

**THE IMPACT OF USER-GENERATED ONLINE  
REVIEWS ON PRE-TRAVEL PLANNING AND  
ACCOMMODATION SELECTION PROCESSES OF  
FINNISH MILLENNIAL CONSUMERS**

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## ABSTRACT

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Title The impact of user-generated online reviews on pre-travel planning and accommodation selection processes of Finnish millennial consumers	
Subject Digital Marketing and Corporate Communication	Type of work Master's Thesis
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Abstract <p>The influence of user-generated content has become significant, especially in the context of tourism and travel planning, since the digitalization enabled more extensive utilization of the Internet and social media. Especially, user-generated reviews are an important source of information for consumers who are searching for information and evaluating different alternatives as a part of the purchase related decision-making process. In the context of tourism, reviews are a crucial part of the pre-travel planning process of tourists. Reportedly, tourists utilize reviews as one of the main information sources when selecting accommodation for a vacation. In addition, the tourism industry is influenced notably by the global COVID-19 pandemic and hence, it is a very current area of research. The objective of this research is to study how user-generated online reviews are influencing how Finnish millennial consumers are planning trips and selecting accommodation in Finland. Millennials were selected as the target group for this study, because they are the generational cohort, which is reportedly travelling the most. The qualitative research method is utilized in this research, and the empirical data for the research is collected through semi-structured interviews. Overall, the study sample consists of 15 Finnish participants, who belong to the millennial generation, and who have previous experience on booking accommodation for a domestic trip online. The main findings imply that in the information search and evaluation stages of the pre-travel planning process, reviews were found to have a notable impact due to their ability to offer more detailed and concrete information. Reviews were perceived as more credible than the information shared by accommodation providers. A large number of positive reviews were found to increase attractiveness, whereas multiple negative reviews were decreasing attractiveness. In addition, individual opinions that differ from common opinion were not found to have that significant influence. Moreover, regarding the impact of COVID-19, it was noted that the interest towards domestic travel destinations has increased due to the pandemic.</p>	
Key words user-generated content, social media, user-generated reviews, accommodation reviews, consumer-decision making process, pre-travel planning, COVID-19, generation Y	
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## TIIVISTELMÄ

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<p><b>Tiivistelmä</b></p> <p>Käyttäjien luoman sisällön merkitys on kasvanut etenkin matkailun yhteydessä, koska digitalisaation myötä Internetin ja sosiaalisen median käyttö on tullut osaksi jokapäiväistä elämää. Erityisesti käyttäjien luomista arvosteluista on tullut tärkeä lähde kuluttajille, jotka etsivät tietoa ja arvioivat erilaisia vaihtoehtoja osana ostokseen liittyvää päätöksentekoprosessia. Arvosteluista on tullut tärkeä osa etenkin matkaa edeltävää suunnitteluprosessia. Aiemmat tutkimukset osoittavat, että turistit käyttävät arvosteluja yhtenä tärkeimmistä tietolähteistä valitessaan majoitusta matkaa varten. Lisäksi tällä hetkellä maailmanlaajuisen COVID-19 pandemian vaikutus matkailualaan on ollut huomattava, joten sen vuoksi matkailu on hyvin ajankohtainen tutkimusaihe. Siksi tämän tutkimuksen tavoitteena on tutkia, miten käyttäjien luomat verkkoarvostelut vaikuttavat siihen, kuinka suomalaiset milleniaalikuluttajat suunnittelevat matkoja ja valitsevat majoitusta kotimaan matkaa varatessa. Milleniaalisukupolvi valittiin tämän tutkimuksen kohderyhmäksi, koska he ovat sukupolvi, jotka tutkimuksien mukaan matkustavat eniten. Tässä tutkimuksessa käytetään kvalitatiivista tutkimusmenetelmää ja tutkimuksen empiirinen data kerätään puolistrukturoiduilla haastatteluilla. Aineisto koostuu 15 suomalaisesta osallistujasta, jotka kuuluvat milleniaalisukupolveen ja joilla on aikaisempaa kokemusta majoituksen varaamisesta kotimaan matkalle verkossa. Tärkeimmät havainnot viittaavat siihen, että matkaa edeltävän suunnitteluprosessin tiedonhaku- ja arviointivaiheissa arvosteluilla on merkittävä vaikutus, koska ne tarjoavat yksityiskohtaisempaa ja konkreettisempaa tietoa. Lisäksi arviot koettiin luotettavammaksi kuin majoituspalvelujen oma viestintä. Monien myönteisten arvioiden havaittiin lisäävän kohteen houkuttavuutta, kun taas monet kielteiset arvostelut heikensivät houkuttavuutta. Lisäksi yksittäisillä mielipiteillä, jotka poikkeavat yleisestä mielipiteestä, ei havaittu olevan merkittävää vaikutusta. Lisäksi COVID-19 pandemian vaikutuksista todettiin, että kiinnostus kotimaan matkakohteita kohtaan on lisääntynyt huomattavasti pandemian vuoksi.</p>	
<p><b>Asiasanat</b></p> <p>käyttäjien luoma sisältö, sosiaalinen media, kuluttaja-arvostelut, majoitusarvostelut, kuluttajien ostopäätösprosessi, matkan suunnittelu, COVID-19 pandemia, Y-sukupolvi</p>	
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# CONTENTS

1	INTRODUCTION .....	7
1.1	Introduction and justification for the study .....	7
1.2	Research objectives .....	8
1.2.1	Research questions .....	9
1.3	Structure of the study .....	10
2	LITERATURE REVIEW .....	11
2.1	User-generated content in social media .....	11
2.1.1	Definition and categories of social media .....	12
2.1.2	Utilization of social media .....	14
2.1.3	Conceptualization of user-generated content .....	15
2.1.4	Motivations for utilizing user-generated content .....	17
2.1.5	User-generated content in tourism .....	18
2.1.6	User-generated online reviews .....	19
2.1.7	Hotel reviews .....	21
2.2	Planning purchases - purchase decision-making process .....	22
2.2.1	Consumer decision-making process models .....	22
2.2.2	Five stages of consumer decision-making process .....	26
2.2.3	Purchase decision-making process in the online environment 31	
2.2.4	Context of travel planning .....	33
2.3	Tourism industry overview .....	35
2.3.1	Definition of tourism .....	35
2.3.2	Tourism industry trends .....	36
2.3.3	Accommodation business overview .....	37
2.4	Impact of COVID-19 on tourism industry .....	39
2.4.1	COVID-19 .....	39
2.4.2	Impact on tourism .....	40
2.5	Millennials as consumers .....	41
2.5.1	Millennials as tourists .....	42
2.6	Summary .....	44
3	DATA AND METHODOLOGY .....	46
3.1	Research philosophy .....	47
3.2	Research strategy .....	48
3.3	Data collection methods and sampling .....	49
3.3.1	Sampling .....	50
3.3.2	Respondent profile .....	51
3.3.3	Interview design and implementation .....	52
3.4	Data analysis .....	53
4	RESULTS AND ANALYSIS .....	55

4.1	Information search and evaluation in the pre-travel planning stage	55
4.2	Importance of reviews.....	59
4.3	Comparison of the effects of positive and negative reviews.....	62
4.4	Goals of user-generated reviews .....	65
4.4.1	Making the correct choice.....	66
4.4.2	Reducing cognitive costs .....	69
4.4.3	Set of evaluative standards .....	70
4.4.4	Unbiased understanding .....	71
4.5	Influence of COVID-19 on tourist behaviour .....	75
5	DISCUSSION .....	77
5.1	Theoretical contributions .....	77
5.2	Managerial implications .....	80
5.3	Evaluation of the study .....	82
5.4	Limitations of the study and suggestions for future research .....	83
	REFERENCES.....	85
	APPENDIX 1 Interview protocol.....	94

## LIST OF TABLES AND FIGURES

### TABLES

Table 1. Classification of social media (Kaplan & Haenlein, 2010) .....	13
Table 2. The social media matrix (Zhu & Chen, 2015) .....	14
Table 3. The respondent profile .....	51
Table 4. A priori themes and sub-themes derived from the conceptual framework .....	52
Table 5. Final themes and sub-themes .....	55
Table 6. Sources used for searching information regarding accommodation ....	56
Table 7. The most important criteria for evaluating accommodation alternatives .....	58
Table 8. The level of perceived influence of reviews .....	60
Table 9. The respondents' attitude towards negative reviews .....	63
Table 10. Comparison of the effects of positive and negative reviews .....	65
Table 11. Comparison of the credibility of reviews and accommodation providers .....	73
Table 12. Comparison of the perceptions about reliable and unreliable reviews .....	74

### FIGURES

Figure 1. Summarization of the research topic .....	8
Figure 2. The structure of the thesis .....	10
Figure 3. The goals of online consumer reviews (Liu et al., 2011) .....	20
Figure 4. The traditional consumer decision-making process model (Engel et al., 1968) .....	24
Figure 5. Characteristics of the purchasing decision in consumer purchasing (Butler & Peppard, 1998) .....	26
Figure 6. The travel planning process (Cox et al., 2009) .....	33
Figure 7. Conceptual framework (Cox et al., 2009; Engel et al., 1968; Liu et al., 2011) .....	44
Figure 8. The methodological process of this research .....	46
Figure 9. The goals of user-generated reviews (Liu et al., 2011) .....	66
Figure 10. Characteristics of a useful review .....	68

# 1 INTRODUCTION

## 1.1 Introduction and justification for the study

User-generated content is a very current phenomenon, which is revolutionizing the field of marketing and communication. Social media is empowering consumers to become the creators of content along agencies and companies, and that is an interesting phenomenon to acknowledge. (Yoo & Gretzel, 2016.) It has been studied that over 70 % of tourists are searching for information regarding traveling and planning trips on the Internet (Tsiakali, 2018). Therefore, the topic of this thesis is to study user-generated content, especially user-generated online reviews, on the Internet and social media.

The plan is to focus on the tourism industry and especially on the pre-trip planning process of tourists. More in detail, the thesis focuses on the selection of accommodation as a part of the travel planning process. The tourism industry was selected as a context for this research because it is reportedly one of the industries, where the changes in consumers' communication, information search and content sharing have had a remarkable impact in recent times during the era of digitalization and therefore it is very current and interesting research context (Yoo & Gretzel, 2016). In addition, especially in the present day, when COVID-19 pandemic has had a major negative impact on the tourism industry as a whole, research regarding tourism is very current, and especially research regarding travel behavior of tourists in the middle of the pandemic is considered valuable (Škare et al., 2021).

In addition, the idea of the research is to focus on how Finnish consumers are utilizing user-generated online reviews when selecting accommodation for a domestic trip. In terms of the geographical context of this research, the focus is on Finnish consumers, because according to Business Finland, especially during the current COVID-19 pandemic, the tourism industry in Finland needs to renew itself and adapt to the current situation to stay up to date (Kosonen & Raulo, 2020). Therefore, if focusing on the Finnish consumers and on their views and preferences, this research topic could offer useful and topical information for the Finnish tourism and accommodation industry. Furthermore, according to Kaupalehti, interest towards domestic travel destinations has reportedly increased among Finnish consumers due to the pandemic, and therefore domestic tourism is an interesting and current research topic (Ylä-Anttila, 2020).

In addition, the target group of the empirical study is limited to the generation of millennials, because it is advisable to focus on one generational cohort as a market segment when conducting research, and currently millennials are considered to be one of the most significant generations cohorts for global economy (Kim & Park, 2020). In addition, millennials are researched to travel the most

compared to other generation groups and possibly after the pandemic has subsided, the amount of travelling will most likely increase among millennials, because most of the millennials are likely to reach higher income level as they age during the coming years (Ketter, 2020). Therefore, millennials are a suitable target group for this research and especially for the tourism context. The Figure 1 presents a visual summarization of the research idea by offering an overview of the context and themes which the research is focusing on.

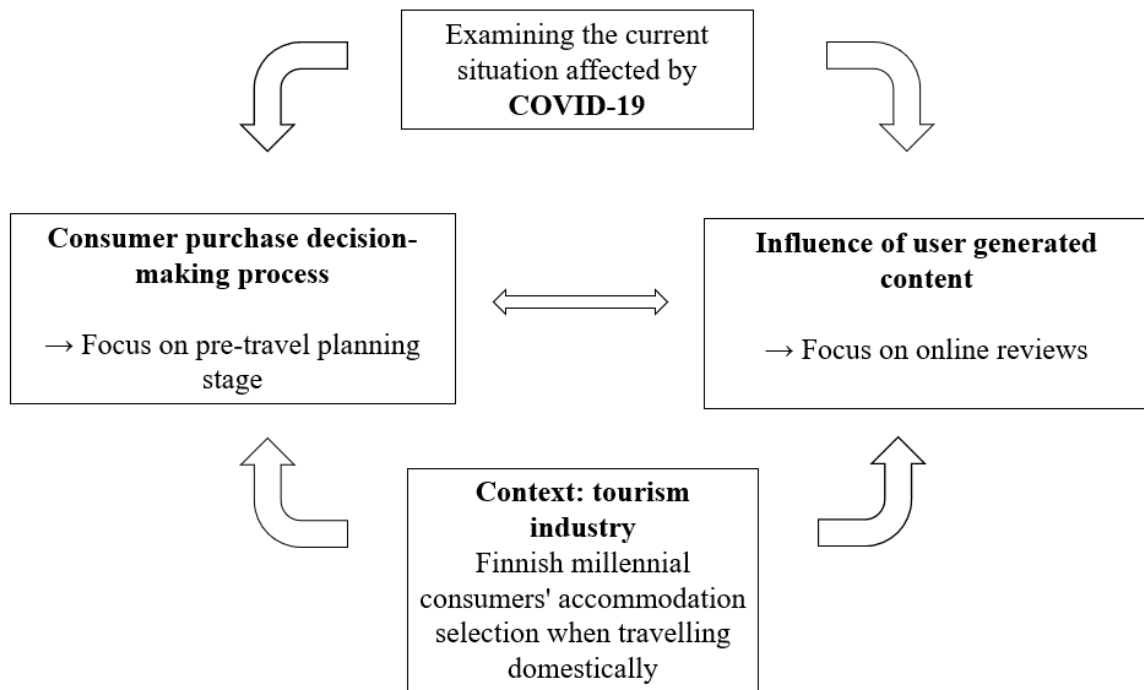


Figure 1. Summarization of the research topic

## 1.2 Research objectives

The main objective of this research is to study how user-generated online reviews on the Internet and social media are impacting on how consumers are planning trips and especially how they are making decisions in terms of accommodation based on different online reviews. Especially in terms of the objectives of reviews from the point of view of consumers, which are introduced more in detail in the literature review, one objective is to study the views of Finnish millennials on the usefulness of reviews in terms of these objectives. In addition, this research is aiming to determine, how positive and negative online reviews are influencing the travel related decision-making process of consumers. Another goal of this research is to examine the current situation regarding the research topic in the light



of the current COVID-19 pandemic and to understand how the virus has affected travel planning in the selected research context consisting of Finnish consumers belonging to the generation Y, also known as millennials.

Furthermore, this study can offer managerial implications for tourism and accommodation businesses by examining how Finnish consumers are planning trips and making choices in terms of accommodation and by determining what is the influence of online reviews on those decision-making processes. Therefore, this research could offer companies useful information regarding how to utilize these findings in their own marketing and communication activities.

### **1.2.1 Research questions**

The objectives of this research are also exhibited in form of the research questions, which this research is aspiring to give answers to. The research will aim to answer one main research question and two supplementary research questions, which are as follows:

#### **The main research question:**

RQ1. What is the role of user-generated online reviews in generation Y consumers' selection of accommodation in the pre-travel planning stage especially during information search and evaluation stages?

#### **Supplementary research questions:**

RQ2. In terms of the goals of online reviews, what kind of accommodation reviews are the most useful from the point of view of Finnish consumers belonging to generation Y?

RQ3. How positive and negative user-generated online reviews affect the accommodation related decision-making of consumers belonging to generation Y?

RQ4. How has COVID-19 changed the tourist behaviour of Finnish generation Y consumers?

The defined research questions will build an outline of what this research is pursuing to discover and examine. By finding detailed and comprehensive answers to these research questions, this research can provide a better understanding about how Finnish generation Y consumers are influenced by online reviews when selecting accommodation as a part of the pre-travel planning process of domestic trips.

### 1.3 Structure of the study

Regarding the structure of the thesis, this thesis consists of five chapters in total. Firstly, the introductory chapter will present an overview of the research topic. The introduction is followed by the literature review consisting of the key concepts determined for the research. Firstly, the concepts of social media, user-generated content and user-generated reviews are analysed. This is followed by a detailed description of the purchase-related consumer decision-making process and this concept is adapted into the context of tourism as well. Next, the tourism and accommodation industries are discussed along with an analysis regarding the COVID-19 and its impact on tourism. Finally, the target group of the research, millennials are introduced in detail.

After the literature review, the research methodology and data collection methods used in the empirical research are introduced in detail followed by a chapter where the findings and main results of the empirical research are presented and analysed. The final chapter of this research offers a comprehensive conclusion of the whole research process and the main findings of the research. In Figure 2. below, the whole structure of the thesis is presented step by step.

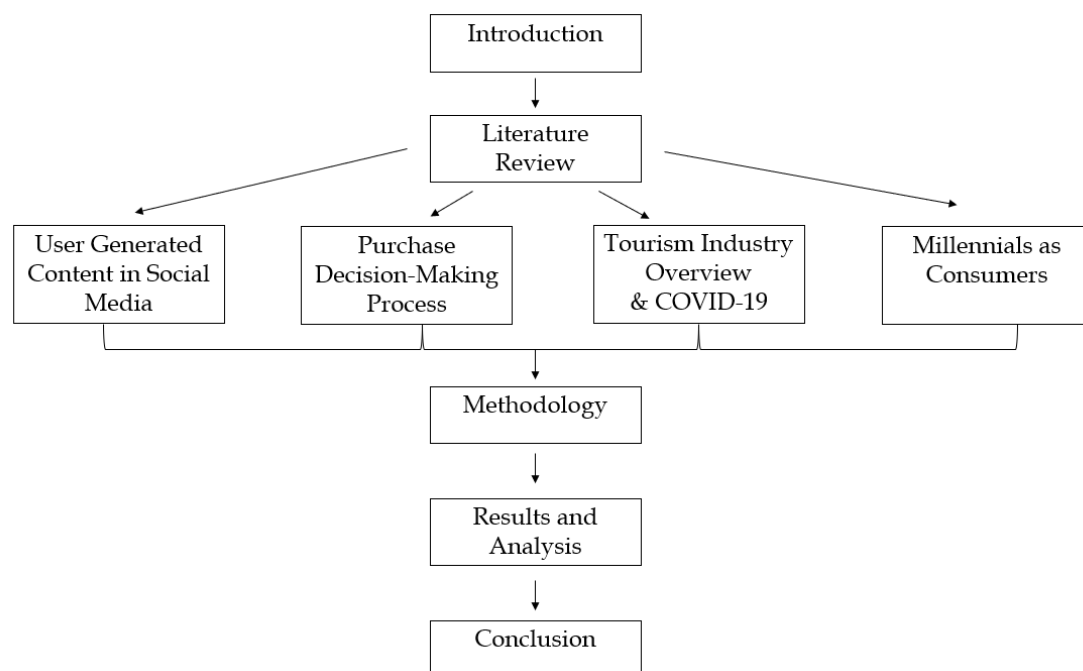


Figure 2. The structure of the thesis

## 2 LITERATURE REVIEW

The theoretical key concepts for this research were selected based on the nature of the empirical research. Therefore, one of the important concepts included in the literature review is social media and user-generated content and especially user-generated online reviews, which are in the core of this research. All these theories are crucial to include in order to better understand the origins of the online reviews and to create a foundation for understanding the role of online reviews in tourism better in the empirical research.

Another concept that is important to include into the literature review is the overall consumer purchase decision-making process which is also adapted into the context of travel planning. This concept is essential to investigate further because the tourist decision-making process when planning trips is another crucial concept under investigation in this study, especially from the point of view of what kind of role online reviews play in the decision-making process.

Furthermore, the literature review aims to build a better understanding of the tourism industry and accommodation industry overall in the modern world and to investigate the influence of the COVID-19 pandemic on it. In addition, the literature review will include a theoretical overview of the target group of the empirical research and therefore provide information on millennials as consumers in the tourism industry.

### 2.1 User-generated content in social media

In this sub-chapter user-generated content is analysed in detail as a concept to understand its influence on how people are communicating with each other and with companies daily and how it has changed the economy, for example from the point of view of marketing (Tsiakali, 2018). In order to understand user-generated content better as a concept, it is advisable to start the analysis by studying social media and its characteristics and origins more closely, because social media has operated as a main contributor to the emergence of user-generated content (Daugherty et al., 2008). Therefore, this analysis will begin by introducing and explaining social media as a concept. Then the analysis will continue by examining user-generated content more in detail in the following sub-chapters. Finally, to provide a good understanding of the subject in terms of the research topic, reviews will be investigated as a popular form of user-generated content. Furthermore, the context of tourism will be applied as well to match the context of this research.

### 2.1.1 Definition and categories of social media

The development of Information Communication Technologies (ICTs) since 1980s has revolutionized business operations and communications especially in the tourism industry, which is the context of this research. This development has contributed majorly to the creation of many new communication tools which enable global communication between different stakeholders. (Buhalis & Law, 2008.) The emergence of the Internet had a great impact on how consumers began to plan their purchases, since it enabled users to search for information much more easily than before. In addition, in the tourism context, the Internet allowed consumers to plan their trips more efficiently due to the easy access to great amounts of travel-related information. However, the excessive amount of information available on the Internet required more time to analyse and that way may have made the purchasing process more complicated. (Matloka & Buhalis, 2010.)

