & Yoo, 2011; Christou, 2011; Sinha & Smith, 2000; Crespo

& Del Barrio, 2016). There was no study investigated promotional incentives effect on credibility. The fourth hypothesis (H4: Reputation→Credibility;  $\beta=0.180$ ;  $p=0.001$ ; significant). This indicates that there is significant effect of reputation on credibility of the posts shared. This finding consistent with the past studies where reputation found to

be significantly affecting trust or behavioural intention (Keh & Xie, 2009; Koufaris & Hampton-Sosa 2004). Other findings from this study shows that there is significant effect of credibility on loyalty (H5: Credibility->Loyalty;  $\beta = 0.339$ ;  $p = 0.001$ ; significant). This finding is in line with the previous findings. Past studies also found that credibility on brand creates higher levels of customer loyalty (Alam et al., 2012; Rather et al., 2022). Moreover, Hypothesis six investigated the mediation effect of unverified information sharing between credibility and loyalty. The values of perceived credibility and perceived loyalty are found to be significant, implying that these two attributes are effect by unverified information sharing. Although there is no study investigated the mediating effect of unverified information sharing between credibility and loyalty, past studies found that perceived credibility decreased when social media users exposed and told they saw a fake news (Turel & Osatuyi, 2021; Tandoc Jr et al., 2021).

### 5.1 Theoretical Contribution

This study extends the research on blogs and socio-credibility theory to identify the effects of blogs posted by SMEs in hospitality sector during Covid-19. Based on the findings, the theoretical contributions are presented. Primarily, this research extended the knowledge base on This study enriched the body literature, related to credibility of blogs posted by SMEs in hospitality sector during Covid-19.

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; 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 & Siegal, 2003; Pornpitakpan, 2004; Cheung et al., 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 perceived trustworthiness and reputation are significant factors positively affecting the credibility of blogs posted by SMEs in hospitality sector. 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 (; Keh & Xie, 2009; Koufaris & 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 & Omar, 2021). 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 affects credibility and loyalty. This study is useful for SMEs in hospitality sector to adopt using blogs about the products/services through social media for targeting customers. Similarly, this research contributes to knowledge of IS researchers where SMEs in hospitality sector can work together with IS and use this research as an example of method for recovering from crisis by the adoption of blog posts, as well as working remotely with IS researchers to explore data sources and research techniques to investigate false information. As more SMEs using blogs to share about the products/services, this research can used to be aware of the two significant factors trustworthiness and reputation for positively affecting the perceived credibility of the blog posts read by customers. There is a major potential when IS researchers and SMEs work together to be aware of unverified information sharing and finding ways to

investigate the false information. This could potentially stop the risk of loss credibility and customer loyalty.

## 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 & Xie (2009) 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. Information System (IS) researchers and SMEs in hospitality sector can adopt approach using big data to identify the fake news in social media platforms including the blogs. Adopting this would mediate the relationship between the credibility of the posts and customers loyalty. 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. Firstly, this study only examined the source credibility theory to examine the expertise,

trustworthiness, credibility, reputation and promotional incentives and loyalty. Secondly, future studies might explore the post-covid period and predict whether there is possibility of another wave which will cause economic disruption. This will give insight into whether using blogs can benefit for SMEs in hospitality sector for the period after covid-19. Thirdly, 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 was getting effected in pre and post covid-19 era. Fourthly, this study conducted convenience sampling technique. Primary selection principle relates to the ease of finding and recruiting the sample. This sampling technique was also selected because the researcher does not have control over the participants. Thus, participants in the study were members of the population who were conveniently available to participate, and these were students who volunteered as study participants. However, main limitation of the convenience sampling technique is that the study may result lack generalizability due to the bias of the sample (Etikan, 2016). Bias can be reduced by adding diversity of data and having large samples, this study achieved the diversification by using questionnaires in various days and times. Similarly, this study also aimed to have large sample size total number of 449 participants to reduce bias. Final limitation of this study is the focus group sample drawn for this study. The results measured in this study are limited to responses from respondents who are living in UK. Future study could employ cross-cultural study to compare how this effect will imply or change in different culture based on the social media platform usage frequency. 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 hospitality sector in greater depth.

## 6 Conclusion

To conclude, with the growing importance of social media platforms, blogging become a new marketing tool for affecting consumers purchase habits. SMEs in hospitality sector faced with serious financial crisis due to the covid-19. Understanding the use of blogs by SMEs during and after this period is vital for both IS researchers and policymakers. To this end, this study investigated the factors effecting the perceived credibility of the blog posts shared by SMEs. We examined the direct effect of (1) trustworthiness, (2) expertise, (3) reputation, (4) promotional incentives of

SMEs blogs towards customers loyalty. Similarly, unverified information sharing mediated the relationship between credibility and customer loyalty. Findings highlights trustworthiness reputation have significant effect on the credibility of the posts shared by SMEs in hospitality sector.

**Funding** The author(s) received no financial support for the research, authorship, and/or publication of this article.

## Declarations

**Conflict of interest** The author(s) declared no potential conflicts of interest with respect to the research, authorship, and/or publication of this article.

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