

AN ABSTRACT OF THE THESIS OF

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Leslie Davis Burns

The EBM model of consumer decision making was used to guide the present study. According to this model when consumers make purchase decisions, they search for information from either internal and/or external sources. When consumers do not have enough information from internal sources, such as knowledge and experiences, they search information from external sources, including market-dominated, consumer-dominated, and neutral sources. As the population of Internet users grows, consumer-dominated communication on the Web, also called Internet WOM, is also increasing. Consumer reviews, one of the ways consumers exchange opinions and experiences on products and services on the Web, have been successfully practiced. Nonetheless, research on the effectiveness of consumer reviews has not yet been done. Thus, this study aimed to investigate the effectiveness of consumer reviews, specifically the source credibility of consumer reviews according to different types of review features, such as content of reviews, presence of a reviewer's photo, and type

of a reviewer's name. In addition, the relationship between the perceived credibility of a reviewer and the perceived risk associated with online purchase was also examined.

Using an online survey method, two hundred and ninety-two female students voluntarily participated in this study and received extra credit points for their participation. A  $2 \times 2 \times 3$  complete factorial experiment was used to examine source credibility— attractiveness, expertise, and trustworthiness—of consumer reviews of apparel. The three independent variables were the content of reviews with two treatments (a general review and a specific review), the presence of photo with two treatments (absence of a reviewer's photo and presence of a reviewer's photo), and the type of a reviewer's name with three treatments (anonymous, an identifiable with an ID, and an identifiable with a real name reviewer). The results revealed that 1) specific reviews increased source attractiveness, expertise, and trustworthiness, 2) a review without a photo of a reviewer increased source attractiveness and had no effect on the others, and 3) type of a reviewer's name had no effects on source attractiveness, expertise and trustworthiness. An additional finding was that the higher the perceived source credibility the greater the reduction in the perceived risk associated with online shopping.

The results of this study have implications for consumer researchers to further investigate the effectiveness of consumer reviews. Additionally, the findings can inform apparel e-retailers in determining whether to include consumer reviews as a feature and, if so, what criteria to include for consumer reviews.

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Factors Influencing Source Credibility of Consumer Reviews:  
Apparel Online Shopping

by  
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I understand that my thesis will become part of the permanent collection of Oregon State University Libraries. My signature below authorizes release of my thesis to any reader upon request.

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KoEun Shin, Author

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# **Factors Influencing Source Credibility of Consumer Reviews: Apparel Online Shopping**

## **CHAPTER I**

### **INTRODUCTION**

#### 1. 1. Overview

In an effort to make reasonable decisions, consumers search for information about products and services they may want to purchase from internal and/or external sources (Engel, Blackwell, & Miniard, 1990). External search, the acquisition of information from the consumer's environment and marketplace, will be used in the search process, unless the consumer has enough information in their memory (internal source). External source of information includes those that are market-dominated (e.g., advertising), consumer-dominated (e.g., friend's advice), or neutral (e.g., *Consumer Reports*). Among the diverse types of external sources, consumer-to-consumer communication, or word-of-mouth (traditional WOM), is a powerful source of information to persuade consumers. This is because consumer-dominated sources are considered more credible than information from other resources (Herr, Kardes, & Kim, 1991). In recent years, WOM has increasingly been practiced on the Web, called word-of-mouse or Internet WOM, through e-mails, bulletin boards, chat rooms, fan clubs, brand user-groups, and feedback (Dellarocas, 2003; Helm, 2000; Solomon, 2004). With these newly introduced communication methods, consumers do not have to directly meet to exchange their opinions and experiences on products, services, traders, and even news articles. This not only provides convenient and easy access to

information for consumers, but also guarantees the anonymity of informant to some extent, which potentially leads the information from the Web to become less reliable. This perception causes a decrease in perceived credibility, whereas information from traditional WOM shows high perceived persuasiveness and credibility (Fogg et al., 2001a; Martin & Lomax, 2001). Therefore, studies on the information credibility of the Web are increasingly being conducted (Fogg et al, 2001b; Milewski & Smith, 1998; Wathen & Burkell, 2002), and their importance may increase with the growth of online shopping.

Since its emergence, the Internet has been important as a shopping channel. According to the U. S. Census Bureau (2006), U. S. retail e-commerce sales have gradually increased since the fourth quarter of 1999. In the first and the second quarters of 2006, retail e-commerce sales increased 25.2 percent and 22.8 percent, respectively, from the same quarters a year ago, while total retail sales increased 8.2 percent and 6.5 percent, respectively. In addition, apparel and accessory category e-retailers have shown the fastest growth rate in sales between the years 2004 and 2005 compared to retailers handling other products such as computer software, home and garden, and toys and hobbies (Burns, 2006). The Internet is now a common place to shop in addition to stores, catalogs, and TV shopping channels. While shopping on the Web, consumers not only make actual purchases but also search for information. Research shows that most people use Internet as an information source before they make actual purchases (Dieringer Research Group, 2004; Jupiter Research, 2004). Acquiring information is an important consumer behavior because it reduces the perceived risk associated with online shopping (Murray, 1991; Kim & Lennon, 2000;



Pratibha, 2006). Therefore, it may be essential for practitioners to effectively and efficiently manage online information.

Consumer reviews, one type of Internet WOM, have been an influential tool as an information source on the Web for both consumers and e-retailers (Gogoi, 2007; Power, 2006; Tedeschi, 1999). For consumers, it provides product information to help make the purchasing decision; for e-retailers, it allows them to monitor product quality, to enhance marketing, to improve the product mix, and to increase sales (Gogoi, 2007; Power, 2006). Since the launch of consumer reviews on *Amazon.com*, the consumer review practice has been widely expanding from books to more expensive products, such as electronics, and to services, such as hotel accommodations (Tedeschi, 1999). Apparel and accessory category e-retailers are not an exception; a number of apparel e-retailers have employed the system (Power, 2006). Despite the proliferation of the practice of consumer reviews, there is no research on how effective consumer reviews are. Therefore, it is worth investigating their effectiveness.

The effectiveness of consumer reviews can be examined by exploring source credibility, which is defined as “a communicator’s positive characteristics that affect the receiver’s acceptance of a message” (Ohanian, 1990). Sources of information are evaluated by a variety of dimensions: trustworthiness, competence, dynamism, objectivity, and expertise (Newell & Goldsmith, 2001; Whitehead, 1968). However, two elements—expertise and trustworthiness—are adopted by the majority of researchers to examine source credibility (Fogg et al., 2001a; Hovland, Janis, & Kelly, 1953). Ohanian (1990 & 1991) synthesized previous studies of source credibility and emphasized three dimensions of source credibility including expertise, trustworthiness,

as well as attractiveness to measure source effectiveness. In the present study, perceived attractiveness, expertise, and trustworthiness were used to test the source credibility of consumer reviews of apparel.

The perceived credibility may have an effect on reducing perceived risk associated with online apparel shopping. Consumers perceiving risk from purchasing are more likely to seek information to reduce the perceived risk (Cunningham in Cox, 1967). As a result of information seeking, perceived risk associated with purchases is reduced (Murray, 1991; Kim & Lennon, 2000; Pratibha, 2006). This relationship may be more salient when it comes to online shopping, because online shopping is perceived as higher risk, for reasons such as privacy and security, performance, and financial risks (Bellman, Lohse, & Johnson, 1999; Liang & Huang, 1998; Lim, 2003; Teo, 2002; Ueltschy, Krampf, & Yannopoulos, 2004).

Furthermore, online information itself is perceived as risky; consumers are skeptical to the information available online. Due to perceived anonymity and the lack of nonverbal involvement, the credibility of online information may be detracted (Kiesler et al., 1984; Kato & Akahori, 2004; Sproull & Kiesler, 1986). Moreover, regarding Internet WOM, there is the possibility that the information may be controlled by a company or a marketer, which may further lower the credibility of WOM (Helm, 2000).

## 1. 2. Statement of Purpose and Objectives

Knowing the importance of the credibility of Internet WOM and the growth of online shopping for apparel, this paper is a specific study about consumer reviews of apparel products. The purpose of this paper is to determine source effectiveness (i.e., credibility) of consumer reviews of apparel products in terms of attractiveness, expertise, and trustworthiness. The Objectives of the study are:

1. To determine source credibility of consumer reviews of apparel products, as affected by different consumer review features.
2. To suggest a more credible and effective consumer review system for online apparel companies.

## 1. 3. Hypotheses

When consumers seek information from consumer reviews, the credibility of the reviews is an important attribute (Milewski & Smith, 1998; Pratibha, 2006). As the characteristics of a communicator are inferred through verbal, nonverbal, and social cues in traditional WOM, there are also several cues in order to assess the credibility of a reviewer in Internet WOM. The content of a review, a reviewer's name, and a reviewer's image are examples of the cues that may have influence on the perceived credibility of a reviewer.

The content of a review itself may affect the perceived credibility of a reviewer. Lee, Kim, and Moon (2000) found that the perception of sufficient information increased customers' trust to online stores. Higher informational content was associated with higher perceived trust (Shelat & Egger, 2002). Relevant and sufficient

information to a potential consumer was positively associated with the perceived credibility. Therefore, the findings may be applicable to the perceived credibility of consumer reviewers of apparel products; the more relevant and sufficient information is provided by a reviewer, the higher the perceived credibility.

Several studies showed that the clear identity of online information positively influenced the perceived credibility. The presence of an author's name led the author's article to be believable while an authorless article was less believable (Fogg et al., 2001b). Fogg et al. (2001a) also found that Web sites listing its physical address, a contact phone number and email address, and members' photos were perceived as having higher credibility. However, the presence of photos did not always increase the perceived credibility. Function seeking shoppers negatively reacted to the photos while relationship seeking shoppers did not (Riegelsberer & Sasse, 2002). Additionally, Riegelsberger, Sasse, and McCarthy (2003) found that on an unprofessional looking site, the presence of any photo had a positive effect on the credibility whereas a negative effect showed on a professional looking site. Although the effect of the presence of photos was contradictory, there is still evidence of the positive effects of the presence of identity. Therefore, consumer review features—a reviewer's name and photo—which identify a reviewer, may have a positive effect of the perceived credibility of a reviewer.

Therefore, different features of consumer review may have different effects on perceived credibility. Accordingly, the following *Hypotheses* 1, 2, and 3 were developed.

*Hypothesis 1 Perceived credibility of an online WOM reviewer will vary by content of a review (general review and specific review).*

*1a.* A reviewer providing a specific review will be perceived as having higher attractiveness than a reviewer providing a general review.

*1b.* A reviewer providing a specific review will be perceived as having higher expertise than a reviewer providing a general review.

*1c.* A reviewer providing a specific review will be perceived as having higher trustworthiness than a reviewer providing a general review.

*Hypothesis 2 Perceived credibility of an online WOM reviewer will vary by absence and presence of a reviewer's photo.*

*2a.* A reviewer providing a review with a photo using the product will be perceived as having higher attractiveness than a reviewer providing a review without a photo.

*2b.* A reviewer providing a review with a photo using the product will be perceived as having higher expertise than a reviewer providing a review without a photo.

*2c.* A reviewer providing a review with a photo using the product will be perceived as having higher trustworthiness than a reviewer providing a review without a photo.

*Hypothesis 3 Perceived credibility of an online WOM reviewer will vary by type of a reviewer's name (anonymous, ID, real name).*

*3a.* A reviewer providing a review with a specified name will be perceived as having higher attractiveness than a reviewer providing a review without a name.

*3b.* A reviewer providing a review with a specified name will be perceived as having higher expertise than a reviewer providing a review without a name.

*3c.* A reviewer providing a review with a specified name will be perceived as having higher trustworthiness than a reviewer providing a review without a name.

The level of perceived credibility may have an effect on reducing perceived risk associated with online apparel shopping. Perceiving risk from purchasing, consumers are more likely to seek information to reduce the perceived risk (Cunningham in Cox, 1967). As a result of information seeking, perceived risk associated with purchasing is reduced (Murray, 1991; Kim & Lennon, 2000; Pratibha, 2006). This relationship may be more significant when it comes to online shopping, because it is perceived as higher risk. Privacy and security were the most influential risks deterring consumers from purchasing online (Bellman et al., 1999; Liang & Huang, 1998; Lim, 2003; Teo, 2002; Ueltschy et al., 2004). Also, online shoppers are more likely to perceive product uncertainty, or performance risk (Liang & Huang, 1998; Lim, 2003) because of the inability to inspect, feel, and touch products, thereby increasing financial risk. Furthermore, online information itself contains risk; consumers are skeptical to the information available online. Due to perceived anonymity and the lack of nonverbal involvement, the credibility of online

information may be detracted (Kiesler et al., 1984; Kato & Akahori, 2004; Sproull & Kiesler, 1986). Moreover, regarding Internet WOM, there is the possibility that the information may be controlled by a company or a marketer, which may lower the credibility of WOM (Helm, 2000). Therefore, increased credibility of Internet WOM may reduce perceived risk associated with online purchase further. Accordingly, the following *Hypothesis 4* was developed.

*Hypothesis 4* There is a negative relationship between perceived credibility and perceived risk.

#### 1. 4. Definition of Terms

The following terminology are used throughout this study.

Attractiveness: The source's perceived social value, person's physical appearance, personality, social status, or similarity to the receiver (Solomon, Bamossy, Askeggard, & Hogg, 2006).

Expertise: The extent to which a communicator is perceived to be a source of valid assertions (Hovland et al., 1953, p.21).

Internet WOM: A customer's boundless dialogue with a potentially unlimited number of other Internet users (Stauss, 1997, p28).

Perceived risk: The nature and amount of risk perceived by a consumer in contemplating a particular purchase decision (Cox & Rich, 1964, p.33).

Reputation system (online feedback mechanisms): Using the Internet's bidirectional communication capabilities to artificially engineer large-scale, word-of-mouth networks in which individuals share opinions and experiences on a wide range of topics, including companies, products, services, and even world events (Dellarocas, 2003, p.1407).

Search process: The motivated activation for knowledge stored in memory or acquisition of information from the environment (Engel et al., 1990, p.494).

Source credibility: A communicator's positive characteristics that affect the receiver's acceptance of a message (Ohanian, 1990, p.41).

Trustworthiness: The degree of confidence in the communicator's intent to communicate the assertions he considers most valid (Hovland et al., 1953, p.21).

Word-of-mouth: An informal communication, both positive and negative, between individuals about characteristics of supplier and/or his products and services (Tax, Chandrashekar, & Christiansen, 1993).



## CHAPTER II

### LITERATURE REVIEW

#### 2. 1. Search for Information

Engel et al. (1990) suggested a consumer decision process model called the EBM model. According to the model, a consumer follows the stages of problem recognition, information search, alternative evaluation, purchase and outcome to make a reasonable decision (see Figure 1). In the first step, problem recognition, an individual perceives a gap between the actual status and the desired or ideal status. Once the problem is recognized, he or she seeks information from internal and/or external sources to eliminate the difference. Depending on the type of product that he or she considers purchasing, involvement with the product and the degree of perceived differences, either internal and/or external information searches will be processed by the consumer. After this stage of search, when alternatives are available to be evaluated, the consumer compares the alternatives based upon his or her evaluation criteria, for instance, price, color and quality for apparel purchase. He or she selects one of the alternatives, which is consistent with his or her intentions, beliefs, or attitudes. Afterwards, an individual evaluates the usage of the product based on satisfaction or dissatisfaction, which may affect post purchase decision making.

