

1 Article

2 How Collective Intelligence Fosters the Development 3 of Incremental Innovation Capability

4 Jung-Yong Lee ¹ and Chang-Hyun Jin ^{2,*}

5 ¹ Department of Business Administration, SungKyunKwan University, Seoul, 03063, Korea,
6 jaylee8206@gmail.com

7 ² Dept. of Business Administration, Kyonggi University, Gyeonggi-do, 16227, Korea, chjin@kgu.ac.kr

8 * Correspondence: chjin@kgu.ac.kr

9

10 **Abstract:** The study is to identify motivational factors that lead to collective intelligence and to understand
11 how these factors relate to each other and to innovation capabilities in enterprises. The relationships between
12 each of the sub-factors of the collective intelligence construct with the sub-factor of incremental innovation
13 were examined. The study used the convenience sampling of corporate employees who use collective
14 intelligence from corporate panel members (n=1500). Collective intelligence was found to affect work process,
15 operations, and service innovation. This suggests that as work processes are made more innovative, the more
16 actively collective intelligence is pursued, the greater the improvement in the performance of work processes,
17 work procedures, work efficiency, customer satisfaction, and services. This study provides significant
18 implications for corporations operating collective intelligence services such as online communities. First, such
19 corporations vitalize their services by raising the quality of information and knowledge shared in their
20 communities. Additionally, contribution motivations that take the characteristics of knowledge and
21 information contributors into consideration require further development.

22 **Keywords:** Collective Intelligence; Social Contribution Motivation; Personal Contribution Motivation; Work
23 Process, Operation; Service Innovation; Incremental Innovation Capability

24

25 1. Introduction

26 The ubiquity of information communication technologies increasingly brought on by recent breakthrough
27 developments is becoming apparent as a means of inducing intrinsic yet innovative change across corporate
28 management practices. Competition is becoming fiercer among corporations that are fighting for survival
29 amidst a rapidly changing global economic environment. As a result, corporations have been keen on finding
30 ways to build innovative capacity, which has required the introduction of collective intelligence as a means of
31 solving problems through exchange and cooperation with groups that are both internal and external to a
32 corporation.

33 Several researchers have raised the idea of launching a community focused on collective intelligence (here
34 after CI) for the common good over recent years [1]. The challenges and opportunities in applying collective
35 intelligence in enterprises are necessary to improve the effectiveness of decision making or to solve various
36 business issues [1,2]. The possibility of combining collective intelligence with existing corporate perspectives,
37 such as rapid decision-making and efficient use of internal resources, is becoming a key factor in determining
38 future sustainable development.

39 *“Collective intelligence increases the capacity for effective action in pursuit of common aims and finding emergent
40 and sustainable solutions to the complex problems” [3].*

41 The internal capacities of a corporation have perhaps reached their limit, and a new source of
42 competitiveness is desperately needed to develop sustainable management practices. From the perspective of
43 the business environment, collective intelligence is derived from the activities of internal and external
44 participants who cooperate and compete to find solutions to difficult problems that typically cannot be solved
45 by a specialized pool of professionals within a corporate organization.

46 However, research is lacking when it comes to identifying cause-and-effect relationships associated with
47 collective intelligence. Moreover, previous studies did not cover to build a theoretical model that explains the
48 relationship between collective intelligence and incremental innovation. Therefore, this study aims to explore
49 motivational factors that lead to collective intelligence and understand how these factors relate to each other
50 and to innovation capabilities in enterprises. The relationships between each of the sub-factors of the collective
51 intelligence construct with the sub-factor of incremental innovation were examined. The perspective from the
52 result will provide valuable data to support effective decision making and various organizational strategies.

54 2.Literature Review

55 2.1. Collective Intelligence

56 Research on collective intelligence has explored the capabilities of a collective [4-6]. Collective intelligence
57 is a topic that has typically been studied and applied in the fields of sociology, business management, and
58 computer science; however, today it is being applied across all social phenomena. Collective intelligence, also
59 known as swarm intelligence, has been a major interdisciplinary topic of research in the fields of entomology,
60 sociology, computer science, and others [7]. Collective intelligence enables an idea to have a greater impact
61 than any individual's idea on its own as a result of a process whereby the individual idea is combined with
62 and evolves with others, creating a synergy effect. Wikipedia, a free encyclopedia created by the public where
63 thousands of web users contribute written and edited articles based on their knowledge and information, was
64 the first example of a website showcasing the existence of collective intelligence. Wikipedia is considered by
65 some to be the most successful case of public collective intelligence in history.

66 The definition of collective intelligence varies. CI has been defined as the ability of a group to arrive at a
67 solution that is better than what any of the members has achieved individually; it has also been defined as
68 groups of individuals doing things collectively that seem intelligent [8,9]. Some scholars have defined

69 *"CI as the capacity of human communities to evolve towards higher order complexity and harmony through such*
70 *innovation mechanisms as variation-feedback-selection, differentiation-integration-transformation, and competition [10]"*.

71 Collective intelligence entails a process whereby individuals share, cooperate, and integrate their
72 knowledge, information, and ideas, resulting in an intellectual capability that surpasses the intellectual
73 capability of individuals; this process also results in the capabilities of a collective formed by the participation
74 in and sharing of information and knowledge of many individuals [9]. Thus, collective intelligence has some
75 characteristics that include the creation of new knowledge through co-creation with others as well as leading
76 participation. Collective intelligence is assumed to be a collection of rational judgments made by individuals
77 and is considered to be a source of better judgment than is possible with a small group of specialized
78 professionals or the combined capabilities of an individual.

79 CI is a form of intelligence that results from mutual engagement between people, which is thought to
80 result in better solutions to problems than would otherwise be possible due to the synergistic effects that result
81 from the collective handling of tasks and the aggregation of advice and criticism [11]. Collective intelligence is
82 especially suited to work that demands innovation or creativity [5]. The collective intelligence approach adds a
83 new perspective to technology to support energy awareness and eco-friendly choices [12,13]. Surowiecki
84 argued that collective intelligence can move markets and society and that a collective always produces wiser
85 judgments than an individual [4]. CI tools are conceived for situations of uncertainty about the impact of
86 actions; collective intelligence can also be a valuable marketing tool [10].

87 The general idea behind collaboration is the notion that it is an activity that elicits a self-driven response
88 among individuals vying to reach a common goal [14]. In the case of Wikipedia, active corrections and editing
89 activities occur [15]. Leadbeater explains collective intelligence on the web based on Web 2.0 characteristics
90 such as participation, sharing, and openness. Collective intelligence requires participation [16]. Individuals
91 must be able to easily express their opinions, register new viewpoints, and solicit opinions from other sources.
92 Collective intelligence emerges through continual voluntary participation of individuals.

