



# **FROM KALVERSTRAAT TO ONLINE SHOPPING DESTINATION**

**A RESEARCH STUDY ON THE DETERMINANTS AND CONSEQUENCES  
OF TRUST IN THE CONTEXT OF AFFILIATE PLATFORMS**

Nivine de Mönnink

MSc in Communication Studies thesis

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## **From Kalverstraat to online shopping destination**

A research study on the determinants and consequences of trust in the context of affiliate platforms.

A Master's thesis presented for the degree MSc in Communication Studies.

**University:** Universiteit Twente

**Address:** Drienerlolaan 5, 7522 NB Enschede, The Netherlands.

**Author:** Nivine de Mönnink (S1751255)

**Thesis supervisor:** Dr. A.D. Beldad

**Faculty centre:** Department of Communication Science – Corporate and Marketing Communication (CS-CMC)

**Second reader:** Dr. M. Galetzka

**Faculty centre:** Department of Communication Science – Corporate and Marketing Communication (CS-CMC)

**Date:** 13-01-2017



## Preface

This thesis is the final report written in context of the Master of Science (MSc) in Communication Studies program at the University of Twente. It was important for me to find a research topic that would interest and challenge me, and is relevant in the current environment as well. Since there is not a lot known in literature about the antecedents and behavioural outcomes of online trust in an affiliate environment, this research complies with all three requirements. Moreover, searching for and shopping clothing items is one of my (and probably 90% of all women's) favourite things to do. Throughout this research, much of the knowledge obtained during the master phase of the MSc in Communication Studies program was applied.

Finalizing this research would not have been possible without the support of a number of individuals. I would first like to express my gratitude to my supervisor Dr. Ardion Beldad, who supported me throughout the past months with valuable feedback, advice, and countless meetings to answer questions in relation to this thesis. I've learned a lot from his yearlong experience in the field of, amongst other things, online trust, and I appreciate the fact that he was willing to supervise me on my final Master's thesis project. I would also like to acknowledge, with much appreciation, Dr. Mirjam Galetzka who took the time to carefully read my thesis, provide me with professional feedback, and for her presence at the colloquium. Sincere thanks are also due to Berndt and Sophie who have supported me throughout this research with advice, guidance, and information. To the rest of the Fashionchick team: thank you for showing an interest in my research, thinking with me, and providing a great source of inspiration. Finally, I would like to thank all 1154 Fashionchick website users who have taken the time to fill in the questionnaire. Without their help it would not have been possible to carry out the analyses in this thesis and formulate answers to the research questions.

On a final note, completing the MSc in Communication Studies in such a positive manner would not have been feasible without the advice and support of my friends and family. I wish to thank my Dad, Jacqueline, and Jerry in particular for their support throughout my second Master's studies.

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## Abstract

With the introduction of its affiliate marketing program in 1996, Amazon has laid the basis for affiliate marketing to become popularized and used as a model for successive platforms (Mohamed & Fahmy, 2016). Despite affiliate marketing being called one of “the most promising long-term marketing strategies for e-commerce” (Duffy, 2005, p. 161), little is known about the antecedents and behavioural outcomes of trust in such an environment. The managerial objective of this research is to provide recommendations to Fashionchick, a popular apparel affiliate platform in the Netherlands, in order to improve the current website and establish a new platform (called Fashionstyle) aimed at older women. This Master’s thesis aims to contribute to an understanding of the different factors that influence online trust and the intentions to return and recommend in an affiliate environment. Subsequent to this, it was examined whether the antecedents and behavioural outcomes of online trust vary according to the age of consumers.

A qualitative preliminary study was conducted in which a total of 15 women from two age groups (18-34 and 35+) were asked to indicate which antecedents are considered the most influential in their decision to trust the platform. The results from the interviews showed that reputation, website familiarity, system quality, information quality, and social presence are vital in establishing trust online, and hence, next to other variables (e.g., perceived usefulness), these five constructs have been incorporated in the main research. Data collection for the main research was performed by means of an electronic survey. In order to warrant an equal distribution between the age groups, the survey was distributed via Facebook, email newsletters of Fashionchick and VIVA, and featured on the Libelle website.

With an absolute total of 1154 responses, several hierarchical regressions were performed to identify possible relationships among the constructs. The results indicate that the antecedents of online trust and consumer loyalty (intentions to return and recommend) do not differ based on the website users’ age, except for system quality. Here, system quality (perceived ease of use and appearance) refers to the functional and the tangible aspects of a website, such as an easy navigation or the colours and illustrations presented on the webpage (Kim, Xu, & Koh, 2004). A positive and significant relation was found between system quality and online trust for individuals aged 18-34 alone. Moreover, from the analyses it is found that reputation, website familiarity, and information quality all had a direct and positive effect on online trust. Positive relations were also expected and found between online



trust, perceived ease of use, perceived usefulness, and the intentions to return and recommend. Social influence was likewise found to influence an individual's intention to recommend a website to others. Other than expected, social presence did not have a significant positive effect on online trust. A possible explanation could be that the respondents were unaware of the social presence methods integrated in the platform, for instance the feedback function. From the eleven constructs incorporated in this research, social influence had the lowest mean values for both age groups ( $M_{18-34} = 3.14$  and  $M_{35+} = 3.11$ ), and no significant positive effect was found between social influence and return intention either. It could be that the research participants score low on subjective susceptibility to interpersonal influence and are, thus, less willing to submit to forces within the social atmosphere when making decisions related to return visits. Moreover, although not hypothesized, it was found that trust does not only directly influence behavioral intentions, but also serves as a partial mediator in the relationship between the predictors of trust and the intentions to return and recommend.