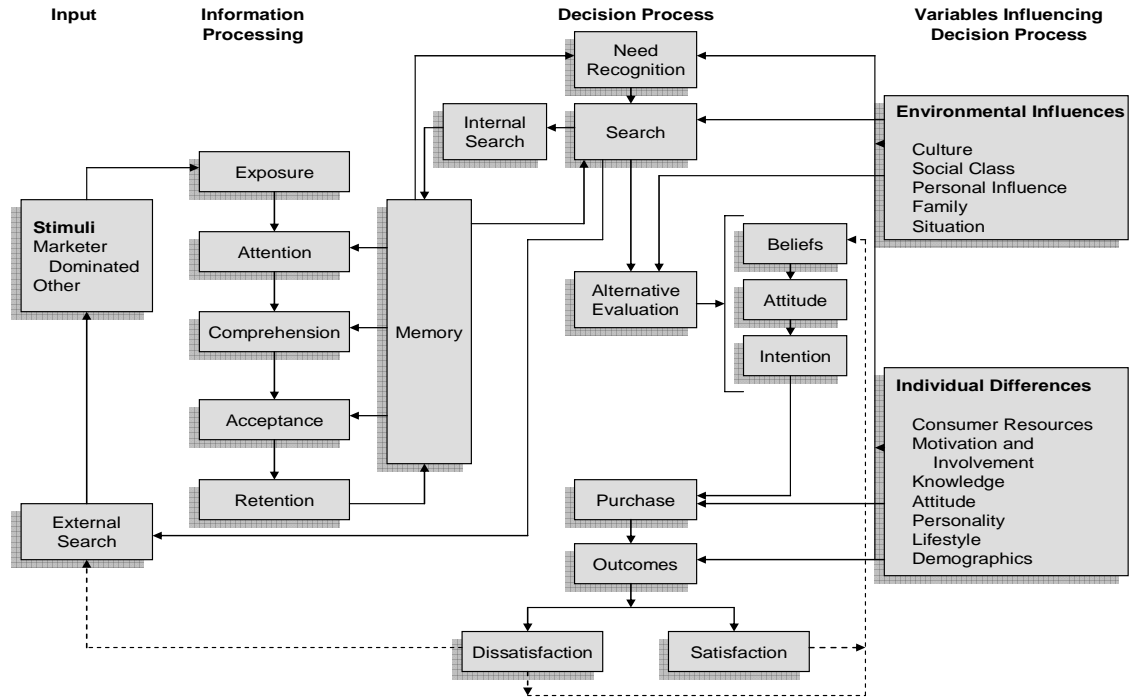


Figure 1. Consumer Decision Making Process (Engel et al., 1990)

As the second stage of the consumer decision making process, the search process is defined as “the motivated activation for knowledge stored in memory or acquisition of information from [his or her] environment” (Engel et al., 1990, p.494). According to Solomon and Rabolt (2004), information search is “the process in which the consumer surveys environment for appropriate data to make a reasonable decision” (p.357). Therefore, the consumer processes the information search in memory (internal source) and/or from their environment (external source) to have better decisions among alternatives that may satisfy consumer.

The types of information sources can be divided into internal and external sources (Engel et al., 1990). Internal sources are stored memories of consumer’s experiences and knowledge. External source is acquired information from the

consumer's environment and marketplace. If the consumer has enough information to evaluate a considered product or service, external search does not follow, while more involved decision making and/or lack of experiences and knowledge lead consumer to consider external sources consisting of; impersonal or market-dominated, personal or consumer-dominated, and neutral sources. Impersonal or market-dominated source includes advertising, salespeople, and public relations. Personal or consumer-dominated sources include friends, family, acquaintances, and experts. Unbiased third parties are the examples of neutral sources such as *Consumer Reports* (Solomon & Rabolt, 2004; Wells & Prensky, 1996). In general, a consumer tends to believe their friends and relatives are more credible and trustworthy than advertising, public relations, and sales people, thus information from consumer-dominated communication can be more powerful and influential than information from other sources (Assael, 1987; Herr et al., 1991). Therefore, many scholars and marketers have emphasized the importance of personal or consumer-dominated sources, called word-of-mouth communication.

### *2. 1. 1. Word-of-Mouth (WOM) Communication*

A type of external communication source, “[WOM,] is informal communication, both positive and negative, between individuals about characteristics of supplier and/or his products and services” (Tax et al., 1993). Solomon (2004) also defined WOM as “product information transmitted by individuals to individuals” (p.379). Many scholars have stressed the importance of this WOM in the field of marketing relative to other information sources, and much research has been

conducted.

According to Lewis and Bridger (2000), WOM resulted in greater credibility and trustworthiness of product information than information released from companies, since WOM communications usually tend to be true regardless of positive or negative form. On the other hand, press releases are generated at the corporate level to promote consumption of their products; therefore those may not be trustworthy. Additionally, research conducted by Herr et al. (1991) indicates that higher persuasiveness is perceived by consumers from WOM communication than a printed format transcribed from *Consumer Reports*. Therefore, people are prone to trust and rely on WOM more than other external information sources since they assume friends and relatives will make true and honest judgments.

As defined, WOM is communications among consumers; it is considered a powerful method to persuade a consumer. People believe not only communication sources such as friends, family, and relatives provide trustworthy information, but also that such information would not be managed by marketers. WOM is beyond marketers' control; unfavorable communications that consumers make are difficult to manage for marketers (Wells & Prensky, 1996). Although marketers can drive advertising, salespeople, retail environment, and public relations in directions that they would like to go, they may not directly manage WOM communication. For that reason WOM has been considered a credible source.

Needs for WOM are different depending upon the amount and nature of perceived risk (Cox, 1967). WOM is more effective when a consumer makes a decision on an unfamiliar product category, because the communication reduces

uncertainties and risks that the product possesses (Beatty & Smith, 1987).

Cunningham (Cox, 1967) found that the higher the risk perceived by a consumer, the more WOM activities are likely to be associated. Cunningham and Arndt (Cox, 1967) demonstrated that psychosocial uncertainty generated more consumers to actively seek WOM. According to Hanna and Wozniak (2001), WOM increased when a consumer considered purchasing a product which was expensive and highly visible to others, had expressive value and reflected personal taste. Additionally, WOM is more likely to occur when purchasing visible, distinctive, and important products to the norms and beliefs of their reference group, since the purchasing behavior is apparent to others (Assael, 1987). Thus, when a consumer perceives high risk of a particular brand or product he or she is interested in purchasing and when social and psychological risks are perceived from purchasing behavior, WOM is more likely to be sought.

### *2. 1. 2. Word-of-Mouse (Internet WOM) Communication*

In recent years, WOM has been increasingly practiced on the Web, called word-of-mouse or Internet WOM. Helm (2000) defined Internet WOM as “a customer’s boundless dialogue with a potentially unlimited number of other Internet users that is not always positive for a company.” There are many types of Internet WOM including e-mail, bulletin boards, chat rooms, forums, fan clubs, brand user-groups, and feedback (Dellarocas, 2003; Helm, 2000; Solomon, 2004). As shown in the definition of Internet WOM, in order to refer to cyberspace where consumer-to-consumer communication is spread, many terms were introduced to indicate the place such as web-of-mouth, word-of-mouse, and Internet word-of-mouth. In order to avoid

confusion, Internet WOM was used in this paper to refer to consumer-to-consumer communication on the web; face-to-face communication between consumers is referred as traditional WOM.

There are differences between traditional WOM and Internet WOM. While traditional WOM is face-to-face communications between or among consumers, Internet WOM does not necessarily need face-to-face communications; consumers can communicate in the virtual world without direct contact. This aspect lacks not only cues which allow us to identify communicators, such as gender, age, and status, but also nonverbal involvement, for example, gestures, tone of voice, and eye contact (Kiesler et al., 1984; Kato & Akahori, 2004). Therefore, the identities of communicators in Internet WOM are anonymous to some extent; consumers judge others based upon limited channel communication, that is, only text is used as a source for identifying communicators (Sproull & Kiesler, 1986). Due to the perception of anonymity and the lack of nonverbal involvement, the credibility of Internet WOM may be detracted.

Another difference between traditional WOM and Internet WOM is the possibility of marketers to manage WOM. In contrast to traditional WOM, marketers can take advantage of Internet WOM as a marketing method “to make use of customers’ communication networks to promote and distribute products” (Helm, 2000). It can be beneficial to marketers to promote favorable Internet WOM, while potentially detrimental to consumers because of the uncertainty of Internet WOM. Consumers do not clearly know whom to talk with, nor who rated and commented on products and services. There is the possibility that a person posting a rating or giving

comments may be controlled by a company or a marketer, which may lower the credibility of Internet WOM.

Research on Internet WOM is still in its early stages. However, given the importance of Internet WOM and the growth of Internet users, studies on Internet WOM are gradually increasing. Martin and Lomax (2001) compared the effects of traditional WOM and Internet WOM on consumer's information search activities. They found that Internet WOM was less popular and inspired less confidence than traditional WOM. Nevertheless, as in the case of traditional WOM, credibility of Internet WOM was higher when consumers considered purchasing products holding high risks, for instance, personal income tax advice, eye tests, and dental check-ups.

Other scholars (Ba & Pavlou, 2002; Dellarocas, 2003; Pavlou & Gefen, 2004) who have researched Internet WOM focused on feedback mechanisms which refers to "using the Internet's bidirectional communication capabilities to artificially engineer large-scale, word-of-mouth networks in which individuals share opinions and experiences on a wide range of topics, including companies, products, services, and even world events" (Dellarocas, 2003, p.1407). In feedback mechanisms, consumers developed credibility of sellers based upon feedback, and this perceived credibility-trust positively influenced economic outcomes (Ba & Pavlou, 2002). In addition, when feedback mechanisms are perceived as effective, trust in sellers were generated and, in turn, perceived risk of sellers were reduced (Pavlou & Gefen, 2004). Furthermore, those perceived trust and reduced risk improved purchase intention.

## 2. 2. Online Shopping

The invention and growth of the Internet introduced a new channel of product and service distribution, or online shopping, and it has been an important channel for retailers. According to U. S. Census Bureau (2006), U. S. retail e-commerce sales have been gradually increasing since the fourth quarter of 1999 and the increment is salient. In the first and second quarters of 2006, retail e-commerce sales increased 25.2 percent and 22.8 percent, respectively, from the same quarters a year ago, while total retail sales increased 8.2 percent and 6.5 percent, respectively. In addition, based upon data from *comScore Networks*, Burns (2006) reported that among various categories of e-retailers, apparel and accessories experienced the fastest growth rate in sales between the years 2004 and 2005, followed by computer software, home and garden, and toys and hobbies. The Internet is now a common place to shop in addition to stores, catalogs, and TV shopping channels.

Consumers visit Web sites to shop because of the Internet's convenience; time saving, wide selection, and comparative pricing. It provides convenience by reducing the time for shopping, parking a car, traveling from parking lot to a store, and waiting in checkout lines (Bhatnagar, Misra, & Rao, 2000; Bellman et al., 1999). In addition, it distributes a variety of merchandise, such as out-of-prints and rare albums. In Teo (2002)'s study, participants' reasons for purchasing online were to buy things that are not available from offline channels. Third, the ability to compare prices of a product or service provides consumers an economical advantage when shopping online. People tend to shop on the Web to save money for shopping (Teo, 2002).

On the other hand, there are many limitations which deter consumers from



shopping online, such as perceived risks. Online shopping is perceived as a risky place to shop. A study showed that research participants were concerned about security and privacy, one of the types of perceived risks, even though the concerns did not directly affect shopping behavior (Bellman et al., 1999). They worried about “the monitoring of online behavior and the exchange of information by third parties” (p.38).

Furthermore, the product type itself is a perceived risk. For example, the more expensive the products or services (i.e., a home theater system), the higher the risk they perceive. Also, ego-related product categories, such as apparel and accessories, have higher perceived risks (Bhatnagar et al., 2000). A further review of this perceived risk is discussed in Chapter 2. 4.

Despite these limitations, people continue to shop on the Web not only to make actual purchases but also to search for information (Bellman et al., 1999; Teo, 2002). Nearly half of Internet users who visited a retailer’s Web site made a purchase (Jupiter Research, 2004). Furthermore, the Dieringer Research Group (2004) reported that 86.7 percent of adults who searched for product information available on the Web made purchases either from online or offline stores. Therefore, acquiring information from the Web is an important consumer behavior.

### *2. 2. 1. Consumer Reviews*

In July 1995, *Amazon.com* started to post consumer reviews to let their customers provide their own opinion on books they purchased and to rate books on a five-star scale (Tedeschi, 1999). Although the new system was unfamiliar to customers at the time, it has been as an effective tool for the company. As the system was proved

an effective tool, many other websites followed the marketing strategy, for example, *Barnseandnoble.com* and *NECX Direct.com*. Product categories for consumer reviews are expanding from books to more expensive products, such as electronics, and to services, such as hotel accommodations. The successful practice of consumer reviews has been also been applied by apparel and accessory category e-retailers (Power, 2006). The consumer review system provides benefits to both consumers and retailers.

Consumer reviews on products and services have been an influential tool as an information source, or Internet WOM, for consumers (Gogoi, 2007; Power, 2006; Tedeschi, 1999). Consumer reviews help consumers who consider purchasing the product or service to decide to buy it. According to Forrester Research (in Power, 2006), 75 percent of online shoppers used consumer reviews of user-generated contents such as blogs and message boards. Among various contents in online stores, such as the highest customer-rated products, top-sellers, and lowest-priced products, people who clicked the highest customer-rated products option were more likely to make a purchase, and even spent more money than those who viewed the other options (Gogoi, 2007). A study conducted by eVoc Insights (Gogoi, 2007) showed that nearly a half of consumers in the study considered reviews prior purchases and 63 percent of them were prone to purchase products from online stores where consumer ratings and reviews were available.

Moreover, retailers are also taking advantage of the system as well as consumers (Gogoi, 2007; Power, 2006). Consumer reviews allow them to monitor product quality, to improve the product mix, to decrease returns, and to enhance marketing. Retailers or manufactures were told of any defects on their products from

consumer reviews and they reproduced the products to improve product quality. Also, based upon consumer reviews, Fair Indigo, an apparel retailer, corrected fit grading and offered smaller sizes, such as size 2 and 0, which were not available before. In addition, consumer reviews lead to decreases in the number of returns; people who purchased a product after reading consumer reviews were less likely to return. Furthermore, it enhanced marketing by improving ranking on search engines, such as Yahoo! and Google, taking reviews to in-store signs, and linking reviews of consumers who published reviews with their photos to their friends.

However, despite the successful practice of consumer reviews, it is not clearly proven how effective this consumer review system is and there is no research on this type of Internet WOM. Therefore, it is worth investigating the effectiveness of consumer reviews, that is, the credibility of features of consumer reviews.

### *2. 2. 2. Consumer Review Features*

Reviews can commonly be posted with a reviewer's name and city/state of residence; consumers can also post photos or videos of themselves using the products in a few online stores. Additionally, in order to regulate reviews, retailers have made their own criteria, for instance, shoppers who have purchased their products at least once are permitted to post reviews on the products, and consumers are not allowed to have the name of a competitor in their review (Power, 2006).

When consumers seek information from consumer reviews, the credibility of the reviews may be an important attribute (Milewski & Smith, 1998; Pratibha, 2006). As characteristics of a communicator in traditional WOM is inferred through verbal,

nonverbal, and social cues, there are also several cues in order to assess the credibility of a reviewer in Internet WOM. Although limited due to perceived anonymity and the lack of nonverbal involvement (Kiesler et al., 1984; Kato & Akahori, 2004), the content of a review, a reviewer's name, and a reviewer's image are examples of the cues that may have influences on the perceived credibility of a reviewer.