93 Leadbeater emphasizes the importance of collaborative creativity and mentions participation,
94 cooperation, openness, and sharing as necessary factors for collective intelligence. He argues that collaborative
95 creativity results in the active formulation of ideas through the process of sharing and opening ideas between
96 individuals that are later combined [16]. Sulis perceived collective intelligence as a probability-based
97 aggregation of multiple semi-independent participants who communicate their ideas and freely engage with
98 them in discussions within their environments [17]. Corporations are exploring various means of applying
99 collective intelligence to business practices and are especially keen on utilizing collective intelligence to
100 establish creative problem-solving methods.

101 Based on methods of mutual engagement and the level of cooperation, Dutton classified collective
102 intelligence into three types: the sharing type, the contributing type, and the co-creating type [18]. These three

103 classifications can be distinguished by their methods of mutual engagement. Sharing collective intelligence is
104 typified by activities such as simple release of information and individual, one-on-one forms of mutual
105 engagement. Contributing collective intelligence is typified by activities such as dialogue among participants
106 as well as active responses regarding opinions, knowledge, and information. The active responses considered
107 in this instance involve the evaluation of the opinions, information, and knowledge of one's counterpart that
108 serve as the basis for developing opinions, information, and knowledge. Co-creating collective intelligence is
109 typified by various active methods of mutual engagement, such as updating, editing, and debating, which seek
110 to fine-tune opinions that lead to the production of knowledge or information. From this perspective, collective
111 intelligence building through participants has included users' positive participation in space to develop
112 personal knowledge, their career and recognition of their capability. The second aspect is that collective
113 intelligence building through sharing, which includes tools to seek solutions to their problems and share and
114 acquire new knowledge or information. The last aspect is that collective intelligence building through
115 co-creation includes users' operation or management forming knowledge or information through collective
116 intelligence. Thus, three types of collective intelligence building through participation, sharing, and co-creation
117 are applied to this study.

118 2.2. Motivation Theory

119 This study begins its exploration of the motivational factors that lead to collective intelligence by
120 examining the TPB and TRA (e.g., Theory of Planned Behavior and the Theory of Reasoned Action) proposed
121 by Fishbein and Ajzen [19]. These theories explain the psychological mechanisms at play that affect attitudes
122 that lead to certain behaviors. The motivation behind the sharing of knowledge in online communities can be
123 explained as an organized civil movement not influenced by any direct or clear perceptions of compensation
124 carried out at the discretion of individuals [20].

125 Other scholars are also attempting to explain user motivations for knowledge sharing by applying
126 expected compensation from economic exchange theory, expected association from social exchange theory,
127 and expected contribution from social cognitive theory as variables that affect knowledge sharing [21]. The
128 subjective norms and perceived behavioral controls that underlie knowledge sharing are closely related to
129 knowledge donation and knowledge collection [22]. Liao, To and Hsu attempt to explain the
130 knowledge-sharing attitudes of knowledge users by dividing them into groups motivated by utilitarian or
131 hedonic motivations [23]. Wasko and Faraj add external rewards, a type of individual motivator, as a variable
132 to explain the knowledge-sharing process [24].

133 The dispositions of people who contribute to collective intelligence compared with those of people who
134 do not may differ. Nov provides a pioneering insight into this notion in his study exploring motivational
135 factors among Wikipedians [25]. Nov adds two categories of motivation to categories posited in earlier studies
136 that comprise six categories of motivation behind the behavior of volunteers—protective, values-based, career,
137 social, understanding, and enhancement—namely fun and ideology, for a total of eight contribution
138 motivations.

139 Through a series of surveys, Rafaeli et al. uncovered, in order of importance, cognitive needs (e.g., the
140 desire for information acquisition or intellectual challenge), affective needs (e.g., the desire for emotional
141 experiences), and integrative needs (e.g., the desire to share knowledge with others or contribute to others) as
142 the contribution motivation behind Wikipedia. As additional topics of research related to motivation, Rafaeli
143 and colleagues propose exploring the relative importance of psychological, social, communal, economic,
144 gratifying, and mutually engaging aspects among various motivational factors [26].

145 Based on previous discussions, this study attempts to explain the motivation behind the use of collective
146 intelligence by dividing the motives into groups reflecting social or individual objectives. In other words, the
147 contribution motivations behind collective intelligence were categorized into social contribution motivations
148 and individual contribution motivations. The former includes knowledge sharing, content correction,
149 answering the questions of others, recognition of capability and acquisition of greater reputation, and a
150 preference for knowledge cooperation. Individual contribution motivations include acquisition of new
151 knowledge, expectations of responses from others, tangible and intangible compensation, exhibition of
152 knowledge, and benefits to career development.

153 2.3. Incremental Innovation

154 *What is an incremental innovation?* Some scholars have argued that it is defined as "not-radical" [27], which
155 can be seen as an unsatisfying definition. Theoretical contexts that touch on the topic of incremental innovation
156 include innovation and technology studies and industrial organization literature.

157 Taruss, Boit, and Korir defined as

158 *"incremental improvements to existing products, services and organizational routines can enhance performance,*
159 *quality, and usefulness and are vital to making more competitively advanced products and services [28-31]"*.

160 Incremental innovation vies for improvements in the status quo and is both continual and improves on

161 existing assets. Previous research divides incremental innovation factors into three categories: work process
162 and procedure innovation, operational innovation, and service innovation [8,32]. First, work process and
163 procedure innovation are related to the recycling and partial substitution of items associated with the
164 production or specifications of a product. For instance, in terms of the field of service, this implies innovation
165 associated with the simplification of management processes, work processes, or existing internal regulations;
166 reduction of costs; and enhanced work efficiency [33,34].

167 Second, operational innovation includes innovations associated with redesigning methods and work
168 plans for manufacturing products, and changes in methods, numbers of operations, and services related to
169 reliability and quality. Third, service innovation includes innovations associated with the integration of
170 lower-tier systems aimed at reconfiguring production systems that provide flexibility in operations and
171 facilities. In the service sector, this entails innovations associated with improved services and customer
172 satisfaction and rapid customer service response to customer complaints [34]. In light of the above, this study
173 attempts to understand how collective intelligence is related to incremental innovation, such as work processes,
174 operations, and services innovation.