As such, the managerial implication is that affiliate platforms need to explicitly incorporate trust cues (e.g., a clear site navigation or detailed product information) in their website design strategies, since this can result in long-term favourable relationships with the organization. Managers should think not only of direct effects on behavioural intent (e.g., between information quality and return intention), but also of the relationship effects of trust building. It was found that when individuals trust the information and choices presented on a website, they are less likely to feel the need to search for alternatives and more inclined to recommend the website to others. From a theoretical perspective, an integrated model is proposed to understand the drivers and outcomes of online trust and loyalty in the context of affiliate platforms.

## 1. Introduction

The concept of affiliate marketing was first introduced by the innovative organization Amazon in 1996 (Malik, Fyfe, & Crowe, 2013). Amazon's introduction of its "Associates Affiliate Program" popularized and was used as a model for successive platforms (Mohamed & Fahmy, 2016). This has led affiliate marketing to become one of the main strategic considerations for organizations involved in electronic commerce (or e-commerce). It is even called one of "the most promising long-term marketing strategies for e-commerce", due to the fact that an affiliate strategy symbolizes the ultimate in genuine pay for performance-based marketing (Duffy, 2005, p. 161). This generation was new for performance marketers, since neither the payment for online awareness (clicks) nor e-mail marketing delivered on its promise. Clicks often did not lead to sales and promotional e-mails quickly departed into a person's spam box. A potential win-win situation is created with affiliate marketing, where both the advertiser and the affiliate are able to establish and grow their e-commerce organization (Duffy, 2005).

Fashionchick, which will be the focus of this research, is a popular online platform in the Netherlands based on affiliate marketing. This is a form of online marketing where the advertiser pays the affiliate – in this case Fashionchick - for each visitor, lead (e.g., newsletter subscriber) or sale that is generated through the website or search engine campaign. As an affiliate platform representing hundreds of online shops, Fashionchick changes the way women shop for fashion. Instead of visiting a particular website to shop for apparel, Fashionchick provides consumers with the possibility to search through the offerings of hundreds of online stores at once.

In empirical literature, the term affiliate marketing is defined as "a working relationship whereby a merchant (online shop or advertiser) has consumers driven to it by adverts on an affiliate website" (Mohamed & Fahmy, 2016, p. 122). This pre-determined action can range from a transaction to a recommendation, a newsletter sign up to a click. The latter applies to Fashionchick, as the organization earns a commission for every outward click. For example, a consumer finds a fashionable pair of sneakers on the Fashionchick platform and intends to buy this item. On the platform the user is provided with information about the product, available sizes, price, and delivery information, to name a few. As soon as the consumer is redirected to the respective website of the sneaker merchant, Fashionchick earns an agreed

upon amount per click. What differentiates and sets affiliate marketing apart from other channels is the cost per action (Wallington & Redfearn, n.d.).

Affiliate platforms are often used for the financial services, mortgage, and insurance industries. With the introduction of an affiliate platform for the Dutch apparel industry, Fashionchick has proven from 2008 onwards that the success of such a platform is not limited to a particular field. Fashionchick differentiates itself from other online platforms by positioning the website as a content affiliate. Content affiliates focus on writing content on one or more subjects and, thereby, promote products and/or advertisers that fit the subject. Whilst women are doing what they love the most, namely being inspired and shop for clothing, Fashionchick earns a commission of approximately 0.30 cents per outward click (depending upon the agreement). The fashion platform now attracts more than two million unique visitors per month and is thus, based on the numbers, as busy as the Kalverstraat, Amsterdam's busiest shopping street (de Wit, 2015).

An intensification of competition has taken place in e-commerce, due to the fact that more consumers purchase their products and services online instead of visiting a physical store. It has, therefore, become more important than ever before for organizations to understand the factors that influence consumers' acceptance of e-commerce, and affiliate platforms in particular (Zhou, Dai, & Zhang, 2007). Note that no actual transaction takes place on affiliate platforms, whilst e-commerce websites are able to process orders and ship products to customers under their name. Nevertheless, with respect to the establishment of trust online, affiliate platforms can be considered similar to the traditional e-commerce website (Gregori, Daniele, & Altinay, 2014). The establishment of trust is critical in an online (affiliate) environment, since consumers do not have a guarantee that the online merchant will refrain from engaging in undesirable opportunistic behaviors, such as conveying inaccurate information (Gefen, Karahanna, & Straub, 2003). The assessment that the online merchant can be trusted influences customer willingness, both among potential and repeat customers, to take part in e-commerce.