After the Web 2.0 technologies formed in the 21st century, the way consumers search for information and make purchasing decisions transformed even further, because it offered consumers more dynamic information and more possibilities to communicate (Cox et al., 2009; Matloka & Buhalis, 2010). Web 2.0 refers to a new generation of websites or platforms, which are more focused on interaction and involving consumers as creators of content. That way web 2.0 technologies provide opportunities for users to participate in value creation as content creators alongside businesses. (Yoo & Gretzel, 2016.) The term Web 2.0 is relatively complex; it is often used interchangeably with the term social media. However, Web 2.0 as a term refers more to the online applications, whereas social media should be considered more as a Web 2.0 innovation, which is highlighting the social features of the Web 2.0 online applications. (Constantinides & Fountain, 2008.)

Social media as a term refers to digital interactive platforms constructed on the technological and ideological foundation of Web 2.0 technologies (Kaplan & Haenlein, 2010). In brief, social media platforms allow users to create content and share it forward. Furthermore, social media platforms enable users to build networks and to communicate with each other. (Kietzmann et al., 2011.) To describe social media even more in detail, it is necessary to inspect the typical characteristics of social media as a concept. First, information technologies are a necessary foundation for all social media functions. In other words, social media consists of a variety of different applications, platforms, and mediums. Another important aspect of social media platforms is their roles as interactive communication channels and tools, which enable users to participate in creation of content and sharing of knowledge between different stakeholder groups. Furthermore, social media allows users to build networks and communities across multiple different platforms. (Zeng & Gerritsen, 2014.)

There are a variety of different social media platforms available which all have unique characteristics (Voorveld et al., 2018). The different platform types include for example different social networking sites, blog sites and microblogging sites, virtual communities, and media sharing platforms (Xiang & Gretzel,

2010). The field of social media platforms is diverse and continuously changing, due to the number of different platforms already existing and the number of new platforms constantly originating (Yoo & Gretzel, 2016). Therefore, there is no absolute systematic pattern to categorize different social media platforms and in the different categorizations, it is crucial to include the possibility of new platforms emerging (Kaplan & Haenlein, 2010). The most widespread platforms are for example social networking sites such as Facebook and LinkedIn, media-sharing sites such as YouTube and Instagram and microblogs such as Twitter. In a tourism context, popular social media platforms include different review sites, such as TripAdvisor, and travel blogs. (Munar & Jacobsen, 2014.)

Kaplan and Haenlein (2010) classify social media into several categories based on its key elements, which are the social presence and media richness, and self-presentation and self-disclosure. The categories include collaborative projects, blogs, content communities, social networking sites, virtual social worlds, and virtual game worlds. Table 1 below presents this classification of social media by Kaplan & Haenlein (2010) more in detail by visualizing how each category is situated in terms of the level of their social presence and media richness and also in terms of their self-presentation and self-disclosure.

Table 1. Classification of social media (Kaplan & Haenlein, 2010)

		<b>Social presence / Media richness</b>		
		Low	Medium	High
<b>Self-presentation / Self-disclosure</b>	High	Blogs	Social networking sites	Virtual social worlds
	Low	Collaborative projects	Content communities	Virtual game worlds

When examining the other existing classifications of social media, according to Constantinides & Fountain (2008), the social media platforms can be divided into five categories. These five categories include blogs, which are a type of online diaries, social networks, which allow users to communicate and share content through personal profiles, and content communities, which are platforms designed for shared and categorised content, such as videos and pictures. In addition, forums and bulletin boards are one category, which include platforms with the purpose of sharing information, and finally content aggregators, which enable users to modify the site and the site content. (Constantinides & Fountain, 2008.) Another way to categorize social media platforms is introduced by Zhu and Chen (2015), where the different social media platforms can be divided into

four different categories based on their functionality. These categories are built based on the nature of connection (profile versus content) and the level of customisation possibilities regarding messages (customised versus broadcast messages). Table 2 below presents how the different categories are situated based on these factors.

Table 2. The social media matrix (Zhu & Chen, 2015)

	<i>Customised message</i>	<i>Broadcast message</i>
<i>Profile-based</i>	Relationship	Self-media
<i>Content-based</i>	Collaboration	Creative outlets

In profile-based platforms the users are more interested in creating connections with other users whereas in content-based platforms the interest is more on the content created by the users. Customised messages are often meant for only one specific individual or for smaller groups of people, whereas broadcast messages are directed towards larger audience. (Zhu & Chen, 2015.)

### 2.1.2 Utilization of social media

Looking more in detail on how social media is utilized by the users, it is clearly established that digital social media platforms offer diverse utilities for consumers. Sharing knowledge for a wide audience simultaneously through social media enables the spreading of knowledge to be faster than before. The interactive nature of social media platforms allows users to share their own experiences and thoughts online broadly for other users and build networks with different users. The possibility to share own views has affected how consumers are communicating. Previously people's own experiences were commonly shared only for close associates but after the emergence of social media platforms, users voicing their own opinions and experiences online for a wide audience is more common. (Munar & Jacobsen, 2014.) Along telling their stories and experiences, users can be influenced also by others' experiences. In terms of purchases, social media offers a lot of information regarding purchase decision making and operates as a communication channel in purchase-related communication as well. (Varkaris & Neuhofer, 2017.)

The technological developments of the Internet and social media, such as larger capacity and faster connections have had a significant impact on how consumers are utilizing more of these technologies on purchase related decision

making and information search (Buhalis & Law, 2008). The phenomenon of increased use of social media has been visible especially in the tourism industry, where companies and destination management organisations along with tourists utilize social media actively (Sakshi et al., 2020). In other words, this phenomenon has shifted the focus from agency generated content, such as brochures, more towards the Internet and various social media platforms (Varkaris & Neuhofer, 2017). The number of travellers, who are searching for travel-related information from the Internet and from social media is increasing constantly (Yoo & Gretzel, 2016). In addition, the amount of available travel-related information has increased notably. Therefore, it can be established that social media platforms play an important role in tourists' travel planning, information search and decision-making processes. (Amaro et al., 2016.) The importance of social media is highlighted especially in the pre-travel planning process, where tourists are looking for ideas (Cox et al., 2009). Along with consumers, the importance and the efficiency of social media has been noted by tourism related organizations and therefore social media is considered as a powerful marketing tool in the tourism industry (Zeng & Gerritsen, 2014).

### **2.1.3 Conceptualization of user-generated content**

User-generated content is an important feature of social media. As described as one of the main characteristics of social media, the ability for users to share their own personal content for others creates a lucrative foundation for user-generated content to become a more favoured communication tool. (Tsiakali, 2018.) User-generated content (UGC) is defined as all data, media and information which is generated and shared by users on the Internet and social media who represent the public. One key feature of user-generated content is that the general users are operating as content creators simultaneously alongside their initial roles as consumers of content. (Mendes-Filho & Tan, 2009.) User-generated content is a relatively new phenomenon; the ability for general users to reach and communicate with a large audience has become widely possible only after the further development of the Internet and Web 2.0 technologies. After the development of platforms with better content and file sharing features, the advancement of user-generated content was accelerated by these platforms. Web 2.0 platforms, which were crucial contributors to the development of user-generated content by allowing users to create and share content, were for example different media-sharing sites, such as YouTube and social networking sites, such as Facebook. (Daugherty et al., 2008.)

Kaplan and Haenlein (2010, 61) define user-generated content as "the sum of all ways in which people make use of social media". Therefore, to understand user-generated content as a concept even better, it is important to understand what is meant by the term "user", which is often used to describe the people using the social media. In the context of the Internet and social media, users are commonly perceived as individuals who are involved in using the Internet platforms and contributing to them by participating in creative content creation. The

new technologies offer more power to the users and involve them more in the content creation process and this way the users become even more active participants in content creation rather than only being more passive recipients of information and content shared by more traditional sources, such as business operators, on the Internet. (van Dijck, 2009.)

According to another definition, user-generated content refers to all media and content that is circulated on the Internet and produced by individuals without any professional motives, such as receiving compensation or financial benefit for the creation process (Daugherty et al., 2008). The content that is shared by users can include different types of information, such as their own views and opinions, experiences, stories and different product and service reviews (Tsiakali, 2018). The term user-generated content includes many different types of content, such as digital photographs, images and videos, blog posts and podcasts, wikis and different forum posts and reviews (Daugherty et al., 2008).

To explain user-generated content more in detail as a concept, three different characteristics can be introduced. Firstly, the content needs to be made public and that way be available for everyone on the Internet. This characteristic distinguishes user-generated content from privately sent content and messages. However, this characteristic still has limitations, because not necessarily all user-generated content is available for everyone. For instance, there are different private communities available on the Internet, such as private groups on Facebook accessible only by sending a joining request. Secondly, user-generated content needs to possess a certain level of creativeness and be personally contributed by an individual. Finally, user-generated content needs to exclude all professional content. In other words, it needs to be generated in a manner which is not professional or not following professional practices. (Christodoulides et al., 2012; OECD, 2007.)

Another term that is very closely related to user-generated content is word of mouth (WOM). Word of mouth refers to oral communication between two parties regarding a product or service that does not possess financial or commercial motivations. In word of mouth, the communicator is therefore perceived as someone who is not a professional operator. (Kietzmann & Canhoto, 2013.) The power of word-of-mouth communication lies in its perceived credibility and trustworthiness compared to communication with businesses, because in word-of-mouth communication the communicators are unbiased towards the communicated issue without ulterior motives and that strengthens their credibility (Allsop et al., 2007). Electronic word of mouth (eWOM) refers to word of mouth that is only shared on different platforms on the Internet. Electronic word of mouth is even more powerful than traditional word of mouth, because on the Internet the shared information reaches a larger audience a lot faster. (Kietzmann & Canhoto, 2013.)

User-generated content can be divided into different categories based on the sources where the content is originating from. This concept applies to word of mouth and electronic word of mouth as well. (Narangajavana Kaosiri et al.,



2019.) These different categories are formed based on how familiar the source of the content is for the consumer of content. First, strong-tie sources are people that are well known to the consumer of the shared content, such as friends and family. Secondly, the weak-tie sources are people, who the consumer of the content is not in frequent personal interaction with, referring mostly to strangers. (Wang et al., 2016.) In tourism context there is also a third category, tourism-tie sources, which includes content shared by different travel related organisations (Narangajavana Kaosiri et al., 2019).

#### **2.1.4 Motivations for utilizing user-generated content**

User-generated content provides many advantages for consumers. Content shared by other consumers can offer more information and a better understanding regarding for example different products and services. Other consumers' stories and experiences can also inspire and offer ideas for others. Furthermore, the abundant amount of user-generated content available online speeds up the information search process of consumers. Because user-generated content is considered as more credible and trustworthy, it is a helpful way for consumers to search for information online. Another reason for the success of user-generated content is its ability to minimize the risk in purchase related decision making, for example regarding purchases of intangible service products, which cannot be tested beforehand. (Mendes-Filho et al., 2018.) The users of social media who are consuming user-generated content consist of very different individuals. According to Yoo & Gretzel, (2016) also the socio-demographic characteristics, such as age, gender and educational background have an impact on users' activities on social media regarding content creation and consumption and the typical platforms which are preferred.

There are multiple different reasons regarding motivations, why users are inclined to create and share content online (González-Rodríguez et al., 2021). Shao (2009) describes the actions of users on social media as consuming, participating and producing. Users who are only consuming content are not involving themselves in the creation but rather only follow and read content by others. Users' motives for consuming content are often related to their need to search for information and to entertain themselves. Participating refers to how users are interacting with other users and reacting to shared content for example through commenting and sharing. Users' motivations to participate are often based on the desire to communicate with others and become a part of social networks. Producing includes all kinds of content created by users themselves, such as photos, videos, or texts. (Shao, 2009.) The drivers which motivate users for content creation are generally empowerment, co-creation, community, self-concept and a desire to express themselves creatively (González-Rodríguez et al., 2021).

Regarding users' motivations to participate in content creation and consumption, the perceived advantages of user-generated content can be shared to intrinsic and extrinsic advantages. The intrinsic advantages include possibility

for fun, enjoyment, and variety. In other words, the intrinsic advantages are hedonic by their nature. The extrinsic advantages include possibility for self-expression. Along with these benefits the participation to content creation can bring social advantages for the users, such as building of social status and social contacts. (Malthouse et al., 2016.) In terms of the typical behaviour of online users and their relationship with user-generated content, it has been discovered, that often users are more prone to consume content created by others rather than create and share the content themselves (Shao, 2009).

From the firms' point of view, user-generated content is an efficient digital marketing tool which offers new ways to interact and engage with consumers and is appreciated by most of the marketers. However, the increasing power of user-generated content has brought up few concerns among marketers. How user-generated content, especially negative content, allows users to communicate about brands for a wide audience is making marketers concerned about losing the complete control of their brand and brand image. (Malthouse et al., 2016.) One significant advantage of user-generated content for firms is the ability to understand consumers and their needs, opinions, and their overall behaviour better. Another advantage of user-generated content for firms is its low cost. User-generated content is also less time consuming compared to other more traditional marketing tools, such as telemarketing or printed ads. (Timoshenko & Hauser, 2019.) Through user-generated content firms can also stay up to date on what is currently trending among users and that way create influential and contemporary content (Tsiakali, 2018).

### **2.1.5 User-generated content in tourism**

The importance and the influence of user-generated content has increased in the tourism industry in recent times and an increasing number of tourists are utilizing the content created by other users in travel-related information search (Cox et al., 2009). The available information created by other tourists helps the consumers who are planning trips to make more informed decisions regarding their travel plans (Mendes-Filho et al., 2018). The popularity of user-generated content among tourists most likely results from the need for tourists to find out about others' personal stories and experiences regarding travel destinations (Cox et al., 2009). In travel related user-generated content, the experiences are specially at the centre of attention. These experiences of tourists depict their personal assessments regarding their trips including opinions about the destination, activities and many more. The experiences can include very practical information regarding the trip but also more personal emotions and thoughts. (Munar & Jacobsen, 2014.)

Due to the intangible nature of travel destinations, the other users' experiences are an effective way to learn about the unvisited destinations which are otherwise impossible to be experienced personally prior to the trip. Along with minimizing the risk in travel planning, other reasons for utilizing travel related user-generated content are to ensure the quality of the planned destination and

to follow and become inspired by the latest trends in travelling. (Tsiakali, 2018.) Tourists are utilizing user-generated content especially during travel planning phase and during the actual trip the consumption of user-generated content is notably lesser (Cox et al., 2009). Furthermore, for tourists the time to produce the travel related content is usually after the trip has taken place and therefore engaging with user-generated content during the post-travel phase is prominent as well (Amaro et al., 2016).

Travel-related user-generated content is often perceived to be trustworthy. However, there are still potential issues with fake content, that is created with ulterior motives to manipulate tourists' information search for example by different travel business operators. (Cox et al., 2009.) Therefore, the risk for a tourist who is relying on the content produced by others is the fact that it is not possible to be absolutely assured about the identity of the user who is posting the content and that way the initial motive and credibility of the content may not be clear (Burgess et al., 2009).

For tourists, the reasons to engage in user-generated content online are quite similar to other consumers. The main reasons are often the need to search for information, social needs and hedonic advantages. (Yoo & Gretzel, 2016.) For instance, tourists often enjoy sharing their travel related experiences for others and travel related content can therefore be one factor that brings joy while travelling. In addition, regarding motives to share travel related user-generated content, many tourists want to give positive publicity for destinations where they had positive experiences as a sign of appreciation. (González-Rodríguez et al., 2021.) According to González-Rodríguez et al. (2021), there does not exist a typical consumer of travel related user-generated content. However, it has been researched, that the personal characteristics, such as age and gender of tourists have a significant impact on their engagement in travel related user-generated content. For instance, according to research, travel related photography is often posted online more likely by younger tourists rather than tourists from older generations. The creators of travel related user-generated content are also often enthusiastic travellers themselves. (Yoo & Gretzel, 2016.)

### **2.1.6 User-generated online reviews**

The type of user-generated content, which is popular and influential especially in the tourism sector are user-generated online reviews. Online reviews are online comments evaluating a certain product or service, which are written by consumers who have personal experiences or opinions regarding that product or service. Online reviews can possess both qualitative and quantitative features. Quantitative features refer to for example a grade or number of stars given, and qualitative features refer to for example to the readability of the reviews and the enjoyment they offer. (Kim et al., 2018.) Different social media sites are used as platforms for sharing user-generated online reviews (Zhang et al., 2012). Furthermore, user-generated online reviews are available on a variety of different web-

sites online, such as on retailer and brand websites, review sites, such as TripAdvisor and different online communities (Kim et al., 2018; Liu et al., 2011; Liu & Park, 2015).

Liu et al. (2011) define the main objectives of useful user-generated online reviews from the point of view of consumers. Firstly, the goal of online reviews is to help consumers to get a better understanding regarding the product or service in question from an unbiased source. Another goal is to help consumers to form a set of standards in order to assess the quality of the product or service. In addition, useful reviews will diminish the cognitive costs of decision making, referring to the time and effort used for searching for and analysing information. Finally, reviews will assist consumers in making right decisions in terms of the product or service under consideration. Figure 3 below presents the goals more in detail. Reducing cognitive costs and assisting on making the correct choice are considered to be the primary goals of online consumer reviews and therefore they are highlighted in the Figure 3 below, whereas forming an unbiased understanding and set of evaluative standards are considered as intermediate goals. (Liu et al., 2011.)

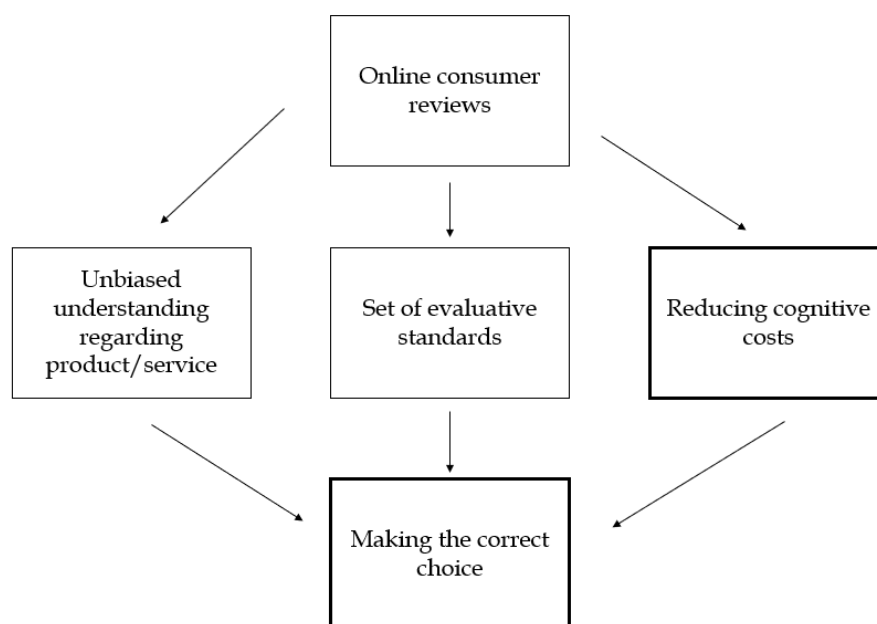


Figure 3. The goals of online consumer reviews (Liu et al., 2011)

When examining the characteristics of online reviews which are perceived as the most popular and useful, firstly it has been researched that the exposure of the reviewer's identity makes the reviews more useful and therefore collect more positive reactions from consumers. In addition, the reputation of reviewers is a crucial factor influencing the credibility and usefulness of online reviews. The level of reputation can be measured for example by how many recommendations or contacts the reviewers have on their review profiles. Reviews, which are longer

are perceived as more useful by consumers when compared to reviews with shorter text. The reason for this is, that longer reviews often hold more information which obviously affects their usefulness. The qualitative features of reviews, such as the enjoyability and readability of reviews, are found to be the most important factors impacting the usefulness of reviews as well. Previous research also points out, that positive reviews are generally perceived as more useful compared to reviews with negative or neutral tone. (Liu & Park, 2015.) Furthermore, Kim et al. (2017) indicate that indeed negative reviews decrease the purchase intention of consumers whereas higher ratings attract more. However, Vermeulen and Seegers (2009) state, that especially in the travel industry, unless the number of negative reviews is not too great, the impact of few negative reviews for firms' reputation is not that significant. But continuous negative publicity and negative reviews can harm firms' reputation and therefore the impact of negative reviews should not be totally overlooked (Vermeulen & Seegers, 2009).

Online reviews are a significant tool for sharing electronic word-of-mouth on the Internet and social media. Reviews are searched and utilized especially in the purchase related decision-making of consumers, because user-generated reviews offer reliable information and consumer experiences regarding products and services which otherwise would not be possible to test out before the purchase in the online environment. (Ye et al., 2011.) The reviews can therefore help in reducing information asymmetry that might occur when there is limited information available for consumers planning a purchase by providing more extensive and concrete information regarding the product or service (Liu & Park, 2015). Overall, it has been researched, that consumers find user-generated online reviews more trustworthy than advertisements created by companies and that makes online reviews especially influential (Kim et al., 2018). Furthermore, consumers generally find user-generated online reviews as more timely and pleasurable way to search for information compared to information provided by companies. Reviews are a very influential method to share information regarding companies and their products and therefore it is important for companies as well to acknowledge reviews in their online marketing activities. (Ye et al., 2011.)