175

176 3. Hypotheses

177 3.1. *The Relationship between Two Contribution Motivations and Collective Intelligence*

178 Research by Nam, Ackerman, and Adamic includes altruism and the ability to learn as individual
179 motivators of knowledge sharing [35]. Wasko and Faraj include external rewards, a type of individual
180 motivator, as a variable to explain the knowledge-sharing process [24]. The process of sharing knowledge
181 produces joy as it entails the thought of helping others. According to social exchange theory, knowledge
182 contribution motivation variables affect attitudes regarding knowledge sharing, with attitudes regarding
183 knowledge sharing affecting the intent to share knowledge, and the intent to share knowledge being closely
184 related to the act of sharing knowledge [21]. According to the expanded TPB (theory of planned behavior),
185 intent to share knowledge is affected by attitudes regarding knowledge sharing, subjective norms regarding
186 knowledge sharing, technical norms regarding knowledge sharing, knowledge sharing itself, and limitations.
187 The intent to share knowledge thereafter affects the act of sharing knowledge [36]. As shown in the above
188 discussion, the assumptions that can be applied to motivation research regarding collective intelligence
189 include categories of motivations such as protective, value, career, social, understanding, and enhancement as
190 well as contribution motivations such as cognitive needs, affective needs, and integrative needs [26]. Thus,
191 such individual motivators and social orientation relationships can be expected to affect the onset of collective
192 intelligence. Therefore, this study intends to explore two contribution motivations for collective intelligence.

193 H1. Social contribution motivations are positively related to sub-factors of collective intelligence
194 building through participating (H1-1), sharing (H1-2), and co-creation (H1-3).

195 H2. Personal contribution motivations are positively related to sub-factors of collective intelligence
196 building through participating (H2-1), sharing (H2-2), and co-creation (H2-3).

197

198 Evaluations of collective intelligence may vary depending on the level of active evaluation of information
199 or knowledge. The degree to which knowledge or information is produced is also expected to become an
200 important factor in evaluating collective intelligence [14,15,18]. Boder predicts that collective intelligence will
201 play an essential role in corporate knowledge management. He notes that collective intelligence will bring new
202 knowledge and innovation that will resolve core problems faced by corporations and mentions the need to
203 construct collective intelligence that includes the expertise of individuals associated with specialized
204 knowledge of particular fields within an organization as well as cultural norms, informal networks, and
205 strategic market-related knowledge [37].

206 Engel et al. noted that collective intelligence is a critical factor to improve decision making in groups and
207 to produce higher group performance [38]. Collective intelligence was then shown to predict a team's future
208 performance on more complex tasks [39]. It can be assumed that collective intelligence is built upon some
209 combination of individual members' attributes and group structures, processes, and norms.

210 Innovation is in demand not only from corporations that are keen on adapting to globalization and
211 rapidly changing domestic and international environments but also from governments and all other sectors
212 that strive to bring change to organizations and processes to enhance competitiveness and adaptability. In
213 general, innovation entails incremental or radical change associated with objects, thinking, and the status of
214 progress or services [40]. As mentioned above, incremental innovation naturally occurs in the work
215 environment or corporate work processes. Several studies clarify the relationship between a corporation's
216 organizational structure and culture with incremental innovation. This study predicts that collective
217 intelligence, a form of intelligence that encompasses knowledge and information produced through user
218 participation, sharing, and collaboration created to improve individual work processes and procedures,

219 product development, idea development, operations, and services, is closely related to incremental innovation.
 220 Most corporations emphasize process innovations that reduce costs, assist in product development, and make
 221 organizational management more efficient for the purposes of satisfying customer needs.

222 Taking into account the scholarly definition of incremental innovation, collective intelligence will play a
 223 significant role in improving corporate work processes, management procedures, and customer satisfaction
 224 services as well as enhancing work efficiency associated with idea development, product development, and
 225 strategic thinking. From the perspective, it is expected that collective intelligence-building leads to incremental
 226 innovation. Therefore, our hypotheses are stated as follows:

227 H3. Collective intelligence building through participation is positively related to work process
 228 innovation (H3-1), operation innovation (H3-2), and service innovation (H3-3) as sub-factors
 229 of incremental innovation.

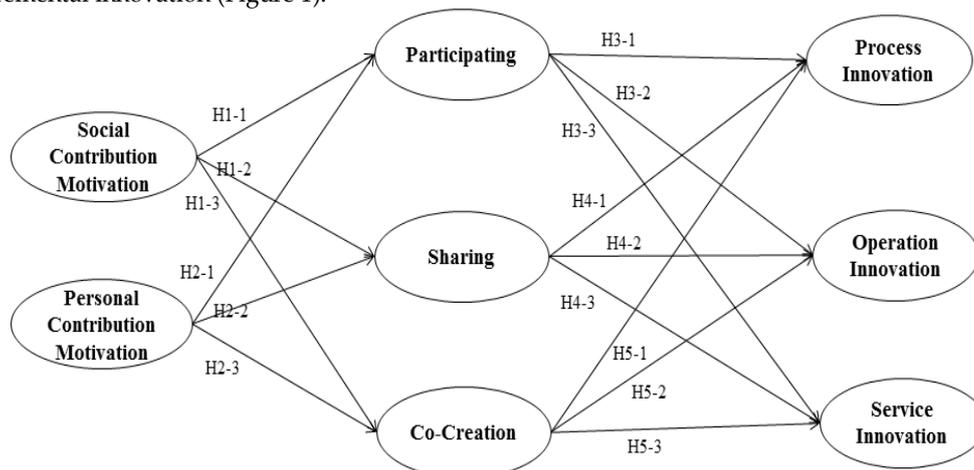
230 H4. Collective intelligence building through sharing is positively related to work process innovation
 231 (H4-1), operation innovation (H4-2), and service innovation (H4-3) as sub-factors of
 232 incremental innovation.

233 H5. Collective intelligence building through co-creation is positively related to work process
 234 innovation (H5-1), operation innovation (H5-2), and service innovation (H5-3) as sub-factors
 235 of incremental innovation.

236

237 3.2. Suggested Research Model

238 To guide the analysis of the data collected for this study, the study devised the following suggested
 239 research model to illustrate the relationships between the two contribution motivations, collective intelligence,
 240 and incremental innovation (Figure 1).



241
 242 **Figure 1.** Suggested Research Model

243

4. Method

244

4.1. Sampling and Data Collection

245

246 A pretest was administered to 30 corporate employees who use collective intelligence. The measurement
 247 tools used in the study and based on the literature review related to participants' motivations and were also
 248 measured as exogenous variables; collective intelligence, acceptance intention, and incremental innovation
 249 were also measured as endogenous variables. The study used the convenience sampling of corporate
 250 employees who use collective intelligence from corporate panel members. They were then contacted by e-mail
 251 and phone and were asked to participate. The explanation of collective intelligence was placed in the first
 252 section of the questionnaire. A total of 1,500 corporate employees participated in this study and were given gift
 253 cards by the investigator.

254 As seen in Table 1 below, over 75% of participants were 20–49 years of age and over 90% had received
 255 college-level instruction. On average, respondents occupied positions in accounting and management, strategic
 256 planning, production and research, and operations.