It is agreed upon in literature (e.g., Eid, 2011; Gefen et al., 2003) that it is not only critical for the success of e-commerce organizations to attract new customers, but at the same time to retain them. Huffmire (2001) stated that a small increase in customer retention rates could result in a dramatic profit increase, since loyal consumers tend to visit their favorite websites twice as often as non-loyal consumers. Consequently, next to trust, consumer loyalty plays a vital role in e-commerce, as it reflects consumers' intentions to revisit and recommend the website to others (Srinivasan, Anderson, & Ponnnavolu, 2002).

Over the years, a plethora of research studies sought to examine and validate influencing factors as well as consequences and implications of online trust among website visitors (e.g., Beldad, De Jong, & Steehouder, 2010; Corritore, Marble, Wiedenbeck, Kracher, & Chandran, 2005; Kim & Lee, 2002). Previous research showed that a number of factors, such as reputation (Koufaris & Hampton-Sosa, 2004), website familiarity (Gefen, 2000), website quality (Kim et al., 2004), and social presence (Hassanein & Head, 2005), are critical in the establishment of trust online. Significant relations were also found in empirical literature between the Technology Acceptance Model (TAM) factors, including perceived ease of use and perceived usefulness, and consumer loyalty in an e-commerce environment (Moon & Kim, 2001; Ho & Chen, 2013). Multiple researchers (e.g., Im, Hong, & Kang, 2011) argue that, besides the TAM factors, social influence also has a significant effect on behavioral intentions.

Even though the literature on the topic of online trust is extensive, little is known about the predictors and outcomes of trust for an affiliate platform, let alone concerning the extent to which those predictors differ among consumers from different age groups. This prompts a number of interesting questions to guide this research:

1. To what extent do reputation, website familiarity, website quality, and social presence influence online trust in the Fashionchick website?
2. To what extent do online trust, perceived ease of use, perceived usefulness, and social influence influence the intentions to (a) return and (b) recommend Fashionchick to others?
3. To what extent does online trust mediate the relationships between reputation, website familiarity, website quality, social presence and the intentions to (a) return and (b) recommend Fashionchick to others?
4. To what extent do the factors influencing online trust in the Fashionchick website differ between younger (18-34) and older individuals (35+)?
5. To what extent do the factors influencing (a) return intention and (b) intention to recommend Fashionchick to others differ between younger (18-34) and older individuals (35+)?

### **1.1 Scientific and managerial relevance**

Multiple researchers identified trust as a crucial element for successful business-to-consumer relationships in an online environment. For instance, it has been found that trust increases website traffic (Shankar, Urban, & Sultan, 2002) and leads to positive

word-of-mouth (Chen, 2006). There is agreement in literature on the importance of trust in e-commerce and its determinants have been examined in several studies (for an overview, see Beldad et al., 2010). However, due to its novelty, the literature on online affiliate platforms is strongly limited. To the best of the authors' knowledge, this is the first quantitative empirical research that incorporates the topics of online trust and loyalty for affiliate platforms in the apparel industry. Therefore, from a scientific point of view, the study contributes to the discussion about the predictors and behavioural outcomes of online trust in an affiliate environment. This research is important in an online trust context, since the success of affiliate platforms is based on the number of website visitors and the click-through rate (Goldschmidt, Junghagen, & Harris, 2003).

A number of researchers (e.g., Kim & Lennon, 2013; Lwin & Williams, 2006) argue that in order to provide an in-depth explanation of consumer behaviours, an evaluation of the factors internal to a website, such as graphic design, is inadequate to draw reliable conclusions. As such, this research aims to provide new theoretical insights by evaluating factors that are both internal (e.g., website quality) and external (e.g., reputation) to a website. In spite of the variation in the literature on online trust throughout the years in which different antecedents have been studied, there are still no studies that included the predictors of online trust in the same composition as presented in this research paper. The research sample was divided in two age groups (18-34 and 35+) to identify whether the predictors and outcomes of trust vary according to the age of consumers. A difference is expected here, since it was found in the preliminary study that, for instance, social presence on a website matters more for women aged 18-34. In empirical literature, age has been studied in relation to online purchasing behaviour and shopping motivations (e.g., Donthu & Garcia, 1999), but not in relation to the factors included in this research. This research could, therefore, contribute to the scarce literature on the differing role of age on the predictors and consequences of online trust. Moreover, since Fashionchick offers clothing for women, this research goes deeper into one aspect of gender.

Bart, Shankar, Sultan, and Urban (2005) were one of the few researchers to examine the role of trust as a mediator in the context of websites. Research questions are formulated to determine whether the mediating role of online trust likewise holds in an affiliate environment. This research, thus, seeks to establish whether consumers first develop trust in the affiliate platform (due to various possible predictors) before they form behavioural intentions.

The managerial objective of this thesis is threefold. Firstly, the aim is to provide recommendations to Fashionchick in order to further refine the current website.

Before this study, no similar research has been conducted for Fashionchick, which could lead to interesting new insights. Identifying which elements of the organization and/or website prompt online consumer trust among the two age groups, allows Fashionchick to strengthen its position as the main affiliate fashion platform in the Netherlands. Trust is critical here, since there is no proven guarantee that the affiliate platform will refrain from harmful opportunistic behaviors. In the context of Fashionchick, such behaviors include the provision of inaccurate information and the presentation of fashion items from disreputable online merchants. Trust not only helps consumers overcome these risk perceptions (Pavlou, 2003), but also encourages transactions and helps build long-term relationships (Liao, Palvia, & Lin, 2006).