### **2.1.7 Hotel reviews**

Online reviews are largely utilized by consumers who are planning to purchase travel related products and services which makes travel industry as one of the industries where online reviews are the most influential. Travel related online reviews are often evaluating different tourism activities, restaurants, and travel destinations. However, consumers are relying on travel related online reviews the most when selecting for accommodation and booking a hotel which highlights the importance of hotel reviews on consumers' travel planning behaviour. (Yoo & Gretzel, 2016.) In fact, online reviews are the most utilized source of information for consumers when booking a hotel (Kim et al., 2011). Furthermore, Dickinger and Mazanec (2008) state, that reviews made by other consumers or

acquaintances are influencing consumers' accommodation selection and booking notably. Review sites are popular platforms for reading hotel reviews and searching for information regarding different accommodation options (Gretzel & Yoo, 2008). Furthermore, online hotel reviews are often found from travel related sites and platforms, such as Expedia.com and other trip booking sites (Kim et al., 2011).

The role of online hotel reviews is to share information and recommendations. The hotel reviews generally include experiences of other travellers and potentially positive and negative remarks regarding their stay and in some cases a score for the hotel in question. These pieces of information help other consumers to evaluate different options and to choose a suitable accommodation. (Tsao et al., 2015.) Sometimes the available reviews may be contradictory due to travellers' different experiences and the amount of positive and negative reviews can be almost equal. In these cases, the consumers may become more confused regarding their perceptions about a certain hotel. (Book et al., 2018.)

Online review sites are important platforms for hotels as well for receiving feedback regarding their service and it is beneficial to share positive customer experiences as a reference for other potential customers on the hotel booking sites (Dickinger & Mazanec, 2008). Furthermore, online reviews can increase the awareness of hotels to consumers. This is especially true for smaller and less-known hotels compared to already well-known hotel chains. Therefore, hotel reviews shared by consumers should be considered as an asset by companies rather than as a risk. (Vermeulen & Seegers, 2009.)

## **2.2 Planning purchases - purchase decision-making process**

To fully understand the process regarding how tourists are planning trips, which is an important theme in this research, it is crucial first to analyse the general consumer decision-making process regarding purchases. In the empirical research, the focus will be mostly on the pre-purchase stage where the planning of the purchase takes place through search of information and evaluation of alternatives. However, to fully comprehend how consumers are making purchase related decisions, it is important to get familiar with the whole consumer decision-making process and with the different theories related to it.

### **2.2.1 Consumer decision-making process models**

Consumer decision-making process is highly related to consumer behaviour studies and has become an important research topic over the decades. To analyse the consumer decision-making process in more detail from the point of view of theory, it is important to get acquainted with the theoretical models which have been developed to understand how consumers make purchase related decisions. Furthermore, the theoretical models offer useful and simple visualisations which help in understanding the phenomenon of consumer decision-making better.

(Erasmus et al., 2001.) From the point of view of marketing, it is essential to study how consumers are behaving when making purchase related decisions in order to understand them better and to be able to utilize this knowledge in marketing activities (Stankevich et al., 2017). Relevant previous research exists already from decades ago and during 1960s' and 1970s' many of the theoretical models, considered as the "grand models", depicting consumer decision-making were formed (Erasmus et al., 2001). These grand models are presenting frameworks which demonstrate the relationships between important variables, which were found to have an effect on the purchase related decision-making of consumers (Kokkinaki & Gemtou, 2015).

To mention a few of the significant models considered as the "grand models", Nicosia model (1966) and Howard-Steth model (1969) are good examples to consider (Teo & Yeong, 2003). The Nicosia model presents a framework where the highlight is on the relationship between the consumer and the company during the purchasing process. The Nicosia model is mostly applicable only for purchases where the consumer does not hold any prior information regarding the product in question. The Howard-Steth model is more focused on recurrent purchases and emphasizes the purchase related learning processes of consumers in the long run. The Howard-Steth model presents a framework consisting of five different elements, which are inputs, perceptual constructs, learning constructs, outputs and exogenous factors. (Kokkinaki & Gemtou, 2015.)

One of the most well-known models of consumer decision-making process is the Engel Kollat Blackwell model of consumer behaviour (EKB model), which was introduced in 1968. As introduced in the first version of EKB model, traditionally the consumer decision-making process is divided into five different stages that each consumer goes through when planning and executing a purchase. The stages include problem recognition, information search, evaluation of alternatives, the actual purchase decision and post purchase evaluation (Figure 4). The model indicates, that besides the actual purchase the whole purchasing process is much more complex and takes place long before and after the purchase. (Engel et al., 1968; Erasmus et al., 2001.) This traditional five step approach presented in the EKB model has been observed to suit the consumer decision-making process especially regarding purchases of high-involvement products, which often require more time especially before the purchase to get familiar with. This is because high-involvement products often refer to products with complexity and therefore they need to be considered more carefully than many everyday products. (Wolny & Charoensuksai, 2014.)

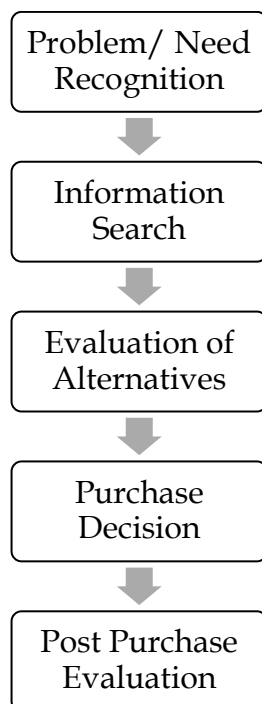


Figure 4. The traditional consumer decision-making process model (Engel et al., 1968)

Some criticism towards these traditional models has been presented after their creation. For instance, there has been criticism regarding how the traditional models are assuming that consumers are always behaving rationally when making purchases. However, consumers are also able to make purchase related decisions subconsciously or based on emotions. In addition, the overly general nature of the information provided by these traditional models has received some criticism. (Erasmus et al., 2001.)

Therefore, when time passed, many of the “grand models”, for instance the EKB model, faced the need to stay modern and therefore it was modified and specified in the following decades in order to stay up-to-date and to provide even better understanding of the phenomenon in the ever-changing market environment. For instance, in 1982 the EKB model was revised by Engel and Blackwell and the focus of that model shifted more towards the high involvement versus low involvement purchases in terms of the whole purchase decision-making process. (Erasmus et al., 2001.) In addition, the EBM model is another revised version created by Engel, Blackwell and Miniard in 1995. In the EBM model the objective was to build a theoretical simulation of purchase related consumer decision-making process. The benefit of the EBM model is that it is suitable for multiple different situations and therefore it offers widely usable information. In addition, contrary to other models, the EBM model demonstrates how consumers process information and also includes both positive and negative purchase experiences. (Teo & Yeong, 2003.)



Furthermore, even though the traditional models often present the five stages of consumer decision making, not necessarily all those five stages are completed in every purchase process (Gupta et al., 2004). The purchasing process of different consumers can vary notably. The process does not necessarily follow all the steps in a typical order and therefore discrepancies in the typical linear model may appear. In some cases, the purchase process may be more straightforward and therefore skip some of the stages and in some cases iteration of stages can occur. (Karimi et al., 2015.) This often depends on how complex the product or service in question is. For example, with already very familiar products, the information search stage may be left out or when there is already a favourite brand the consumer is preferring, evaluation of alternatives may not be necessary. (Gupta et al., 2004.) Besides the traditional five stage framework of consumer purchase decision-making process, there are also other ways how researchers have analysed and explained the phenomenon. For instance, some research presents the consumer purchase decision-making process as a model with three stages, consisting of pre-purchase, purchase, and post-purchase stages. (Frambach et al., 2007.)

Court et al. (2009) utilize the term decision-making journey when examining the phenomenon of consumer decision-making. According to this research, the decision-making process is visualised as a circle consisting of four stages. The first stage is initial consideration, where consumers contemplate the purchase by getting familiar with the initial set of potential products. This is followed by active evaluation, where the consumers evaluate the potential brands and eliminate the ones which are found unsuitable. In this stage possibly the search is also continued to find other new alternatives. After that follows the closure stage, where the actual purchasing is taking place. The final stage is post-purchase, which affects the opinions of consumers for the future purchases and this makes the consumer decision-making journey ongoing. (Court et al., 2009.) Whereas, Butler and Peppard (1998) present a theory, where the goal is to outline the main elements of consumer purchase decision-making by combining new information with the traditional theories. The Figure 5 below displays how in that theory, each purchasing process category is situated based on the type of problem-solving behaviour performed by consumer. The problem-solving behaviour changes between routine, limited and extensive behaviour based on the type of purchase in question. Routine purchases include regular everyday purchases with low risk which therefore do not require much consideration whereas the extensive purchases are riskier; most likely the product in question is more expensive and rare purchase, such as a new car, which requires more consideration. The limited problem-solving behaviour is situated in between, and it describes the purchasing situations regarding products which do not have that excessive selection, and which do not require that high involvement from the consumer and therefore the decision making-process is relatively straight forward. (Butler & Peppard, 1998.)



of the decision-making process, many different elements affect the need recognition of consumers, such as the goals, memory, information processing and the level of involvement of consumers (Puccinelli et al., 2009).

The need can be recognised by the consumer through internal or external stimulus. The internal stimuli include the needs which appear promptly and are often based on basic needs of a human being. The external stimuli include the needs influenced by outside sources, such as advertisements. (Stankevich et al., 2017.) Need recognition can be either generic or selective. When the need is generic, it can be met with a range of different products and there is no need for a specific product or brand, like when the need is selective. For example, when a consumer is hungry, most likely any food product will satisfy the need which in this case is generic, but when the consumer is craving for a bottle of Coca Cola specifically, the need is then selective. Furthermore, in terms of time used for the need recognition process varies from simple, where the need is realised quickly without much consideration to need recognition regarding more complex purchases, such as cars, which require more time. (Bruner & Pomazal, 1988.)

It is crucial for marketers to follow their target audience to learn when the target audience is recognising specific needs. That way marketers can time their advertisements and other marketing activities correctly to match this need recognition stage. It is also possible for marketers to create and introduce a need or a problem for consumers themselves and initiate the need recognition stage. (Stankevich et al., 2017.) For this kind of activities, marketers need to possess the right communication tools and technologies to be able to build such consumer relationships which provide knowledge that enables marketers to foretell the consumer needs (Butler & Peppard, 1998).

### **Information search**

The need recognition stage is followed by the information search stage, where after the need or problem is realised, consumers begin to search for more information regarding different product or service options to find a solution and to satisfy the need (Stankevich et al., 2017). During the information search process consumers will ultimately form a set of favoured options to consider and from this set the product or service to be purchased will be decided on (Teo & Yeong, 2003). After this, additional research may be conducted in order to narrow down the set of favoured alternatives, also called as evoked set, even further before the final evaluation and selection (Stankevich et al., 2017).

To ease the decision-making process and the information search, consumers utilize either internal or external sources. The internal sources include consumers' own memory and past experiences whereas the external sources consist of information sources which are coming from sources outside consumers' own mind. The external sources include for example different public sources and media sources, advertisements, communication from corporate sources, word of mouth and user-generated content by other consumers. (Teo & Yeong, 2003.) In addition,

the recommendations and comments from family, friends and other close acquaintances are considered as external information sources (Stankevich et al., 2017). According to Teo and Yeong (2003), among the most popular external sources for information search are recommendations and different types of reviews.

Regarding how much time is often used for information search depends on how much previous experience a consumer has with the searched product or service. Other factors impacting the time used for information search are the level of risk regarding the purchase and the level of interest a consumer has towards the planned purchase. (Stankevich et al., 2017.) The term information search cost is used to describe the actual monetary cost involved in the search process, such as the cost of traveling to different store locations to learn about the different product options, or different consultancy fees. In addition, the information search costs include indirect costs, such as the time and energy used for the information search process. (Klein & Ford, 2003.)

Companies need to make sure that all useful information regarding their products or services are available and easily accessible to consumers in the information search stage. This way the companies can ease the information search of consumers and attract them more towards their products or services. (Stankevich et al., 2017.) The online platforms enable large amounts of information to be shared for consumers free of charge and therefore can cause an information overload. Therefore, companies must invest on compelling ways to design and share information, which stand out from the crowd. (Butler & Peppard, 1998.)

### **Evaluation of alternatives**

The third stage in the decision-making process is the evaluation of alternatives. After consumers have searched for information regarding the planned purchase, they will begin the evaluation stage. In the information search stage consumers formed the evoked set consisting of potential options to be purchased. In the evaluation stage the purpose is to compare and evaluate this set of alternatives to decide which one of the alternatives is the most suitable one to be chosen as the one to be purchased. (Teo & Yeong, 2003.) This kind of behaviour is referred to as evaluation effort where the consumers are evaluating the different alternatives in terms of their different attributes (Gupta et al., 2004).

Consumers often have specific selected attributes which are found as the most important features to evaluate in a product or service in question, such as price, quality or what kind of brand are they looking for (Stankevich et al., 2017). Consumers will form a set of criteria from the information they have collected and utilize these criteria in the evaluation of the alternatives. The criteria include the attributes consumers want to include in the product or service that they are looking for. (Teo & Yeong, 2003.)

Usually, consumers utilize multiple different sources of information when evaluating different options. For example, different marketing communications,

word-of-mouth and consumers' own experiences from the past may be potential sources which offer useful information for the evaluation process. Especially after the development of information technologies, which enable easy navigation on the Internet, it has been easier for consumers to use a more specific and defined criteria in the evaluation. (Butler & Peppard, 1998.) Even though the Internet allows evaluation of different product alternatives quickly and with low cost, especially regarding more physical product categories, the evaluation of the actual products by touching and feeling is difficult. When consumers have to rely only on the information offered online, this may increase the perceived risk related to the purchase and impact consumers' willingness to purchase. (Gupta et al., 2004.)

For marketers, it is crucial to be aware and understand the preferences of consumers and what kind of attributes attract them. This helps the marketers to create the best marketing strategy for appealing to consumers in the evaluation process and for convincing consumers that the company in question has the best deal to offer. (Stankevich et al., 2017.) Furthermore, following the competitors and their actions more closely will be advisable to find out what kind of products they have to offer. This way it is possible to stand out from the crowd for consumers in the evaluation stage. (Butler & Peppard, 1998.)

### **Purchase decision**

After consumers have completed the evaluation of different alternatives, the purchase decision is made based on the set criteria, and the consumers will continue to the actual purchase stage in the decision-making process (Teo & Yeong, 2003). During the purchase stage, consumers may need to find answers to many sub-questions regarding the purchase, such as the used payment method, and the time and place of the purchase (McGaughey & Mason, 1998). As a relevant part of the purchase stage, consumers are making a choice of a purchasing channel or channels which they are going to use. Often the choice is made regarding whether to utilize online or offline channels for the purchase or both. (Frambach et al., 2007.)

Consumers often first form an intention to purchase regarding a specific product before the actual purchase. The purchase intention refers to a state, where consumers are willing to or are planning to purchase a specific product in the future but have not yet made the final purchase decision. (Martins et al., 2019.) In these cases, even with the purchase intention, consumers still might consider a few questions before the final purchase, such as how to buy and how much does the specific product cost. Therefore, the purchasing stage can be much more complex than just the actual purchase. The time between the purchase intention and the actual purchase may vary depending on the complexity of the product in question. Low involvement products require less time whereas with more

high-end or complex products, which require more consideration, the time between the purchase intention and the actual purchase may be longer. (Stankevich et al., 2017.)

It is important for companies to captivate the attention of consumers on the purchase intention stage before the final purchase decision (Stankevich et al., 2017). Concerning how to reach consumers in the purchasing stage, marketers need to consider the questions regarding where and how consumers are purchasing. The emphasis should be on offering a positive purchasing experience for consumers by creating easy to use platforms, where the shopping is a pleasant experience. For instance, accessibility and ease of payment are important factors for enjoyable purchasing experience. Regarding online shopping, also the user experience and efficient delivery are crucial factors. Especially in the online platforms, companies must offer clear and detailed information for consumers regarding the purchase in order to ensure the consumers and to diminish the risk involved in the purchase. (Butler & Peppard, 1998.)

### **Post purchase evaluation**

The post purchase evaluation stage is the final stage of the purchase decision-making process. There consumers perform the final evaluation of the purchase and that way lay the foundation for the future decision-making regarding similar purchases. (Teo & Yeong, 2003.) Even though the post purchase stage happens after the actual purchase, it is still a crucial part of the purchase related decision-making process which offers valuable information regarding consumer behaviour (Butler & Peppard, 1998).

When a consumer is satisfied with the purchased product and the shopping experience, the consumer is more likely to purchase that product or brand again in the future, whereas a negative experience and dissatisfaction with the purchase may result in avoiding purchasing the same product again and deciding to go with another brand in the future (Teo & Yeong, 2003). Satisfied consumers may even become active supporters of a specific brand, in other words brand ambassadors, who also recommend the purchased product or service to other consumers and that way the company can also benefit marketing-wise. However, also the consumers with negative experiences may influence other consumers by sharing their negative reviews regarding a certain brand or product. (Stankevich et al., 2017.)

Important factors to consider in order to understand consumer behaviour in the post purchase stage are for example how consumers are using the purchased product, how satisfied are consumers regarding the purchase experience or whether there are any complaints or suggestions (Butler & Peppard, 1998). In the post purchase stage, it is advisable for companies to take care of the customer relationships through active follow-up contacting and turn the customers into loyal customers. In case of unsatisfied customers, the post purchase customer service is especially essential, because it offers a possibility to win the customer

over by compensating the previous experience and that way even exceed the original expectations. (Stankevich et al., 2017.)

### **2.2.3 Purchase decision-making process in the online environment**

Since the emergence of the Internet, firms have been able to expand their sales and marketing operations to online platforms alongside traditional offline channels. In other words, the implementation of the multichannel strategy, including both online and offline channels, has become a favoured strategy among businesses, because of the wider reach and amount of publicity it offers. To better understand how the new technologies have transformed how consumers are planning purchases, it is important to explore how the Internet and online platforms have impacted on the purchase related consumer decision-making. During the purchase related decision-making process, cross-channel consumer behaviour is quite common. In those cases, consumers may shift between online and offline channels when moving to the different stages, especially regarding more complex purchases. Therefore, it is recommended that companies are active in both online and offline channels in order to reach all of the potential consumers who are planning the purchase through both channels. (Frambach et al., 2007.) The channel choice of consumers depends on many different factors, which may also be out of consumers' own control, for example in cases where a specific product is out of stock in the physical store. The channel choice often depends on the channel's perceived utility. In other words, it depends on which channel a consumer finds as the most useful and expects to bring more benefits. (Maggioni et al., 2020.)

Utilizing online channels in purchasing usually refer to surfing on the Internet, which the consumers can access through multiple devices, such as laptops, computers, or smartphones and each device brings out differences in their typical use (Bacik et al., 2020). The advanced mobile technologies lead to increased use of mobile devices for purchase decision-making, in other words m-commerce. Customization, communication, connectivity and content are important factors, which improve consumers' experience of shopping through mobile devices and therefore draw consumers more towards m-commerce. (Rose et al., 2011.) However, possible limitations occurring when purchasing through mobile devices are for example smaller screens, which limit the amount of information visible at once and also the limited computing power of smartphones (Bacik et al., 2020).

In order to understand how consumers are using online channels for shopping and how they are drawn towards online channels during the purchase decision-making process, previous research has determined several factors, which offer explanation. For instance, Gupta et al. (2004) present five factors, which have a major impact on the motivations of consumers to utilize online channels for shopping. These factors include channel-risk perceptions, price-search intentions, delivery time, and also search effort and evaluation effort, which are strongly related to the information search and evaluation stages in the decision-making process. (Gupta et al., 2004.) In addition, Li, Kuo and Rusell (1999) have

introduced a framework including six different factors, which have an impact on consumers' use of online channels for purchases. The factors include education, convenience and experience orientations, channel knowledge, perceived distribution utility and perceived accessibility. (Li et al., 1999.)

Trust is an important factor affecting consumer behaviour regarding online shopping. When shopping in an online store, a consumer has to rely only on the information available on the Internet when the physical evidence of the store's trustworthiness is not possible to be witnessed. Therefore, a consumer must find the online platform trustworthy in order to make the decision to purchase. Online shopping includes sharing personal information online and carrying out monetary transactions, and therefore the issues concerning consumers' privacy and security are important matters when examining online purchasing. (Yoon, 2002.) In order to attain the trust of consumers, the companies operating online must understand how consumers perceive integrity, competence, and kindness in the context of online purchasing. The perceived integrity refers to how consumers evaluate the authenticity and morals of the online store in question. The perceived competence refers to how consumers find the level of expertise of the certain online store. Finally, the perceived kindness refers to how consumers make sure that the online store is operating according to the best interest of the customers. These factors together describe what consumers are focusing on when examining the level of perceived trust towards online channels. (Lăzăroiu et al., 2020.)

Online channels offer many advantages for consumers who are making purchase related decisions. For instance, the convenience of online channels helps consumers to make purchases anywhere at any time. (Gupta et al., 2004.) In addition, online channels allow more interaction and active dialogue between consumers and firms (Butler & Peppard, 1998). Because online channels offer a quick way to search for large amount of information from multiple sources, they enable lower search costs for consumers, referring to the time and effort used for purchase-related information search (Teo & Yeong, 2003). The online channels therefore allow consumers to explore an extensive selection of different product options at the same time (Yoon, 2002). Therefore, online channels are popular especially during information search and evaluation of alternatives (Teo & Yeong, 2003).

However, the large amount of information may also result in consumers feeling too overwhelmed about the quantity of available information. Therefore, the large amount of information available online does not necessarily lead to more consumer satisfaction. (Gao et al., 2012.) The purchasing of high-touch products, such as clothes, may be more complicated through online channels compared to offline channels, because they usually require more physical examination compared to no-touch or low-touch products, such as electronic products, which are easier to purchase without seeing them first. All in all, in order for consumers to change into using online channels for shopping, there has to be a notable benefit compared to using offline channels. (Gupta et al., 2004.)