257

Table 1. Demographic Profiles

<i>n</i> =1500		Frequency	%
Sex	Male	760	50.7
	Female	740	49.3

Education	High School	102	6.8
	College Student	367	24.5
	Bachelor's degree	678	45.2
	Over M.A Degree	353	23.5
Ages	20–29 years	361	24.1
	30–39 years	401	26.7
	40–49 years	367	24.5
	50–59 years	321	21.4
	Over 60 years	50	3.3
Position	Accounting and Management	455	30.3
	Operations	242	16.1
	Strategic Planning	318	21.2
	Production and Research	269	17.9
	Others	216	14.4
Firm Size	10 and fewer employees	219	14.6
	10–30 employees	284	18.9
	30–50 employees	138	9.2
	50–100 employees	199	13.3
	100–300 employees	272	18.1
	Over 300 employees	389	25.9

258

259 *4.3. Instrument Construction*260 *4.3.1. Exogenous Variables*

261 Contribution motivations were measured by social and personal contribution motivations as exogenous
 262 variables. Social contribution motivations can be defined as embracing the objective of collective intelligence to
 263 share information, edit or modify content, resolve curiosity, co-create information, and acquire fame.
 264 Questions about social contribution motivations used in this study consist of a total of five items developed in
 265 light of the existing literature [25,26]. Personal contribution motivations comprise a total of five items
 266 developed from existing research by defining the degree of desire to acquire new information, expectation
 267 about another's responses, compensation, showing the ability to offer information, and work efficiency
 268 [20,21,23,24].

269 *4.3.2. Endogenous Variables: collective intelligence, incremental innovation capability*

270 Collective intelligence was classified with collective intelligence building through participation, sharing,
 271 and co-creation. Collective intelligence building through participation included users' positive participation in
 272 space to develop personal knowledge, their career and recognition of their capability. Collective intelligence
 273 building through sharing included tools to seek solutions to their problems and share and acquire their new
 274 knowledge or information. Collective intelligence building through co-creation included users' operation or
 275 management forming knowledge, or information through collective intelligence. Collective intelligence is
 276 assumed to be a collection of rational judgments made by individuals and is considered to be a source of better
 277 judgment than is possible with a small group of specialized professionals or the combined capabilities of a
 278 single individual. Measurement tools for collective intelligence used in this study consist of a total of 13 items
 279 taken from the existing literature [15,18,24,37].

280 Incremental innovation was measured by work process innovation, operation innovation, and service
 281 innovation. Work process innovation included degree of improvement over the past, management process,
 282 work efficiency and cost reduction. Operation innovation represented the degree of improvement of welfare,
 283 work satisfaction, and relationships with others in the organization. Service innovation was defined as the
 284 degree of improvement in customer service, response to complaints, and satisfaction. Twelve items for
 285 incremental innovation were developed or adopted from previous studies [8,32-34]. All items used in this
 286 study were scored on 5-point Likert scales.

287

<i>Construct</i>	<i>Survey Measures</i>
Social contribution motivation	I wish to contribute my knowledge for the purpose of sharing it with others (sharing contribution)
	I wish to add or correct wrong information in the public based on my knowledge (addition · correction)
	I wish to help others find answers to their questions (answer questions)
	I wish to exhibit my knowledge to large numbers of people (knowledge exhibition)
Personal contribution motivation	I like to cooperate with others to create knowledge (knowledge collaboration)
	I can acquire new knowledge and skills by contributing (skill acquisition)
	I find it helps my career (career development)
	I am curious about the responses of others regarding my knowledge (response of others)
Participation	I like to be compensated for the provision of knowledge (tangible/intangible compensation)
	I wish to be recognized for my capability and seek a greater reputation (recognition and reputation)
	I can easily express my work-related opinions using collective intelligence
	I can easily post work-related opinions using collective intelligence
	I can easily solicit work-related opinions from other organization members using collective intelligence
	I can express work-related ideas using collective intelligence.
Sharing	I can post unique work-related opinions to organization members using collective intelligence
	I use collective intelligence to acquire new knowledge or information
	I use collective intelligence to share knowledge or information with other people
	I use collective intelligence to acquire knowledge or information not found in other places
	I use collective intelligence to find solutions to my problems
	I like to post new writings, pictures, and videos using collective intelligence
Co-Creation	I use knowledge or information from collective intelligence after correcting, editing, or reprocessing it
	I directly operate or manage a means of collective intelligence
Process Innovation	I make an effort to continually post new information to collective intelligence
	In-house rules and work processes have improved compared with the past
	The management process has improved compared with the past.
Operation Innovation	The purposes of reducing costs have improved compared with the past.
	The work efficiency has improved compared with the past.
Service Innovation	The welfare of employees has improved compared with the past.
	Work satisfaction among members have enhanced compared with the past.
	The work of members has improved compared with the past.
Service Innovation	Personal relationships among workers have improved compared with the past.
	Visiting customers have increased compared with the past
	Customer satisfaction raised compared with the past.
Service Innovation	Our response to customer complaints have improved compared with the past.
	The speed of customer service has improved compared with the past.

288

289

5. Data analysis

290

5.1. Assessment of the Measurement Model

291

To analyze the data, the study used EQS6b and SPSS. In order to verify the hypotheses proposed in this study, correlations, validity and reliability were examined. We conducted verification tests to determine tests for the measurement model's validity using EQS6b. As shown in Table 2 and 3, the standard acceptance norm satisfies the requirement of reliability and validity by suggested by Bagozzi and Yi [41] and Hair et al [42] and composite construct reliability and Average Variance Extracted (AVE) following Fornell and Larcker [43].

292

293

294

295

296

Discriminant validity was assessed by comparing the correlation of components to AVE. As seen in Table 2, the

297 result of Bartlett's test of sphericity was found to be significant ($\chi^2 = 7959.3$, $df = 741$, $p < .001$), while the
 298 Kaiser–Meyer–Olkin measure of sampling adequacy was 0.947 for the variables [44]. The result of the EFA
 299 (exploratory factor analysis) were described in Table 2. An exploratory factor analysis of all of our scale items
 300 revealed two factors explaining 56.08% of the variance in our study's constructs, with the first factor explaining
 301 30.42% and the last factor explaining 25.67% of the total variance for independent variables. Discriminant
 302 validity was assessed by comparing the correlation of components to AVE.
 303
 304

Table 2. Results of Factor Analysis

<i>Independent Variables</i>			<i>Mediated Variable</i>		
Construct	Items	F.L	Construct	Items	F.L
Social Contribution Motivation	SCM1	.758	Co-Creation	COC1	.845
	SCM2	.778		COC1	.863
	SCM3	.764		COC1	.846
	SCM4	.791		COC1	.916
	SCM5	.794			
Personal Contribution Motivation	PCM1	.793	Process Innovation	PI1	.938
	PCM2	.802		PI1	.934
	PCM3	.812		PI1	.837
	PCM4	.789		PI1	.747
	PCM5	.762		PI1	.840
Mediated Variables Participation	PAR1	.734	Operation Innovation	OI1	.847
	PAR2	.690		OI2	.830
	PAR3	.725		OI3	
	PAR4	.702		OI4	.808
	PAR5	.723			
Sharing	SHA1	.693	Service Innovation	SI1	
	SHA2	.723		SI2	
	SHA3	.704		SI3	
	SHA4	.791		SI4	
Independent Variables			Dependent Variables		
Factor	Eigenvalues	% of Variance	Factor	Eigenvalues	% of Variance
Factor 1	4.183	30.416	Factor 1	4.355	27.217
Factor 2	1.425	25.663	Factor 2	3.849	24.056
% of total variance extracted		56.079	Factor 3	3.064	19.149
Mediated Variables			% of total variance extracted		70.422
Factor	Eigenvalues	% of Variance			
Factor 1	3.645	29.042			

Factor	2.929	22.528
2		
Factor	1.761	13.546
3		
% of total variance extracted		64.116

Note: F.L: Factor Loadings.