First, the content of a review may affect the perceived credibility of a reviewer. Lee, Kim, and Moon (2000) found that the perception of sufficient information increased customers' trust in online stores. Higher informational content was associated with higher perceived trust (Shelat & Egger, 2002). Relevant and sufficient information to a potential consumer were positively associated with the perceived credibility. Therefore, the findings may be applicable to the perceived credibility of a consumer reviewer of an apparel product; the more relevant and sufficient information is provided by a reviewer, the higher credibility may be perceived.

Several studies showed that the clear identity of online information positively influenced the perceived credibility. In the research, features, such as name and photo of informant, were explored in terms of the perceived credibility. Fogg et al. (2001b) found that the presence of an author's name led the author's article to be believable while an authorless article was less believable. In addition, a Web site listing its physical address, a contact phone number and email address, and photos of the site's members perceived higher credibility (Fogg et al., 2001a). However, the presence of photos did not always increase the perceived credibility. Function-seeking shoppers negatively reacted to the photos while relationship-seeking shoppers did not (Riegelsberger & Sasse, 2002). Additionally, Riegelsberger et al. (2003) found that on

an unprofessional looking site, the presence of any photo had a positive effect on the credibility whereas a negative effect showed on a professional looking site. Although the effect of the presence of photos was contradictory, there is still the evidence of the positive effects of the presence of identity, such as name and photo. Therefore, features, a reviewer's name and photo, which allow identifying a reviewer, may have a positive effect of the perceived credibility of a reviewer.

### 2. 3. Source Credibility

Source credibility refers to “a communicator’s positive characteristics that affect the receiver’s acceptance of a message” (Ohanian, 1990). Attractiveness refers to “the source’s perceived social value, person’s physical appearance, personality, social status, or similarity to the receiver” (Solomon et al., 2006). Credibility and attractiveness are the main characteristics of a source, or a communicator that have been determined to affect the source’s effectiveness (Belch, Belch, & Villarreal, 1987; Pornpitakpan, 2004). Some scholars (Hovland et al., 1953) included only two components, expertness and trustworthiness, in source credibility, while some others (Belch et al., 1987; Desarbo & Harshman, 1985) defined source credibility more inclusively; it comprised of attractiveness and power, as well as expertise and trustworthiness. Ohanian (1990 & 1991) synthesized previous studies of source credibility and emphasized three dimensions of source credibility including expertise, trustworthiness, as well as attractiveness to measure source effectiveness. Despite the fact that her study was aimed at exploring the impact of celebrity spokespersons on purchase intention, it is applicable to the current study since a consumer reviewer is a

communicator who gives her opinion on a product and/or service.

There have been numerous studies on the effects of source factors on persuasion, attitude change, or purchase intentions; mostly, these factors were positively associated with the source factors studied. For example, the more expertise perceived the higher purchase intention was shown (Ohanian, 1991). Trustworthiness also was effective to persuade subjects participating in McGinnies and Ward's study (1980) across the U.S.A, Japan, Australia, and New Zealand. According to Kahle and Homer (1985), higher purchase intention was shown when subjects were exposed to an attractive celebrity than to an unattractive one. Although some exceptions existed (Cooper, Darley, & Henderson, 1974; Hovland & Mandell, 1952; Maddus & Rogers, 1980), the majority of research has supported the positive relationship between expertise, trustworthiness and attractiveness, or source credibility, and persuasion, attitude change and purchase intention regardless of their weights.

According to Hovland et al. (1953), expertise is defined as "the extent to which a communicator is perceived to be a source of valid assertions" (p.21); trustworthiness is "the degree of confidence in the communicator's intent to communicate the assertions he considers most valid" (p.21). This study attempts to examine expertise, trustworthiness, and attractiveness of a consumer reviewer, based on the fact that there have been clearly proven effects of the three factors and well-developed scales.

In order to measure source credibility, many researchers have developed a variety of measurement scales; Whitehead (1968) suggested the measurement of source credibility in terms of trustworthiness, competence (professionalism), dynamism, and objectivity; Newell and Goldsmith (2001) addressed a scale of

expertise and trustworthiness to measure perceived corporate credibility. Among the researchers, Ohanian (1990) summarized previously developed measurement scales and identified three dimensions of source credibility including expertise and trustworthiness, and source attractiveness. Construct reliability for each item was .89 and more. For the present study, this set of scales was applied to examine the perceived credibility of consumer reviewer according to several types of consumer review features.

#### 2. 4. Perceived Risk

Defined as “the nature and amount of risk perceived by a consumer in contemplating a particular purchase decision (Cox & Rich, 1964, p33)”, perceived risk generally consisted of six components—financial, performance, physical, psychological, social, and convenience risk (Jacoby & Kaplan, 1972; Peter & Tarpy, 1975; Pires, Stanton, & Exkford, 2004; Ueltschy et al., 2004). Those components were defined in a study of Pires et al. (2004) which adopted sources of the perceived risk from Jacoby and Kaplan (1972) and Peter and Tarpy (1975). Financial risk refers to “the likelihood of suffering a financial loss due to hidden costs, maintenance costs or lack of warranty in case of faults.” Performance risk refers to “the chances of the item failing to meet the performance requirements originally intended of the purchase.” Physical risk refers to “the probability of the purchase resulting in physical harm or injury.” Psychological risk refers to “the chances of the specific purchase being inconsistent with the personal or self-image of the consumer.” Social risk refers to “the likelihood of the purchase resulting in others thinking of the consumer less favorably.”

Lastly, convenience risk refers to “the probability of the purchase resulting in lost time in terms of delivery, fitting or customization, or in repair/down-time.” The six components of perceived risk have been continuously employed to explore perceived risk of purchases depending upon product distribution channel and product category.

#### *2. 4. 1. Perceived Risk of Online Shopping*

In addition to the six components of perceived risk, other types of risk were perceived by online shoppers. Of them, privacy and security were the most influential risks deterring consumers from purchasing online (Bellman et al., 1999; Liang & Huang, 1998; Lim, 2003; Teo, 2002; Ueltschy et al., 2004). When making an online transaction, the exposure of consumers’ online behavior and personal information were concerns. Also, consumers lacked confidence in the security of the transaction process, even though financial losses by hackers are protected. These issues were critical to online shopping regardless product category whereas financial, performance, physical, psychological, social, and convenience risks were varied by product type.

Apparel and accessories are one of the most risk perceived products from online shopping (Bhatnagar, 2000; Lim, 2003; Ueltschy et al., 2004). Unlike in-store purchases, online shoppers are more likely to perceive product uncertainty, or performance risk (Liang & Huang, 1998; Lim, 2003) because of the inability to inspect, feel, and touch products, thereby increasing financial risk. Since sizes vary from retailers to retailer and even from products and products, it is uncertain that how clothes would fit on the body. Furthermore, this inability generated worries about the quality of products. Consumers may not be fully informed on the fabric contents in



text format and/or image of fabric on the Web sites. Therefore, e-retailers, especially those who sell apparel and accessory items, should make greater efforts to reducing perceived risk for their customers.

#### *2. 4. 2. Perceived Risk, Information Seeking, and Source Credibility*

Perceiving risk from purchasing, consumers are more likely to seek information to reduce the perceived risk as their WOM behavior increases (Cunningham in Cox, 1967). As a result of information seeking, perceived risk associated with purchase is reduced (Murray, 1991; Kim & Lennon, 2000; Pratibha, 2006). This relationship may be more salient when it comes to online shopping, because more risks are associated with shopping online.

In addition, online information itself carries perceived risk; consumers are skeptical about the quality of information available online. Due to the perceived anonymity and the lack of nonverbal involvement, the credibility of online information may be detracted (Kiesler et al., 1984; Kato & Akahori, 2004; Sproull & Kiesler, 1986). Moreover, regarding Internet WOM, there is the possibility that the information may be controlled by a company or a marketer, which may further lower the credibility of WOM (Helm, 2000). Therefore, increased credibility of Internet WOM may further reduce perceived risk associated with online purchase further.

## CHAPTER III

### METHOD

To explore source credibility of consumer reviews of apparel, hypotheses were tested based upon data collected from online survey participants who were exposed to one of twelve simulated online shopping Web pages. The specific methods used for this study are explained in this chapter.

#### 3. 1. Research Design

A 2×2×3 complete factorial experiment was conducted to examine source credibility— attractiveness, expertise, and trustworthiness—of consumer reviews of apparel (see Table 3-1). The three independent variables were the content of review with two treatments (a general review and a specific review), the presence of photo with two treatments (absence of a reviewer’s photo and presence of a reviewer’s photo), and the type of a reviewer’s name with three treatments (anonymous, identifiable with an ID, and identifiable with a real name reviewer). Twenty-four Web sites were created to present two women’s garments under the twelve experiment conditions (see Appendix Two). Two garments were used as a form of stimulus sampling. Since no differences on perceived credibility were found between the two garments, data were combined for analysis purposes (See Chapter 4. 1. 4).

Each participant was presented with a buying scenario (see Table 3-2), and information included in each of the twelve conditions. Two information sections were included (see Appendix Two): one was information provided by an apparel company,

named apparel.com, and the other was posted by a consumer. The information that the company provided included a picture of a product and descriptions of the product such as fabric, price, and size. This section was the same for the twelve conditions.

One of twelve different consumer reviews was located below the product information which is provided by the company. The consumer reviews were created to provide each of the possible combinations of two types of a review (a general review and a specific review) (see Table 3-3), two types of a reviewer's photo using the product (absence of a photo and presence of a photo), and three types of a reviewer's name (anonymous, ID, and real name).

Table 3-1

*A 2×2×3 Complete Factorial Experiment Design*

<b>Name</b>	<b>Photo</b>	
	Absence	Presence
<b>General Review</b>		
Anonymous	<i>Condition 1</i>	<i>Condition 4</i>
ID	<i>Condition 2</i>	<i>Condition 5</i>
Real name	<i>Condition 3</i>	<i>Condition 6</i>
<b>Specific Review</b>		
Anonymous	<i>Condition 7</i>	<i>Condition 10</i>
ID	<i>Condition 8</i>	<i>Condition 11</i>
Real name	<i>Condition 9</i>	<i>Condition 12</i>

Table 3-2

*Buying Scenarios*

Items	Buying Scenarios
Item 1 : Sweater	<p>You are considering purchasing a sweater for back to school. After browsing several Web sites, you see an appropriate item at an affordable price on <i>apparel.com</i>. You hesitate to purchase from the online store, because you may not be fully informed about the product by <i>apparel.com</i>: you may be uncertain about how the sizes the retailer provides will fit your body, what the fabric feels like, and whether the sweater is of good construction and quality. Fortunately, the store offers consumer reviews on the product so that you can get a sense of the product from real people's experiences. After carefully reading the consumer review, you will decide whether or not to purchase the item.</p>
Item 2 : Jacket	<p>You are considering purchasing a winter jacket. After browsing several Web sites, you see an appropriate item at an affordable price on <i>apparel.com</i>. You hesitate to purchase from the online store, because you may not be fully informed about the product by <i>apparel.com</i>: you may be uncertain about how the sizes the retailer provides will fit your body, what the fabric feels like, and whether the sweater is of good construction and quality. Fortunately, the store offers consumer reviews on the product so that you can get a sense of the product from real people's experiences. After carefully reading the consumer review, you will decide whether or not to purchase the item.</p>

Table 3-3

*Consumer Reviews*

Type	Reviews
<b>Item 1: Sweater</b>	
General	I bought this sweater because I thought it looked really nice. I was just as happy when I received it. This is a great sweater as a school sweater. It's so cute. I like it!
Specific	I purchased the anna sweater in brown. I can tell everybody that this sweater is just great with a perfect and very comfortable fit – not too big and not too tight. The sizing provided was very accurate. The construction of the raglan sleeves gives a casual look which is great for school and makes me easy to move around in it. For the price, the quality is better than I expected. The fabric is soft and warm. I would recommend this sweater to anyone as a school sweater.
<b>Item 2: Jacket</b>	
General	I bought this jacket because I thought it looked really nice. I was just as happy when I received it. This is a great jacket for winter season. It's so cute. I like it!
Specific	I purchased this bomber jacket in white. I can tell everybody that this jacket is just great with a perfect and very comfortable fit – not too big and not too tight. The sizing provided was very accurate. Also, the jacket is not puffy as you might expect. It has versatility with the detachable hood with the detachable fur trim. For the price, the quality is better than I expected. The fabric is so warm for winter without lots of layering pieces. I would recommend this sweater to anyone as a winter jacket.

### 3. 2. Sample

The participants were two hundred and ninety-two female students from selected classes with the Department of Design and Human Environment and College of Business at Oregon State University during Winter term 2007. Extra credit points were awarded for their participation. Although male students participated in the survey to obtain the opportunity for extra credit points, those respondents were omitted since the simulated Web sites dealt with women's apparel. Female students were recruited to participate in this study due to the convenience of data collection and the high possibility of Web experiences related to this study. According to Marketing Sherpa (Gogoi, 2007), nearly 50 percent of customers who posted a comment or a review were aged 18 to 34. Also, although Internet shoppers were older than non-shoppers (Donthu & Garcia, 1999; Bhatnagar et al., 2000), those who browse and search product information were more likely to be younger than those who actually making a purchase online (Lee & Johnson, 2002). In addition, Internet users tended to be young (Donthu & Garcia, 1999). Thus, the convenience sample of female college students was considered to be appropriate for this study.

### 3. 3. Questionnaire Development

The questionnaire consisted of three sections (see Appendix Three). The first part measured source credibility of consumer reviews. The second section included questions for perceived risk and manipulation checks on message variable and name variable. Lastly, the participants were asked questions to provide information about their demographic characteristics.

In the first section, 15 semantic differential scale items (5-point scale for each), proposed by Ohanian (1990), were used to measure source attractiveness, expertise, and trustworthiness of consumer reviews. Source attractiveness was measured by: attractive, classy, beautiful, elegant, and sexy. Source expertise was measured by: expert, experienced, knowledgeable, qualified, and skilled. Source trustworthiness was measured by: dependable, honest, reliable, sincere, and trustworthy (see Table 3-4). Items were presented in random order. Construct reliability for each item was 0.89 or higher (Ohanian, 1990).

The second section was made up of twenty-five items for perceived risk of the purchase (see Table 3-5). The items were revised by Park, Lennon, and Stoel (2005) for online apparel shopping from Kim and Lennon (2000)'s study of television shopping. Reliability as measured by Park, Lennon, and Stoel (2005) for the overall items was 0.88.

In addition, to check manipulations of message and name variables, questions were asked for each variable; "the consumer review on the Web site you just viewed is specific and helpful" and "you usually check name of a reviewer when you read consumer reviews." Each question was in the second section of the questionnaire rated on a 5-point Likert scale with "1" representing Strongly Disagree with the question and "5" representing Strongly Agree with the question.

Lastly, the following demographic information was collected from participation: age, gender, academic standing, major, marital status, ethnicity, experience with the Web, and experience with offline and online purchases of apparel and accessory. The question for experience with the Web was "on the average, how



many hours per week do you spend online?”. Two questions for experience with offline and online purchases of apparel and accessory” included 1) “on the average, how much did you spend on apparel and accessory purchases last month (from all retailers)?,” 2) “have you ever purchased apparel or accessories on the Internet?,” and “if yes, how many apparel or accessory purchases have you made online in the past month?.”