## 2.2.4 Context of travel planning

As the context of this research is how consumers are planning trips, it is important to include an analysis of how the purchase related consumer decision-making is appearing in the context of travel planning as well. Previous research divides the travel related consumer decision-making process into three different stages including pre-travel stage, the actual travelling stage and post-travel stage. (Jun et al., 2007). Overall, the pre-travel planning stage is an essential part of the whole travel experience as it shapes how the actual trip will be composed (Xiang et al., 2015). Figure 6 below presents, how the traditional five stage purchase decision-making model by Engel et al. (1968) is adapted to the context of travel planning to demonstrate the travel related decision-making process of consumers. In travel context, the pre-travel stage includes the need recognition, information search and evaluation stages. After the planning phase the purchase decision is made, and the actual trip takes place. Finally, the post-travel stage consists of the post purchase evaluation stage. (Cox et al., 2009.)

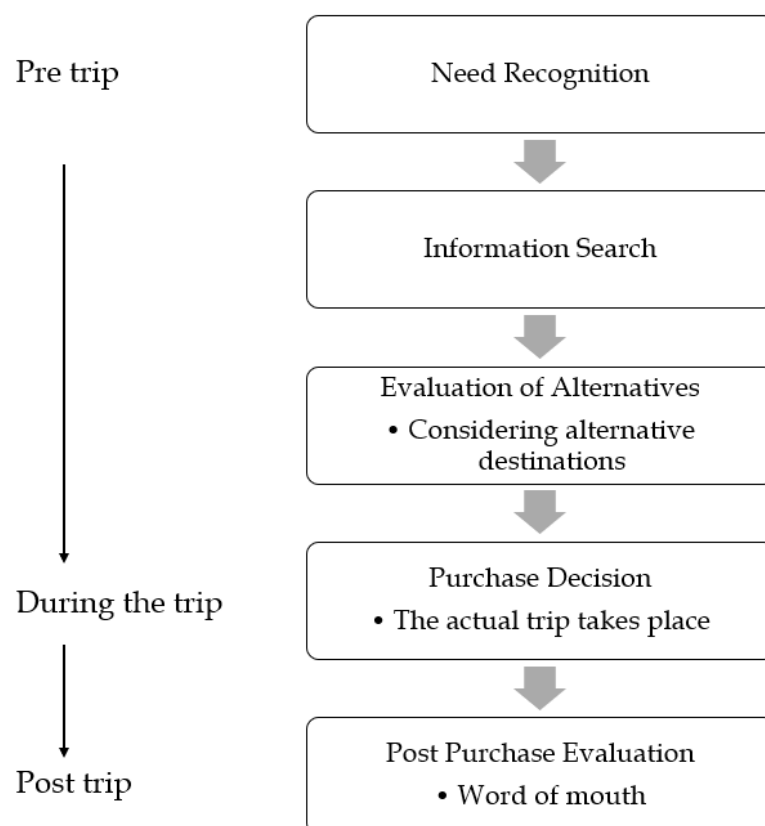


Figure 6. The travel planning process (Cox et al., 2009)

Previous research has pointed out that often the process of travel planning is quite complex and time-consuming, because it requires a considerable amount of information search (Xiang et al., 2015). Travel planning involves making many

different decisions, such as the selected destination, transportation, activities and attractions, accommodation and the date and duration of the trip among many other things. Due to the complexity of travel planning and travel related decision-making, the process is rarely straightforward, and consumers often move between information search and purchase decision stages before making the final decisions. Travel planning is motivated by multiple different goals, and therefore it cannot be examined as a single goal-oriented decision-making process. In travel planning consumers are defining all the goals they want to achieve and evaluate the most beneficial actions and follow these actions in order to pursue the defined goals. The travel planning actions include information search and use, consumer behavior during the purchase and the actual trip, and the lessons learned from the whole planning experience. (Jun et al., 2007.)

The process of travel related decision-making can be perceived as hierarchical, because generally in travel planning some of the decisions may be dependent on other already made decisions, and therefore are influenced by them (Choi et al., 2012). A hierarchical travel decision-making model presented by Fesenmaier and Jeng (2000) divides the travel planning process into sub-decisions, which are organized based on their importance in terms of the travel plan. According to the model, the decisions required for efficient travel plan can be divided into core decisions, secondary decisions and en route decisions. The core decisions include all decisions made before the actual trip, such as the destination and duration of the trip. The secondary decisions include decisions which are made in advance, but which still can be changed during the actual trip. For instance, the selection of different activities and sights visited during the trip are decisions, which can normally be adjusted during the trip and the plans made beforehand are not necessarily definitive. Finally, the en route decisions are decisions which are often acknowledged only during the actual trip, such as the choice of restaurants or different shopping options. (Fesenmaier & Jeng, 2000.)

The complexity of trips can cause a sense of uncertainty for consumers who are planning trips. Consumers usually deal with uncertainty before travelling by overplanning in advance and preparing for multiple different scenarios. Therefore, all the initial travel plans may often not be completely executed when the actual trip takes place. (Jun et al., 2007.) However, there are benefits in detailed planning before the trip. Careful planning may help consumers in decision-making and on managing their expectations regarding the forthcoming trip. (Xiang et al., 2015.) Detailed information search prior the trip can also diminish the potential risk of making poor decisions regarding the trip (Jeng & Fesenmaier, 2002). Furthermore, regarding how consumers are planning their trips, it has been researched, that the previous travel experiences have impact on the information search and purchase decision-making of consumers (Jun et al., 2007).

When examining how the travel planning process of consumers has changed during the recent decades, one of the most notable trends has most likely been the emergence of the Internet and social media. The amount of information available on the Internet has transformed the travel related purchase planning by

allowing consumers to find information regarding destinations and make bookings much more easily. In addition, the ability to communicate through social media has had a major influence on how consumers are consuming and sharing travel related content and how they make travel related decisions. (Xiang et al., 2015.) Regarding the most common information sources utilized by consumers who are travel planning, most often online sources, such as supplier and destination websites, online travel agencies, social media and travel blogs are utilized. Furthermore, the use of search engines online for travel related information search has become an essential way for consumers who are planning trips. (Sun et al., 2020.)

## **2.3 Tourism industry overview**

The context of this research is involved with tourism industry by examining the pre-travel planning process of Finnish millennial tourists and their attitudes towards travel related reviews when selecting accommodation. Therefore, it is crucial to build the foundation for the empirical study by examining tourism industry more in detail and by understanding the current trends which are impacting the industry greatly. In addition, because the focus of the study is to understand the decision-making process of consumers regarding accommodation, getting familiar with the accommodation business overall is advisable. Furthermore, in order to understand the current situation in the tourism industry it is important to investigate the impact of COVID-19 on tourism and travel planning.

### **2.3.1 Definition of tourism**

One way to define tourism as a concept is to describe it as actions performed by tourists. According to the World Tourism Organization (WTO), tourists are defined as individuals who are visiting another country or location besides their original location of residence for an extended period of time for different purposes such as leisure travel, holiday, personal reasons or business travel. (Smith, 1988.) However, longer visits to other destinations for example due to employment are not counted as tourism. The criteria including geographical and temporal dimensions, and the purpose of a trip define tourism as a subdivision of travelling overall. The geographic dimension is referring to the location apart from the usual environment where the tourists organize their daily lives and routines. Furthermore the duration of the trip is often considered to be more than 24 hours in the tourism category. (Yu et al., 2012.)

Based on the purpose of the trip tourism can be divided into leisure travel and business travel. In leisure travel the purpose is often a holiday, where the motives can vary from relaxation to visiting new places. Business travel on the other hand is conducted due to professional reasons. In addition, tourism can be categorised based on many different criteria, for example based on whether the

tourist is travelling domestically or internationally, or based on the size of the tourist group, level of organization, type of destination or transportation among many others. (Tureac & Turtureanu, 2010.) Furthermore, tourism as a product is intangible and experiential by nature. In other words, because tourism as a product has no physical form, it is not possible to examine it beforehand. (Xiang et al., 2015.)

Overall, tourism is facilitated by the tourism industry, which can be defined as a combination of all activities, services and industries which are contributing to a travel experience and form the tourism product. These services include for example accommodation, transportation and attractions. (Drosos & Skordoulis, 2018.) Tourism industry has become an essential part of economy for both developed and developing nations, and tourism has been a vital source of economic growth, development and employment for many countries in the last decades (Dogru & Bulut, 2018). Tourism industry has been one of the most powerful contributors to the global economy. For instance, in 2018 tourism arrivals increased by 5% and the export earnings of tourism industry grew to 1.7 trillion US dollars. However, tourism industry is very dependent on the fluctuations of the economy and on the impact of global issues, which may cause very sudden changes in the growth of tourism industry as it was seen in the recent years due to the global COVID-19 pandemic. (World Tourism Organization, 2019, 2020.) The impact of the global pandemic on the tourism industry will be examined in more detail at the end of this sub-chapter.

However, even though tourism has been a notable contributor to the global economy, tourism as an industry has raised global discussion of its many problems, such as overtourism and environmental issues. Overtourism refers to a situation where the number of tourists visiting a certain location is so immense, that it has a negative impact on the area and its culture and the quality of life of the locals living in the area, as well as on the experience of tourists visiting the area. (Goodwin, 2017.) In addition, tourism as an industry has a notable impact on the climate change for example due to relatively high CO<sub>2</sub> emissions each year caused by energy and water usage, transportation, and waste, which has caused concerns in the industry. Therefore, environmental issues are important to consider in tourism nowadays, because most likely climate change will affect the tourism industry even more greatly in the upcoming decades. (Drosos & Skordoulis, 2018.)

### **2.3.2 Tourism industry trends**

The tourism industry is constantly changing and developing, and therefore, it is important to examine the current trends influencing tourism. The emergence of the Internet and web 2.0 technologies discussed earlier in this thesis have had a significant influence on the tourism industry. (Xiang et al., 2015.) Therefore, the main trends in the tourism industry during the recent years have been developments in technology, big data, social media and online communities. In the last decades, the use of different technologies is increasing constantly and the use of

technology for example for travel booking has become common. One of the recent trends in the tourism industry is utilization of technology in place of a human contact, for example when tourists are checking in to a hotel. In addition, big data will help tourism companies to collect important external information for example through social media in order to learn more from the behaviour of potential customers. (Bowen & Whalen, 2017.) Social media has presented many ways for travel consumers to communicate with other travellers through electronic word of mouth and user-generated content, and to obtain influence and recommendations from tourist endorsers. Social media platforms offer an effective way for tourists to communicate with travel related service providers and to follow their content. (Chu et al., 2020.) Furthermore, digital technologies have developed many functional tools to benefit tourism industry and tourists, such as different virtual communities, fare aggregators and meta search engines, which collect best travel related deals and prices into one place (Xiang et al., 2015).

Another increasing trend in the tourism industry is the growing concern towards environmental issues, which develops more interest towards sustainable tourism. In sustainable tourism the objective of tourists is to leave as minimum negative impact as possible to all the visited places. Simultaneously the objective of tourism service providers is to build more responsible and sustainable operations. (Filipiak et al., 2020.) It has been researched that the attitudes of tourists have become more positive towards sustainability and environmental responsibility, and therefore, environmental issues have become a crucial part of tourism related discussion (Drosos & Skordoulis, 2018).

In addition, sharing economy has become one of the most noteworthy trends in the tourism industry, and there is a considerable demand on sharing economy services among tourists. Sharing economy, also known as collaborative consumption, refers to sharing of resources between consumers, who are offering their own properties, such as cars or apartments for others for the purpose of shared use. (Kljucnikov et al., 2020.) For instance, many companies operating based on the principles of sharing economy, such as Uber and Airbnb, have become very notable contributors to the tourism industry. Uber as a ride-sharing service and Airbnb as an apartment-sharing service both have become very popular services among travellers in the recent years. (Bowen & Whalen, 2017.)

### **2.3.3 Accommodation business overview**

In this research the focus is on the travel planning process especially regarding accommodation selection, and therefore, it is advisable to get familiar with accommodation business in general and with its latest trends. Being introduced to the accommodation market will also help in understanding the process of accommodation selection better.

The hotel industry is one of the most traditional forms of accommodation service providers in the tourism industry, and it is often considered as one of the most global service industries (Whitla et al., 2007). The segmentation of hotels is answering to the multiple different needs of travellers. For instance, price is one

determinant for different hotel segments, and multiple different segments exist from budget hotels to more high-end luxury hotels. The ratings are another factor sharing hotels into different segments. The number of stars from one to five is a common way to provide ratings to different hotels according to the quality. In addition, the purpose of travel, such as leisure or business might drive travellers towards different hotel segments. (Stringam & Gerdes, 2012.) Regarding the purpose of travel, different hotel segments offer variety based on the location and type of the trip from urban hotels to resorts (Whitla et al., 2007).

Overall, the hotel industry is very competitive due to the extensive amount of different players in the accommodation market (Alrawadieh et al., 2020). The traditional hotel industry has faced competition in the last decades, when the popularity of new accommodation forms, such as peer-to-peer accommodation providers, has started to increase among tourists. As a result, the accommodation market is now shared between different operators besides traditional hotels. (Birinci et al., 2018.) Peer-to-peer accommodation and lodging services like Airbnb create the most competition for smaller independent hotels and budget hotels compared to more expensive hotels and hotel chains, because the customer base for budget hotels and lodging services is quite similar. For instance, leisure travellers and budget travellers are often interested in more versatile accommodation options whereas business travellers often lean more towards global hotel chains. (Alrawadieh et al., 2020.) Besides Airbnb, where the purpose is to offer homes for rent to gain profit, another notable trend in peer-to-peer accommodation is CouchSurfing, which is more interactive and non-profit hospitality exchange service. CouchSurfing connects travellers who are looking for a place to stay with locals who are inviting travellers to stay in their homes free of charge. (Kuhzady et al., 2020.) The authentic experience tourists can gain by staying in private apartments compared to global hotel chains is the competitive advantage of the new peer-to-peer accommodation types, which encourage consumers to offer their apartments for others to rent usually for a relatively short period of time (Birinci et al., 2018).

Digitalization has influenced the accommodation industry greatly in the recent decades by providing online channels to improve accessibility, customer interaction and service quality. However, the digitalization has supported the increased popularity of online travel agencies and booking websites, which has caused inconveniences for hotels, for example in the form of booking commissions. This causes hotels to offer incentives in order to allure consumers to book accommodation straight from the official hotel websites. Moreover, due to digitalization the power has shifted from accommodation service providers to travellers, who are now able to communicate with each other and share their experiences by electronic word of mouth in social media platforms. (Alrawadieh et al., 2021.) In addition, technological advancements have been the key drivers of the success of sharing economy and peer-to-peer lodging services, such as Airbnb. Therefore, one of the main advantages of such services is the utilization of advanced digital technologies in order to offer efficient platforms for tourists to

book accommodation and to communicate with the accommodation providers. (Jiang et al., 2020.)

## **2.4 Impact of COVID-19 on tourism industry**

Since the beginning of the COVID-19 crisis in the beginning of 2020, the consequences for the tourism industry have been significant. With the COVID-19 crisis still ongoing, the total magnitude of the negative impact the crisis will cause is not yet fully comprehended by politicians and the operators in the tourism industry. (Škare et al., 2021.) The COVID-19 virus is affecting the world in multiple ways, and the economic and environmental effects of the virus will be significant (Atalan, 2020). The current pandemic has been one of the most affecting and destructive global crises in the modern day society, and as a result, the tourism industry has not experienced a similar challenge before (Assaf & Scuderi, 2020). Therefore, when studying topics related to the current tourism industry, it is essential to research and to acknowledge the impact of the COVID-19 pandemic as well.

### **2.4.1 COVID-19**

COVID-19, also known as Coronavirus, is a virus which began to spread initially from Wuhan, China in the turn of the year 2020. Ever since the virus has spread globally rapidly and caused a worldwide pandemic. (Li et al., 2020) From the beginning of 2020 until the present day (April 2021), the COVID-19 virus has infected over 147 million people worldwide, and therefore the impact of the virus has been extensive. In addition, the number of casualties caused by the virus has exceeded 3.16 million worldwide. Even though the number of reported cases varies heavily depending on the country, only few countries have managed to remain without any infections from the virus since there are reports of infections from almost every country. The countries with the most infections since the beginning of the virus are for example the United States, India, Brazil, Russia and France. (World Health Organization (WHO), n.d..)

The global virus has obliged countries to create ways for trying to keep the virus under control, and this has resulted in the implementation of various national restrictions in almost every country. The extent of restrictions and precautions has varied depending on the infection rates in each country and on the national policies. The measures that have been put to use in order to slow down the virus have been for example quarantines and national lockdowns, hygiene rules and restrictions in travelling and public gatherings to name a few. (Atalan, 2020.) As a solution for the pandemic, pharmaceutical companies have been working on developing a vaccine for the virus (Crick & Crick, 2020). Currently in 2021 the global vaccinations against COVID-19 virus are ongoing and the goal is to offer vaccinations to as many people as possible during 2021 (Bloomberg, n.d.).

### 2.4.2 Impact on tourism

The tourism industry has been one of the industries which have suffered the consequences of the COVID-19 pandemic the most. One of the main reasons are the global restrictions for domestic and international travelling and closing of borders, which has caused a significant drop in the number of travellers. (Assaf & Scuderi, 2020.) Because of the restrictions, airlines and cruise ships have been obliged to reduce their operations and in addition, many hotels, museums, tourist attractions and restaurants have been either shut down or with limited opening hours in many countries. Therefore, the decline in tourism has also had a clear impact on the number of jobs available in the tourism sector, and that has had a significant negative impact on the employment in the tourism industry. Reportedly, approximately 75 million jobs in the travel industry were at risk due to the pandemic. (Zenker & Kock, 2020.) Overall, the economic impact of COVID-19 on the tourism industry has been alarming. Reportedly the loss in the travel and tourism GDP was up to 2.1 trillion US dollars in 2020. (Škare et al., 2021.)

Besides the economic impact of the COVID-19 virus on the tourism industry, the pandemic has influenced tourists' travelling and travel planning behaviour as well (Zenker & Kock, 2020). Regarding travelling and travel planning during the pandemic or in the post-pandemic era, perceived risk is an important factor influencing tourists' intention to travel. It has been studied that tourists are more likely to avoid travelling or postpone their trips if a potential perceived risk associated with the trip exists. Therefore, it is evident that COVID-19 has increased the number of potential risks associated with travelling and that way diminished tourists' intention to travel, which will have a negative impact on the tourism industry even still in the future. (Matiza, 2020.) The behaviour of tourists has become more collectivistic due to the virus and the common interest of slowing down the virus has become a priority for many, who are therefore avoiding any unnecessary travelling. One notable effect of the pandemic on tourist behaviour has been the shift from international trips to domestic destinations. The popularity of domestic travelling has reportedly increased due to COVID-19, most likely due to the restrictions on international travelling. In addition, due to the virus, many tourists have become accustomed to avoiding large crowds and therefore they might seek out less crowded tourism destinations in the future. This may result in a decline of the popularity of overcrowded tourist destinations to some extent. (Zenker & Kock, 2020.)

Regarding the strategies to revive the tourism industry in the post-pandemic era, it is still difficult to know the best solutions because the crisis is still ongoing (Yeh, 2020). Sharma et al. (2021) emphasise the importance of resilience, which refers to the ability to adapt into the changing environment in the middle of a crisis. Tourism industry operators and workforce, and governments and technology innovators need to take a resilient approach for the future in order to build ways to sustain the industry in the post-pandemic era. (Sharma et al., 2021.) Škare et al. (2021) provide suggestions for tourism industry operators who are trying to manage with the pandemic. Firstly, each tourism industry operator



should make health the priority. In addition, it is important to accept the economic losses caused by the pandemic and to widen the already existing security network programs to support the employees and people who have suffered a sudden loss of income. It is also advisable to secure productive capacity until the post-pandemic era when the production should be returned to the maximum capacity as soon as possible. (Škare et al., 2021.)

## 2.5 Millennials as consumers

The objective of this research is to study how Finnish consumers are influenced by user-generated hotel reviews when selecting accommodation for domestic trips. The selected target group for the research are millennials, also known as generation Y. The division of people into different generations and studying the behaviour of different generation cohorts is a great way for researchers and analysts to learn how consumers' views and behaviour is changing and evolving over time (Dimock, 2019). In addition, people that belong into the same generation group generally have grown up with similar world events and life experiences and therefore they have learned to possess similar values, beliefs and preference and to form a generational identity with long-term behavior and consumption patterns, which are a very relevant research topic (Kim & Park, 2020). Therefore, it is important to select a specific generation, in this case millennials, as the focus of this research in order to learn more about the tourist behavior and views of especially this generation cohort.

The term millennial is generally considered to include all people who were born in the years beginning from 1980 until mid-1990s (Dimock, 2019). However, other interpretations exist regarding who is considered to belong to the millennials. For instance, another perspective suggests that millennials include every individual born between 1980 and 2000. (Ketter, 2020.) Millennials are one of the largest generational cohorts and therefore they obtain notable buying power. That makes millennials a significant consumer group and an important market for many industries, products, and services. (Mangold & Smith, 2012.) Previous research points out specific characteristics, which are very suitable for describing millennials as a generation cohort. Millennials are often considered to be tech-savvy, trustworthy, social, open-minded, optimistic, self-assured and very goal-oriented. (Kim & Park, 2020; Moreno et al., 2017.)