Secondly, the object is to advise the organization on the online trust predictors to take into account for the establishment of a new fashion platform, called Fashionstyle, aimed at women aged 35 to 55 years of age. At the moment, this platform is in its development phase and expected to be launched in the first quarter of 2017. With respect to the Fashionchick audience, Fashionstyle will target a more capital-intensive, fashion minded segment of the market seeking clothing that matches with her body type. As such, a deeper understanding of the factors that drive online trust and the associated behavioral outcomes can help the organization to better allocate resources for trust development and management activities.

Thirdly, since this research examines factors that influence customer loyalty, the outcomes could assist organizational managers with focusing their efforts on vital areas in their e-commerce business, which contribute most to increasing customer retention. If online trust has a mediating role, the organization could focus first on the improvement of online trust by manipulating its predictors before they are able to influence consumers' intentions to return and recommend the website to others. In case online trust does not appear to be a mediator, the organization could concentrate directly on the company- and website-factors that may result in behavioural intentions. The results of this research will, thus, be relevant to various organizations that are active in an e-commerce environment.

## **1.2 Structure**

The Master's thesis has been divided into a total of six chapters. First, the introduction presented the context, research questions, and the scientific and managerial relevance of the study. The second chapter includes a literature review on the eleven constructs included in the conceptual model, the relations among these constructs and the hypotheses formulated for the study. The methodology section

includes an overview of the preliminary study and presents the research design, procedure, and subjects of the main research. The final two paragraphs of this section discuss the outcomes of the factor analyses and reliability scores of the research constructs. In the fourth chapter, the analysis and research results are presented. A discussion of the outcomes, managerial and theoretical implications, future research directions, and overall conclusions are provided in chapter five.

## **2. Theoretical framework**

### **2.1 Introduction**

This section examines the eleven constructs incorporated in this research in more detail and consists of three sections. First a discussion is included of one of the outcome variables, online trust. In relation to this, the independent variables including reputation, website familiarity, website quality, and social presence will be examined and relevant hypotheses are introduced. In the second section of this chapter, two other outcome variables, intention to return and intention to recommend, are discussed in relation to online trust. The remainder of this section assesses the effects of perceived ease of use, perceived usefulness, and social influence on the intentions to return and recommend. The variables are discussed in that particular order to create a distinction between predictors and behavioural outcomes of online trust and predictors of customer loyalty. After, it is discussed whether online trust mediates the relationship between each of the antecedents and outcome variables. In the final section, it is examined whether the expected relationships between the constructs differ among consumers from two age groups. A total of sixteen hypotheses have been formulated in this study in order to assess the described relationships. The conceptual model, presented in the final paragraph, provides an illustration of these relationships.

### **2.2 Online trust**

For any trusting relationship to exist there must be two specific parties involved: a trusting party (trustor) and a party to be trusted (trustee) (Wang & Emurian, 2005). According to Corritore, Kracher, and Wiedenbeck (2003), if one seeks to understand online trust, existing literature on offline trust should be explored, since the results of a considerable amount of studies on offline trust are applicable to trust in online settings. The authors add that the common denominator amid offline and online trust is their rootedness on exchange, which is in both situations obstructed by risks, expenditures, fear, and difficulties. Furthermore, comparable to interactions in an offline environment, the trust targets in online transactions likewise need to present themselves as parties that can be trusted (Haas & Deseran, 1981). Even though online trust is comparable to offline trust in a number of ways, there are some important differences. The principal difference between offline and online trust is that they differ in terms of their objects of trust (Beldad et al., 2010). With offline trust, the object of trust is typically an individual or an entity (organization). In trusting online, on



the other hand, the proper objects of trust are the technology (mainly the Internet) and the organization deploying the technology (Marcella, 1999; Shankar et al., 2002).

Yousafzai, Pallister, and Foxall (2009) claim that throughout the past decades trust has been defined in multiple ways dependent upon the context, which could be sociological, psychological or economic. A well-accepted definition of trust that will be employed for this research is provided by Mayer, Davis, and Schoorman (1995) who defined the construct as “the willingness to be vulnerable to the actions of another party based on the expectation that the other party will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party” (p. 712). Since interpersonal interactions are absent in an online environment, McAllister (1995) suggests that online trust is cognitive, for instance, based on consumer judgments of the reliability and competences of the online vendor, instead of affective, for example, based on a connection between individuals.

Perceived trustworthiness encompasses three dimensions, namely an e-merchant’s competence, benevolence, and integrity (McKnight, Choudhury, & Kacmar, 2002a; Xu, Cenfetelli, & Aquino, 2016). Competence, or often referred to as ability, refers to whether the trustee is able to actually keep his or her word and fulfil the promises made, for example, to provide high quality products and services (Buttner, Schulz, & Silberer, 2006). The consumer’s belief that a merchant cares about its customers and will act in the best interest of the client is reflected in the concept of benevolence. According to the trust literature, integrity means that the online merchant adheres to a set of principles and guidelines that are approved by the trustor (McKnight et al., 2002a).