Table 3-4

*Items for Perceived Credibility (Ohanian, 1990)*

<b>Perceived Credibility</b>	<b>Items</b>
Attractiveness	<ol style="list-style-type: none"> <li>1. attractive/unattractive</li> <li>2. classy/not classy</li> <li>3. beautiful/ugly</li> <li>4. elegant/plain</li> <li>5. sexy/not sexy</li> </ol>
Expertise	<ol style="list-style-type: none"> <li>1. expert/not expert</li> <li>2. experienced/not experienced</li> <li>3. knowledgeable/unknowledgeable</li> <li>4. qualified/unqualified</li> <li>5. skilled/unskilled</li> </ol>
Trustworthiness	<ol style="list-style-type: none"> <li>1. dependable/undependable</li> <li>2. honest/dishonest</li> <li>3. reliable/unreliable</li> <li>4. sincere/insincere</li> <li>5. trustworthy/untrustworthy</li> </ol>

Table 3-5

*Items for Perceived Risk (Park et al., 2005)*

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**Items**

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01. The color will not be what you thought it would be.
  02. The size will not fit you.
  03. There will be something wrong with the apparel purchase (e.g., broken button, damaged fabric).
  04. You will want to return it.
  05. You will want to exchange it for another item.
  06. You will not like it.
  07. It will not look good on you.
  08. Your friends will think you look funny when you wear it.
  09. You will not be able to match it with your current clothing.
  10. You will not feel comfortable wearing it in public.
  11. You will have to pay for an alteration (i.e., lengthen or shorten the hem).
  12. It will be harmful to your health (chemical agent-allergic reaction).
  13. You will feel that you just threw away a lot of money.
  14. You will feel that you just wasted time shopping via the internet.
  15. You will not feel comfortable giving your credit card number when you order.
  16. The construction quality will be poor (e.g., poorly done stitches).
  17. It will not be durable when cleaned (e.g., color changes, shape change).
  18. You will not wear the item.
  19. You will find the very same item at the store with a lower price.
  20. You will have a hard time trying to return the item or exchange it.
  21. If you return the item, you will not be able to get a full refund.
  22. You will lose money if you purchase this apparel item (e.g., because it costs more than it should to keep it in good shape, because you will not be able to wear after one season).
  23. There will be something wrong with this apparel, or it will not function properly (e.g., a raincoat will not be waterproof).
  24. It will affect the way others think of you.
  25. It will be a risky purchase.
-

### 3. 4. Procedure and Data Analysis

An online survey method was employed to collect data from college students. The recruitment announcement was sent via students' school email and the announcement explained the purpose of the web survey, the approximation of how long the survey would take, and the URL link to the web survey (see Appendix One). Participants were randomly assigned to one of twenty-four surveys.

Before the Web survey began, an informed consent form was displayed, and the purpose of the study was again explained along with their roles and rights as a participant. Because the survey posed minimal risks to participants, those students who completed the survey were indicating their consent to participate. The survey took approximately 7 to 10 minutes to complete. The survey was completely anonymous and participants were not asked to include their names or any identifying information on the survey. However, at the end of survey, students were asked to enter their school email address to receive extra credit points. The email lists of participants were directly sent back to each instructor for the extra credit points, so it could not be used to identify participants.

The statistical Package for Social Science (SPSS) was used for the statistical analyses. Frequency and descriptive statistics, ANOVA, MANOVA, and simple regression were used in the data analyses. To describe demographics of the sample, frequency and descriptive statistics were used. Descriptive statistics were also used to explain each variable. ANOVA was used to check the manipulation of variables and to test for stimulus effect. Finally, MANOVA followed by ANOVA and simple regression were used to test the hypotheses.

## CHAPTER IV

### RESULTS

The purpose of the present study was to determine source credibility of consumer reviews of apparel products, as affected by different consumer review features including content of a review, presence of a reviewer's photo, and type of a reviewer's name. Data were collected through an online survey including twenty-four simulated Web sites. Participants from the selected courses at Oregon State University during Winter term 2007 were exposed one of the Web sites. This chapter will discuss the results of the statistical testing conducted with the collected data.

#### 4. 1. Descriptive Statistics, Stimulus Sampling, and Manipulation Checks

In this section, descriptive statistics, ANOVA, and Principle Components Analysis are presented. Descriptive statistics were calculated to describe the demographic characteristics of the sample, perceived credibility and perceived risk. For effect of stimulus sampling and manipulation checks, ANOVA was used. Principle Components Analysis was applied to classify items measuring perceived risk.

##### *4. 1. 1. Sample*

Participants were recruited from eight (8) selected classes at Oregon State University during Winter term 2007 and received extra credit points in the courses for their participation. From a total of 339 students volunteered to participate in the survey, a blank survey and data collected from 33 male students were omitted. Since the study

was designed for women's apparel, a total of 292 female's responses were retained for data analysis.

#### *4. 1. 2. Demographic Characteristics*

***Demographic Characteristics of the Sample*** The mean age of female participants (N = 292) was 21.17 years, with a range of 18 to 57 years. Ninety-nine point three percent of the participants were between 18 between 34 years of age. Nearly half of the subjects were in their senior year (45.2%), followed by sophomore (19.2%), junior (17.1%), and first year (15.1%). The majority of students (75.3%) were pursuing majors in the college of Health and Human Sciences, followed by the College of Business (22.6%). Most of the respondents were single (93.2%) and White (82.2%). Additional details of the demographic characteristics of the sample are shown in Table 4-1.

***Respondents' Online and Online Shopping Experience*** On average, 36.3 percent of the participants in the study spend between 5 and 10 hours online per week, 27.4 percent of them spend less than 5 hours online, and 21.2 percent spend between 10 and 15 hours online (see Table 4-2).

Based upon their experience during the last month, about 30 percent of the participants spent between \$51.00 and \$100.99 on apparel and accessory purchase from all retailers. The same percent of the subjects spent more than \$151.00. About 20 percent of the participants spent less than \$50.99. Also, the same percent of the subjects spent between \$101.00 and \$150.99 on apparel and accessory purchase from

all retailers (see Table 4-2).

The majority of the respondents (92.1%) had purchased apparel or accessories via the Internet, while 7.9 percent of them had not. Among those who had online shopping experience for apparel or accessories, 36.0 percent had not purchased in last month; 37.3 percent had purchases apparel and accessories 1 or 2 times in last month; 12.7 percent had purchased apparel and accessories 3 or 4 times; 6.2 percent had purchased apparel and accessories more than 4 times (see Table 4-2).

Table 4-1

*Demographic Characteristics of the Sample*

<b>Variables</b>	<b>Descriptions</b>	<b>Frequency</b>	<b>Percentage (%)</b>
Age	Under 20	126	43.2
	21 – 25	151	51.7
	26 - 30	10	3.4
	Older than 30	5	1.7
	Total	292	100.0
Class Standing	First-year	44	15.1
	Sophomore	56	19.2
	Junior	50	17.1
	Senior	132	45.2
	Graduate	9	3.1
	Other <sup>a</sup>	1	.3
Total	292	100.0	
Major	Business	66	22.6
	Health and Human Sciences	220	75.3
	Other <sup>b</sup>	6	2.1
	Total	292	100.0
Marital Status	Single (Never Married)	272	93.2
	Married	12	4.1
	Divorced	2	.7
	Other <sup>c</sup>	6	2.1
	Total	292	100.0
Ethnicity	White, European American, Non-Hispanic	240	82.2
	Black, African American, Non-Hispanic	2	.7
	Asian American	19	6.5
	Middle Eastern	4	1.4
	Pacific Islander	2	.7
	Hispanic American	11	3.8
	American Indian, Alaskan Native	4	1.4
	Other <sup>d</sup>	10	3.4
	Total	292	100.0

<sup>a</sup> Indicated 5<sup>th</sup> year

<sup>b</sup> Includes Agriculture, Engineering, Science, Double major

<sup>c</sup> Indicated in a relationship or engaged

<sup>d</sup> Includes Asian, Indian, Native

Table 4-2

*Respondents' Online and Online Shopping Experience*

<b>Variables</b>	<b>Descriptions</b>	<b>Frequency</b>	<b>Percentage (%)</b>
Average hour(s) spent online per week	Less than 5 hours	80	27.4
	5 hours to up to 10 hours	106	36.3
	10 hours to up to 15 hours	62	21.2
	15 hours to up to 20 hours	24	8.2
	20 hours or more	19	6.5
	Total	291	99.7 <sup>a</sup>
Average dollars spent on apparel and accessory purchase(s) from all retailers	\$0.00 - \$50.99	59	20.2
	\$51.00 - \$100.99	85	29.1
	\$101.00 - \$150.99	57	19.5
	More than \$151.00	91	31.2
	Total	292	100.0
Apparel and accessory purchase experience online	No	23	7.9
	Yes	269	92.1
	Total	292	100.0
Frequency of apparel and accessory purchase experience online	0	105	36.0
	1-2	109	37.3
	3-4	37	12.7
	More than 4	18	6.2
	Total	269	92.1 <sup>b</sup>

<sup>a</sup>Missing value

<sup>b</sup>Missing values due to no experience of apparel and accessory purchase online

#### 4. 1. 3. *Dependent Variables*

**Perceived Credibility** Reliability of the perceived credibility scale was calculated

using Cronbach's alpha. Reliability for overall items (N =15) was 0.90 (N = 280). The overall items were summed and averaged to be used as perceived credibility for

*Hypothesis 4*. Reliability of each scale—attractiveness, expertise, and

trustworthiness—was 0.78 (N = 287), 0.82 (N = 289), and 0.82 (N = 288), respectively.

Each scale with 5 items was summed and averaged to be used as scales for the three



aspects of perceived credibility, attractiveness, expertise, and trustworthiness. These three scales were used to test *Hypotheses 1, 2, and 3*. All of the Cronbach's Alpha were higher than 0.70, indicating acceptable to use for hypotheses testing (Nunnally, 1978).

The mean for perceived attractiveness was 2.99 with a possible range of 1 to 5. The means for perceived expertise and trustworthiness, with a range of 1 to 5, were 2.89 and 3.43, respectively (see Table 4-3). Overall, the respondents tended to be neutral on the perceived credibility.

Table 4-3

*Descriptive Statistics of Perceived Credibility (N = 292)*

	<b>Number of Items</b>	<b>Min</b>	<b>Max</b>	<b>Mean</b>	<b>SD</b>
Attractiveness	5	1.00	4.80	2.99	.67
Expertise	5	1.00	5.00	2.89	.76
Trustworthiness	5	1.60	5.00	3.43	.71

***Perceived Risk*** Principle Components Analysis with Varimax Rotation was used as a data reduction technique for the perceived risk scale. A minimum eigenvalue of 1.0 was used as a criterion to control the number of factors extracted, and items were eliminated if they loaded at less than 0.40 on a single factor or if they cross-loaded at 0.40 or more. As a result, three factors were identified, accounting for 50.55% of the variation in perceived risk. Scores for each factor were summed and averaged to be used as three factors for perceived risk. The eigenvalues, the percent of variance, and

the Cronbach's alpha were reported in Table 4-4. All of the Cronbach's Alpha of the three factors were higher than 0.70, indicating acceptable to use for hypotheses testing (Nunnally, 1978).

Factor one including 8 items was related to the purchase itself either financially or via the Internet, therefore it was labeled "negative attitude toward online shopping". Factor two was labeled "uncertainty about consequences" and included 5 items. Items in factor two were associated with whether or not purchased product is satisfied. Last, factor three was named "uncertainty about others' opinion" and was made up of 4 items. Factor three was mainly associated with social risk. The mean score for negative attitude toward online shopping and uncertainty about consequences were 2.95 and 3.30 with a range of 1.11 to 4.78 and 1.20 to 5.00, respectively (see Table 4-4). The mean score for uncertainty about others' opinion was 1.94 with a range of 1.00 to 4.75 (See Table 4-4). Participants' negative attitude toward online shopping and uncertainty about consequences of perceived risk were about neutral, while the third factor of uncertainty about others' opinion was slightly negative.

Table 4-4

*Principle Components Analysis and Overall Scores of the Perceived Risk Item*

<b>Factors and Factor Items</b>	<b>Factor Loadings</b>	<b>Eigenvalue</b>	<b>% of Variance</b>	<b>Cronbach's Alpha</b>
<b><i>Factor 1: Negative attitude toward online shopping</i></b>		7.52	30.09	.85
You will feel that you just threw away a lot of money.	.634			
You will feel that you just wasted time shopping via the internet.	.463			
You will not wear the item.	.428			
You will find the very same item at the store with a lower price.	.583			
You will have a hard time trying to return the item or exchange it.	.734			
If you return the item, you will not be able to get a full refund.	.660			
You will lose money if you purchase this apparel item (e.g., because it costs more than it should to keep it in good shape, because you will not be able to wear after one season).	.626			
There will be something wrong with this apparel, or it will not function properly (e.g., a raincoat will not be waterproof).	.543			
It will be a risky purchase.	.475			
<b><i>Factor 2: Uncertainty about consequences</i></b>		2.12	8.46	.82
The size will not fit you.	.479			
You will want to return it.	.774			
You will want to exchange it for another item.	.734			
You will not like it.	.723			
It will not look good on you.	.661			
<b><i>Factor 3: Uncertainty about others' opinion</i></b>		1.72	6.87	.75
Your friends will think you look funny when you wear it.	.722			
You will not be able to match it with your current clothing.	.701			
You will not feel comfortable wearing it in public.	.660			
It will affect the way others think of you.	.716			

Table 4-4 (Continued)

<b>Factors of Perceived Risk</b>	<b>N</b>	<b>Min</b>	<b>Max</b>	<b>Mean</b>	<b>SD</b>
Factor 1: Negative attitude toward online shopping	292	1.11	4.78	2.95	.77
Factor 2: Uncertainty about consequences	292	1.20	5.00	3.31	.78
Factor 3: Uncertainty about others' opinion	292	1.00	4.75	1.94	.73

#### 4. 1. 4. Independent Variables

**Experimental Design** The experimental design was a 2 (Type of message: general, specific) by 2 (Presence of photo: without photo, with photo) by 3 (Type of name: anonymous, ID, real name) between subjects complete factorial design. Sizes of each cell are presented in Table 4-5. The means and standard deviations for each treatment are presented in Table 4-6.

**Stimulus Sampling** To achieve greater external validity, a technique of stimulus sampling was used when collecting data. Using ANOVA, the effects of two stimuli on perceived credibility were tested. Results revealed no significant effects of stimuli on perceived credibility, including attractiveness,  $F(1, 290) = 2.81, p = .095, \eta^2 = .010$ , expertise,  $F(1, 290) = 1.82, p = .178, \eta^2 = .006$ , and trustworthiness,  $F(1, 290) = 1.38, p = .241, \eta^2 = .005$ . Therefore, any effects found were not due to idiosyncratic characteristics of a single stimulus.

***Manipulation Checks*** The manipulation checks were performed to ensure different treatments were recognized by the participants. The presence of a reviewer's photo was not tested since the manipulation was clearly perceived. Two experimental manipulations: review types (general vs. specific) and name recognition were examined using ANOVA. Participants were asked whether a consumer review that they viewed was specific in the questionnaire. In addition, it was asked whether they recognized a reviewer's name when they read consumer reviews.

Participants were asked how strongly they agreed with the following statement: "the consumer review on the Web site you just viewed is specific and helpful." The average score of agreement to this statement for the general review was 2.24 with a range of 1 to 5, while the average score for the specific review was 3.49 with the same range (see Table 4-7). The higher score indicates participants strongly agreed on "the consumer review on the Web site you just viewed is specific and helpful," and the lower score means they strongly disagreed on the statement. Based on the results of ANOVA, there is a significant effect of the message manipulation,  $F(1, 290) = 96.00, p < .001, \eta^2 = .251$ . Therefore, there was a difference between general message and specific message on participants' message type perception.