305

306

307

308

309

310

As seen in Table 3, the Cronbach's alpha mean for all concepts is above 0.7 [44]. The study's AVE also satisfies the standard of 0.5 for the requirement for convergent validity.

Table 3. Internal Consistency of the Constructs

Variables	Items	M	S.D	α	C.R
Social Contribution	5	3.71	0.55	.804	.882
Personal Contribution	5	3.68	0.54	.835	.930
Participating	5	3.69	0.52	.803	.880
Sharing	4	3.74	0.56	.810	.885
Co-Creation	4	3.16	0.81	.844	.898
Process Innovation	4	3.44	0.67	.837	.937
Operation Innovation	4	3.40	0.74	.893	.958
Service Innovation	4	3.38	0.78	.916	.967

Note: M: Mean, S.D; Standard Deviation, α : Cronbach's alpha, C.R: Composite Reliability

311

312

313

314

315

316

317

As seen in Table 4, the extracted AVE is between .648 and .764, and the means of the squares of the correlation coefficients are between -.001 and .482, which results in an AVE that is higher than the means of the squares of the correlation coefficients (r^2), also ensuring that the data collected for verification have sufficient discriminant validity [43].

Table 4. Analysis of Discriminant Validity using Average Variance Extracted

AVE	1	2	3	4	5	6	7	8	
1	.673	1							
2	.764	.013	1						
3	.769	.482	.111	1					
4	.648	.328	.063	.366	1				
5	.687	.324	.139	.041	.012	1			
6	.749	.001	.200	.041	.011	.120	1		
7	.751	.159	.278	.119	.014	.133	.387	1	
8	.760	.005	.107	.022	.060	.010	.344	.507	1

Note: * squared the correlation coefficients, 1: Social Contribution, 2: Personal Contribution, 3: Participating, 4: Sharing, 5: Co-Creation, 6: Process Innovation, 7: Operation Innovation, 8: Service Innovation

318

319

320

321

322

5.2. Tests of Hypotheses

323

324

325

326

327

As proven previously, hypotheses for this study based on the research model satisfy the advised base values. The goodness of fit of the model hypotheses yielded $\chi^2=(11107.2)=652$, $p=.000$, CFI=.946, NFI=.908, NNFI=.946, GFI=.878, AGFI=.858, SRMR=.110, RMSEA=.048, which means that the model's goodness of fit satisfies the advised base values.

Table 5. Summary of Hypothesis Tests

Hypothesis	S.E	Standardized Coefficient	Sup port
------------	-----	--------------------------	----------

H1-1: Social Contribution Participating	->	.035	.213***(.278)/z=7.763	Yes
H1-2: Social Contribution -> Sharing		.144	.317***(.402)/z=10.211	Yes
H1-3: Social Contribution Co-Creation	->	.052	.325***(.503)/z=11.012	Yes
H2-1: Personal Contribution Participating	->	.054	.492***(.571)/z=12.352	Yes
H2-2: Personal Contribution Sharing	->	.071	.664***(.744)/z=13.423	Yes
H2-3: Personal Contribution Co-Creation	->	.056	.532***(.602)/z=12.985	Yes
H3-1: Participating -> Process		.055	.249***(.307)/z=8.974	Yes
H3-2: Participating -> Operation		.063	.210***(.346)/z=13.321	Yes
H3-3: Participating -> Service		.058	.356***(.472)/z=15.742	Yes
H4-1: Sharing -> Process		.052	.291***(.395)/z=14.213	Yes
H4-2: Sharing -> Operation		.048	.259***(.325)/z=10.855	Yes
H4-3: Sharing -> Service		.055	.309***(.412)/z=10.512	Yes
H5-1: Co-creation -> Process		.056	.307***(.410)/z=10.103	Yes
H5-2: Co-creation -> Operation		.068	.306***(.406)/z=11.317	Yes
H5-3: Co-creation -> Service		.075	.392***(.502)/z=12.308	Yes

Notes: *** p<.05, (Unstandardized) Coefficient

328
329
330

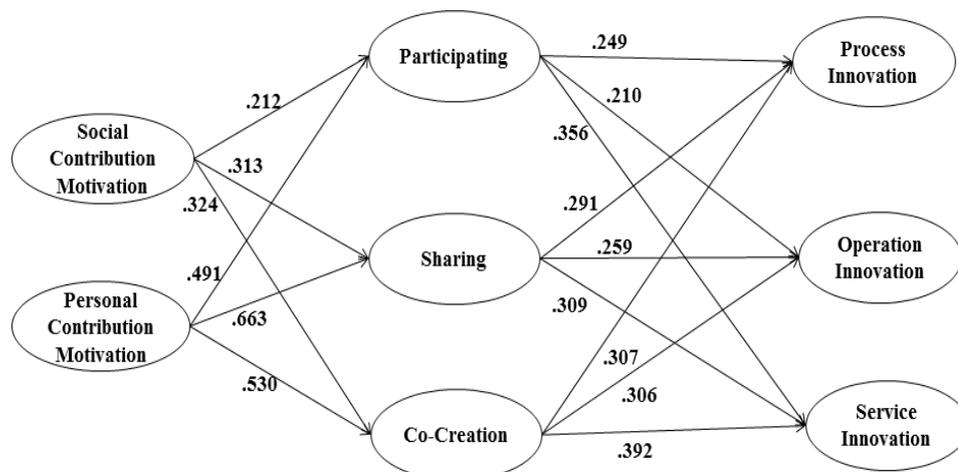


Figure 2. Results of Suggested Research Model with Path Coefficients

331
332
333
334
335
336
337
338
339
340
341
342
343
344
345
346

To test structural relationships, the hypothesized causal paths were estimated. Eight hypotheses were supported, and one was not supported. The results are shown in Figure 2 and Table 4. For H1-1, H1-2, and H1-3, the results indicate that social contribution motivations are closely related to collective intelligence building through participation. The suggested path was statistically significant in the hypothesized direction (social contribution motivations, with a standardized path coefficient for collective intelligence building through participating: $\gamma = .213$, $p < .001$ for H1-1). Thus, hypothesis H1-1 was supported. Social contribution motivations are closely related to collective intelligence building through sharing. The suggested path was significant in the hypothesized direction (social contribution motivations, with a standardized path coefficient for collective intelligence building through sharing: $\gamma = .317$, $p < .001$ for H1-2). Thus, hypothesis H1-2 was supported. Social contribution motivations are closely related to collective intelligence building through co-creation. The suggested path was statistically significant in the hypothesized direction (social contribution motivations, with a standardized path coefficient for collective intelligence building through co-creation: $\gamma = .325$, $p < .001$ for H1-3). Thus, hypothesis H1-3 was supported.