### **2.2.1 Reputation**

Reputation has been considered to be an important trust builder for an extensive period of time (Barber, 1983), specifically to foster trust in an online environment (Hsiao, Chuan-Chuan Lin, Wang, Lu, & Yu, 2010). According to McKnight and Chervany (2001) reputation can be understood as “the second-hand rumor that one has positive general traits” (p. 197). This is a one-sided view of reputation, since an organizations’ reputation is a collective representation of its past behavior and could, thus, also be negative (Kong & Hung, 2006). Einwiller (2003) adds to this statement by stating that reputation likewise includes signaling the experiences of third parties with a potential exchange partner. In this research, the perception of reputation is defined as an evaluation of the overall quality or character of an online merchant as perceived or considered by people in general (Mukherjee & Nath, 2003). Egger (2000) argues that organizations can build a strong reputation based on the strength

of a certain brand name, third-party endorsements, and previous online and/or offline interactions with customers. The presence of a positive reputation allows companies to develop more open and trusting relationships with its customers, whereas the opposite holds with a negative organizational reputation (Smeltzer, 1997).

Fuller, Serva, and Benamati (2007) state that “reputation may be even more critical in an online environment than a traditional retail environment” (p. 676). This can be explained by the fact that as opposed to brick-and-mortar businesses, consumers are unable to physically visit an online merchant. In order to close this gap of suspicion and distrust resulting from a lack of experience with or information about the character, intentions, and in particular whether the exchange partner is reliable, online consumers search for information about an online vendors’ reputation (Zacharia & Maes, 2000). This information allows consumers to make a distinction between trustworthy merchants and those that are unreliable (Kim et al., 2004). According to Koufaris and Hampton-Sosa (2004), “building a positive reputation is a difficult, expensive, and time-consuming process that requires a great deal of consistent relationship-enhancing behavior on the part of the vendor towards its customers” (p. 381). The positive effects brought about by this process can easily become undermined by a few missteps, thus when the organization engages in actions that are perceived as unfair, deceitful or otherwise dishonest. As a result, consumers expect an organization that acts in a manner consistent with building a positive reputation, particularly when it has been established, is encouraged to continue to do so (Telser, 1980). This leads multiple researchers to agree that trust in an online environment can increase significantly when an online merchant is perceived to have a positive reputation (e.g., Jin, Yong Park, & Kim, 2008; Koufaris & Hampton-Sosa, 2004). Another study conducted by Kim, Ferrin, and Rao (2008) likewise found a positive relationship between an organization’s reputation and online trust.

What becomes apparent from the above discussion is that information about an exchange partner’s reputation is vital in e-commerce interactions. Therefore, the following hypothesis has been constructed:

- H1. A higher perceived reputation of Fashionchick positively influences consumers’ online trust.

### **2.2.2 Website familiarity**

When it comes to familiarity in an online environment, some consumers are more acquainted than others with a certain website. Prior visits and satisfaction regarding

the site or a specific merchandise provider on the website is said to lead to a sense of familiarity among consumers (Bart et al., 2005). Familiarity in this context is the consumers' acquaintance with the website in general or specific activity-based cognizance based on former experience (Gefen, 2000).

The influence of website familiarity on online trust has been studied extensively. For example, according to Yoon (2002), there is a positive relationship between website familiarity and the establishment of trust online, as a result of the formation of consistent expectations. The author explains this relation by stating that familiarity shapes consistent expectations of a website, thus leading consumers to develop trust in the online merchant. Gefen (2000) supports this statement and claims that familiarity generates the context that is a necessary precondition to establish trust in a web environment. Another reason for this relationship was provided by Gulati (1995), who argued that besides the provision of a framework for future expectations, familiarity likewise enables individuals to develop concrete thoughts of what to expect based on prior interactions. This can be explained by the fact that familiarity gauges the degree that earlier involvement with the website has been comprehended. Since in many instances former experience is the basis for trust (e.g., Hosmer, 1995; Kumar, 1996), when the experience was favorable, familiarity can generate trust, whilst in an adverse situation it leads to a loss of trust (Gefen, 2000). Gefen (2002) also explained that in the case of a trustworthy online merchant, familiarity could minimize confusion about website processes, and in doing so, lowers the likelihood that the consumer may mistakenly feel that he or she is being taken unfair advantage of. Based on the abundance of evidence from empirical literature, the following hypothesis is developed:

H2. Familiarity with the Fashionchick website positively influences consumers' online trust.

### **2.2.3 Website quality: system quality and information quality**

Consumers browsing the web have to visit an Internet merchant's website to complete transactions or gather information. In the way that the physical presence of a retail storefront serves as a signaling mechanism of its trustworthiness, the quality of a website indicates whether an online merchant can be trusted (Kim et al., 2004). Based on an evaluation of the website, both repeat and potential customers seek to estimate whether an online merchant is trustworthy or not. Furthermore, they might interpret information presented on the website to determine the merchant's intentions and infer its trustworthiness (McKnight, Choudhury, & Kacmar, 2002b). As such, this

section has been divided into two separate paragraphs explaining the two dimensions of website quality, system quality (perceived ease of use and appearance) and information quality, and their relation with online trust.