Participants were asked how strongly they agreed with the following statement: "I usually check the name of a reviewer when I read consumer reviews." The average score of agreement to this statement for an anonymous review was 2.66 with a range of 1 to 5; while the average score for a review with an ID was 2.84 with the same (see Table 4-8). Also, the average score for a review with a real name was 2.45 with a range of 1 to 5. The higher score indicates that participants strongly agreed

on “I usually check a reviewer’s name when I read consumer reviews,” and the lower score means they strongly disagreed on the statement. Based on the results of ANOVA, there was no significant effect of the reviewer’s name manipulation,  $F(2, 286) = 2.20$ ,  $p = .113$ ,  $\eta^2 = .02$ . Therefore, it is possible that the participants might not have paid attention to the reviewer’s name when they read through one of the twelve simulated consumer reviews. The results will be interpreted based on this information.

Table 4-5

*Number of Participants for Each Treatment (N = 292)*

Name	Photo	
	Absence	Presence
<b>General Review</b>		
Anonymous	25	23
ID	22	23
Real name	24	28
<b>Specific Review</b>		
Anonymous	25	28
ID	24	22
Real name	24	24

Table 4-6

*Means and Standard Deviations for Each Treatment (N = 292)*

Content of Review	Presence of Photo	Type of Name	Perceived Credibility		
			Attractiveness	Expertise	Trustworthiness
General	Absence	Anonymous	3.2 (.68)	2.74 (.57)	3.42 (.62)
		ID	2.82 (.60)	2.66 (.683)	3.05 (.67)
		Name	2.95 (.59)	2.43 (.74)	3.21 (.83)
	Presence	Anonymous	2.73 (.83)	2.38 (.65)	3.19 (.56)
		ID	3.02 (.71)	2.95 (.63)	3.43 (.76)
		Name	2.78 (.66)	2.66 (.81)	3.13 (.79)
Specific	Absence	Anonymous	3.10 (.67)	3.18 (.67)	3.51 (.70)
		ID	3.37 (.52)	3.29 (.82)	3.67 (.61)
		Name	3.19 (.66)	3.19 (.69)	3.66 (.60)
	Presence	Anonymous	2.79 (.70)	3.11 (.71)	3.66 (.74)
		ID	2.94 (.65)	2.84 (.69)	3.42 (.63)
		Name	3.03 (.55)	3.26 (.77)	3.76 (.63)

Table 4-7

*Participants' Perception of a Review Content*

<b>Content</b>	<b>N</b>	<b>Min</b>	<b>Max</b>	<b>Mean</b>	<b>SD</b>
General	143	1	5	2.24	1.09
Specific	146	1	5	3.49	1.08

Table 4-8

*Participants' Perception of a Reviewer's Name*

<b>Type</b>	<b>N</b>	<b>Min</b>	<b>Max</b>	<b>Mean</b>	<b>SD</b>
Anonymous	101	1	5	2.66	1.29
ID	90	1	5	2.84	1.37
Name	98	1	5	2.45	1.23

## 4. 2. Hypothesis Testing

MANOVA followed by univariate between subject analyses of variance was computed to test hypotheses 1, 2, and 3. Hypothesis 4 was tested using simple regression. Results are presented below.

### *4. 2. 1. Hypotheses 1, 2, and 3*

MANOVA was computed to test hypotheses 1, 2, and 3. The independent variables were content of a review, presence of a reviewer's photo, and type of a reviewer's name. The dependent variables were attractiveness, expertise, and



trustworthiness, which are factors for the perceived credibility. A probability level of  $p$  was set at 0.5.

There was a significant multivariate effect for content of a review, Wilks' Lambda = .875,  $F(3, 278) = 13.24$ ,  $p < .001$ . There was also a significant multivariate effect for presence of a reviewer's photo, Wilks' Lambda = .961,  $F(3, 278) = 3.71$ ,  $p < .05$ . However, the multivariate effect for type of a reviewer's name was not significant, Wilks' Lambda = .986,  $F(6, 556) = .64$ ,  $p = .70$  (see Table 4-9). None of the multivariate interactions were significant. Based on the significant multivariate effects, ANOVA were performed to ascertain which dependent variables contributed to the overall significant multivariate main effects.

Table 4-9

*MANOVA for Consumer Review Features on Perceived Credibility (Attractiveness, Expertise, and Trustworthiness)*

	<b>Wilks' Lambda</b>	<b>F</b>	<b>p</b>
Content of Review	.875	13.24	.000
Presence of Photo	.961	3.71	.012
Type of Name	.986	.64	.700

*Hypothesis 1 Perceived credibility of an online WOM reviewer will vary by content of a review (general review and specific review).*

***1a. A reviewer providing a specific review will perceive higher attractiveness than a reviewer providing a general review.***

ANOVA was computed to test *Hypothesis 1a*. The independent variable was content of a review and the dependent variable was attractiveness. The results revealed a significant main effect for content of a review on attractiveness,  $F(1, 280) = 4.50$ ,  $p < .05$ ,  $\eta^2 = .016$  (see Table 4-10). Content of a review accounted for 1.6% of the variance in the perceived attractiveness. The participants who were exposed to a specific review perceived higher attractiveness ( $M = 3.07$ ,  $SD = 0.05$ ) than people who were exposed to a general review ( $M = 2.91$ ,  $SD = 0.06$ ) (see Table 4-11). Therefore, *Hypothesis 1a* was supported.

***1b. A reviewer providing a specific review will perceive higher expertise than a reviewer providing a general review.***

ANOVA was computed to test *Hypothesis 1b*. The independent variable was content of a review and the dependent variable was expertise. The results revealed a significant main effect for content of a review on expertise,  $F(1, 280) = 37.48$ ,  $p < .001$ ,  $\eta^2 = .118$  (see Table 4-10). Content of a review accounted for 11.8% of the variance in the perceived expertise. The participants who were exposed to a specific review perceived higher expertise ( $M = 3.15$ ,  $SD = 0.06$ ) than people who were exposed to a general review ( $M = 2.64$ ,  $SD = 0.06$ ) (see Table 4-11). Therefore, *Hypothesis 1b* was supported.

***1c. A reviewer providing a specific review will perceive higher trustworthiness than a reviewer providing a general review.***

ANOVA was computed to test *Hypothesis 1c*. The independent variable was content of a review and the dependent variable was trustworthiness. The results revealed a significant main effect for content of a review on trustworthiness,  $F(1, 280) = 21.20$ ,  $p < .001$ ,  $\eta^2 = .070$  (see Table 4-10). Content of a review accounted for 7.0% of the variance in the perceived trustworthiness. The participants who were exposed to a specific review perceived higher trustworthiness ( $M = 3.61$ ,  $SD = 0.06$ ) than people who were exposed to a general review ( $M = 3.24$ ,  $SD = 0.06$ ) (see Table 4-11). Therefore, *Hypothesis 1c* was supported.

*Hypothesis 2 Perceived credibility of an online WOM reviewer will vary by absence and presence of a reviewer's photo.*

***2a. A reviewer providing a review with a photo using the product will perceive higher attractiveness than a reviewer providing a review without a photo.***

ANOVA was computed to test *Hypothesis 2a*. The independent variable was presence of photo and the dependent variable was attractiveness. The results revealed a significant main effect for presence of photo on attractiveness,  $F(1, 280) = 7.92$ ,  $p < .01$ ,  $\eta^2 = .027$  (see Table 4-10). Presence of a reviewer's photo accounted for 2.7% of the variance in the perceived attractiveness. However, the participants who were exposed to a review with a photo of a reviewer perceived lower attractiveness ( $M = 2.88$ ,  $SD = 0.05$ ) than people who were exposed to a review without a photo of a reviewer ( $M = 3.10$ ,  $SD = 0.06$ ) (see Table 4-11). Therefore, *Hypothesis 2a* was not

supported.

**2b. A reviewer providing a review with a photo using the product will perceive higher expertise than a reviewer providing a review without a photo.**

ANOVA was computed to test *Hypothesis 2b*. The independent variable was presence of photo and the dependent variable was expertise. The results revealed a non-significant main effect for presence of photo on expertise,  $F(1, 280) = .34, p = .56$  (see Table 4-10). Therefore, *Hypothesis 2b* was not supported.

**2c. A reviewer providing a review with a photo using the product will perceive higher trustworthiness than a reviewer providing a review without a photo.**

ANOVA was computed to test *Hypothesis 2c*. The independent variable was presence of photo and the dependent variable was trustworthiness. The results revealed a non-significant main effect for presence of photo on trustworthiness,  $F(1, 280) = .02, p = .90$  (see Table 4-10). Therefore, *Hypothesis 2c* also was not supported.

*Hypothesis 3 Perceived credibility of an online WOM reviewer will vary by type of a reviewer's name (anonymous, ID, real name).*

As indicated, there was no significant multivariate effect of type of name on the dependent variables, Wilks' Lambda = .986,  $F(6, 556) = .64, p = .70$  (see Table 4-9). Therefore, *Hypothesis 3a, 3b, and 3c* were not supported.

Table 4-10

*ANOVA for Consumer Review Features on Perceived Credibility (Attractiveness, Expertise, and Trustworthiness)*

<b>Source</b>	<b>Dependent Variable</b>	<b>F</b>	<b>p</b>	<b>Eta<sup>2</sup></b>
Content of Review	Attractiveness	4.50	.035	.016
	Expertise	37.48	.000	.118
	Trustworthiness	21.20	.000	.070
Presence of Photo	Attractiveness	7.92	.005	.027
	Expertise	.34	.563	.001
	Trustworthiness	.02	.901	.000
Type of Name	Attractiveness	.45	.639	.003
	Expertise	.33	.717	.002
	Trustworthiness	.16	.850	.001

Table 4-11

*Means and Standard Deviations for Content of Review and Presence of Photo on Perceived Credibility (Attractiveness, Expertise, and Trustworthiness)*

<b>Dependent Variable</b>	<b>Content of Review</b>		<b>Presence of Photo</b>	
	<b>General</b>	<b>Specific</b>	<b>Absence</b>	<b>Presence</b>
Attractiveness	2.91 (.055)	3.07 (.054)	3.10 (.055)	2.88 (.045)
Expertise	2.64 (.059)	3.15 (.059)	2.91 (.059)	2.87 (.059)
Trustworthiness	3.24 (.057)	3.61(.057)	3.42 (.057)	3.43 (.057)

#### 4. 2. 2. Hypothesis 4

***Hypothesis 4 There is a negative relationship between perceived credibility and perceived risk.***

Three simple regressions were calculated to test *Hypothesis 4*. In this analysis, the independent variable was the perceived credibility, and the dependent variable was the perceived risk including three factors of negative attitude toward online shopping, uncertainty about consequences, and uncertainty about others' opinion. The perceived credibility was a significant predictor of the perceived risk,  $F(1, 290) = 30.41, p < .001$  (negative attitude toward online shopping);  $F(1, 290) = 17.63, p < .001$  (uncertainty about consequences);  $F(1, 290) = 9.22, \beta = -.176, p < .01$  (uncertainty about others' opinion) (see Table 4-12). Each factor accounted for 9.5% ( $\text{Eta}^2 = .095$ ), 5.7% ( $\text{Eta}^2 = .057$ ), and 3.1% ( $\text{Eta}^2 = .031$ ), respectively. As predicted, all perceived risk factors were negatively related to the perceived credibility (see Table 4-12). The negative beta values indicate the nature of the relationship between the perceived credibility and negative attitude toward online shopping,  $\beta = -.308, p < .001$ ; uncertainty about consequences,  $\beta = -.239, p < .001$ ; uncertainty about others' opinion,  $\beta = -.176, p < .01$ . The higher the perceived credibility the lower the risks perceived. Therefore, *Hypothesis 4* was supported.

Table 4-12

*Regression Analyses for Perceived Credibility Predicting Perceived Risks***Model for Negative attitude toward online shopping**

<b>Model</b>		<b>SS</b>	<b>MS</b>	<b>F (1, 290)</b>	<b>p</b>
1	Regression	16.245	16.245	30.405	.000
	Residual	154.947	.534		
	Total	171.193			

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 $R^2 = .095$ 
**Model for Uncertainty about consequences**

<b>Model</b>		<b>SS</b>	<b>MS</b>	<b>F (1, 290)</b>	<b>p</b>
1	Regression	10.210	10.210	17.633	.000
	Residual	167.926	.579		
	Total	178.136			

---

 $R^2 = .057$ 
**Model for Uncertainty about others' opinion**

<b>Model</b>		<b>SS</b>	<b>MS</b>	<b>F (1, 290)</b>	<b>p</b>
1	Regression	4.745	4.745	9.217	.003
	Residual	149.309	.515		
	Total	154.054			

---

 $R^2 = .031$

**Coefficients**

<b>Variables</b>	<b><math>\beta</math></b>	<b>SE</b>	<b><math>\beta^*</math></b>	<b>t</b>	<b>p</b>
Negative attitude toward online shopping	-.392	.071	-.308	-5.514	.000
Uncertainty about consequences	-.310	.074	-.239	-4.199	.000
Uncertainty about others' opinion	-.212	.070	-.176	-3.036	.003

$\beta$  Unstandardized Coefficients

$\beta^*$  Standardized Coefficients



## **CHAPTER V**

### **DISCUSSION**

The EBM model of consumer decision making was used to guide the present study. When consumers make purchase decisions, they search for information through either internal and/or external sources. When consumers do not have enough information from internal sources, such as knowledge and experiences, they search information from external sources, including market-dominated, consumer-dominated, and neutral sources. As the population of Internet users grows, consumer-dominated communication, also called Internet WOM, may also increase. Consumer reviews, one of the ways consumers exchange opinions and experiences on products and services on the Web, have been successfully practiced. Nonetheless, limited research on the effectiveness of consumer reviews has been conducted. Thus, the present study aimed to determine the effectiveness of consumer reviews, specifically the source credibility of consumer reviews according to different types of review features, such as type of reviews, presence of a reviewer's photo, and type of a reviewer's name. Beyond the effectiveness of consumer reviews, the relationship between the perceived credibility of a reviewer and the perceived risk associated with online purchase was also examined. Data were collected through an online survey including twenty-four simulated Web sites. Participants from selected courses at Oregon State University during Winter term 2007 were exposed to one of the Web sites. Based on data analysis, interpretation of the results is discussed in this chapter, followed by implications, conclusions, and limitations. Recommendations are also made for future research.

## 5. 1. Discussion

Although the sample showed the high possibility of experience with posting and browsing consumer reviews (Gogoi, 2007), demographic characteristics of the sample in this study were not consistent with previous research of Donthu and Garcia (1999) and Lee and Johnson (2002) who found Internet shoppers more likely to be older than non-Internet shoppers. The majority of the participants in the present study had purchased apparel and accessories from online stores, although they are relatively young. This result may be due to the selection of the convenience sample for this study.

### *5. 1. 1. Perceived Credibility and Consumer Review Features*

The primary purpose of this study was to determine source credibility of consumer reviews of apparel online shopping as affected by different consumer review features. The results revealed effects of type of a review and presence of a reviewer's photo, but no effect for type of a reviewer's name. These findings are partially consistent with previous studies as follows:

***Content of a Review*** The effects of two types of consumer reviews were examined in terms of attractiveness, expertise, and trustworthiness. There was a main effect for content of a review on perceived attractiveness, expertise, and trustworthiness. People perceived a reviewer who provided a specific review more attractive, having greater expertise, and more trustworthy than the one who gave a general review. In other words, the more the information available about products, the higher the credibility perceived. These findings are consistent with Lee et al. (2000) and Shelat and Egger

(2002). However, those two studies examined only perceived trustworthiness, whereas the current study encompassed attractiveness and expertise, as well as trustworthiness.