As consumers, millennials are found to value especially high quality, affordable prices and easy accessibility (Naderi & Van Steenburg, 2018). In terms of how millennials behave as consumers, it has been studied, that millennials are shopping and consuming more compared to previous generations. However, millennials are not found to be as brand loyal than the generations before them. The reason behind this phenomenon is most likely the vast amount of information available regarding different available options and price promotions. In

addition, millennials like to select brands that are the most suitable in terms of their personalities, values, and overall lifestyle. (Moreno et al., 2017.) In terms of environmental issues, there is a growing interest and generally positive attitudes among millennials regarding the topic (Jain et al., 2020). However, previous research presents, that most of the millennials are mostly green in terms of their attitudes rather than in terms of their behavior as consumers. This is most likely due the usually high cost and inconvenience that are often the issues with more environmentally friendly product options. On the other hand, there a other views that show millennials as a generational group that are the most active in terms of environmental issues and willing to compensate more in order to purchase more sustainable options. (Naderi & Van, 2018.)

Millennials as a generation have grown up during the era of digitalization, where technological innovations have integrated into the everyday lives of modern-day people and therefore the millennials have become very familiar with technology overall. In other words, millennials are generally perceived as the first digital native generation. (Moreno et al., 2017.) In terms of different technologies, millennials have become especially familiar with different smart technologies, such as smartphones, and with the use of social media. Millennials are very used to performing their different daily activities, such as information search and entertainment through social media and smartphones. (Kim & Park, 2020.) Overall, it has been researched, that millennials prefer more interactive types of media compared to more traditional media and are quite sensitive and responsive towards electronic word-of-mouth (Moreno et al., 2017). In addition, millennials are a generational cohort which most likely likes to share their own recommendations regarding products and services for others (Wang et al., 2018).

### **2.5.1 Millennials as tourists**

Among millennials, travelling is considered as one of the main priorities for many. In terms of Europe, it was researched that millennials are the generation group, which travels the most internationally. Therefore, it is important to understand millennials as tourists because their behaviour will most likely have a significant impact on the tourism industry. (Ketter, 2020.) Compared to previous generation groups, millennials are often more open and enthusiastic regarding travelling also internationally, most likely because of their ability to be more tolerant and open-minded regarding changes (Lewis et al., 2021). Compared to previous generational cohorts, even though millennials are often lacking extensive financial resources and are limited in terms of time available for travelling, millennials still have very strong tendency to travel (Veiga et al., 2017). Regarding millennials as consumers, millennials are studied to value experiences more over physical goods. Therefore, millennials are more willing to spend money on travelling rather than focus on saving the money for the future. (Ketter, 2020.) In addition, the technological developments have offered millennials possibilities to interact with people around the world and get more familiar with the world out-

side their home countries which may further support their interest towards international travelling. In other words, millennial tourists want to receive authentic experiences and learn more from other cultures through travelling. (Lewis et al., 2021.)

The opportunities for millennials to travel have increased significantly in the recent decade and it has notably increased the eagerness of millennials to travel. It has been studied that often the reasons why millennials are willing to travel are the desire to discover new places and cultures and willingness to learn languages and meet new people. (Şchiopu et al., 2016.) Millennials as tourists are usually quite diligent, responsible, and aware in terms of the environment and the environmental impact of their actions. It is also suggested that millennials tend to be quite appreciative of the local cultures and nature when travelling in general. (Lewis et al., 2021.)

Regarding how millennials like to travel compared to older generations, they are often quite open for new tourism trends and usually millennials tend to organize their trips independently rather than utilize group trips or package tours (Ketter, 2020). Furthermore, millennial tourists find sharing economy, which is one of the new trends in the tourism industry, as enjoyable to utilize because it lets millennials to adapt to the local culture better (Lewis et al., 2021). For instance, different accommodation options that are part of the sharing economy, such as Airbnb, interest millennials more than previous generations. In addition, millennials as tourists enjoy creative tourism, where the objective is to take full control over trip planning and to find unique travel experiences which suit the personal interests and lifestyle of the millennial tourists. Millennials also like to find and explore travel destinations, which are considered to be off-the-beaten-track destinations, which refers to places outside traditional, popular and overcrowded destinations. (Ketter, 2020.)

Because millennials are very used to utilizing the Internet and social media in their daily activities, especially social media is a popular tool among millennials for travel planning and for consuming travel-related content (Lewis et al., 2021). Furthermore, digitalization is very much present during the whole process of travelling for millennials, for example through the active use of smartphones (Ketter, 2020). Millennials often get inspired from travel related content posted on social media by other travellers, and tend to share their own travel experiences as well (Şchiopu et al., 2016). In addition, the influence of travel related social media influencers is significant for millennials who are planning trips. Overall, recommendations by others, electronic word-of-mouth and user-generated content play an important role in travel planning and travel related decision-making of millennials. (Lewis et al., 2021.)

## 2.6 Summary

In this summary, the main idea of the theories presented in the literature review are summarized. In addition, a conceptual framework is presented, which is created based on the main theories included in the literature review, and which will lay the foundation for the empirical part of this research.

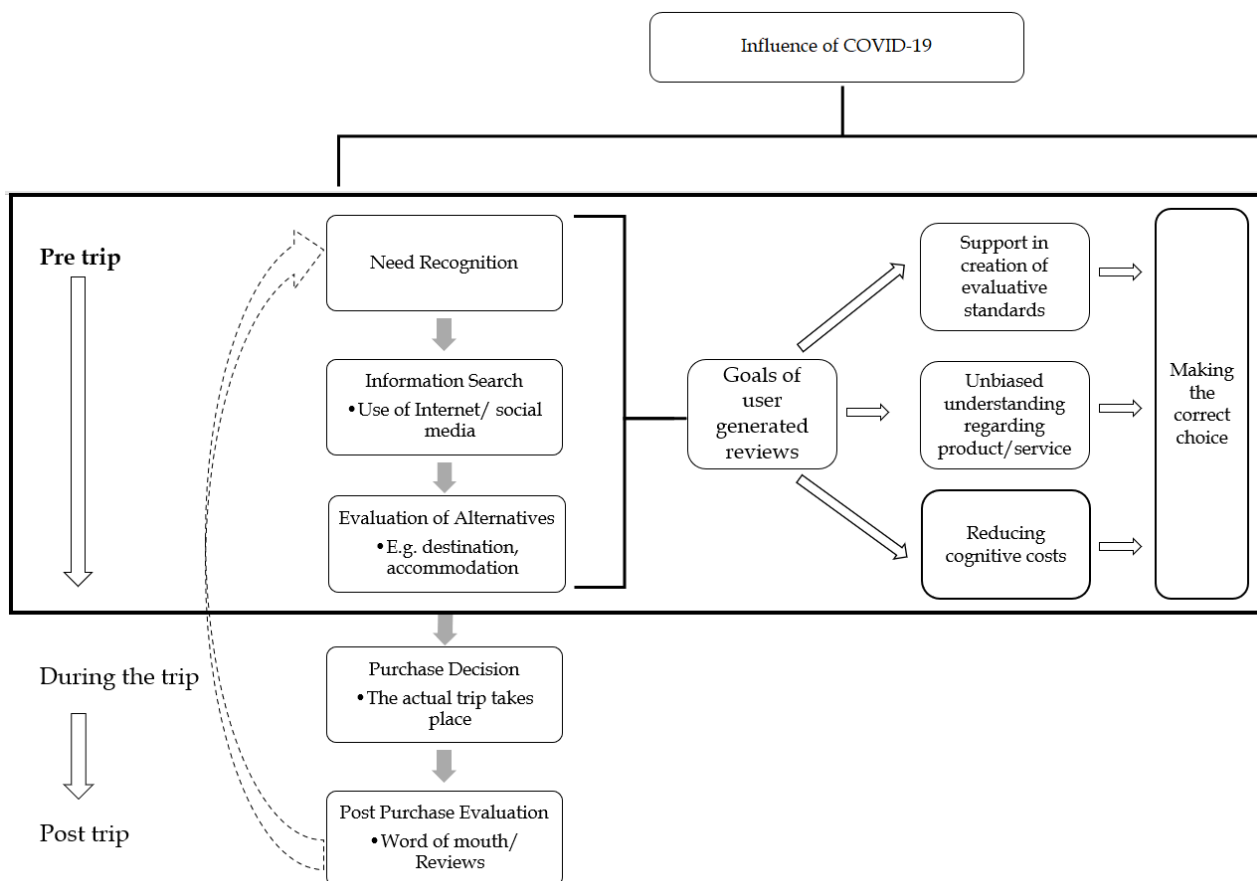


Figure 7. Conceptual framework (Cox et al., 2009; Engel et al., 1968; Liu et al., 2011)

In the Figure 7, the main concepts identified from secondary sources are combined into a uniform, coherent conceptual framework. Firstly, the five-stage consumer purchase decision-making model by Engel et al. (1968) is in the centre of the framework, because purchase related decision-making is a significant part of the empirical research studying how Finnish millennial tourists are planning trips in terms of accommodation. In the framework, the five-stage purchase decision-making model is adapted into the tourism context based on a study by Cox et al. (2009), where the decision-making model is combined with the different stages of a trip, beginning from pre-trip planning phase and continuing to the stage where the actual trip takes place and to the post-trip stage. In this research,

the focus is only on the pre-trip stage where the trip is planned, especially on stages regarding information search and evaluation of alternatives.

Because in this research the objective is to study how user-generated accommodation reviews influence the travel planning and decision-making process regarding accommodation selection of Finnish millennials, another essential concept to insert into the framework is the user-generated online reviews. Regarding the reviews, this research will analyse the goals of reviews by Liu et al. (2011) presented in the conceptual framework, which build the foundation on the utilities that reviews can offer for consumers. In addition, the goal is to examine by utilizing these review goals as a research tool, how accommodation reviews are influencing travel planning in terms of accommodation and potentially benefiting consumers.

Furthermore, in terms of the global COVID-19 pandemic, it is crucial to include its impact to the research in order to conduct the research in the most current manner as possible. The significance of including the impact of COVID-19 to the study is due to the major impact the virus has had especially on the tourism industry (Assaf & Scuderi, 2020). Therefore, as another important component of the conceptual framework, it is crucial to study the impact of COVID-19 virus on Finnish millennials' travelling and travel planning behaviour in order to better understand the contribution of the current situation with the virus to the results of the study.

### 3 DATA AND METHODOLOGY

The purpose of the empirical part of this study is to research how Finnish consumers belonging into generation Y, also known as millennials, are influenced by user-generated online reviews when booking accommodation for domestic trips. Another goal of the empirical research is to determine the impact of COVID-19 to the travel related consumer behaviour of Finnish millennials.

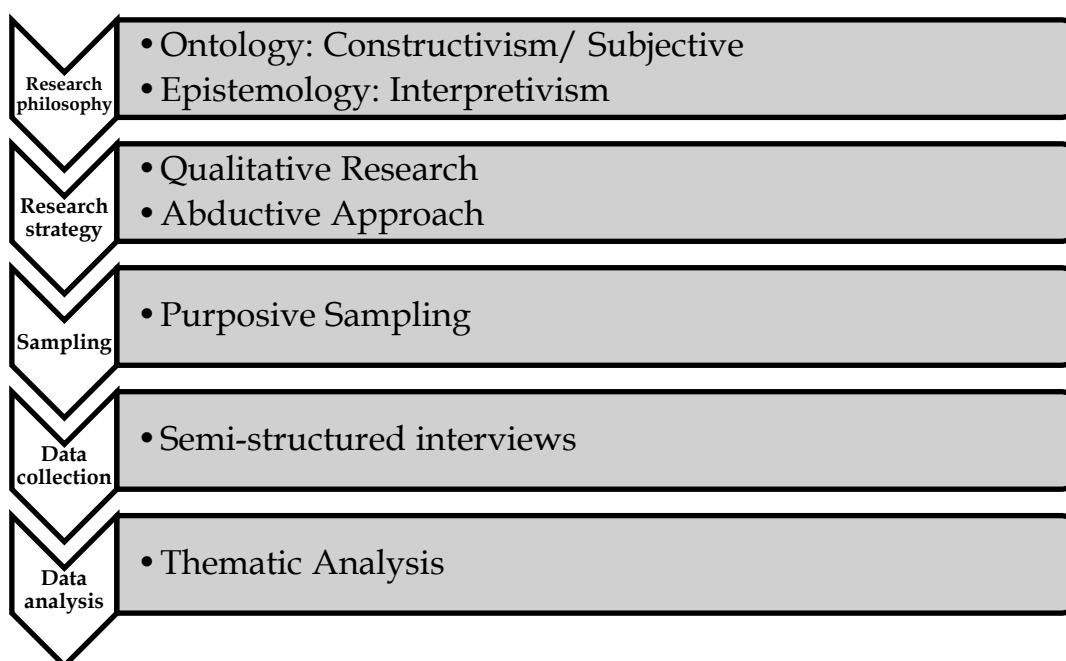


Figure 8. The methodological process of this research

This research is aiming for finding answers to the determined research questions by empirical research facilitated by a qualitative research with semi-structured interviews along with a comprehensive literature review. In this chapter the methods regarding the research and data collection are described in detail. In the Figure 8 above the methodological process of this research is introduced. First, the research philosophy and research strategy will be introduced. Then, the chapter is continued by explaining the methods used for data collection, sampling, and data analysis in more detail.

### 3.1 Research philosophy

When beginning to analyse the research methods utilized in this research more in detail, first it is crucial to examine the underlying research philosophy. Overall, in every research case, underlying philosophical presumptions exist regarding what establishes a credible and conclusive research, and regarding which research methods are the most suitable ones to utilize for the research in question. Furthermore, the research paradigm defines the correct research methodology to be selected for the research. The research paradigm refers to the whole research culture consisting of all common beliefs, values and practices shared between researchers. (Antwi & Hamza, 2015.) Ontology, epistemology, methodology and methods are four components that the research paradigm consists of (Scotland, 2012).

Ontology is a branch of philosophy, which is focused on assumptions on nature of being and reality, and regarding how the world is (Scotland, 2012). Regarding different ontological positions, they can be divided into objectivism and constructivism. Objectivism refers to phenomena which are existing in reality but are not influenced by social actors. Constructivism on the other hand refers to phenomena which are based on the perceptions and consequent actions of the social actors which are related to the existence of these phenomena. (Grix, 2002.) Based on these definitions, in terms of the ontological position, this study will follow constructivism, also known as subjective ontology, because in this research the focus is on building an understanding of a certain phenomenon from the perspective of individuals who have experience regarding the phenomenon.

Epistemology is focused on different forms and the nature of knowledge. In other words, epistemology refers to assumptions regarding how the researcher can collect knowledge of the world. (Scotland, 2012.) Two conflicting epistemological positions exist, which are called positivism and interpretivism. Positivism is usually focused on facts and on testing hypotheses whereas interpretivism is focused on interpretation and finding meanings. Positivist epistemological approach is often paired with objective ontology, whereas interpretivist epistemological approach is often paired with subjective ontology in research. Therefore, regarding the epistemological position of this thesis, this study will utilize interpretivism. (O’Gorman & MacIntosh, 2014, 59-60.)

Methodology refers to how the actual research strategy is planned and executed in action based on the defined research philosophy, whereas the methods refer to the actual research techniques utilized to collect and analyse the data in order to conduct the study (Scotland, 2012). In other words, the key question regarding methodology is how the required knowledge can actually be collected for the research in question whereas the key question regarding the methods is what are the actual techniques and procedures which can be used in the actual

execution of the research (Grix, 2002). Therefore, in terms of methodology, a qualitative approach will be utilized in this thesis and semi-structured interviews will be utilized as the research method.

### 3.2 Research strategy

Regarding the research strategy, a qualitative research method was selected for this thesis. Qualitative research is usually related to research topics where the aim is to build deeper understanding and interpretations of a specific phenomenon. Therefore, qualitative research method is very different compared to quantitative research method, where the objective is to test a theory by utilizing statistical techniques and quantifiable data. (Eriksson & Kovalainen, 2008, 5.) Qualitative research usually aims to find answers to the how and why in order to explain and find deeper meanings regarding a certain phenomenon (Agee, 2009).

Qualitative research method has faced some criticism over time. The reason for criticism has been that often in qualitative research the sample sizes used for research are relatively small and therefore qualitative research does not offer that reliable generalizations in terms of the research results. (Boddy, 2016.) However, qualitative research is better for research topics where the aim is to create a holistic and detailed understanding. In qualitative research the objective is to view the studied topic more holistically and the importance of the context of the study is emphasized, because the context may have an important role in building an holistic understanding of the studied topic. (Eriksson & Kovalainen, 2008, 5.)

Regarding the research topic, the most suitable research approach is aiming to understand the phenomenon more in a deeper level and to utilize the why and how questions in order to build a comprehensive analysis about the topic. For this reason, qualitative research method was found to be the most suitable method for this research. The smaller sample size in the empirical part of this research will be advantageous, because that allows the analysis of the respondents' thoughts more in detail regarding the researched phenomenon and produce more comprehensive results. (Agee, 2009; Boddy, 2016; Eriksson & Kovalainen, 2008, 5.)

Furthermore, both deductive and inductive approaches exist regarding the development of theory in terms of the research. In deductive approach, the research hypothesis will be formed and tested completely based on existing theory, whereas in inductive approach, the theory is led from the empirical findings of the research. (Hyde, 2000; Thomas, 2006.) Usually, qualitative studies utilize inductive approach and quantitative studies engage in deductive approach (Hyde, 2000).

In terms of inductive and deductive approaches, it is quite unusual that a certain research would utilize only either of them, because most studies use both prior theories, and theories discovered from the research data. Therefore, it is more likely that a combination of the two approaches is utilized in research.



(Perry, 1998.) An abductive approach is the most suitable approach for this research because, both existing theories presented in the literature review and new collected empirical data from interviews will be utilized. This is because in abductive approach a certain phenomenon will be researched through finding themes from extant theories and formed into a conceptual framework, which then will be examined from the point of view of collected data as well. In other words, in abductive approach the aim is to develop new theories or modify already existing theories based on collected empirical data while utilizing already existing theories as well. (Saunders et al., 2019, 153.)

### **3.3 Data collection methods and sampling**

In terms of the utilized data collection methods of this research, both primary and secondary data were utilized. Regarding the utilization of secondary data, a literature review was formed to create a foundation and theoretical background for the empirical research. Furthermore, for this research, the primary data was collected through a set of semi-structured interviews. Both data collection methods and the process of sampling will be explained more in detail in the following sub-chapters.

Secondary research data refers to data, which already exists in other researchers' studies. In other words, in secondary data analysis, the analysed data has been already collected as primary data for other researches before the one in question. (Johnston, 2017.) In terms of the utilization of secondary data in this research, a comprehensive literature review was built from secondary data sources in order to build a deeper understanding of the topics that are studied in the empirical part of this research. A conceptual framework of this research was presented in detail in the Figure 7 earlier in this research. This conceptual framework was built based on themes discovered from the theories presented in the literature review, and these themes will create the foundation for the empirical part of this research as well.

Primary data collection refers to collection of original data which the research is collecting specifically for the research in question through different primary data collection methods, such as interviews (Hox & Boeije, 2005, 593). Regarding the use of primary data in this research, the primary data is collected through conducting a set of qualitative in-depth interviews. In-depth interviews are a useful data collection method, because in in-depth interviews the respondents often share more personal views and experiences and that is beneficial for collecting more comprehensive results for the study (Milena et al., 2008). In terms of the interview type, the interview design will follow the guidelines of semi-structured interviews. Semi-structured interviews are interviews, where the structure of the interview is not strictly planned beforehand, and the questions are often covering only the most critical points. The questions are also often open-

ended in semi-structured interviews. The advantage of semi-structured interviews is that they leave room for open discussion alongside the planned questions and allow more detailed look into the ideas and opinions of the respondents compared to structured interviews. (O’Gorman & MacIntosh, 2014, 119.)

### 3.3.1 Sampling

In sampling the most suitable group of respondents, from whom the empirical data is collected, is selected and therefore it is a very important part of defining the right data collection methods (Marshall, 1996). Regarding how sampling of respondents for the interviews is conducted in this research, purposive sampling was selected as the most suitable method. In purposive sampling, the respondents for the study are selected based on the own judgement of the researcher and often the selection of respondents is conducted based on specific characteristics that the selected respondents have, which are considered to be suitable for the type and objectives of the research. (Etikan et al., 2016.)

Because the aim of this research is to study the views of Finnish millennial consumers, the sample includes Finnish consumers, who belong to the generation Y. In other words, the target group of respondents for this research are born between the years 1980 and 1995 (Dimock, 2019). Furthermore, the respondents who were selected to the sample are expected to have previous experience of booking accommodation online for domestic trips, because it is expected that with previous experience the respondents are able to provide more comprehensive results. However, no specific limitations were made regarding what type of vacation, for example location-wise, the respondents had experiences with, because various different travelling experiences are expected to bring more versatile results. Therefore, the only expectation regarding the previous travel experiences was, that the respondents had booked accommodation themselves online for an overnight stay from a hotel or other type of accommodation in Finland. The suitability of potential respondents was made sure in the recruiting phase with preliminary queries.

The sample used for this study consists of 15 respondents who were interviewed. Regarding the sample size, the goal was to collect as many respondents as possible until the point of data saturation is reached. Data saturation in research interviews refers to the situation, where no new additional points or views are given by the respondents, which could bring new viewpoints to the results of the study and hence imply that more interviews and a larger sample size will not bring anything new to the study (Francis et al., 2010). In case of this research, during the data collection the point of data saturation was most likely reached with this sample size, because in the last few interviews it was noted that hardly any new views came up from the respondents which indicated that the sample size was suitable for the research in question.

### 3.3.2 Respondent profile

It is advisable to investigate the respondents who formed the sample for the empirical interviews more closely. The Table 3 below provides a detailed description of the respondents who participated in the research. Regarding each respondent, the gender, age group and the year when the respondents had booked their most recent domestic trips are introduced.