System quality refers to the functionality of a website with a focus on usability, reliability, and consumer response time (Delone & McLean, 2003). Elliot and Speck (2005) expand on this by stating that system quality is likewise evaluated by the presence of a logical flow, easy navigation, clear organization, and uncluttered screens. Researchers (e.g., Cao, Zhang, & Seydel, 2005) found that online customers prefer to visit a website that is both easy to navigate and to read. According to Ahn, Ryu, and Han (2007), a high level of system quality could offer website visitors more convenience and faster responses. Gefen et al. (2003) explained that if a website is easy to use, consumers form the perception that the online merchant invests in and is committed to the relationship, which increases their level of trust. The authors claim that this is not only applicable to social settings, but also in an e-commerce environment. On the other hand, a website that is unnecessarily difficult to use does not provide consumers with an indication of the online merchants' ability or caring, let alone benevolence. If a website is difficult in use it might even suggest that the online merchant is not being upfront with the consumer (i.e., being deceitful), and attempts to hide something through a needlessly complicated interface. Consequentially, the authors (2003) posited and found that a website's perceived ease of use contributes to the establishment of online trust.

A large-scale study conducted by Bart et al. (2005) has likewise shown that online merchants whose websites incorporate easy-to-use features and are proficient to direct customers to their destinations with a minimum amount of clicks can easily gain their trust. This view is supported by Chau, Hu, Lee, and Au (2007) who argued that a strong relationship exists between the ease of using and navigating a website and online trust, in particular during an initial encounter, for example, when consumers are still in the information-searching stage. From another point of view, a website scoring low on usability endures a higher chance of technical errors, which could give rise to feelings of distrust towards the online merchant (Flavián, Guinaliu, & Gurrea, 2006). Hence, the following hypothesis has been drafted:

H3. The perception of ease of use of the Fashionchick website positively influences consumers' online trust.

Next to ease of use, another system quality dimension that is instrumental to the establishment of online trust is appearance, or visual appeal. In their research

Montoya-Weiss, Voss, and Grewal (2003) define visual appeal as “the tangible aspect of the online environment that reflects the ‘look and feel’ or perceived attractiveness of a website” (p. 450). According to Loiacono, Watson, and Goodhue (2007), the attractiveness of the website is denoted by visual appeal, which includes the colours, fonts, and illustrations presented on the webpage. Cyr (2008) added to this by stating that these visual elements deal with aesthetics, balance, emotional attraction, and consistency in the website’s complete graphical appearance. Moreover, in their research, Vance, Elie-Dit-Cosaque, and Straub (2008) mention that these wide-ranging aesthetics can be a key determinant of “surface credibility”, which is defined as the extent to which “a perceiver believes someone or something based on simple inspection” (Tseng & Fogg, 1999, p. 42). In their research the authors explain that:

“with surface credibility, people are judging a book by its cover. In the world of human relationships, we make credibility judgments of this type nearly automatically. The way people dress or the language they use immediately influences our perceptions of their credibility. The same holds true for computer systems and applications. For example, a web page may appear credible just because of its visual design“ (p. 42).

With their study, Henderson and Gilding (2004) examined the influence of appearance on trust in an offline environment. The authors stated: “in real life trust has a lot to do with the person’s appearance” (Henderson & Gilding, 2004, p. 500). An earlier study by Dion, Berscheid, and Walster (1972) involved a prospective dating experiment from which it was found that participants more often placed physically attractive individuals in the ‘good’ person classification. Translated into trust terms, the authors (1972) called this the ‘what is beautiful is good’ stereotype, since subjects developed a higher trusting belief - benevolence in the attractive person compared to an unattractive one (McKnight et al., 2002b). Fung and Lee (1999) expect this positive relation to hold in an online environment as well, since it was found that a good interface design enhances the formation of online trust. The authors explain that online-based merchants are faceless, so website visitors form their first impressions based upon the website’s appearance. It is evident that a consumer is more likely to have high trusting beliefs about the merchant’s competence, benevolence, and integrity, when the website visitor perceives the merchants’ website to be of high quality (McKnight et al., 2002a).

Kim and Moon (1998) discovered that graphic elements (such as the choice in colours or layout) influences user perceptions regarding the website's trustworthiness. Ranganathan and Grandon (2002) too claim that the quality of a website's design is critical for online merchants, with website design referring to the appeal that user interface design offers to consumers (Kim & Lee, 2002). Thus, besides being easy to use, the organization's website should be well designed and appealing for the eye (Ribbink, van Riel, Liljander, & Streukens, 2004). Based on the richness of evidence in empirical literature on the relation between a website's appearance and online trust, the following hypothesis has been constructed:

H4. The perceived appearance of the Fashionchick website positively influences consumers' online trust.

Next to system quality, information quality is likewise a commonly cited attribute of website quality. The well-known slogan "content is king" underscores the importance of this element in the establishment of trust online (Huizingh, 2000). Nusair and Kandampully (2008) referred to information quality as the volume, form, and correctness of information about the products and services presented on a website. Even though a fancy design and appearance are likely to draw in consumers at the initial stage, the presence of valuable content placed on the website remains to be the critical issue in the establishment of trust, and consequently online purchasing (Sam, Fazli, & Tahir, 2009).