347 For H2-1, H2-2, and H2-3, the results indicate that personal contribution motivations are closely related to
348 collective intelligence building through participating. The suggested path was statistically significant in the
349 hypothesized direction (personal contribution motivations, with a standardized path coefficient for collective
350 intelligence building through participation: $\gamma = .492, p < .001$ for H2-1). Thus, hypothesis H2-1 was supported.
351 Personal contribution motivations are closely related to collective intelligence building through sharing. The
352 suggested path was statistically significant in the hypothesized direction (personal contribution motivations,
353 with a standardized path coefficient for collective intelligence building through sharing: $\gamma = .664, p < .001$ for
354 H2-2). Thus, hypothesis H2-2 was supported. Social contribution motivations are positively related to
355 collective intelligence building through co-creation. The suggested path was significant in the hypothesized
356 direction (personal contribution motivations, with a standardized path coefficient for collective intelligence
357 building through co-creation: $\gamma = .532, p < .001$ for H2-3). Thus, hypothesis H2-3 was supported.

358 For H3-1, H3-2, and H3-3, the results indicate that collective intelligence building through participation is
359 closely related to process, operation, and service innovation as sub-factors of incremental innovation. The
360 proposed path was statistically significant in the hypothesized direction (collective intelligence building
361 through participation, with a standardized path coefficient for process, operation, and service innovation:
362 $\gamma = .249, .210, .356, p < .001$ for H3-1, H3-2, and H3-3, respectively). Thus, hypotheses H3-1, H3-2, and H3-3 were
363 supported.

364 For H4-1, H4-2, and H4-3, the results indicate that collective intelligence building through sharing is
365 closely related to process, operation, and service innovation as sub-factors of incremental innovation. The
366 suggested path was statistically significant in the hypothesized direction (collective intelligence building
367 through sharing, with a standardized path coefficient for process, operation, and service innovation:
368 $\gamma = .291, .259, .309, p < .001$ for H4-1, H4-2, and H4-3, respectively). Thus, hypotheses H4-1, H4-2, and H4-3 were
369 supported.

370 For H4-1, H4-2, and H4-3, the results indicate that collective intelligence building through co-creation is
371 closely related to process, operation, and service innovation as sub-factors of incremental innovation. The
372 suggested path was statistically significant in the hypothesized direction (collective intelligence building
373 through co-creation, with a standardized path coefficient for process, operation, and service innovation:
374 $\gamma = .307, .306, .392, p < .001$ for H5-1, H5-2, and H5-3, respectively). Thus, hypotheses H5-1, H5-2, and H5-3 were
375 supported.

376

377 6. Discussion

378 This study proposes an acceptance model regarding corporate collective intelligence. The motivators of
379 collective intelligence associated with corporate employees were divided into social and individual
380 contribution motivations where such motivations were found to directly affect collective intelligence. The
381 motivation for using collective intelligence was found to be more likely to come from social contribution
382 motivations than from individual contribution motivations. Collective intelligence was divided into collective
383 intelligence building through participation, sharing, and co-collaboration, and its relationship to incremental
384 innovation was studied. The more knowledge that was shared with colleagues or strangers, the more tasks
385 were undertaken via co-collaborative or creative efforts with colleagues. This result indicated that personal
386 contribution motivation (e.g., career development) is a higher perception of collective intelligence than the
387 social contribution motivation including sharing knowledge or collaboration with others

388 Such collective intelligence was found to be closely linked to work process, operation, and service
389 innovations. Online communities used by corporations are products of collective intelligence. Such online
390 communities are considered necessary for the effectiveness and efficiency of processing work. Additionally,
391 corporate employees were found to have the desire to use collective intelligence to produce innovation in their
392 work processes, operations and service.

393 This study provides significant implications for corporations operating collective intelligence services
394 such as online communities. First, such corporations vitalize their services by raising the quality of information
395 and knowledge shared in their communities. Contribution motivations that take the characteristics of
396 knowledge and information contributors into consideration also need to be developed.

397 6.1. Theoretical Implications

398 The study attempted to identify cause-and-effect relationships associated with collective intelligence as
399 well as explain a theoretical model that covers the relationship between collective intelligence and incremental
400 innovation. The casual relationship and theoretical model suggested by study might be provide valuable assets
401 for further study when exploring the classification of collective intelligence. They might also help in defining
402 determinant factors leading to collective intelligence and in understanding how these factors relate to each
403 other and to innovation capabilities in enterprises. The results of this study have valuable information to build

404 or develop effective decision making based on collective intelligence as well as understanding the
405 cause-and-effect relationships associated with collective intelligence in the academic area.

406 The results of this study indicated that collective intelligence is built upon some combination of
407 individual members' attributes and group structures, processes, and norms. Collective intelligence plays an
408 important role in improving decision making in groups; it also produces higher group performance and
409 predicts a group's future performance on more complex tasks and problems [35,38].

410 The collective intelligence found within cyberspace, which is the topic of interest in this study, has been
411 the focus in various academic fields. Human societies have cultivated collective intelligence through the
412 utilization of science and technology while communicating shared intellectual capabilities and assets with one
413 another. Humanity can overcome space and time limitations and achieve true integration that will lead to a
414 new level of evolutionary accomplishment through collective intelligence. Therefore, exploring collective
415 intelligence in cyberspace and the casual relationship between CI and any other outcome is a subject for
416 further study.

417 Collective intelligence is difficult to achieve in traditional hierarchical structures. Collective intelligence
418 requires freedom, volunteerism, and candid opinion formation. Collaborative leadership is important in such a
419 context. Leadership that lends an ear to even obnoxious or seemingly nonsensical thoughts is needed.

420 Another point of caution when seeking the results of collective intelligence is that collective intelligence
421 will not immediately produce positive results but must be systematically managed and organized by
422 individual intelligence. In the case of Wikipedia, large numbers of people from the general public can freely
423 add new content and edit articles, but a site manager must approve of the changes before they are applied to
424 the website. Linux also allows various developers to freely add and correct its functions. However, Linus
425 Benedict Torvalds and other core personnel have the final say in what items are to be included in the regular
426 kernel build. Therefore, collective intelligence requires an appropriate mix of active participation by
427 organizational members and also wise decision-making on the part of leadership.