***Presence of a Reviewer's Photo*** The effect of absence or presence of a reviewer's photo was examined in terms of attractiveness, expertise, and trustworthiness. There was a main effect for absence or presence of a reviewer's photo only on the perceived attractiveness. However, the result was opposite to the hypothesis; a reviewer without her photo of using a product was perceived to possess higher attractiveness than a reviewer with her photo. In other words, the presence of a reviewer's photo does not always increase the perceived attractiveness of consumer reviews; there is evidence that the photo may reduce it. Also, presenting photos did not have an effect on the perceived expertise and trustworthiness of the consumer reviewer. It is speculated that the negative effect on the perceived attractiveness might be due to confounding variables which were not controlled in this study, such as the quality of the reviewer's photos, the selection of the item, and the model herself. As the findings of Riegelsberer and Sasse (2002) and Riegelsberger et al. (2003), there was not a consistent effect of presenting an image on the Web on the perceived credibility.

***Type of a Reviewer's Name*** As stated before, no multivariate effect was found for the type of a reviewer's name. It is somewhat consistent with Fogg et al. (2001b)'s study which found a limited effect on the presence of an author's name. His research showed that overall perceived credibility of the author's article was not significantly different among three types of an author's name—no author name, casual author name, and

formal author name, while one of perceived credibility contents, “believable”, was different among the names. The results of the manipulation check indicated that when people view consumer reviews, a reviewer’s name might not be a salient cue. Another possibility is the fairly high level of the participants’ experience with the Internet. They might be accustomed to an anonymous and ID environment, thus type of a reviewer’s name might not be a consideration. It is also speculated that when reading consumer reviews for fashion items, a reviewer’s name might not be as important as other types of products or services that may have greater consequences associated with the purchase. For example, the name of a reviewer of a medical related item may be more important than the name of a reviewer for an apparel product.

#### *5. 1. 2. Perceived Credibility and Perceived Risk*

The results of factor analysis on the perceived risk items associated with online purchase included all components of perceived risk previous studies indicated (Jacoby & Kaplan, 1972; Peter & Tarpy, 1975; Pires, Stanton, & Exkford, 2004; Ueltschy et al., 2004) except physical risk. The participants in the present study may be familiar with purchasing sweater and jacket on the Web, thus they may know there would not be physical risk. Additionally, risks associated with online transactions, such as privacy and security issues, were also included in three factors as previous studies (Bellman et al., 1999; Liang & Huang, 1998; Lim, 2003; Teo, 2002; Ueltschy et al., 2004).

The effects of the overall source credibility of consumer reviews on three factors of the perceived risk, including negative attitude toward online shopping, uncertainty about consequences, and uncertainty about others’ opinion, were tested. As

predicted, a negative relationship was found between the overall perceived credibility and three factors of perceived risk. In other words, when people perceive consumer reviews as credible, the perceived risk associated with online purchase decreases.

## 5. 2. Implications

The results from the present study may be beneficial for marketers in determining criteria of consumer reviews for their online stores. Different review features showed different effectiveness (i.e., credibility). Also, because of limited anonymity, online information is viewed skeptically. Thus, when practitioners try to adopt consumer reviews on their online stores, they should be aware of the credibility issues related to online information. Therefore, results of the present study can provide implications for those who would like to adopt consumer reviews as a feature in their online stores.

First, the current study revealed that the more specific the reviews, the greater the perceived credibility, including attractiveness, expertise, and trustworthiness. According to the results, marketers may want to include an online form for reviewers to fill out when submitting reviews. For instance, a review form with details about fabric, construction, color, fit, and other evaluative criteria may increase the credibility of the reviews and decrease consumers' perceived risk in making an online purchase decision. It may also be a guide for reviewers regarding what to mention about their experiences with their apparel purchases.

Second, it was shown that a review with a reviewer's photo using a product decreased attractiveness. However, expertise and trustworthiness were not affected by

whether or not a reviewer's photo was presented. Since there is no difference between absence and presence of a reviewer's photo on the perceived expertise and trustworthiness, marketers may not have to be conscious of the photo content. Also, if the perceived attractiveness is lowered due to the quality of the reviewer's photos, the selection of the item, and the model herself, there may be no way to control them as a marketer.

Additionally, the results suggested that the type of a reviewer's name had no effects on perceived credibility—attractiveness, expertise, and trustworthiness. When consumer read others' reviews, they may not recognize or consider reviewers' name because reviewers' name may not a salient cue to be assessed for credibility or because of other reasons. Therefore, marketers may want to increase credibility of consumer reviews by manipulating other features than the name feature.

Regardless of type of consumer reviews, the higher the perceived credibility of consumer reviews, the lower the perceived risk related to online purchase. This finding may be expanded to apply to overall information available from online stores. By increasing information credibility on online stores, as well as credibility of consumer reviews, e-retailers may reduce perceived risk of purchasing from their online stores, thereby increasing their sales.

### 5. 3. Conclusion

The purpose of this study was to determine source credibility of consumer reviews of apparel products, as affected by different consumer review features. According to the three different features of consumer reviews, source attractiveness,

expertise and trustworthiness were examined. The results revealed that 1) specific reviews increased source attractiveness, expertise, and trustworthiness, 2) source attractiveness of consumer reviews was increased when a reviewer's photo was absent and presence of a reviewer's photo had no effects on source expertise and trustworthiness, and 3) different type of a reviewer's name had no effects on source attractiveness, expertise and trustworthiness. An additional finding was that the higher the perceived source credibility the less the perceived risk associated with online shopping.

The findings of the present study indicate that the EBM model may be applicable to an online consumer decision-making context. Although it is limited, there are the effects of consumer reviews as an external information source on the consumer decision-making process. Specific reviews were more effective (i.e., credible) than general reviews in that consumers made purchase decisions. Also, the more credible the consumer reviews were, the less the perceived risk related to the online purchase was.

When consumers make a purchasing decision, perceived risk related to the purchase can be reduced by searching for information (Murray, 1991; Kim & Lennon, 2000; Pratibha, 2006). With its rapid growth, the Internet has been an important information source to consumers. Recently, among diverse information sources on the Internet, consumer reviews are increasingly practiced in online stores. In the mean time, information on the Web is increasingly being viewed with skepticism due to its low perceived credibility. Therefore, when employing consumer reviews in online stores, marketers should consider how effectively and credibly they can offer

consumer reviews to potential consumers, which, in turn, may reduce perceived risk. The present study may help to set more credible and effective consumer reviews for online stores, so that consumers may be less likely to perceive risks on their purchases from shopping online.

#### 5. 4. Limitations

This study has several limitations related to characteristics of subjects, research design, and selection of stimuli. First of all, only female subjects were selected in this study because stimuli were women's clothing, so the findings may not be generalizable to male consumers. Future research may include male subjects even though women's clothing will be used in the research. The reason for that is men can also be a consumer for women's garments as a gift; in that case, information may be more important for men than women to make a purchase decision since they may not have enough knowledge and/or experience with women's apparel. In addition to the selection of gender issue, participants in this study were of homogenous age, major, and ethnicity; they were relatively young, the majority of them were pursuing fashion-related major, and most of them were White. Thus the results may not be generalizable to broader consumer groups. Future researchers may wish to include diverse participants in their study in terms of age, major, and ethnicity.

The hypothetical buying scenario and lab experiment adopted may not be perceived by the participants as an actual shopping situation. Although a buying scenario was given to the subjects, the participants knew they were being studied not shopping. Also, the fact that the function and appearance of the simulated Web sites



were different from the actual online stores may increase the artificiality of the research. Furthermore, the allowed time to conduct the survey and the extra credit given may have affected the results.

The selection of stimuli in this study was only women's top wear, including sweater and jacket. This may lack external validity; other types of garments may perceive higher risk to online shopping. It is advisable to test diverse types of garments to encompass various degree of perceived risk. Also, in this study, the reviewer's photos were not controlled in terms of the quality of the photos and the selection of the model, so this may deter from external validity of the findings.

#### 5. 5. Recommendations for Future Research

For future research, the EBM model could be expanded to include factors that relate to the effectiveness of external sources of information, including source credibility. As the findings of the present study indicate, different features of external sources might have different effectiveness in terms of credibility. However, most previous research measured persuasion, attitude change, or purchase intentions as affected by different levels of source credibility.

Individual differences could be added to future research. According to the EBM model, individual differences of consumers influence their decision making processes. However, those influential factors were not studied in the present study. Future researchers may wish to consider the personal influences, such as knowledge of products (i.e., internal sources), involvement of the purchase behavior, and attitude toward online shopping.

In this study, women's tops were used as stimulus, however the selection of stimulus could be expanded to diverse types of garments, including bottoms, shoes, and jewelry. Perceived risk may be different from one type of garments to the other type of garments. Also, the usage of the product can be combined, since people perceive more risk when they purchase products for a public use as opposed to a private use or when they buy products as a gift not for a personal use. Moreover, the price of product may differently affect the results. Therefore, future research could include these factors to broaden the current findings.

Additional consumer review features could be also analyzed. There were only three types of review features, such as type of a review, presence of a reviewer's photo, and type of a reviewer's name. Content analysis could be done on actual online shopping stores to investigate other review features and this study could be applied to those additional features. Also, perceived credibility between negative versus positive consumer reviews could be researched.

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## **APPENDICES**



**APPENDIX A**  
**EMAIL ANNOUNCEMENT**

Hi Students!

As you may have been told, I am in need of your help for my thesis research. I appreciate your participation in advance.

Make sure that you are participating in the survey only ONE time, even if more than one of your classes offers this opportunity. You will get extra credit points for all the overlapped classes for participating ONCE. Also, do not forget to enter your SCHOOL email address to get the points!

The Web survey will take approximately 7-10 minutes to complete. The survey is completely anonymous and all information collected will be kept confidential.

Each participant will be asked to read an informed consent form before participating. Below is the survey link.

URL Link:

[https://surveys.bus.oregonstate.edu/BsgSurvey2\\_0/main.aspx?SurveyID=1572](https://surveys.bus.oregonstate.edu/BsgSurvey2_0/main.aspx?SurveyID=1572)

For Questions please contact: Ko Eun Shin at (541) 737-0991 or by email at [shinko@onid.orst.edu](mailto:shinko@onid.orst.edu) or Leslie Davis Burns at (541) 737-0983 or by email at [Leslie.Burns@oregonstate.edu](mailto:Leslie.Burns@oregonstate.edu)

Thanks,  
Koeun Shin

**APPENDIX B**  
**TWENTY-FOUR SIMULATED WEB PAGES**


apparel.com Search

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Home | Size Chart | Order Status | Contact Us | Help & FAQs | Corporate |

New Arrivals | **Sweaters** | Hoodies + Cardigans | Pants + Jeans | Skirts

> Home > Sweaters > Anna Sweater



**Anna**  
\$59.50

Style: 1340-5447  
45% Wool 40% Rayon 15% Angora

Click swatch to view color

Color:  
Brown

Size:  
-Select-  [Size Chart](#)

Quantity:  
1

Double-zip closure, three-quarter length sleeves, double-layer velvet mounted label, velvet and grosgrain drawcord, velvet taping on interior of hood. Shrunken fit. Imported.

---

Reviews: 1 Review - [Submit a review](#)

---

Anna sweater  
**by Anonymous**

I bought this sweater because I thought it looked really nice. I was just as happy when I received it. This is a great sweater as a school sweater. It's so cute. I like it!

*Figure 2.* Condition 1 for Item 1


apparel.com Search

---

Home | Size Chart | Order Status | Contact Us | Help & FAQs | Corporate |

New Arrivals | **Sweaters** | Hoodies + Cardigans | Pants + Jeans | Skirts

> Home > Sweaters > Anna Sweater



**Anna**  
\$59.50

Style: 1340-5447  
45% Wool 40% Rayon 15% Angora

Click swatch to view color

Color:  
Brown

Size:  
-Select-  [Size Chart](#)

Quantity:  
1

Double-zip closure, three-quarter length sleeves, double-layer velvet mounted label, velvet and grosgrain drawcord, velvet taping on interior of hood. Shrunken fit. Imported.

---

Reviews: 1 Review - [Submit a review](#)

---

Anna sweater  
**by sweetberries2037**

I bought this sweater because I thought it looked really nice. I was just as happy when I received it. This is a great sweater as a school sweater. It's so cute. I like it!


*Figure 3.* Condition 2 for Item 1

apparel.com Search

Home | Size Chart | Order Status | Contact Us | Help & FAQs | Corporate | [Shopping Cart](#)

[New Arrivals](#) | [Sweaters](#) | [Hoodies + Cardigans](#) | [Pants + Jeans](#) | [Skirts](#)

> Home > Sweaters > Anna Sweater



**Anna**  
\$59.50

Style: 1340-5447  
45% Wool 40% Rayon 15% Angora

Click swatch to view color

Color:

Size:  
  [Size Chart](#)

Quantity:

[Add to Shopping Bag >](#)

Double-zip closure, three-quarter length sleeves, double-layer velvet mounted label, velvet and grosgrain drawcord, velvet taping on interior of hood. Shrunken fit. Imported.

---

Reviews: 1 Review - [Submit a review](#)

---

Anna sweater  
**by Angie K. Brown**

I bought this sweater because I thought it looked really nice. I was just as happy when I received it. This is a great sweater as a school sweater. It' s so cute. I like it!


Figure 4. Condition 3 for Item 1

apparel.com Search

Home | Size Chart | Order Status | Contact Us | Help & FAQs | Corporate | [Shopping Cart](#)

[New Arrivals](#) | [Sweaters](#) | [Hoodies + Cardigans](#) | [Pants + Jeans](#) | [Skirts](#)

> Home > Sweaters > Anna Sweater



**Anna**  
\$59.50

Style: 1340-5447  
45% Wool 40% Rayon 15% Angora

Click swatch to view color

Color:

Size:  
  [Size Chart](#)

Quantity:

[Add to Shopping Bag >](#)

Double-zip closure, three-quarter length sleeves, double-layer velvet mounted label, velvet and grosgrain drawcord, velvet taping on interior of hood. Shrunken fit. Imported.

---

Reviews: 1 Review - [Submit a review](#)

---

Anna sweater  
**by Anonymous**

I purchased the anna sweater in brown. I can tell everybody that this sweater is just great with a perfect and very comfortable fit – not too big and not too tight. The sizing provided was very accurate. The construction of the raglan sleeves gives a casual look which is great for school and makes me easy to move around in it. For the price, the quality is better than I expected. The fabric is soft and warm. I would recommend this sweater to anyone as a school sweater.


Figure 5. Condition 4 for Item 1

apparel.com Search

Home | Size Chart | Order Status | Contact Us | Help & FAQs | Corporate | **Shopping Cart**

New Arrivals | **Sweaters** | Hoodies + Cardigans | Pants + Jeans | Skirts

> Home > Sweaters > Anna Sweater



**Anna**  
\$59.50

Style: 1340-5447  
45% Wool 40% Rayon 15% Angora

Click swatch to view color

Color:

Size:  [Size Chart](#)

Quantity:

Double-zip closure, three-quarter length sleeves, double-layer velvet mounted label, velvet and grosgrain drawcord, velvet taping on interior of hood. Shrunken fit. Imported.

---

Reviews: 1 Review - [Submit a review](#)

---

Anna sweater  
**by sweetberries2037**

I purchased the anna sweater in brown. I can tell everybody that this sweater is just great with a perfect and very comfortable fit – not too big and not too tight. The sizing provided was very accurate. The construction of the raglan sleeves gives a casual look which is great for school and makes me easy to move around in it. For the price, the quality is better than I expected. The fabric is soft and warm. I would recommend this sweater to anyone as a school sweater.