Ranganathan and Ganapathy (2002) added to this discussion by arguing that the quality of information provided on a website influences the purchase decision process of its visitors, allowing them to find and select the merchandise that best fulfills their needs. The decision-making process in online shopping requires the consumer to scan, gather, and compare product information, a practice that is not only critical, but also time-consuming (Liao et al., 2006; Pavlou, 2003). Consequently, if the online merchant is unable to provide information on its website that is complete, error-free, and up-to-date, consumers will cease to purchase or turn to another vendor. Thus, the provision of content that is appropriate and valuable to the website user has been identified by Shelat and Egger (2002) to be a strong indicator of website trustworthiness. In line with earlier research, McKnight et al. (2002b) likewise found the quality of information on a website to be an important antecedent of online trust. Since website visitors are unable to touch and try out products in an e-commerce environment, online trust can be increased with the provision of clearer and more

detailed information that aids consumers in their decision-making (Liao et al., 2006). Hence, the following hypothesis is constructed:

H5. The perception of information quality on the Fashionchick website positively influences consumers' online trust.

#### **2.2.4 Social presence**

Social presence theory regards the construct of social presence as a quality inherent in a mode of communication (Short, Williams, & Christie, 1976). Different perspectives exist on the meaning of the construct, yet this research will focus on the psychological connection brought about by social presence. Throughout this study the following definition of social presence will be adopted: "social presence is the extent to which a medium allows users to experience others as being psychologically present" (Gefen et al., 2003, p. 11). Yoo and Alavi (2001) add to this definition by stating that social presence involves websites creating a feeling of human contact by making the user perceive the website as personal, sociable, and warm.

Two ways in which a sense of sociability and human warmth can be instilled in an online environment are to either provide means for an actual interaction with another human being or to stimulate the imagination of interaction. The creation of a message board, chat, virtual community, human web assistants, and after-sales support via email are examples of ways in which actual interaction with other human beings could be incorporated in an online context (Gefen et al., 2003; Hassanein & Head, 2007). The above-mentioned interface elements may involve either synchronous or asynchronous communication. The only precondition is that another human being has to generate the response. In contrast, when imaginary interaction features are integrated in a website a computer automatically creates the response. Examples of features that encourage social presence on a website include human audio-visual elements, personalized greetings, and socially rich contents (pictures or text) (Cyr, Hassanein, Head, & Ivanov, 2007).

According to Nass and Steuer (1993), perceived social presence is also impacted by the usage of easy-going and informal language, which is closely related to information quality. For example, McCabe (2001) stated that consumers' willingness to purchase merchandise increased when emotive descriptions were provided of the touch properties, compared to a straightforward attribute listing. For instance, a towel description formulated as: "its soft-looped design feels smooth and comfortable against your skin", appeared more attractive to customers than the same

towel described as: “100% Egyptian cotton, white, 30 x 54” (McCabe, 2001, as cited in Hassanein & Head, 2007, p. 691).

Compared to the traditional physical retail environment, the online shopping experience may be viewed as lacking human warmth and sociability, since it is more anonymous, impersonal, and computerized (Hassanein & Head, 2004; van der Heijden, Verhagen, & Creemers, 2003). According to Riegelsberger, Sasse, and McCarthy (2003), when consumers are presented with an environment in which few social cues are present, it has negative consequences for the establishment of trust. Gefen and Straub (2003) pose that it is easier to hide information and be involved in untrustworthy behaviour in a lean social presence environment. It is, therefore, recommended by multiple researchers (e.g., Cyr et al., 2007; Kumar & Benbasat, 2002) to incorporate social cues in the website design (such as photographs, audio-visual elements, speech or text) in order for trust to develop.

Steinbrück, Schaumburg, Duda, and Krüger (2002) likewise argue that social presence effectively increases online trust. The authors (2002) explained that the creation of social presence on a website, for instance through the display of portrait pictures, brings the anonymous process of e-commerce closer to the familiar setting of a face-to-face sales dialogue. This underlying practice is referred to as virtual re-embedding, in which the consumer grows a quasi-social relationship to the individual exhibited in the photograph. According to Steinbrück et al. (2002), “the displayed person represents a real-world representative of an otherwise intangible, virtual company” (p. 749). Herewith, an entry point is created for the consumer to the anonymous organization, which facilitates the formation of online trust. Hassanein and Head (2005) conducted a research for online clothing retailers and showed that an increased user perception of social presence (via socially rich descriptions and photographs) resulted in higher levels of trust in the online merchant. Hence, it is hypothesized that:

H6. The perception of social presence of Fashionchick positively influences consumers' online trust.

The previous sections discussed possible determinants of online trust. The next section (2.3) therefor proceeds with return intention and intention to recommend, which have been identified as two behavioral outcomes of online trust. This section also focuses on other possible determinants of return intention and intention to recommend, aside from online trust. Predictors that will be discussed are, in order, perceived ease of use, perceived usefulness, and social influence.