428 Such collective intelligence yields powerful results in cases that require creative solutions such as the
429 initial concept phase of developing new technologies or products. However, for proprietary items that must be
430 kept confidential, or in areas that require extremely high levels of expertise, collective intelligence may be
431 impossible or unnecessary. In light of this, the content to be shared for utilization by collective intelligence and
432 its associated expected gains must first be clarified before making use of collective intelligence. Further
433 research on collective intelligence needs to focus on corporate strategies or a comprehensive approach towards
434 business architecture or user interfaces with the relevant services.

435 The rise in success cases involving collective intelligence has resulted in the expansion of its application
436 across all corporate activities, including product development, marketing, product manufacturing, and
437 customer support. Corporations willing to introduce collective intelligence must establish a platform from
438 which it can work and establish a network that must be continually managed during the process. The
439 establishment of windows of communication, an open and cooperative corporate culture, and participation by
440 organizational members with varying knowledge and experience are needed where incentives for knowledge
441 or information sharers may also prove to be useful.

442 *6.2. Managerial Implications*

443 In a digital society, a corporate organization improves performance, competitiveness, and productivity
444 through division of knowledge. Corporations are formed from organic connections between groups
445 (organizations). In light of these considerations, it is hoped that this study's results will help corporations tap
446 into collective intelligence as a resource, improve its functioning, and inform its application in the corporate
447 context.

448 The study might provide valuable information to support effective decision making and various
449 organization strategies from the results. The results confirmed that collective intelligence is derived from the
450 activities of internal and external participants who cooperate and compete in the process of finding solutions
451 to difficult problems that typically cannot be solved by a specialized pool of professionals within a corporate
452 organization. The study suggests that collective intelligence is one of the critical tools for developing work
453 processes, operation, and service sector in organizations.

454 From a corporate standpoint, for the purposes of establishing an active online community that creates
455 collective intelligence and for the purposes of improving levels of participation, openness, sharing, and
456 collaboration, continual and systematic efforts are required. More references or external links that support the
457 knowledge contributed by knowledge or information providers must be created. In addition, the pursuit of
458 active participation by knowledge contributors and encouragement of greater collaboration were implicitly
459 found by this study to contribute to the improvement of the quality and credibility of knowledge or
460 information. For the purposes of having corporate employees create products or ideas, the belief that new

461 knowledge can be created during the process of fine-tuning the various knowledge bases must be
462 strengthened while pursuing the act of creating new knowledge itself.

463 Collective intelligence was found to affect work processes, operation, and service innovations. This
464 suggests that during the process of making work processes more innovative, the more actively collective
465 intelligence is pursued, the greater the improvement in the performance of work processes, work procedures,
466 work efficiency, customer satisfaction, and services. This seems to point to a need to develop collective
467 intelligence services that will raise levels of participation, sharing, and collaboration while also inspiring
468 contribution motivations of collective intelligence. In other words, the introduction of a system such as
469 Smartwork as the only focus will inevitably lead to difficulty in achieving even inconsequential outcomes and
470 will counter expectations that the Smartwork system will contribute to enhancing work performance and job
471 satisfaction.

472 Regarding the result indicating that collective intelligence is associated with incremental innovation, if
473 corporations pursue active participation, sharing, and collaboration for the purposes of using collective
474 intelligence services, then from an organizational or corporate management standpoint, the effects of
475 decision-making processes as well as product and service development efforts will be improved.

476 From the study, it can be indicated that collective intelligence involves a process in which an individual's
477 idea is combined with and evolves with other ideas to produce a force greater than can be expected from
478 simply including the intellectual capabilities of each individual. In other words, a synergy effect is produced.
479 When corporate employees work in an environment where collective intelligence is highly developed, work
480 processing procedures or efficiency may differ depending on the onset of collective intelligence. This raises the
481 importance of collective intelligence within an organization and implies the importance of finding means to
482 vitalize collective intelligence.

483 By utilizing collective intelligence, for example, Procter & Gamble is reducing its share of research and
484 development costs while continuing to post good performance. On the other hand, Monsanto is spending
485 immense sums of money on research and development without producing any major products and is facing a
486 crisis. Smooth mutual engagement, feedback, and active participation are methods that can raise collective
487 intelligence. Additionally, corporate cultures must find efficient space in which employees can communicate.

488 **Author Contributions:** J.-H.Y. wrote the paper and worked with L.-J.Y. to conceive and design the experiments
489 L.-J.Y. and J.-H.Y. performed the experiments and analyzed the data; L.-J.Y. and J.-H.Y. contributed to parts of
490 the experiments and the conclusions. Both authors made contributions to the work in this study.

491 **Conflicts of Interest:** The authors declare no conflict of interest.