Table 3. The respondent profile

RESPONDENT	GENDER	AGE GROUP	YEAR OF LAST DOMESTIC TRIP	TYPE OF ACCOMMODATION
R1	Female	26-38	2021	Hotel
R2	Female	26-38	2020	Spa Resort/Hotel
R3	Female	26-38	2019	Airbnb
R4	Female	26-38	2019	Hotel
R5	Female	26-38	2020	Hotel
R6	Female	26-38	2019	Hotel
R7	Male	26-38	2020	Cottage
R8	Male	26-38	2020	Hotel
R9	Female	26-38	2021	Cottage
R10	Female	26-38	2020	Hotel
R11	Male	26-38	2021	Hotel
R12	Female	26-38	2018	Spa Resort/Hotel
R13	Female	26-38	2021	Hotel
R14	Male	26-38	2021	Hotel
R15	Female	26-38	2021	Cottage

All respondents were Finnish by their nationality in order to suit the target group of the research, because the focus is on studying Finnish consumers. In addition, each of the respondents were born between the years 1982-1995, and therefore all respondents belong to the millennial generation, which is the target generation of this research. In addition, each of the respondents had booked accommodation for a trip in Finland during the past 3 years approximately, between the years 2018-2021, and therefore their views on the influence of user-generated reviews on accommodation booking were expected to be comprehensive and recent. The respondents had very various previous experiences of different types of domestic vacations which were discussed during the interviews. For instance, different types of accommodation providers, such as hotels, hostels, cottages, spa resorts

and Airbnb apartments in many different cities and locations came up when discussing the previous domestic accommodation booking experiences. This is advantageous for the data analysis because this enables investigation about what kind of influence the different types of accommodation providers have on how consumers utilize online reviews in accommodation booking. However, in the Table 3 above, only the accommodation types that were booked the latest by each respondent were documented to give an idea of the most recent booking experiences.

### 3.3.3 Interview design and implementation

Regarding the structure of the interviews, an interview protocol was designed to present the structure in detail. In other words, an interview protocol is a detailed outline of the whole interview process, which includes all planned questions, probes and other important points (Arsel, 2017). In case of this interview protocol, both open-ended and closed questions were included alongside suitable probes. The interview protocol for this research was designed based on the conceptual framework combining the main theories and on the research questions formed for this thesis. A priori themes and sub-themes were derived from the conceptual framework and the interview questions were formed around these a priori themes. In the Table 4. below the a priori themes and sub-themes, which were used as a guideline when designing the interview, are presented in more detail. The detailed interview protocol can be found in the appendix of this thesis.

Table 4. A priori themes and sub-themes derived from the conceptual framework

#### **Pre-travel planning and decision-making process regarding accommodation**

- Information search & evaluation of alternatives

#### **Goals of user-generated online reviews (accommodation)**

- Making the correct choice
- Reducing cognitive costs
- Set of evaluative standards
- Unbiased understanding regarding product/service

#### **Negative influence of user-generated online reviews (accommodation)**

#### **Influence of COVID-19 on travelling (accommodation)**

Before conducting the actual interviews with the respondents belonging to the research sample, one pilot test was performed for a respondent outside the research sample to test out the efficiency and functionality of the interview protocol in advance and to detect any possible problems or details that require changing before conducting the final interviews. All in all, pilot testing before conducting interviews is advisable because it helps the researcher to find out how the interview protocol works in practice and to notice any potential errors in the protocol before the actual interviews (Adams et al., 2014). During the pilot test, the interview protocol functioned as expected and no major errors were noted and therefore no considerable corrections were necessary besides few additional adjustments to the wording of few questions in order to make them more understandable. Therefore, the interview protocol remained mostly unchanged after conducting the pilot test.

The final interviews were conducted through telephone and different video-communication services such as Skype and Google Meet, due to the current situation with COVID-19 virus, where face-to-face meetings are not advisable. The interviews were recorded with the permission of the interviewees and detailed transcriptions were formed based on the recorded interviews. The interviews were conducted in Finnish, because it was believed that the respondents are able to provide more comprehensive answers in their mother tongue. In addition, the duration of the interviews was approximately between 15-30 minutes.

### **3.4 Data analysis**

In terms of how the empirical data is analysed in this research, thematic analysis was selected as the most suitable analysis method. Thematic analysis is a data analysis method used in qualitative research, where the aim is to detect, examine and report patterns, also known as themes from a specific data set in order to point out similarities that appear frequently in the data set (Braun & Clarke, 2006). Regarding the phases of typical thematic analysis, the first step is to familiarize oneself with the data set. The next step is to generate codes from the data, in other words, mark all relevant points appearing in the data systematically as codes. After the coding process, the created codes are formed into wider themes. The next step is to review the created themes and this step is followed by defining and naming the themes. After all of these steps, the final report of the results is created. (O’Gorman & MacIntosh, 2014, 145.)

However, in this research, the themes for the thematic analysis are not solely formed based on the empirical data set. Along the codes and themes which are discovered from the data set, the themes derived from the literature review, also known as a priori themes, will be utilized in the interview design and in the data analysis as a guideline. Therefore, the aim is to utilize the results derived from the interviews, which were designed based on the a priori themes, and to form the final codes and themes based on this empirical data set. This type of

analysis will assist in determining whether the empirical results are connected to the existing theories and preconceptions regarding the phenomenon in question. In other words, the aim of this research is to examine whether the empirical data supports the already existing theories regarding the research topic. The a priori themes utilized in interviews and derived from the literature review were introduced more in detail in Table 4 in the previous sub-chapter and the final themes will be introduced more in detail in the next chapter where the analysis of the results takes place.

As a summary of the data analysis process of this research, the data analysis in this research is conducted by following the steps of typical thematic analysis. Firstly, getting familiar with the collected data and identifying codes from the transcribed interview data set is crucial. After the collection of codes, the next step in this analysis is to form the final themes from the codes, which will transform the codes into wider concepts. When forming the final themes, it is advisable to utilize the a priori themes as a guideline, in order to see whether the empirical data will provide themes which are similar with the a priori themes. Finally, the overall results will be introduced in detail in the next chapter.

## 4 RESULTS AND ANALYSIS

In this chapter, a detailed analysis regarding the results of the empirical research will be presented. Following the stages of thematic analysis helped in forming the final set of themes and sub-themes, which will build the framework for analysing the results of this research. The final themes and sub-themes, which were created based on the data collected from the interviews, the research questions and the a priori themes, are presented in Table 5 below. The results of the research will be introduced by following the structure of these themes.

Table 5. Final themes and sub-themes

<b>Information search and evaluation in the pre-travel planning stage</b>
<b>Importance of reviews</b>
<b>Comparison of the effects of positive and negative reviews</b>
<b>Goals of user-generated reviews</b>
<ul style="list-style-type: none"> <li>• Making the correct choice</li> <li>• Reducing cognitive costs</li> <li>• Set of evaluative standards</li> <li>• Unbiased understanding regarding product/service</li> </ul>
<b>Influence of COVID-19 on tourist behaviour</b>

### 4.1 Information search and evaluation in the pre-travel planning stage

In this sub-chapter, the results of the first theme regarding information search and evaluation processes in the pre-travel planning stage are analysed. In other words, the results regarding how Finnish millennials are searching information and evaluating alternatives when they are planning to book accommodation for a trip in Finland are presented. This is essential in order to better understand the

tourist behaviour in the pre-travel planning stage regarding the selection of accommodation in Finland.

When discussing the sources, which are commonly utilized when searching for information regarding different accommodation options in Finland, the respondents of the research were quite unanimous regarding the most used sources. Most of the respondents stated that the search always starts by performing a Google search with relevant key words containing for example the planned location or preferred channels for booking accommodation.

*"I would probably first write on Google for example "hotels" and whatever city I am going to, but then very quickly I would start browsing something for example on Booking.com, to see what they have to offer, and where you can find as many options as possible in the same place and organize them right away whichever way you want to organize it, for example, based on price or reviews." R6*

*"Well, for a domestic trip, I usually don't like searching information from other websites, but I do go to Airbnb or other booking sites and look there instead of looking for outside information." R3*

The majority of respondents agreed that they mostly utilize different hotel booking sites for information search regarding accommodation in domestic destinations. Different booking sites, such as Booking.com and Hotels.com were mentioned the most during the interviews and hence determined as the most popular sources. In addition, apartment-sharing services, such as Airbnb, were mentioned a few times as one potential source for finding accommodation during the interviews. In addition, Google Maps was mentioned as a useful tool for information search by few of the respondents, because it allows them to determine the different accommodation options from a certain location easily by searching the map. The Table 6 below provides an overview of the most popular information search channels according to the research respondents.

Table 6. Sources used for searching information regarding accommodation

<i>Sources for information search</i>	<i>Number of responses</i>
<i>Booking websites, e.g., Booking.com</i>	13
<i>Google search</i>	8
<i>Own websites of hotels</i>	4
<i>Facebook</i>	4
<i>Apartment rental sites, e.g., Airbnb</i>	3
<i>Google Maps</i>	3

It was noted that the type of the trip in question had a significant influence on the sources used for information search. The respondents felt that, for instance,



if the planned accommodation option is familiar or well-known already, the used source is most likely their own website rather than a general booking site. In addition, different sources were found to be better suited for different types of destinations. For example, for renting cottages a booking website specialised in cottages was preferred over other booking sites, whereas for booking hotels from cities, traditional booking sites were preferred.

*"I guess if I already know that I want to go for example to a Sokos hotel, I'll go to their own website, but if I don't know what I want, I might go to something like Booking.com and Trivago." R10*

*"It definitely depends on what kind of trip you are doing, you have to go online and there are so many different sites, for example for a cottage trip it is most likely Nettimökki (online cottage booking site) or if you go to visit a hotel, then it is Tripadvisor or something like that." R7*

In terms of the sources where the respondents most likely search for accommodation related reviews, the majority of respondents stated that they prefer to read the reviews directly from the accommodation booking sites, which they are utilizing for searching for different options, because the reviews are easily accessible there under each option. Besides the regular accommodation booking sites, one source for reading reviews that came up a few times during the interviews was Google's review function, which is available when performing Google search on different accommodation options.

*"They (reviews) can be found pretty quickly on all those booking portals, for example from Booking.com and Expedia you can really find those reviews very easily. I actually read the reviews on the same page where I make my reservation." R11*

Regarding the use of social media, it became evident that the majority of respondents did not recall a significant utilization of social media platforms for the purposes of information search when booking accommodation from Finland. In this case the social media is referring to platforms which are traditionally perceived as social media, such as Facebook, Instagram and Twitter. Even though most of the respondents denied searching any information regarding accommodation options specifically from social media, few respondents mentioned the use of Facebook for getting familiar with the Facebook profiles of different accommodation providers, reading reviews written by other Facebook users or utilizing the private messaging function for communicating with the accommodation providers. In terms of the use of social media platforms, few of the respondents stated, that in the case of accommodation booking, rather than utilizing social media for information search, social media is used more for finding inspiring content and for getting into the mood for vacation before the actual trip for example by using Instagram.

*“If we talk about Instagram, then maybe it is more for, at least in my own opinion, for the purpose of if you want to just find content for getting in the mood for the trip.” R1*

Regarding the evaluation of different accommodation options, the unanimous opinion of the respondents was that the evaluation is a very crucial part of the pre-travel planning stage, and all respondents found it important to compare at least a few different accommodation options before the final purchase decision. The most typical number of different alternatives that were evaluated usually more in detail was approximately between 2 to 3 options according to the respondents. Many of respondents agreed that they want to investigate different available options, because it was believed to help them in making a better and more educated decision for example in terms of the most affordable price. Especially if the planned destination is unknown, more detailed evaluation was found to be necessary, whereas if the planned destination or hotel is well-known already beforehand, there was no equal need to evaluate different options before the purchase decision.

*“I might use several different sources of information and compare the results they give if I really want to make a good choice. And especially if it’s not an already familiar destination or place to me.” R1*

In terms of the most important evaluative criteria, price and location were found to be the most significant criteria impacting the evaluation of different alternatives and final purchase decision according to all respondents. Other important criteria mentioned by the respondents were for example reviews written by other travellers, overall quality, food and service. The most important criteria identified by the respondents is visible more in detail in the Table 7 below.

Table 7. The most important criteria for evaluating accommodation alternatives

<i>Criteria for accommodation</i>	<i>Number of responses</i>
<i>Price</i>	15
<i>Location</i>	15
<i>Reviews</i>	6
<i>Quality/ appearance</i>	6
<i>Food</i>	5
<i>Level of service</i>	4
<i>Cleanliness</i>	3
<i>Pictures</i>	3
<i>Room equipment</i>	2
<i>Safety</i>	1

However, it was noted that the type and purpose of the planned trip has influence also on the most important criteria. Few of the respondents mentioned that the evaluative criteria may be different depending on the type of vacation in question. If the planned vacation holds more importance and expectations, the evaluative criteria have a more significant role when selecting accommodation, whereas if the accommodation is only booked for the purpose of finding a place to stay in without any expectations, the evaluative criteria was found to be more flexible.

*“If I am just looking for a place to stay, then I might try to find a more affordable place, but if I am going somewhere for the weekend, for example to a different city, then I may want to invest a little more in the hotel room or apartment I am renting.”*  
R3

Regarding how much time the respondents usually utilize for information search and evaluation when booking accommodation from Finland, the responses were quite variant, and the approximate time used for the process varied between 1 to 3 hours. The time used for reading reviews was estimated to be around 10-30 minutes. Some of the respondents stated that they want to spend a significant amount of time on getting acquainted with the available reviews, whereas few of the respondents felt the need to read only few of the most recent reviews available per hotel. Few of the respondents stated that they tend to make the final decision quite quickly and do not use a lot of time for searching information and evaluating alternatives but rather complete the process at once. However, some of the respondents did not make the decision in one day, but preferred spending time on multiple days on searching and evaluating different options in order to have more time for the final decision.

*“I may spend the whole evening finding a place that is suitable, but I still don't necessarily reserve it, but I move it to the next day to consider it more, to make sure it's good and that I get as much value for money as possible.”* R12

## 4.2 Importance of reviews

In this sub-chapter, the theme regarding the overall importance of reviews is analysed and the most important results regarding the theme are presented. In terms of this theme, the purpose is to determine how important reviews are regarding the decision-making process of Finnish millennials when they are planning accommodation for a trip in Finland.

Regarding how significant factor reviews are for the respondents in terms of travel planning, most of the respondents estimated that reviews have at least some kind of impact when selecting accommodation. Most of the respondents described the level of influence by stating that reviews have some importance

among other factors and criteria when evaluating and deciding between different options. These respondents agreed that reading reviews is an important part of the planning process, even though the final decision would be influenced also by other criteria. On the other hand, some of the respondents emphasized the influence of reviews by stating that reviews hold an especially significant importance in their decision-making when planning a trip in Finland.

*"Most of the time, there are some other reasons that affect which choice I end up with, but yes, reviews give their own value on the decision." R7*

*"Yes, reviews have an extremely huge impact on the final choice. If I choose between two options, I choose the one with better reviews." R11*

*"Other people's reviews do not have a notable impact on my decision necessarily. Of course, those sites often have that kind of average of those ratings and if everyone has given a bad rating, then I trust that average, but I'm not necessarily interested in what one individual is saying." R14*

Only a few of the respondents felt like reviews had no significant influence on them when booking accommodation from Finland. Regarding reasons to not read reviews, the majority of respondents expressed willingness to read reviews always when possible. However, according to few of the respondents, reading reviews was not considered as necessary, but that they rather want to count on their own judgement when searching for information and evaluating different options. In addition, it was mentioned by these respondents that the amount of information available online provided by the hotels was found to be sufficient for decision-making and therefore there was no prominent need for reading reviews. Table 8 below presents how the level of perceived influence of reviews was divided between the respondents based on their own estimation.

Table 8. The level of perceived influence of reviews

<b>The level of perceived influence of reviews</b>		
<i>No significant influence</i>	<i>Some level of influence</i>	<i>Significant influence</i>
<b>2 respondents</b>	<b>8 respondents</b>	<b>5 respondents</b>

According to the research data, the type and familiarity of the accommodation provider also has influence on how significant reviews are for decision-making of the respondents when booking accommodation. Many of the respondents

stated that the reviews are not necessarily that significant in case of booking a hotel, that is already familiar to the respondent based on previous experience or otherwise very well-known overall. For instance, many respondents felt that reviews were not that necessary to examine when booking accommodation for example from Sokos hotel chain, which is a very well-known Finnish hotel chain, because the respondents trust its quality and therefore do not require additional confirmation for planning. However, the reviews were still interesting to the respondents even in these cases, because the reviews can still offer additional information for example regarding the level of service. On the other hand, reviews were found to have a significant importance in case of evaluating accommodation options which tend to be smaller, more unique or unknown. For instance, few of the respondents found it important to read reviews especially when booking private apartments, for example through Airbnb, because then the additional confirmation regarding quality was considered as more necessary.

*“Yes, I would say that I am interested in reading reviews, especially if it is, for example, Airbnb or something, which I really can't know more about otherwise. Then if I am going to a Sokos hotel, I kind of know what to expect, but the reviews still have some kind of impact, even though I know that the quality is good.” R10*

Overall, when planning a vacation in Finland, many of the respondents felt, that in these cases reviews are not as significant as when planning a trip abroad, because Finnish destinations were perceived as more familiar and therefore the respondents trusted more on their quality. Furthermore, the type and purpose of the planned vacation influences how important the reviews are perceived as. For instance, if the purpose of the planned trip is only to find a place for spending a night and there are now further expectations towards the trip, then reviews were found to be less important, whereas if the respondents had relatively high expectations towards the planned trip and accommodation, reviews had more significance, because the respondents were more devoted on making a good decision in terms of accommodation.

*“If I am thinking of traveling abroad then reviews will help me more, whereas in Finland, everything is a little bit more familiar already.” R2*

*“Yes, I would say that if I want a hotel where I really want to spend time in, then the reviews are pretty important. But if it is a kind of trip where I go to the hotel just to sleep, then those reviews don't really matter that much.” R12*

Furthermore, situations where a potential accommodation provider would not have available reviews on the Internet were discussed with the respondents, and most of the respondents agreed that the potential absence of reviews would seem suspicious and have a negative impact on the attractiveness of the accommodation provider. In addition, it was discussed that if a certain hotel would not have

available reviews, the respondents would use more time in trying to find additional information regarding the accommodation provider from other sources. This implies, that the reviews written by other travellers are found to be an important part of the information found on different accommodation providers online and that many of the respondents would use time to find them even in cases where the reviews are not easily spotted. All in all, many of the respondents felt, that if the number of available reviews regarding a certain accommodation provider was notable, that created a more positive image of that accommodation provider and therefore the lack of reviews was found to have a slightly negative impact. However, few of the respondents felt, that the absence of reviews would not influence the evaluation of alternatives, because they would rather rely on the information shared by the accommodation providers themselves on their websites.

*“Not that the lack of reviews may ultimately make an impact, but of course it raises questions that if I can't find reviews in those traditional places, then yes, I'm going to look elsewhere for information.” R9*

*“The absence of reviews does not affect that much, if only there are some reliable websites available. As long as there is some kind of information available somewhere that confirms that the hotel in question is actually a real place then that is enough.” R5*

*“And then one thing is that if there is a notable lack of reviews on the site, so for my part, I will leave it at that and choose to not reserve that option.” R13*

### **4.3 Comparison of the effects of positive and negative reviews**

In terms of the effects of positive and negative reviews on Finnish millennials, the next theme will take a closer look on the data regarding what kind of influence both positive and negative reviews have when evaluating different accommodation options in Finland. The data collected from the respondents imply that the attitudes towards positive and negative reviews when selecting accommodation differ notably from each other, as expected. However, both positive and negative reviews were found to be useful in general because they offer important insights regarding the overall quality of different accommodation options from the point of view of other travellers.

Overall, many of the respondents stated that an accommodation option must have at least some kind of number of positive reviews, in order to be able to consider that option at all in terms of the final decision, which implicates the notable impact of positive reviews on verification of the quality regarding accommodation providers. Few of the respondents felt that if a certain accommodation option has a notable number of reviews with a very positive message, that will

attract the respondents more and easily lead them to confirm the final decision regarding that option faster. In addition, in case of two potential accommodation options, the respondents were most likely to prefer the one with more positive reviews. However, few of the respondents mentioned that even though positive reviews in general enhance the image of a certain accommodation provider, there is a possibility that in some cases the overly positive consumer reviews may cause questions regarding the authenticity and may come across as a marketing trick.

*“There definitely has to be also something positive said about the place before I could consider booking it.” R1*

*“Well especially if I am considering between the two options, then I think that I will probably lean more towards the option, which has received more positive feedback.” R2*

*“Regarding positive reviews, it is also true that if they are too overly positive, then maybe they easily seem like they aren’t seriously written, and I start to think that maybe there’s advertising or something else hidden in that text.” R8*

In terms of the impact of negative reviews, the Table 9 below demonstrates how the attitudes of the respondents regarding negative reviews were divided in general. None of the respondents had a completely neutral attitude towards reading negative reviews, and this result implies that negative reviews always have at least some level of negative impact on consumers. Most of the respondents felt, that the negative reviews definitely increase the unattractiveness of accommodation providers, but that they would still consider booking accommodation with negative reviews on some rare occasions, for example if they are travelling with a limited budget, or if the purpose of the trip is only to find a place to sleep in and the enjoyment is therefore not a priority. On the other hand, few of the respondents felt that they would never select an accommodation option with multiple negative reviews, and that they would rather find another accommodation option in any case.