Figure 6. Condition 5 for Item 1

apparel.com Search

Home | Size Chart | Order Status | Contact Us | Help & FAQs | Corporate | **Shopping Cart**

New Arrivals | **Sweaters** | Hoodies + Cardigans | Pants + Jeans | Skirts

> Home > Sweaters > Anna Sweater



**Anna**  
\$59.50

Style: 1340-5447  
45% Wool 40% Rayon 15% Angora

Click swatch to view color

Color:

Size:  [Size Chart](#)

Quantity:

Double-zip closure, three-quarter length sleeves, double-layer velvet mounted label, velvet and grosgrain drawcord, velvet taping on interior of hood. Shrunken fit. Imported.

---

Reviews: 1 Review - [Submit a review](#)

---

Anna sweater  
**by Angie. K. Brown**

I purchased the anna sweater in brown. I can tell everybody that this sweater is just great with a perfect and very comfortable fit – not too big and not too tight. The sizing provided was very accurate. The construction of the raglan sleeves gives a casual look which is great for school and makes me easy to move around in it. For the price, the quality is better than I expected. The fabric is soft and warm. I would recommend this sweater to anyone as a school sweater.


Figure 7. Condition 6 for Item 1

apparel.com Search

Home | [Size Chart](#) | [Order Status](#) | [Contact Us](#) | [Help & FAQs](#) | [Corporate](#) | [Shopping Cart](#)

[New Arrivals](#) | [Sweaters](#) | [Hoodies + Cardigans](#) | [Pants + Jeans](#) | [Skirts](#)

> Home > Sweaters > Anna Sweater



**Anna**  
\$59.50

Style: 1340-5447  
45% Wool 40% Rayon 15% Angora

Click swatch to view color

Color:

Size:  
  [Size Chart](#)


Quantity:

Double-zip closure, three-quarter length sleeves, double-layer velvet mounted label, velvet and grosgrain drawcord, velvet taping on interior of hood. Shrunken fit. Imported.

[Add to Shopping Bag >](#)

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Reviews: 1 Review - [Submit a review](#)



**Anna Sweater**  
*by Anonymous*

I bought this sweater because I thought it looked really nice. I was just as happy when I received it. This is a great sweater as a school sweater. It's so cute. I like it!

**Figure 8.** Condition 7 for Item 1


apparel.com Search

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Home | [Size Chart](#) | [Order Status](#) | [Contact Us](#) | [Help & FAQs](#) | [Corporate](#) | [Shopping Cart](#)


[New Arrivals](#) | [Sweaters](#) | [Hoodies + Cardigans](#) | [Pants + Jeans](#) | [Skirts](#)

> Home > Sweaters > Anna Sweater



**Anna**  
\$59.50

Style: 1340-5447  
45% Wool 40% Rayon 15% Angora

Click swatch to view color  


Color:


Size:  
  [Size Chart](#)

Quantity:

Double-zip closure, three-quarter length sleeves, double-layer velvet mounted label, velvet and grosgrain drawcord, velvet taping on interior of hood. Shrunken fit. Imported.

---

Reviews: 1 Review - [Submit a review](#)



**Anna Sweater**  
*by sweetberries2037*

I bought this sweater because I thought it looked really nice. I was just as happy when I received it. This is a great sweater as a school sweater. It's so cute. I like it!

Figure 9. Condition 8 for Item 1




apparel.com Search

Home | [Size Chart](#) | [Order Status](#) | [Contact Us](#) | [Help & FAQs](#) | [Corporate](#) | [Shopping Cart](#)

[New Arrivals](#) | [Sweaters](#) | [Hoodies + Cardigans](#) | [Pants + Jeans](#) | [Skirts](#)

> [Home](#) > [Sweaters](#) > [Anna Sweater](#)



**Anna**  
\$59.50

Style: 1340-5447  
45% Wool 40% Rayon 15% Angora

Click swatch to view color

Color:

Size:  
  [Size Chart](#)


Quantity:

Double-zip closure, three-quarter length sleeves, double-layer velvet mounted label, velvet and grosgrain drawcord, velvet taping on interior of hood. Shrunken fit. Imported.

[Add to Shopping Bag >](#)

---

Reviews: 1 Review - [Submit a review](#)



**Anna Sweater**  
*by Angie K. Brown*

I bought this sweater because I thought it looked really nice. I was just as happy when I received it. This is a great sweater as a school sweater. It's so cute. I like it!

**Figure 10.** Condition 9 for Item 1


apparel.com Search

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Home | [Size Chart](#) | [Order Status](#) | [Contact Us](#) | [Help & FAQs](#) | [Corporate](#) | [Shopping Cart](#)


[New Arrivals](#) | [Sweaters](#) | [Hoodies + Cardigans](#) | [Pants + Jeans](#) | [Skirts](#)

> Home > Sweaters > Anna Sweater



**Anna**  
\$59.50

Style: 1340-5447  
45% Wool 40% Rayon 15% Angora

Click swatch to view color  


Color:


Size:  
  [Size Chart](#)

Quantity:

Double-zip closure, three-quarter length sleeves, double-layer velvet mounted label, velvet and grosgrain drawcord, velvet taping on interior of hood. Shrunken fit. Imported.

---

Reviews: 1 Review - [Submit a review](#)



**Anna Sweater**  
*by Anonymous*

I purchased the anna sweater in brown. I can tell everybody that this sweater is just great with a perfect and very comfortable fit – not too big and not too tight. The sizing provided was very accurate. The construction of the raglan sleeves gives a casual look which is great for school and makes me easy to move around in it. For the price, the quality is better than I expected. The fabric is soft and warm. I would recommend this sweater to anyone as a school sweater.


Figure 11. Condition 10 for Item 1

apparel.com Search

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[New Arrivals](#) | [Sweaters](#) | [Hoodies + Cardigans](#) | [Pants + Jeans](#) | [Skirts](#)

> Home > Sweaters > Anna Sweater



**Anna**  
\$59.50

Style: 1340-5447  
45% Wool 40% Rayon 15% Angora

Click swatch to view color

Color:

Size:  
  [Size Chart](#)


Quantity:

Double-zip closure, three-quarter length sleeves, double-layer velvet mounted label, velvet and grosgrain drawcord, velvet taping on interior of hood. Shrunken fit. Imported.

[Add to Shopping Bag >](#)

---

Reviews: 1 Review - [Submit a review](#)



**Anna Sweater**  
*by sweetberries2037*

I purchased the anna sweater in brown. I can tell everybody that this sweater is just great with a perfect and very comfortable fit – not too big and not too tight. The sizing provided was very accurate. The construction of the raglan sleeves gives a casual look which is great for school and makes me easy to move around in it. For the price, the quality is better than I expected. The fabric is soft and warm. I would recommend this sweater to anyone as a school sweater.

**Figure 12.** Condition 11 for Item 1


apparel.com Search

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[New Arrivals](#) | [Sweaters](#) | [Hoodies + Cardigans](#) | [Pants + Jeans](#) | [Skirts](#)

> [Home](#) > [Sweaters](#) > **Anna Sweater**



**Anna**  
\$59.50

Style: 1340-5447  
45% Wool 40% Rayon 15% Angora

Click swatch to view color  


Color:


Size:  
  [Size Chart](#)

Quantity:

Double-zip closure, three-quarter length sleeves, double-layer velvet mounted label, velvet and grosgrain drawcord, velvet taping on interior of hood. Shrunken fit. Imported.

---

Reviews: 1 Review - [Submit a review](#)



**Anna Sweater**  
*by Angie K. Brown*

I purchased the anna sweater in brown. I can tell everybody that this sweater is just great with a perfect and very comfortable fit – not too big and not too tight. The sizing provided was very accurate. The construction of the raglan sleeves gives a casual look which is great for school and makes me easy to move around in it. For the price, the quality is better than I expected. The fabric is soft and warm. I would recommend this sweater to anyone as a school sweater.


Figure 13. Condition 12 for Item 1

apparel.com Search

Home | Size Chart | Order Status | Contact Us | Help & FAQs | Corporate | **Shopping Cart**

New Arrivals | **Sweaters** | Hoodies + Cardigans | Pants + Jeans | Skirts

> Home > New Arrivals > Lexie Down Bomber



**Lexie Down Bomber**  
\$159.50

Style: 1340-5447  
100% Nylon shell 100% Nylon interior lining 65% Waterfowl feathers 35% Down fill

Click swatch to view color

Color:

Size:  
 [Size Chart](#)

Quantity:

Detachable hood with detachable faux fur trim. Double-layer mounted label. Velvet and grosgrain interior detailing, ribbed cuffs and hem. Button and zipper closure. Fitted. Imported.

---

Reviews: 1 Review - [Submit a review](#)

---

Lexie Down Bomber  
**by Anonymous**

I bought this jacket because I thought it looked really nice. I was just as happy when I received it. This is a great jacket for winter season. It's so cute. I like it!


Figure 14. Condition 1 for Item 2

apparel.com Search

Home | Size Chart | Order Status | Contact Us | Help & FAQs | Corporate | **Shopping Cart**

New Arrivals | **Sweaters** | Hoodies + Cardigans | Pants + Jeans | Skirts

> Home > New Arrivals > Lexie Down Bomber



**Lexie Down Bomber**  
\$159.50

Style: 1340-5447  
100% Nylon shell 100% Nylon interior lining 65% Waterfowl feathers 35% Down fill

Click swatch to view color

Color:

Size:  
 [Size Chart](#)

Quantity:

Detachable hood with detachable faux fur trim. Double-layer mounted label. Velvet and grosgrain interior detailing, ribbed cuffs and hem. Button and zipper closure. Fitted. Imported.

---

Reviews: 1 Review - [Submit a review](#)

---

Lexie Down Bomber  
**by sweetberries2037**

I bought this jacket because I thought it looked really nice. I was just as happy when I received it. This is a great jacket for winter season. It's so cute. I like it!


Figure 15. Condition 2 for Item 2

apparel.com Search

Home | Size Chart | Order Status | Contact Us | Help & FAQs | Corporate | **Shopping Cart**

New Arrivals | **Sweaters** | Hoodies + Cardigans | Pants + Jeans | Skirts

> Home > New Arrivals > Lexie Down Bomber



**Lexie Down Bomber**  
\$159.50

Style: 1340-5447  
100% Nylon shell 100% Nylon interior lining 65% Waterfowl feathers 35% Down fill

Click swatch to view color

Color:

Size:  [Size Chart](#)

Quantity:

Detachable hood with detachable faux fur trim. Double-layer mounted lable. Velvet and grosgrain interior detailing, ribbed cuffs and hem. Button and zipper closure. Fitted. Imported.

---

Reviews: 1 Review - [Submit a review](#)

---

Lexie Down Bomber  
**by Angie K. Brown**

I bought this jacket because I thought it looked really nice. I was just as happy when I received it. This is a great jacket for winter season. It' s so cute. I like it!


Figure 16. Condition 3 for Item 2

apparel.com Search

Home | Size Chart | Order Status | Contact Us | Help & FAQs | Corporate | **Shopping Cart**

New Arrivals | **Sweaters** | Hoodies + Cardigans | Pants + Jeans | Skirts

> Home > New Arrivals > Lexie Down Bomber



**Lexie Down Bomber**  
\$159.50

Style: 1340-5447  
100% Nylon shell 100% Nylon interior lining 65% Waterfowl feathers 35% Down fill

Click swatch to view color

Color:

Size:  [Size Chart](#)

Quantity:

Detachable hood with detachable faux fur trim. Double-layer mounted lable. Velvet and grosgrain interior detailing, ribbed cuffs and hem. Button and zipper closure. Fitted. Imported.

---

Reviews: 1 Review - [Submit a review](#)

---

Lexie Down Bomber  
**by Anonymous**

I purchased this bomber jacket in white. I can tell everybody that this jacket is just great with a perfect and very comfortable fit – not too big and not too tight. The sizing provided was very accurate. Also, the jacket is not puffy as you might expect. It has versatility with the detachable hood with the detachable fur trim. For the price, the quality is better than I expected. The fabric is so warm for winter without lots of layering pieces. I would recommend this jacket to anyone as a winter jacket.


Figure 17. Condition 4 for Item 2

apparel.com Search

Home | Size Chart | Order Status | Contact Us | Help & FAQs | Corporate | **Shopping Cart**

New Arrivals | **Sweaters** | Hoodies + Cardigans | Pants + Jeans | Skirts

> Home > New Arrivals > Lexie Down Bomber



**Lexie Down Bomber**  
\$159.50

Style: 1340-5447  
100% Nylon shell 100% Nylon interior lining 65% Waterfowl feathers 35% Down fill

Click swatch to view color

Color:

Size:  [Size Chart](#)

Quantity:

Detachable hood with detachable faux fur trim. Double-layer mounted lable. Velvet and grosgrain interior detailing, ribbed cuffs and hem. Button and zipper closure. Fitted. Imported.

---

Reviews: 1 Review - [Submit a review](#)

Lexie Down Bomber  
**by sweetberries2037**

I purchased this bomber jacket in white. I can tell everybody that this jacket is just great with a perfect and very comfortable fit – not too big and not too tight. The sizing provided was very accurate. Also, the jacket is not puffy as you might expect. It has versatility with the detachable hood with the detachable fur trim. For the price, the quality is better than I expected. The fabric is so warm for winter without lots of layering pieces. I would recommend this jacket to anyone as a winter jacket.


Figure 18. Condition 5 for Item 2

apparel.com Search

Home | Size Chart | Order Status | Contact Us | Help & FAQs | Corporate | **Shopping Cart**

New Arrivals | **Sweaters** | Hoodies + Cardigans | Pants + Jeans | Skirts

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**Lexie Down Bomber**  
\$159.50

Style: 1340-5447  
100% Nylon shell 100% Nylon interior lining 65% Waterfowl feathers 35% Down fill

Click swatch to view color

Color:

Size:  [Size Chart](#)

Quantity:

Detachable hood with detachable faux fur trim. Double-layer mounted lable. Velvet and grosgrain interior detailing, ribbed cuffs and hem. Button and zipper closure. Fitted. Imported.

---

Reviews: 1 Review - [Submit a review](#)

Lexie Down Bomber  
**by Angie K. Brown**

I purchased this bomber jacket in white. I can tell everybody that this jacket is just great with a perfect and very comfortable fit – not too big and not too tight. The sizing provided was very accurate. Also, the jacket is not puffy as you might expect. It has versatility with the detachable hood with the detachable fur trim. For the price, the quality is better than I expected. The fabric is so warm for winter without lots of layering pieces. I would recommend this jacket to anyone as a winter jacket.


Figure 19. Condition 6 for Item 2

apparel.com Search

Home | Size Chart | Order Status | Contact Us | Help & FAQs | Corporate | **Shopping Cart**

New Arrivals | **Sweaters** | Hoodies + Cardigans | Pants + Jeans | Skirts

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**Lexie Down Bomber**  
\$159.50

Style: 1340-5447  
100% Nylon shell 100% Nylon interior lining 65% Waterfowl feathers 35% Down fill

Click swatch to view color

Color:

Size:  [Size Chart](#)


Quantity:

Detachable hood with detachable faux fur trim. Double-layer mounted lable. Velvet and grosgrain interior detalling, ribbed cuffs and hem. Button and zipper closure. Fitted. Imported.

[Add to Shopping Bag >](#)

---

Reviews: 1 Review - [Submit a review](#)



Lexie Down Bomber  
*by Anonymous*

I bought this jacket because I thought it looked really nice. I was just as happy when I received it. This is a great jacket for winter season. It' s so cute. I like it!