492

493 **References**

- 494 1. Schuler, D.; De Liddo, A.; Smith, J.; De Cindio, F. Collective intelligence for the common good: cultivating
495 the seeds for an intentional collaborative enterprise. *AI & Soci.* **2018**, *33*, 1-13.
- 496 2. Ta"uscher, K. Leveraging collective intelligence: How to design and manage crowd-based business model.
497 *Busi.Hori.* **2017**, *60*, 237-245.
- 498 3. Yaseen, S.; Al Omoush, K. Investigating the Engage in Electronic Societies via Facebook in the Arab
499 World. *Inte. J. Tech. Human Inter.* **2013**, *9*, 20-38.
- 500 4. Surowieki, J. *The Wisdom of Crowds: Why the Many are Smarter than the Few and How Collective*
501 *Wisdom Shapes Business, Economies, Societies, and Nations*, NY: Doubleday, 2004.
- 502 5. Tapscott, D.; Williams, A.D. *Wikinomics*, New York: Portfolio, 2009.
- 503 6. Bruns, A. *Blogs, Wikipedia, Second Life, and Beyond: From Production to Produsage*, NY: Peter Lang,
504 2018.
- 505 7. Atlee, T.; Por, G. Blog of Collective Intelligence: A Source document for collective intelligence.
506 <http://www.community-intelligence.com>, 2007.
- 507 8. Madanmohan, A. Incremental Technical Innovation and their Determinants. *Inte. J. Inno.Manage.* 2005, *94*,
508 481-510.
- 509 9. Maleewong, K.; Anutariya, C.; Wowongse, V. A Collective Intelligence Approach to Collaborative
510 Knowledge Creation, Fourth International Conference on Semantics, Knowledge and Grid, Pages, 2008,
511 pp.66-70.
- 512 10. Maithili1, A.; Kumari, V.; Rajamanickam, S. An Open Innovation Business Model Based on Collective
513 Intelligence. *Inter.J. Mod. Engin. Rese.* **2012**, *22*, 245-252.
- 514 11. Bonabeau, E. Decisions 2.0: The Power of Collective Intelligence. *MIT Sloan Manage. Rew.* **2009**, *50*, 45-52
- 515 12. De Liddo, A.; Sandor, A.; Buckingham, S.S. Contested collective intelligence: rationale, technologies, and
516 a human-machine annotation study. *Compu.Sup. Coo.Wo.* **2012**, *5*, 417-448.
- 517 13. Piccolo, L.S.; De Liddo, A.; Burel, G.; Fernandez, M.; Alani, H. Collective intelligence for promoting
518 changes in behavior: a case study on energy conservation. *AI & Society*, **2017**, *33*, 15-25.
- 519 14. Mentzer, J.T.; Foggin, J.H.; Golicic, S.L. Collaboration: The Enablers, Impediments, and Benefits. *Su. Cha.*
520 *Manage. Revi.* **2000**, *44*, 52-58.
- 521 15. Leadbeater, C. *WE-THINK: MASS Innovation, not Mass Production*. Profole Books, 2008.
- 522 16. Bothos, E.; Apostolou, D.; Mentzas, G. Collective intelligence with web-based information aggregation
523 markets: The role of market facilitation in idea management. *Expe.Sys.Appli.* **2012**, *39*, 1333-1345.
- 524 17. Sulis, W. Fundamental concepts of collective intelligence, Nonlinear Dynamics. *Psy. Life Sci.* **2007**, *11*,
525 35-54.
- 526 18. Dutton, W.H. The Wisdom of Collaborative Network Organizations: Capturing the Value of Networked
527 Individuals. *Prometheus*, **2008**, *26*(3), 211-230.
- 528 19. Fishbein, M.; Ajzen, I. *Belief, Attitude, Intention, and Behavior: An Introduction to Theory and Research*.
529 Reading, MA: Addison-Wesley, 1975.
- 530 20. Bordia, P.; Irmer, B.E.; Garden, M.; Phair, K.; Abusah, D. Knowledge sharing in response to a supportive
531 work environment: evidence from an Australian engineering firm, *In Proceedings of the First iKMS*
532 *International Conference on Knowledge Management*, **2004**, *13*, 129-139.
- 533 21. Bock, G.W.; Kim, Y.G. 2002. Breaking the myths of rewards: An exploratory study of attitudes about
534 knowledge sharing. *Inf. Res. Manage. J.* **2002**, *15*, 14-21.
- 535 22. Tohidinia, Z.; Mosakhani, M. Knowledge sharing behavior and its predictors. *Indus Manage & Data Sys.*
536 **2010**, *110*, 611-631.
- 537 23. Liao, C.C.; To, P.L.; Hsu, F.C. Exploring knowledge sharing in virtual communities. *On. Inf. Re.* **2013**, *37*,
538 891-909.
- 539 24. Wasko, M.M.; Faraj, S. Why should I share? Examining social capital and knowledge contribution in
540 electronic networks of practice. *MIS Quart.* **2005**, *29*, 35-57.
- 541 25. Nov, O. What motivates Wikipedians? *Communication of the ACM*, **2007**, *50*11, 60-64.
- 542 26. Rafaeli, S. et al. Knowledge building and motivations in Wikipedia: participation as Ba. in Ricardo, F.J.
543 eds. *Cyber. New Med.* pp.52-69. New York: Ropopi, 2008.
- 544 27. Dahlin, K.B.; Behrens, D.M. When is an invention really radical? Defining and measuring technological
545 radicalness. *Rese. Poli.* **2005**, *34*(5), 717-737.

- 546 28. Tarus, V.; Boit, R.; Korir, M. Incremental innovation and firm's competitive advantage: A quantitative
547 analysis approach. *Inter. J. Quanti. Quali. Rese. Meth.* **2017**, *51*, 22-30.
- 548 29. Damanpour, F. Organizational Innovation: A Meta-analysis of Effects of Determinants and Moderators.
549 *Aca. Manage. J.* **1991**, *34*, 550-590.
- 550 30. Hage, J. Organizational Innovation and Organizational Change. *An. Revi. Soc.* **1999**, *25*, 597-622.
- 551 31. Stamm, B.V. *Managing innovation, design & creativity*, London Business School: Wiley, 2003.
- 552 32. O'class, A.; Weerawardena, J. Examining the Role of International Entrepreneurship, Innovation and
553 International Market Performance in SME. *Inter.Eur. J. Mar.* **2009**, *43*(11/12), 1325-1348.
- 554 33. Hammer, M.; Champy, J.M. *Reengineering the Corporation: A Manifesto for Business Revolution*. Nicholas
555 Brealey Publishing, Allen and Urwin: London, 1993.
- 556 34. Tenner, A.R.; Detoro, I.J. *Process Redesign: The Implementation Guide for Managers*, New Jersey, Prentice
557 Hall, 2000.
- 558 35. Nam, K.K.; Ackerman, M.S.; Adamic, L.A. Questions in, knowledge in? a study of naver's question
559 answering community. In *Proceedings of the SIGCHI conference on human factors in computing systems*, **2009**,
560 pp.779-788.
- 561 36. Alajmi, B.M. The Intention to Share: Psychological Investigation of Knowledge Sharing Behavior in
562 Online Communities. *J.inf & Know Manage.* **2012**, *11*, 1-12.
- 563 37. Boder, A. Collective intelligence : A keystone in knowledge management. *J. Know. Manage.* **2006**, *101*,
564 81-93.
- 565 38. Engel, D.; Woolley, A.W.; Jing, L.X.; Chabris, C.F.; Malone, T.W. Reading the Mind in the Eyes or
566 Reading between the Lines? Theory of Mind Predicts Collective Intelligence Equally Well Online and
567 Face-To-Face. 2014, PLOS ONE 912: e115212. <https://doi.org/10.1371/journal.pone.0115212>.
- 568 39. Woolley, A.W.; Aggarwal, J.; Malone, T.W. Collective Intelligence and Group Performance. *Cur. Dir. in*
569 *Psy. Sci.* **2015**, *24*, 420-424.
- 570 40. Mckeown, M. *The Truth about Innovation*. Prentice-Hall, New Jersey, 2008.
- 571 41. Bagozzi, R.P.; Yi, Y. On the evaluation of structural equation model. *J. Aca. Mar. Sci.* **1988**, *16*, 74-94.
- 572 42. Hair, J. F.; Anderson, R.E.; Tatham, R.L.; Black, W.C. *Multivariate data analysis*. Englewood Cliffs, NJ:
573 Prentice-Hall, 1998.
- 574 43. Fornell, C.; Larcker, D. Evaluating structural equation models with unobservable variables and
575 measurement errors. *J. Mar. Rese.* **1981**, *18*(2), 39-50.
- 576 44. Nunnally, J.C.; Bernstein, I.H. *Psychometric theory* 3rd Ed., New York: McGraw-Hill, 1994.
577