Table 9. The respondents’ attitude towards negative reviews

**“Would you select an accommodation option with many negative reviews?”**

<i>Possible to select in any case (no impact)</i>	<i>Possible to select in some cases (some impact)</i>	<i>Not possible to select in any case (notable impact)</i>
<b>0 respondents</b>	<b>12 respondents</b>	<b>3 respondents</b>

Overall, the power of negative reviews was found to be quite significant, because many of the respondents reported, that even though there would be other attractive information available online regarding a certain accommodation provider, such as positive reviews or attractive photos, the negative reviews are more likely to be perceived as more relevant information, as the respondents may not want to take unnecessary risks with their choice of accommodation and find it safer to choose another option with better reviews. Therefore, many of the respondents found negative reviews to be even more useful than positive reviews because they potentially create a more realistic picture of the actual quality of a certain accommodation provider.

*“Somehow one easily believes or pays more attention to bad reviews, and the willingness for booking decreases if there are really bad reviews, even if there are good reviews as well.” R1*

*“Yes, if there are a lot of similar comments and the feedback is written in a negative tone, then I will try to find another place to stay.” R7*

*“Negative reviews, which are written in some sense of anger and the message is that everything was bad, do not seem to be reliable. Especially if it is only an individual opinion, it does not sound so reliable.” R15*

However, not all types of negative reviews were perceived as credible according to the respondents. For a negative review to be effective, the review was expected to contain a neutral tone, good arguments, and a detailed description of the bad experience. Hence, negative reviews with only a short message written in an angry tone and without any arguments were found to be implausible and therefore not that effective. In addition, the number of negative reviews was found to be an important factor in terms of their influence. According to many of the respondents, if there is a vast number of negative reviews which are implying the same issues, they are considered as more credible and effective compared to single negative reviews with opinions which differ notably from the other reviews written about the same destination. Finally, the Table 10 below provides a summary regarding the most significant results regarding both positive and negative reviews and compares them next to each other in order to highlight the differences on their influence on Finnish consumers.



Table 10. Comparison of the effects of positive and negative reviews

+	<u>Positive reviews</u>	<u>Negative reviews</u>
	<ul style="list-style-type: none"> <li>• Increase attractiveness</li> <li>• Support decision-making               <ul style="list-style-type: none"> <li>• In terms of multiple options, the one with many positive reviews most likely to win</li> </ul> </li> <li>• However, overly positive reviews may seem like advertisements</li> </ul>	<ul style="list-style-type: none"> <li>• Decrease attractiveness               <ul style="list-style-type: none"> <li>• Places with many negative reviews are most likely avoided</li> </ul> </li> <li>• More effective than positive reviews               <ul style="list-style-type: none"> <li>• Negative reviews often outrule positive reviews</li> </ul> </li> <li>• Negative reviews without any justification found as implausible</li> </ul>

#### 4.4 Goals of user-generated reviews

In this sub-chapter, the respondents' views regarding the usefulness of reviews are analysed from the point of view of the four determined goals of user-generated reviews. These goals describe the potential of reviews in assisting consumers on their purchase related decision-making process and therefore it is very interesting to analyse the data by taking these goals into account. The data regarding the usefulness of reviews based on these four goals is examined from the point of view of the context of this research, which is travel planning and accommodation selection of Finnish millennial consumers in Finland.

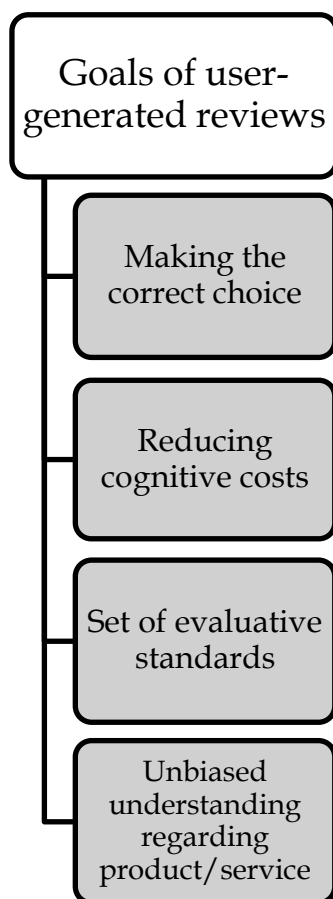


Figure 9. The goals of user-generated reviews (Liu et al., 2011)

The goals of user-generated reviews are presented once more in detail in the Figure 9 above. The goals of reviews include assisting in making the correct choice and reducing cognitive costs as the ultimate goals and determining set of evaluative criteria and forming an unbiased understanding regarding the service as the intermediate goals (Liu et al., 2011). The results regarding each goal are analysed more in detail in their own sub-chapters below.

#### 4.4.1 Making the correct choice

The first primary goal of reviews is to assist the consumer on making the correct purchase choice. Hence, in this sub-chapter, the analysis of data will focus on the respondents' views regarding the usefulness of reviews in terms of their ability to help in decision-making and in selecting the best option in the context of travel planning and accommodation selection.

Regarding the usefulness of reviews in terms of decision-making, according to most of respondents, reviews are found to be very informative, because they usually offer more detailed and comprehensive information regarding the ac-

accommodation options. Reviews share additional details regarding the accommodation experience which necessarily cannot be found otherwise, and this helps the respondents in forming an opinion regarding the accommodation options. In addition, few of the respondents mentioned that reviews offer very recent information regarding the current state of each accommodation provider, because usually reviews are written quite regularly and many accommodation options have reviews which are very recently published, while it is likely that the accommodations' own websites will not be updated as frequently.

*"In my opinion reviews offer more detailed and more customer-driven information."*  
R12

*"The information may be a bit outdated on the hotel's own website, and the information there may have been updated only many years ago. Whereas reviews might be very recently published."* R15

In addition, many respondents stated, that by reading reviews, they are able to get a more realistic understanding of the accommodation options that they would not be able to get when only relying on the information shared by the accommodation providers themselves. This is because the respondents felt that the reviews reveal also the possible grievances regarding the accommodation options and hence the reviews acknowledge many perspectives, which helps the consumers in making more informed decisions. Because reviews point out both negative and positive aspects regarding the accommodation options, the respondents agreed that reading reviews will prevent potential disappointments and help the respondents in finding the best fit for their needs.

*"The reviews can create a more realistic picture regarding the accommodation and how the place really was in practice."* R1

*"At least the possible negative things and what kind of experiences some people have had, are certainly not advertised on the accommodation's own website, but rather come up in reviews."* R4

However, one of the respondents stated that reviews do not necessarily assist in decision-making, but that the respondents would like to rely on other available information, for example pictures posted online. In addition, one of the respondents stated that the information that reviews offer is usually based on other consumers' opinions and therefore cannot be used as completely credible information.

*"In my opinion, reviews made by other people may not be so useful to me in terms of getting information, because the things that they consider good or bad may not have an effect on me."* R14

Furthermore, the respondents described what kind of review is the most helpful in terms of making the correct decision in their opinion. The Figure 10 presents an overview of the characteristics of reviews, which the respondents determined as the most useful. Therefore, these characteristics indicate, what kind of reviews are perceived as the most helpful for consumers in the context of travel planning according to the data of this research.

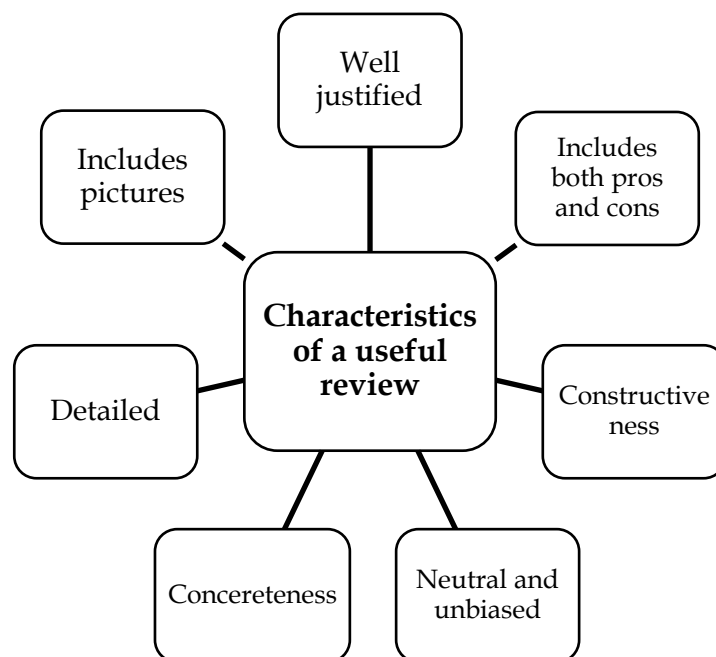


Figure 10. Characteristics of a useful review

According to the majority of respondents, in a useful review, the writer is describing the accommodation experience in a detailed and concrete manner and is offering justifications of their own opinions carefully. This helps the reader to understand better the full picture regarding the experiences of the reviewers. The respondents felt that reviews containing only a short comment without any further explanation or description were not useful in terms of decision-making. In addition, the respondents prefer reviews, which present both positive and negative aspects of the accommodation experience in a constructive manner. For instance, constructive criticism towards possible shortcomings was found as noteworthy. Furthermore, the respondents appreciated reviews which offer a neutral and unbiased perspective regarding the accommodation option.

*“Reviews should try to remain objective, and the writers of reviews should name both pros and cons but in a constructive tone.” R3*

*"I like that there is something concrete in the reviews, and not something vague, like "it was a nice place", because it doesn't say anything about why it actually was a nice place or why it was not." R4*

Many of the respondents commented that reviews, which include photos of the accommodation taken by the reviewer, were favourable, because the pictures taken by the visitors often offer a more realistic overview regarding the accommodation provider compared to the official pictures. Few of the respondents also found reviewers, who were describing their own status or the purpose of the trip in their reviews to be valuable, because then they can find and focus on the reviews that they can relate to the best. In addition, the respondents found reviews with written text to be more useful compared to reviews with only a star rating or a score.

*"In reviews I usually like pictures, because I might get more out of them and they are a little more convincing than the plain text many times." R5*

*"I like it when the reviewer shares a little bit of background information about what kind of trip he or she had and what was the purpose of the trip and what kind of company he or she was travelling with." R1*

*"Yes, it is often the verbal reviews that help the most, for example, it was noticed that star ratings can be a rather confusing metric sometimes." R2*

#### **4.4.2 Reducing cognitive costs**

The other primary goal of reviews is to help consumers in reducing cognitive costs related to the purchasing process. As described in the literature review, the cognitive costs refer to the time and effort used for making the final purchase decision. Therefore, in this sub-chapter, the respondents' opinions regarding reviews' ability to reduce the cognitive costs related to travel planning and accommodation selection are analysed.

The respondents had quite conflicting views regarding the reviews' ability to save consumers' time on the accommodation related purchase planning. Few of the respondents agreed that reading reviews helps them to save time and effort when selecting accommodation, because the information shared in reviews helps them to reach the point of conclusion in terms of decision-making quicker. Especially, if an accommodation provider has many positive reviews, this may lead to that accommodation provider being more easily selected among other options and result in a quicker solution. In addition, some of the respondents felt that sometimes it is possible to find details regarding accommodation quicker from available reviews, which in other cases would take a longer time to find from other sources.

*"I may eliminate options based on their reviews quite quickly, so reading reviews speeds up which option I end up with." R13*

*"Yes, probably reviews speed up decision-making because maybe reviews bring answers to things you might not get directly from that site." R15*

*"Yes, and then it kind of makes it easier to make a decision if you find a nice place and then there are nice reviews, so they somehow sell the place as well." R6*

However, few of the respondents did not believe that reviews would necessarily help them in saving time and effort when looking for information and evaluating different accommodation options. They rather thought, that reading reviews may take additional time in the evaluation and information search stages. This is because there is often a quite excessive number of reviews written about different accommodation options and it may take a notable amount of time to go through reviews for each evaluated option, especially if the consumer wants to be very thorough and put a lot of effort on the purchasing process. On the other hand, some of the respondents mentioned, that even though reading reviews can be more time consuming, it still helps in making a more qualified and informed decision in the end.

*"I would like to say that reviews speed up the process, but I know that it is too easy to just read more and more and more. Especially if you have any doubts, it can easily take time when you start reading the reviews. It can make it even more complicated in some cases." R1*

*"I do not know if it saves time, but at least I feel like I'm making a slightly more qualified choice when I've taken reviews into account." R2*

#### **4.4.3 Set of evaluative standards**

The first intermediate goal for reviews is to assist in constructing a set of evaluative criteria. In this sub-chapter the research data will be analysed in terms of how reviews can aid in constructing a set of evaluative criteria when selecting accommodation based on the opinions of the respondents.

Overall, many of the respondents stated that they usually have a quite clear idea regarding the evaluative criteria already before they have searched for information or evaluated different options. The usual criteria, which the respondents found as the most important is already analysed more in detail in the sub-chapter regarding the respondents' views on information search and evaluation. The respondents felt that the main criteria that is often determined beforehand, such as price and location, rarely change in the evaluation process, but the reviews can help in determining the additional criteria and new standards that were not part of the initial criteria. The additional criteria can include for example preference for additional services, such as sauna or swimming pool. However,

few of the respondents felt, that they are set on the criteria and rarely change any of their standards anymore during the evaluation of alternatives.

*“Actually, there are things that I know already that I want in terms of accommodation and if they are not listed in the details of the accommodation options, then I won't select that option.” R14*

*“Well, those criteria have usually been already decided on, so I don't think the reviews can change it, at least I don't remember that they would ever have changed at that point anymore.” R4*

*“Often those basic criteria are pretty much the same, but occasionally, I can find things that have not always been a criterion for me from the reviews, for example the fact that you can have access to Chromecast came up from reviews.” R11*

However, quite many of the respondents agreed, that getting familiar with the selection of different options and especially reading reviews can assist in constructing a more refined set of criteria. In addition, several respondents noted that in some cases they have even had to compromise slightly on their original criteria, for example if the selection of accommodation options in the selected destination has been limited or no fully suitable alternative has been found in the price range considered.

*“Yes, the criteria are often still changed and there may not be any precise criteria in advance. When you see what is on offer, then perhaps those criteria are better refined. I feel that the reviews can confirm the criteria in a way.” R5*

*“For example, the location may still change at that point if you can find some potential place, which you would not have found from the originally planned location. Therefore, the criteria may change. But then, of course, general criteria, such as cleanliness, do not change.” R15*

#### **4.4.4 Unbiased understanding**

The final intermediate goal, which is set for reviews, is to help in forming an unbiased understanding regarding a product or service. Therefore, in this sub-chapter the research data is analysed considering the respondents' views on the ability of reviews to form an unbiased understanding regarding accommodation providers. In order to determine this, it is crucial to analyse how the respondents perceive the credibility of reviews compared to the credibility of accommodation providers.

Overall, the majority of the respondents agreed that the accommodation providers in Finland come across as quite credible in general. Especially many well-known hotel chains were considered to offer the same quality regardless of the destination. Therefore, the reviews were not as much required for convincing

the consumer regarding the credibility of accommodation providers compared to selecting accommodation abroad, where the destinations were considered to be more unknown and therefore not as credible. However, with private accommodation providers, for example through Airbnb, the need for searching reassurance from reviews was higher, because usually the private operators were found to be less unknown and therefore less credible. Therefore, relying on the information of reviews may depend on how credible the accommodation provider is perceived as initially.

*"I don't necessary need reviews for example for Sokos Hotel, because it's very common and so I know that it works, and I trust that it is on a certain level. However, in Finland, for example with Airbnb and cottage rentals, they are often provided by private people and so I may be more careful with them." R2*

*"Compared to booking accommodation abroad, I might have more confidence in booking domestic accommodation." R12*

However, many of the respondents stated, that on some occasions the communications of accommodation providers in Finland may be driven by the efforts to sell and market their accommodation, and this may affect the reliability of the information shared by the accommodation provider. Therefore, the respondents mentioned that reading reviews helps them to find additional information regarding the accommodation from the perspective of other consumers, who are indeed found to be a more unbiased source because they do not possess the same financial motives that the accommodation providers may have. As mentioned earlier, the reviews were considered as a source for finding more realistic information regarding the possible negative aspects as well, whereas the accommodation providers usually emphasize only the more positive qualities in their own communications. Therefore, it is noted that reviews are perceived as an important source in order to confirm the credibility of accommodation providers from a more unbiased source with no ulterior motives.

*"Yes, I feel that reviews are reliable because customers do not have motives for modifying the truth, unlike the hotels, who do not bring out the negative aspects themselves." R10*

*"Of course, the hotel is marketing itself and therefore they highlight their good qualities. So maybe it is possible to get a more realistic picture from the reviews." R12*

Table 11 below offers an overview regarding the views of the respondents on the credibility of reviews and accommodation providers. Few of the respondents preferred reviews as a more reliable source of information, whereas only one respondent wanted to rely more on the information shared by the accommodation providers. The majority of respondents agreed that by examining and comparing



both sources it is possible to receive the best understanding regarding the credibility of accommodation.

Table 11. Comparison of the credibility of reviews and accommodation providers

### Comparing the credibility of reviews and accommodation providers

<i>Relying more on reviews</i>	<i>Relying on both</i>	<i>Relying more on accommodation providers</i>
<b>5 respondents</b>	<b>9 respondents</b>	<b>1 respondent</b>

The credibility and possible unreliability of reviews is an important topic, when researching the role of reviews as an unbiased source of information. For this reason, the respondents of this research described, what kind of reviews they find as credible or not credible. According to the respondents, reviews are usually considered as a credible source of information, because they are perceived as more honest in terms of the positive and negative aspects of accommodation providers. Especially, if there are a notable number of reviews, which are pointing out similar things, that increases their credibility even further. Many of the respondents agreed that in order for a review to seem credible, it has to include some sort of justification and offer concrete examples of the accommodation experience. In addition, reviewers who are commenting on a profile, which reveals their identity, for example by showing their name or a picture, were found to be more credible than anonymous reviews.

*“If there are several reviews, for example tens or hundreds of reviews for the same accommodation provider, then they are more reliable, especially if there are several reviews regarding the same subject.” R7*

*“The more often things are justified in the reviews, the truer the reviews seem to be. Or maybe that concreteness is what convinces me in reviews.” R5*

*“I feel like reviews are portraying the opinions of others, and I may not agree with those opinions, but of course the reviews are perhaps more honest on certain things, for example regarding matters dealing with quality.” R2*

However, as discussed earlier, many of the respondents agreed that especially negative reviews, which do not offer any further explanation, and which are not written in a neutral tone, are perceived as not credible. In addition, if the review differs notably from the other reviews written about the same accommodation provider, that will cause distrust towards that review in the opinion of most of

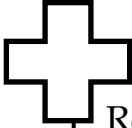
the respondents. Therefore, individual reviews that were not in line compared to others were not found to be very reliable. The spelling of reviews was found to significantly affect their reliability according to the respondents. For example, if a review is written in a manner that comes across as advertising or in an otherwise unclear manner, such reviews were perceived as more unreliable.

*"Maybe the fact that if an accommodation provider has mostly four- or five-star reviews and then there is someone who gives negative feedback on everything, then I have the feeling that if it differs from the general opinion so much that maybe I don't find it that reliable." R10*

*"Well, of course, the language has some effect on credibility. If I notice that the review is very poorly written, for example in Finnish or English, then somehow I immediately feel that it is written by a bot or something." R1*

After all, many of the respondents thought that reviews present only the opinions of other travellers, which may differ notably from their own opinions, and therefore the reviews most likely should not be followed blindly without any further considerations. Therefore, many of the respondents felt, that reviews should be considered more as supporting guidelines which provide information from the perspective of consumers, rather than as absolute facts, when selecting accommodation. The Table 12 below provides a comparison regarding how the respondents perceive reliable and unreliable reviews.

Table 12. Comparison of the perceptions about reliable and unreliable reviews

	
<p><u>Reliable reviews</u></p> <ul style="list-style-type: none"> <li>• Reviews perceived as honest in general               <ul style="list-style-type: none"> <li>• Present both positive and negative aspects</li> </ul> </li> <li>• Reviews with detailed justifications more credible</li> <li>• Large number of reviews and unanimity among reviews increases credibility</li> <li>• Reviewers' identity is visible</li> </ul>	<p><u>Unreliable reviews</u></p> <ul style="list-style-type: none"> <li>• Reviews with angry tone</li> <li>• Short comments without justifications found as unreliable</li> <li>• Small amount of reviews decreases credibility               <ul style="list-style-type: none"> <li>• If the content of reviews differs notably from the common opinion</li> </ul> </li> <li>• Spelling errors and poor language affect credibility</li> </ul>

## 4.5 Influence of COVID-19 on tourist behaviour

Due to the current COVID-19 pandemic and its impact especially on the tourism industry, it is necessary to research, how the pandemic is influencing the current travelling tendencies of Finnish consumers, because it offers valuable insight on how the current tourist behaviour in Finland has changed due to the current circumstances. Therefore, in this sub-chapter, the final theme including the data regarding the respondents' views on how the COVID-19 pandemic has transformed their typical travel tendencies is analysed.

As can be expected, all respondents stated that COVID-19 has caused changes in their typical travel tendencies and significantly reduced the amount of tourism compared to normal. For instance, during the COVID-19 pandemic, none of the respondents had made trips abroad for the purpose of a vacation. Many of the respondents mentioned, that usually they are travelling abroad always when possible, and therefore the pandemic has caused a notable reduction in travelling to other countries. Instead, the majority of respondents had travelled in Finland since the beginning of the pandemic, for instance during the times when the pandemic was more under control. Many of the respondents commented that the usual vacations that they would have otherwise spent abroad, were now changed into travelling to destinations inside Finland. On the other hand, few of the respondents stated that they have not made any trips with the purpose of vacation, even in Finland, since the beginning of the pandemic in the beginning of 2020. In addition, some of the respondents mentioned that due to the pandemic, they had become more interested in cottage rentals and started to appreciate more peaceful locations, where to spend their vacation compared to the time before the pandemic. Overall, the respondents felt that if they have been travelling during the pandemic, it has been very important for them to plan the trip carefully in order to follow recommendations and precautions related to the pandemic.