**Figure 20.** Condition 7 for Item 2




apparel.com Search

Home | Size Chart | Order Status | Contact Us | Help & FAQs | Corporate | [Shopping Cart](#)

[New Arrivals](#) | [Sweaters](#) | [Hoodies + Cardigans](#) | [Pants + Jeans](#) | [Skirts](#)

> Home > New Arrivals > Lexie Down Bomber



**Lexie Down Bomber**  
\$159.50

Style: 1340-5447  
100% Nylon shell 100% Nylon interior lining 65% Waterfowl feathers 35% Down fill

Click swatch to view color

**Color:**

**Size:**  
  [Size Chart](#)


**Quantity:**

Detachable hood with detachable faux fur trim. Double-layer mounted lable. Velvet and grosgrain interior detailing, ribbed cuffs and hem. Button and zipper closure. Fitted. Imported.

[Add to Shopping Bag >](#)

---

Reviews: 1 Review - [Submit a review](#)



**Lexie Down Bomber**  
*by sweetberries2037*

I bought this jacket because I thought it looked really nice. I was just as happy when I received it. This is a great jacket for winter season. It's so cute. I like it!

Figure 21. Condition 8 for Item 2


apparel.com Search

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> Home > New Arrivals > Lexie Down Bomber



**Lexie Down Bomber**  
\$159.50

Style: 1340-5447  
100% Nylon shell 100% Nylon interior lining 65% Waterfowl feathers 35% Down fill

Click swatch to view color

**Color:**

**Size:**  
 [Size Chart](#)


**Quantity:**

Detachable hood with detachable faux fur trim. Double-layer mounted lable. Velvet and grosgrain interior detailing, ribbed cuffs and hem. Button and zipper closure. Fitted. Imported.

[Add to Shopping Bag >](#)

---

Reviews: 1 Review - [Submit a review](#)



**Lexie Down Bomber**  
*by Angie K. Brown*

I bought this jacket because I thought it looked really nice. I was just as happy when I received it. This is a great jacket for winter season. It's so cute. I like it!


Figure 22. Condition 9 for Item 2

apparel.com Search

Home | Size Chart | Order Status | Contact Us | Help & FAQs | Corporate | [Shopping Cart](#)

[New Arrivals](#) | [Sweaters](#) | [Hoodies + Cardigans](#) | [Pants + Jeans](#) | [Skirts](#)

> Home > New Arrivals > Lexie Down Bomber



**Lexie Down Bomber**  
\$159.50

Style: 1340-5447  
100% Nylon shell 100% Nylon interior lining 65% Waterfowl feathers 35% Down fill

Click swatch to view color

Color:

Size:  
 [Size Chart](#)


Quantity:

Detachable hood with detachable faux fur trim. Double-layer mounted lable. Velvet and grosgrain interior detailing, ribbed cuffs and hem. Button and zipper closure. Fitted. Imported.

[Add to Shopping Bag >](#)

---

Reviews: 1 Review - [Submit a review](#)



**Lexie Down Bomber**  
*by Anonymous*

I purchased this bomber jacket in white. I can tell everybody that this jacket is just great with a perfect and very comfortable fit – not too big and not too tight. The sizing provided was very accurate. Also, the jacket is not puffy as you might expect. It has versatility with the detachable hood with the detachable fur trim. For the price, the quality is better than I expected. The fabric is so warm for winter without lots of layering pieces. I would recommend this sweater to anyone as a winter jacket.


**Figure 23.** Condition 10 for Item 2

apparel.com Search

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> Home > New Arrivals > Lexie Down Bomber



**Lexie Down Bomber**  
\$159.50

Style: 1340-5447  
100% Nylon shell 100% Nylon interior lining 65% Waterfowl feathers 35% Down fill

Click swatch to view color

**Color:**

**Size:**  
-Select- [Size Chart](#)


**Quantity:**

Detachable hood with detachable faux fur trim. Double-layer mounted lable. Velvet and grosgrain interior detailing, ribbed cuffs and hem. Button and zipper closure. Fitted. Imported.

[Add to Shopping Bag >](#)

---

Reviews: 1 Review - [Submit a review](#)



**Lexie Down Bomber**  
*by sweetberries2037*

I purchased this bomber jacket in white. I can tell everybody that this jacket is just great with a perfect and very comfortable fit – not too big and not too tight. The sizing provided was very accurate. Also, the jacket is not puffy as you might expect. It has versatility with the detachable hood with the detachable fur trim. For the price, the quality is better than I expected. The fabric is so warm for winter without lots of layering pieces. I would recommend this sweater to anyone as a winter jacket.


**Figure 24.** Condition 11 for Item 2

apparel.com Search

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[New Arrivals](#) | [Sweaters](#) | [Hoodies + Cardigans](#) | [Pants + Jeans](#) | [Skirts](#)

> Home > New Arrivals > Lexie Down Bomber



**Lexie Down Bomber**  
\$159.50

Style: 1340-5447  
100% Nylon shell 100% Nylon interior lining  
65% Waterfowl feathers  
35% Down fill

Click swatch to view color

Color:

Size:  [Size Chart](#)


Quantity:

Detachable hood with detachable faux fur trim. Double-layer mounted label. Velvet and grosgrain interior detailing, ribbed cuffs and hem. Button and zipper closure. Fitted. Imported.

[Add to Shopping Bag >](#)

---

Reviews: 1 Review - [Submit a review](#)



Lexie Down Bomber  
**by Angie K. Brown**

I purchased this bomber jacket in white. I can tell everybody that this jacket is just great with a perfect and very comfortable fit – not too big and not too tight. The sizing provided was very accurate. Also, the jacket is not puffy as you might expect. It has versatility with the detachable hood with the detachable fur trim. For the price, the quality is better than I expected. The fabric is so warm for winter without lots of layering pieces. I would recommend this sweater to anyone as a winter jacket.

**Figure 25.** Condition 12 for Item 2

**APPENDIX C**  
**QUESTIONNAIRE**

**Section 1**

Please rate the reviewer based upon the consumer review you just viewed on the following adjectives.

1.	Dishonest	1	2	3	4	5	Honest
2.	Unqualified	1	2	3	4	5	Qualified
3.	Ugly	1	2	3	4	5	Beautiful
4.	Unreliable	1	2	3	4	5	Reliable
5.	Unskilled	1	2	3	4	5	Skilled
6.	Not experienced	1	2	3	4	5	Experienced
7.	Not sexy	1	2	3	4	5	Sexy
8.	Insincere	1	2	3	4	5	Sincere
9.	Plain	1	2	3	4	5	Elegant
10.	Not expert	1	2	3	4	5	Expert
11.	Undependable	1	2	3	4	5	Dependable
12.	Unknowledgeable	1	2	3	4	5	Knowledgeable
13.	Unattractive	1	2	3	4	5	Attractive
14.	Untrustworthy	1	2	3	4	5	Trustworthy
15.	Not classy	1	2	3	4	5	Classy

**Section 2**

In this section, you will be asked about your clothing shopping behavior on the Internet. Please respond to each of the following statements as to the degree to which you agree or disagree with the statement.

*Buying a sweater (or a jacket) from the website that you saw today is risky because*

	Strongly Disagree	1	2	3	4	5	Strongly Agree
1. The color will not be what you thought it would be.		1	2	3	4	5	
2. The size will not fit you.		1	2	3	4	5	
3. There will be something wrong with the apparel purchase (e.g., broken button, damaged fabric).		1	2	3	4	5	
4. You will want to return it.		1	2	3	4	5	
5. You will want to exchange it for another item.		1	2	3	4	5	
6. You will not like it.		1	2	3	4	5	
7. It will not look good on you.		1	2	3	4	5	
8. Your friends will think you look funny when you wear it.		1	2	3	4	5	
9. You will not be able to match it with your current clothing.		1	2	3	4	5	
10. You will not feel comfortable wearing it in public.		1	2	3	4	5	

- |   |   |   |   |   |   |
|---|---|---|---|---|---|
| 11. You will have to pay for an alteration (i.e., lengthen or shorten the hem).   | 1 | 2 | 3 | 4 | 5 |
| 12. It will be harmful to your health (chemical agent-allergic reaction).   | 1 | 2 | 3 | 4 | 5 |
| 13. You will feel that you just threw away a lot of money.  | 1 | 2 | 3 | 4 | 5 |
| 14. You will feel that you just wasted time shopping via the internet.  | 1 | 2 | 3 | 4 | 5 |
| 15. You will not feel comfortable giving your credit card number when you order.  | 1 | 2 | 3 | 4 | 5 |
| 16. The construction quality will be poor (e.g., poorly done stitches).   | 1 | 2 | 3 | 4 | 5 |
| 17. It will not be durable when cleaned (e.g., color changes, shape change).  | 1 | 2 | 3 | 4 | 5 |
| 18. You will not wear the item.   | 1 | 2 | 3 | 4 | 5 |
| 19. You will find the very same item at the store with a lower price.   | 1 | 2 | 3 | 4 | 5 |
| 20. You will have a hard time trying to return the item or exchange it.   | 1 | 2 | 3 | 4 | 5 |
| 21. If you return the item, you will not be able to get a full refund.  | 1 | 2 | 3 | 4 | 5 |
| 22. You will lose money if you purchase this apparel item (e.g., because it costs more than it should to keep it in good shape, because you will not be able to wear after one season). | 1 | 2 | 3 | 4 | 5 |
| 23. There will be something wrong with this apparel, or it will not function properly (e.g., a raincoat will not be waterproof).  | 1 | 2 | 3 | 4 | 5 |
| 24. It will affect the way others think of you.   | 1 | 2 | 3 | 4 | 5 |
| 25. It will be a risky purchase.  | 1 | 2 | 3 | 4 | 5 |

Please respond to each of the following statements as to the degree to which you agree or disagree with the statement.

- |   | Strongly Disagree |   |   |   | Strongly Agree |
|---|-------------------|---|---|---|----------------|
| 1. The consumer review on the Web site you just viewed is specific and helpful. | 1                 | 2 | 3 | 4 | 5              |
| 2. I usually check name of a reviewer when I read consumer reviews.             | 1                 | 2 | 3 | 4 | 5              |



**Section 3**

Lastly, this section will ask for information about you. Please check the item that best describes you.

01. Please enter your age.

02. What is your gender?

- Male
- Female

03. What is your class standing?

- First-year
- Sophomore
- Junior
- Senior
- Graduate Student
- Other (please specify) \_\_\_\_\_

04. In what college at OSU is your major?

- Agriculture
- Business
- Education
- Engineering
- Forestry
- Health and Human Sciences
- Liberal Arts
- Pharmacy
- Science
- Other (please specify) \_\_\_\_\_

05. What is your marital status?

- Single (Never Married)
- Married
- Divorced
- Separated
- Widowed
- Other (please specify) \_\_\_\_\_

06. What is your ethnicity?

- White, European American, Non-Hispanic
- Black, African American, Non-Hispanic
- Asian American
- Middle Eastern
- Pacific Islander
- North African
- Hispanic American

- American Indian, Alaskan Native
- Other (please specify) \_\_\_\_\_

07. On the average, how many hours per week do you spend online?

- Less than 1 hour
- 1 hour to up to 5 hours
- 5 hours to up to 10 hours
- 10 hours to up to 15 hours
- 15 hours to up to 20 hours
- 20 hours or more

08. On the average, how much did you spend on apparel and accessory purchases last month (from all retailers)?

- \$0.00 - \$50.99
- \$51.00 - \$100.99
- \$101.00 - \$150.99
- More than \$151.00

09-1. Have you ever purchased apparel or accessories on the Internet?

- No
- Yes

09-2. If yes, how many apparel or accessory purchases have you made online in the past month?

- 0
- 1-2
- 3-4
- More than 4

10. If you are a student receiving extra credit for participation, please enter your SCHOOL EMAIL address here to receive credit.

**APPENDIX D**  
**IRB APPROVAL**



Design and Human Environment  
Oregon State University, 224 Milam Hall, Corvallis, Oregon 97331  
Tel 541-737-3796 | Fax 541-737-0993 | <http://www.hhs.oregonstate.edu/dhe>

## **INFORMED CONSENT DOCUMENT**

Project Title: **Shopping Online for Apparel**  
Principal Investigator: **Leslie Davis Burns, Design and Human Environment**  
Co-Investigator: **Ko Eun Shin, Design and Human Environment**

### **WHAT IS THE PURPOSE OF THIS STUDY?**

You are being invited to take part in this study of online shopping for apparel. This study is intended for thesis research by the student researcher. We are specifically interested in how consumers respond to Web sites designed for online shopping of apparel.

### **WHAT IS THE PURPOSE OF THIS FORM?**

This consent form gives you the information you will need to help you decide whether or not to participate in the study. Please read the form carefully. You may ask any questions via email about the research, the possible risks and benefits, your rights as a volunteer, and anything else that is not clear. When all of your questions have been answered, you can decide if you want to participate in this study.

### **WHY AM I BEING INVITED TO TAKE PART IN THIS STUDY?**

You are being invited to take part in this study because you are a college student and 18 years of age or older. **You must be 18 years of age or older as well as OSU student to participate in this study.** Your participation in this study is entirely voluntary and you may refuse to answer any question or stop the survey at any time.

### **WHAT WILL HAPPEN DURING THIS STUDY AND HOW LONG WILL IT TAKE?**

If you choose to participate in this study, you will be asked to take part in a short online survey. This survey will present a short buying scenario and a Webpage of an online store, along with several questions pertaining to the buying scenario. If you agree to take part in this study, your participation will take approximately 7-10 minutes.

### **WHAT ARE THE RISKS OF THIS STUDY?**

There are no foreseeable risks associated with your participation in the study.

### **WHAT ARE THE BENEFITS OF THIS STUDY?**

You will not benefit from being in this study, besides the extra credit you will receive from your instructor for participating. You do not have to complete this survey for extra credit; your instructor will provide other opportunities for extra credit in lieu of completing this survey. In the future, we hope that other people might benefit from this study because the results will help consumers and retailers learn how to improve Web sites for online shopping. In addition, we hope you find the study interesting.

Oregon State University • IRB Study #: 3440 Approval Date: <u>12/5/06</u> Expiration Date: <u>12/4/07</u>
---

**WILL I BE PAID FOR PARTICIPATING?**

You will not be paid for participating.

**WHO WILL SEE THE INFORMATION I GIVE?**

The information you provide during this research study will be kept confidential to the extent permitted by law. To help protect your confidentiality, no where on the survey asks for any identifying information. Also, all information collected will be securely locked in a filing cabinet and out of view to the public. If the results of this project are published there is no way your identity will be available to the public.

**DO I HAVE A CHOICE TO BE IN THE STUDY?**

Participation in this study is completely voluntary. You can stop at any time during the study and still keep the benefits and rights you had before volunteering. You are free to skip any question you prefer not to answer. Choosing not to participate or withdrawing will not affect your grade in the course or your standing in the class or at the university. If you choose to withdraw from this project before it ends, the researchers may keep information collected from you and this information may be included in study reports.

**WHAT IF I HAVE QUESTIONS?**

If you have any questions about this research project, please contact: Leslie Davis Burns at (541) 737-0983 or by email at [Leslie.Burns@oregonstate.edu](mailto:Leslie.Burns@oregonstate.edu) as well as Ko Eun Shin at (541) 737-0991 or by email at [shinko@onid.orst.edu](mailto:shinko@onid.orst.edu). If you have questions about your rights as a participant, please contact the Oregon State University Institutional Review Board (IRB) Human Protections Administrator, at (541) 737-4933 or by email at [IRB@oregonstate.edu](mailto:IRB@oregonstate.edu).