*"The pandemic has definitely had an impact on my travel tendencies. Naturally, no trips have now been made abroad. Maybe due to the COVID-19, we have been planning more domestic trips, even though it may not have resulted in more domestic travelling on our behalf, but at least we have planned to travel in Finland in the upcoming summer as well." R13*

In terms of the future after COVID-19, many of the respondents felt that they are willing to get back to normal in terms of travelling, as long as the influence of COVID-19 vaccines begins to show and the situation with the pandemic is confirmed to be under control. For instance, many of the respondents estimated that they will begin to plan trips also abroad, as long as it is confirmed to be safe. However, few of the respondents felt that the pandemic will definitely leave an impact, even after the situation is under control. For example, they speculated,

that the different restrictions and precautions, such as hygiene instructions and avoidance of large crowds will remain as daily habits, even when travelling.

*“I guess that when we will return to normal, maybe then I will seize opportunities to travel more easily, because I’ll be afraid that travelling will again not be possible sometime in the future.” R1*

*“I do not think COVID-19 will have much of an impact on the amount travelling in the future. Of course, it depends on where this world is going, and what is left of COVID-19. However, there might be influence on my own behaviour, and I might consciously or unconsciously think more about all the hygiene related stuff and safe distances, I guess they will somehow remain on the back of my mind.” R4*

One notable effect resulting from the restrictions on tourism caused by the COVID-19 pandemic is the significantly increased interest towards domestic tourist destinations among the respondents. Many of the respondents mentioned, that usually they would prefer travelling to destinations abroad during vacation, but now due to the pandemic they have experienced more domestic destinations and noticed that there are many attractive tourism destinations in Finland as well. This is great news for the tourism industry in Finland, because if many Finns realize the potential of domestic tourism, they may more often plan domestic holidays instead of travelling abroad in the future. Many of the respondents also stated that in the future it is probably not always necessary to go on a long-distance trip, as there are interesting destinations in Finland as well. However, few of the respondents still had more interest towards travel destinations abroad and speculated that after COVID-19 they will most likely choose to travel abroad instead of domestic destinations.

*“Yes, I guess that domestic tourism may increase, because I have learned to appreciate more what can be found here as well. I could imagine that the appreciation for domestic tourism could increase in general, and that it would feel like traveling, similarly like abroad, more than it might have felt before.” R5*

*“Surprisingly, fascinating travel destinations can be found in Finland, which I may not have even considered before.” R11*

*“I will probably travel abroad after the pandemic, because I am not attracted to domestic tourism as much, even though there have been good experiences with domestic tourism, but it is not the same thing for me.” R10*

## 5 DISCUSSION

In the final chapter of this research, the contributions, limitations and future research propositions are presented. The results of the research are summarized and examined in the light of findings from previous literature. These theoretical contributions will provide answers to the research questions as well. Moreover, this chapter will include managerial implications, which offer more practical guidelines created based on the findings of this research. In addition, the evaluation of the study will be presented followed by the limitations of the research and suggestions for future research.

### 5.1 Theoretical contributions

In terms of the theoretical contributions, overall this research supports earlier findings regarding the usefulness of user-generated reviews, especially in the pre-travel planning stage (Dickinger & Mazanec, 2008; Gretzel & Yoo, 2008; Kim et al., 2011; Kim et al., 2018; Ye et al., 2011). Especially regarding the information search stage, previous research suggests that search engines and different online channels, such as online travel agencies and social media are the most utilized online channels for travel planning (Sun et al., 2020). This research has similar findings regarding travel related information search because search engines, such as Google, and different online booking sites, such as Booking.com, were found to be the most used online channels according to Finnish millennial consumers when planning a trip and especially when selecting accommodation.

In terms of social media and its influence on the information search and evaluation on the pre travel planning stage, previous literature present evidence that especially millennials as a generational cohort prefer using social media platforms for travel planning and travel related inspiration, and therefore social media has a significant influence on millennials and their travel related decision-making (Lewis et al., 2021). However, the results of this research imply, that the more traditional social media platforms, such as Facebook, Instagram and Twitter, were not found to be extremely useful in the travel related information search according to Finnish millennials, but rather the traditional social media was used to get inspired or to get in the mood for an upcoming trip. However, which online platforms meet the typical characteristics of social media is an important topic to discuss in this context. Because in travel context, many online platforms can potentially meet these typical characteristics of social media even though they would not be perceived traditionally as social media platforms by the public. For instance, TripAdvisor allows extensive interaction between travellers and also in this research, TripAdvisor was found to be one of the popular sources for travel related information search even though social media as such was agreed to not

have significant influence. In that sense, the results regarding usage of social media can be quite equivocal due to the complex concept of social media.

Usually consumers have formed a set of evaluative criteria prior to the purchase related decision-making process, for instance regarding price or quality, according to previous literature (Stankevich et al., 2017). This research revealed that the most common criteria Finnish millennials value when selecting accommodation for a trip in Finland include price, location, reviews, and overall quality. Therefore, these results support the idea, that forming the evaluative criteria to assist in decision-making is very common among Finnish millennial consumers in the pre-purchase stage.

It has been studied previously, that the previous experiences consumers have regarding a certain travel destination have a major impact on the information search and on the overall travel planning (Jun et al., 2007). Similar findings were made in this research as well. For instance, the results imply that if a consumer already has previous experience regarding a specific accommodation provider or that the planned location was otherwise already familiar, that influenced the time and sources used for the information search. Often in these cases the consumers did not need to find additional information to support their decision-making but wanted to make the reservation in a more straightforward manner.

In terms of reviews written by other consumers, previous literature strongly suggests that the reviews are the most influential source of information for consumers who are planning a trip and selecting accommodation (Dickinger & Mazanec, 2008; Gretzel & Yoo, 2008). This research supports these previous findings, as the results suggest that reviews indeed have a significant role on pre-travel planning and accommodation selection of Finnish millennials. The findings point out that reviews are an important factor among other relevant criteria that affect the final decision in terms of accommodation. The majority of millennials interviewed for this research stated that reviews are an essential part of the information search and evaluation of different accommodation options especially when considering options, which are less familiar. This specific result also supports the findings of Vermeulen and Seegers (2009), who stated that reviews are more important in terms of accommodation providers, who are more unknown to the public. However, the results indicate that the importance of reviews is not as significant in terms of domestic destinations compared to destinations abroad. In addition, how much expectations and requirements the Finnish millennials had regarding the planned vacation influenced the consumption of reviews.

In terms of the influence of positive and negative reviews, Kim et al. (2017) state that negative reviews decrease purchase intention whereas positive reviews may increase it. This research presents similar results as these previous findings. For instance, it was noted that positive reviews can increase the attractiveness of a certain accommodation provider in the eyes of Finnish millennial consumers and that when contemplating between many accommodation options, the one with the most positive reviews was often selected. Similarly, the negative reviews

were found to create a more unattractive image of the accommodation in question. Previous literature also points out that reviews with positive commentary are perceived as more useful in general when compared to negative reviews (Liu & Park, 2015). Interestingly, even though these previous findings presented different results, the data in this research indicates that negative reviews were found to be even more useful than positive reviews in terms of accommodation selection, because they offer a more realistic overview of the accommodation in question and that way help consumers to make a more educated decision.

Previous research by Liu et al. (2011) present four goals that are found to describe the useful applications of reviews from the point of view of consumers. These goals include assisting in making the right choice, reducing cognitive costs, constructing evaluative criteria, and forming an unbiased understanding. This previous theory was also utilized in this research in order to study the usefulness of reviews and the results of this research mainly supported the concept of these goals as determinants of the usefulness of reviews. The results of this research point out that reviews definitely assist in making the correct choice, because usually reviews offer additional information regarding accommodation options, which is more detailed and written from the perspective of consumers. Overall, reviews which are well justified, and which present concrete information were found to be the most useful in terms of making the correct choice.

In addition, the results of this research indicate that reviews are often expected to offer an unbiased source of information regarding the accommodation options. It was found, that even though information shared by Finnish accommodation providers was found to be quite credible, many of the interviewed millennials felt that it is possible that the content shared by companies always has a motive to advertise their business and therefore that information is not found to be that credible. Reviews do not hold similar motives and thus reviews were often perceived as a more unbiased source of information. Moreover, the number of reviews impacted their credibility notably according to this research. If many reviews pointed out similar issues, they were perceived as more credible than individual reviews differing from the common opinion. In addition, many other sources supported this finding that reviews are found to be especially useful due to their credibility (Allsop et al., 2007; Cox et al., 2009; Mendes-Filho et al., 2018).

In terms of the reviews' ability to assist with constructing the evaluative criteria, the results suggest, that often consumers have already some kind of idea of the main criteria before selecting accommodation which rarely change, but reviews can assist in discovering new additional standards that were not considered before. In addition, the results regarding reviews' ability to reduce cognitive costs were slightly conflicting, because few of the interviewed millennials agreed that reviews can speed up the process by offering valuable information, whereas few of the interviewees felt that reviews may even take more time and complicate the process due to the vast number of available reviews online in most cases.

All in all, the results of this research support previous studies, which state that reviews' ability to offer more concrete and credible information assists in

decision-making and diminishes the potential perceived risk associated with it (Allsop et al., 2007; Cox et al., 2009; Liu & Park, 2015; Mendes-Filho et al., 2018; Tsiakali, 2018). However, the results of this research also indicate that Finnish millennials acknowledge that reviews written by other consumers often present only the opinions of others, which may be very different from their own opinions. Therefore, even though reviews are found to be especially useful in terms of travel planning and accommodation selection, the reviews should be acknowledged as opinions of others in the first place and hence they should not be considered as the absolute truth but rather as a supportive source of information for decision-making.

Finally, in terms of the impact of COVID-19, previous research suggests, that COVID-19 has had a significant influence on tourism industry and especially on tourist behaviour. For instance, due to the pandemic, the perceived risk associated with travelling has increased and therefore consumers are more likely to avoid or postpone travelling. (Matiza, 2020.) In addition, the pandemic has caused a significant increase in the interest towards domestic travel destinations and tourists also want to avoid large crowds when selecting travel destination (Zenker & Kock, 2020). The results of this research support these previous findings. The increased interest towards domestic tourism destinations was evident among the majority of Finnish millennials, who were interviewed for this research. Moreover, the interest towards more peaceful travel destinations, such as cottages, was discovered among Finnish millennial consumers. However, most of the millennials were ready to return to their usual travel tendencies after the pandemic is under control and will start planning trips abroad as well. Therefore, the results indicate, that in the future Finnish millennials are still very interested in international travel destinations, but that most likely domestic destinations will gain more popularity alongside international destinations.

## 5.2 Managerial implications

The aim of this research is to provide a thorough understanding regarding how Finnish millennial consumers are utilizing reviews in their pre-travel decision-making process when selecting accommodation for a trip in Finland. Forming a detailed understanding of the research topic assists in providing more practical suggestions based on the results of this research. These implications can potentially bring advantages and practical ideas for Finnish accommodation operators and their marketing strategies in online channels. Moreover, the views of the millennial target group regarding domestic travelling can offer valuable perspective for managers in the accommodation industry, because reportedly millennials are the generational cohort, which is travelling the most and therefore their experiences as consumers can bring useful insight (Ketter, 2020).

Firstly, the Finnish millennials valued reviews as a source of information because they offer concrete and detailed information regarding accommodation



providers. Therefore, it is suggested that managers should focus on the information shared regarding their accommodation business online and make sure that the information shared is detailed and compelling. Reviews were also considered to provide more recent information, because the official websites of accommodation providers were not assumed to be updated as frequently. Therefore, managers should make sure that the information and pictures, which are available online, are updated frequently.

Moreover, Finnish millennials perceived reviews written by other consumers to be more credible in general when comparing to information shared by accommodation providers. Even though accommodation providers in Finland were perceived as quite credible in general, still their communication may come across as advertising on some occasions according to the interviewed millennials. Therefore, for managers it is advisable to pay attention on the authenticity of their communications and to focus on creating a more relatable and credible image. For example, managers could utilize different social media platforms, such as Facebook, Instagram and YouTube for sharing more engaging and authentic content regarding their accommodation business. For instance, the shared content could include stories and experiences of the visitors, and the daily life and events happening in the accommodation could be shared in order to establish a more authentic and approachable image. Creating a more authentic image online could prevent the consumers from perceiving the content shared by accommodation providers solely as advertisements and enable communication that comes across as more credible.

In addition, because the reviews were considered to be a valuable source of information when selecting accommodation among the interviewed millennials, managers should utilize the reviews written by consumers in their own communications as well. For instance, accommodation providers could place reviews written by consumers in a visible place in their own channels as well. Furthermore, it was discussed in the interviews, that how the accommodation providers are answering to the given feedback offers indications regarding the level of customer service. Therefore, it is advisable to take time on answering to customer reviews online in a positive and constructive manner.

Many of the interviewed millennials found the accommodation providers with many reviews, especially positive ones, as more attractive. Therefore, especially regarding smaller or recently established and independent accommodation providers, who still have not received many reviews, one potential practice could be to offer small incentives, such as discount on the next reservation, for their customers to encourage them on leaving a review regarding their stay.

All in all, even though the message of reviews can be both positive and negative, they still can bring advantages for accommodation providers, and therefore managers should find them as an asset rather than a disadvantage. Negative reviews can also point out potential problems regarding the accommodation business and their level of service, which can help the managers to detect these issues and to improve the overall quality.

### 5.3 Evaluation of the study

Regarding the evaluation of the study, when conducting qualitative research, it is crucial to evaluate the quality of the research in detail. Reliability and validity are the usual factors when examining the quality of a research. However, the suitability of reliability and validity in terms of qualitative research has been questioned and therefore it is advisable to utilize other, more suitable criteria in order to evaluate qualitative research. (Golafshani, 2003.) Especially with research that follows constructivism, it is recommended to utilize the concept of trustworthiness, which includes four different evaluative aspects. Therefore, for the evaluation of this research, reliability and validity as criteria will be replaced with more suitable criteria, which are credibility, transferability, dependability and confirmability. (Eriksson & Kovalainen, 2008, 294.)

Regarding the evaluation of qualitative research, credibility refers to whether the researcher has a comprehensive understanding regarding the researched topic and whether the research data is sufficient for drawing conclusions and forming credible research findings (Eriksson & Kovalainen, 2008, 294). Regarding the credibility of this research, the sample for the empirical interviews was carefully selected in order to find participants, who suit the target group of the research, which was the generation Y. Furthermore, each participant was confirmed to have previous experience regarding accommodation booking online for a trip in Finland, which ensured that each respondent was able to discuss the researched topic in a comprehensive manner and therefore provide credible results regarding the views of Finnish millennial consumers on the influence of reviews on accommodation selection. However, because this research is built based on the approach of interpretivism, the results derived from the interview data are ultimately presenting interpretations and finding meanings of the researched phenomenon.

Transferability refers to how the conducted research and its findings can be implemented in a different context or with a different group of informants (Malterud, 2001). In terms of the transferability of this research, regarding the research sample, it was noted that each informant had quite similar ideas regarding the research topic overall and only some differences in the views of the interviewees were noted. In addition, the findings of this research mainly supported the findings of previous studies conducted in different contexts. However, because this research focused only on the opinions and perceptions of the respondents of this research, the generalization of the results would perhaps require additional research including a larger sample.

Dependability refers to analysing, whether the research in question is documented with caution and that it is traceable and written in a logical manner (Eriksson & Kovalainen, 2008, 294). Regarding this research, the methods utilized in the empirical research and the process of conducting the research have been

documented and justified in detail. In addition, the comprehensive literature review lays the foundation for the empirical research, and therefore assist in comprehending the nature and the details of this research better. The interviews conducted for the empirical research were designed based on the concepts appearing on the literature review. During the interview process, each interview was recorded and transcribed carefully in order to preserve all data for the analysis. During this process, the data of the participants was handled carefully, and the participants were assured regarding the anonymity of this research. Moreover, the data analysis was performed by dividing the collected data into codes and themes while following the previously defined a priori themes to ensure that the vast amount of data is well structured and in line with the conceptual framework of this study. The results of the empirical study were analysed in a comprehensive manner as well to ensure the dependability of this research.

Confirmability refers to the level of objectivity of a specific research. In other words, the results of the research have to be analysed and reported truthfully and the own preferences and ideas of the researcher should not affect the data analysis. (Shenton, 2004.) In terms of this research, the results were reported solely based on the collected data and the steps of thematic analysis were followed thoroughly during the data analysis to ensure the conventional way of performing the data analysis. In addition, the main findings of this research were mainly in line with previous research, and this implies that the results can be considered as valid.

All in all, these four criteria enable detailed evaluation of the quality of this research. In terms of credibility, dependability, and confirmability, it is established, that this research can be considered as trustworthy. However, in terms of transferability, due to the fact that this research was conducted by interpretation of the interview data in a specific context, the wider generalization of the research results may require further research efforts.

#### **5.4 Limitations of the study and suggestions for future research**

In this sub-chapter, the limitations of the conducted research are analysed. As described earlier, this research managed to present valid theoretical contributions and managerial implications. However, the limitations of this research are important to address. Firstly, regarding the conducted research interviews, the sample included only 15 participants, who all belonged to generation Y. Even though the sample size was suitable for the nature of this qualitative research, the sample size was rather limited for drawing larger generalizations regarding the research topic and therefore it can be seen as a limitation. In addition, the sample included 11 female respondents and only 4 male respondents, which indicates that there was a moderate imbalance between the representation of genders in this research.

In addition, because the empirical data was collected in form of semi-structured interviews, the interview situations may hold some potential limitations. For instance, because the questions were mostly open-ended, it is possible that the respondents may not have presented all of their knowledge and opinions regarding the questions in their answers, which may cause a situation where the real opinions of the respondents are not fully comprehended. Moreover, since the respondents were asked to describe their own behaviour when selecting accommodation online, it may be challenging for them to analyse their own behaviour in detail and in an objective manner.

Overall, qualitative research method itself can hold some limitations. For instance, because the focus in this empirical research is on the interpretation of the collected interview data, the interpretations of the data are potentially built based on the influence of the own knowledge and comprehension of the researcher. Hence, even though the researcher remains objective when collecting the data and analysing the results, the researcher's own subjective way of thinking may still have a minor impact on the objectivity of the data analysis.

Moreover, potential suggestions on further research are presented in this sub-chapter. Because in this research, the sample size was rather limited, it is recommended to execute similar studies with a larger sample size in order to be able to build generalizations over the results. In addition, because this research only analysed the views of generation Y as a target group, future studies could include also other generational cohorts and analyse their views on the influence of reviews in the tourism context. This could enable the comparison of different generational cohorts and their behaviour as tourists who are planning vacations. In terms of the geographical context, this study focused only on Finnish consumers, who are planning a trip in Finland. Therefore, future research could implement this type of study also in other countries in order to examine the differences between consumers from different countries and cultures.

In addition, this research was examining the impact of COVID-19 pandemic on the tourist behaviour when planning a domestic trip and selecting accommodation. Because this research was executed during the global pandemic, it would be interesting to conduct additional research after the pandemic has settled down in order to examine how the views of the research sample would change. In addition, one potential area that could be studied more in detail includes how the previous experience regarding the selected travel destination or the familiarity with different online booking channels based on previous experience influences the accommodation selection and consumption of reviews.

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## **APPENDIX 1    Interview protocol**

### **Background information**

When was the last time you booked accommodation online for a domestic trip?

What kind of trip was it?

Do you belong to the generation Y/ millennials (Year of Birth)?

### **Pre-travel planning and decision-making process regarding accommodation**

#### **Information search & evaluation of alternatives**

Where do you look for information when booking accommodation for a domestic trip?

What is the approximate amount of time you spend searching for information when booking accommodation?

What pages or content do you use to search for accommodation, for example, do you use social media?

Do you compare several different accommodation options before making a final decision?

How important it is for you to read reviews written by other travelers when booking accommodation for a domestic trip?

If so, where do you usually read reviews?

#### **Goals of user-generated online reviews (accommodation)**

##### **Making the correct choice**

How do you feel that the accommodation reviews of other travelers then influence the final choice of accommodation?

What makes reviews good in terms of decision-making, what benefits do they bring? (Describe what a good review is like.)

##### **Reducing cognitive costs**

How much time do you estimate that you will spend on reading reviews in relation to the entire booking process?

Do you feel that reading reviews speeds up finding the information you are looking for or saves time in making a decision when booking accommodation?

Do reviews help to get more information about accommodation providers and their offerings that would not otherwise be found, for example, in the accommodation providers' own channels?

**Set of evaluative standards**

In general, what are your main criteria for choosing accommodation?  
Do the criteria often change at the booking stage or are they confirmed in advance?  
Does reading reviews help you better understand what you are looking for in an accommodation?

**Unbiased understanding regarding product/service**

What kind of reviews do you think are credible?  
What kind of reviews, on the other hand, cause distrust?  
Do you feel that other travellers' reviews are more reliable than the accommodation providers' own communications? Why / Why not?

**Negative influence of user-generated online reviews (accommodation)**

How do negative reviews affect? Could you book a hotel with a lot of negative reviews?  
Would you change the accommodation decision solely based on the content of the reviews?  
Does the complete lack of reviews affect the accommodation decision?  
Are there any reasons why you would not want to read reviews at all when booking accommodation?

**Influence of COVID-19 on travelling (accommodation)**

Have you made domestic trips during the COVID-19 pandemic? What kind of trips?  
How has the situation with COVID 19 affected travelling and trip planning in your case?  
Do you believe that COVID-19 has made lasting changes to your travelling tendencies, even in the future once the world situation has normalized?

**Questions at the end**

Do you have any questions or something to add?