## **2.3 Behavioural intentions: return intention and intention to recommend**

### **2.3.1 Return intention**

E-commerce organizations consider loyal customers to be of extreme value (Eid, 2011). One of the principal goals and biggest challenges of each organization is, therefore, to create an intention to return among its customers (Koufaris, 2002). As the online shopping environment lacks effective regulation or compliance, a precondition for developing a return intention is for the consumer to assume that the online vendor can be trusted (Liao et al., 2006). According to Pavlou (2003), the presence of trust reduces behavioural uncertainty related to the activities of the online vendor, providing the consumer with a perception of control over a potentially ambiguous transaction, thereby encouraging return visits and facilitating long-term affairs.

Liao et al. (2006) found that online trust is a strong predictor of consumers' intention to continue using a website. Gefen et al. (2003) claim that a heightened level of trust, as certain beliefs about the online merchant, is correlated with increased levels of usage intention. The authors reason that, as in other commercial activities, online consumers are required to cope with social complexities from their interaction with a merchant and to take psychological steps to reduce it. According to Reichheld and Scheffer (2000), trust is a significant predictor of e-commerce participation in general, and even more in an online environment, since it is easier for merchants to act in an opportunistic manner. The social complexity faced by consumers in e-commerce can be reduced with trust. Online trust allows the consumer to subjectively rule out unfavourable, yet conceivable, behaviours of the online merchant, such as the inappropriate use of personal information. In this way, online trust encourages consumers to return to a website (Gefen et al., 2003).

Contradicting results were reported in another study as Kassim and Asiah Abdullah (2010) stated that online trust is negatively correlated with the intention to return. However, the authors mentioned that this negative relation could be justified by the fact that the sample came from a collectivistic culture, where individuals belong to groups that look after them in exchange for loyalty (such as, return intentions). Since, the respondents were heavily reliant on dealings with family, tribe, in-group members or personal contacts, trust is not required to develop a sense of loyalty, as it is already expected from them.

Although mixed results exist regarding the effect of online trust on return intention, based on the outcomes of multiple studies (e.g., Liao et al., 2006; Pavlou, 2003; Suh & Han, 2003), the following hypothesis is constructed:

H7. Consumers' online trust positively influences the intention to return to Fashionchick.

### **2.3.2 Intention to recommend**

Recommending to others, often referred to as word-of-mouth (WoM), is defined as "oral, person-to-person communication between a receiver and a communicator whom the receiver perceives as non-commercial, regarding a product or service" (Arndt, 1967; Buttle, 1998, p. 242). Stern (1994) added to this definition by stating that WoM communication fades as soon as it is voiced, for it occurs in a spur-of-the-moment and then disappears. Consumers are able to express thoughts, feelings and experiences concentrated on a single product, service, brand or the organization as a whole (Stern, 1994). It is important to mention though that over the years some important changes have taken place with respect to WoM communications. First of all, in this electronic era the receiver and communicator are no longer required to communicate face-to-face, direct or oral, but could instead be virtual-based. This leads Breazeale (2009) to conclude that the view brought forward by Stern (1994) does not apply anymore in the digital era, since WoM "no longer vanishes instantly and is not necessarily spontaneous" (p. 298). Moreover, with the arrival of the Internet as a WoM medium, the perception that the communicator is non-commercial or even an actual consumer at all could also be reduced (Breazeale, 2009).

The question whether consumers would recommend a website to others is described by Finn, Wang, and Frank (2009) as the ultimate test of the relationship with a customer. In e-commerce, loyal customers are considered valuable for organizations, since they tend to be satisfied and generate positive referrals. Trust is an important condition for exchange in online transactions, as consumers are confronted with many uncertainties (Ribbink et al., 2004). Satisfied customers can create a viral effect if they recommend an organization to individuals in their surrounding, such as friends, relatives, and colleagues (Reichheld, 2003). With the Internet as an important medium in today's marketplace, the importance and availability of WoM is magnified (Sen & Lerman, 2007). According to Olaru, Purchase, and Peterson (2008) customers use WoM recommendations as one of the principal information sources to evaluate online merchants. Recent research conducted by O'Cass and Carlson (2012) suggests that positive WoM referrals are

one of the most important marketing instruments for an organization, as it has a greater influence on consumer decisions than other communication forms.

Empirical research (e.g., Anderson & Srinivasan, 2003; Ribbink et al., 2004; Wang, Wang, Cheng, & Chen, 2008) demonstrates that trust is an important antecedent for the creation of loyalty in an e-commerce context. Kassim and Asiah Abdullah (2010) found a positive relationship between online trust and the intention to recommend to others. Earlier research (e.g., Gremler & Brown, 1999) produced similar results as it was shown that positive WoM results from trust. Gremler, Gwinner, and Brown (2001) provide a rationale for the wealth of evidence on this positive relation. The authors explain that a customer is more likely to endorse a (online) merchant he or she has previous experience with and confidence in, since these customers often provide recommendations to other individuals of their reference group, such as a family member or a friend. When customers are offering advice to others, they do not want to provide information that is incorrect and therefore only provide it when they have faith in the (online) merchant (De Matos & Rossi, 2008; Mazzarol, Sweeney, & Soutar, 2007). As a result, the following hypothesis has been drafted:

H8. Consumers' online trust positively influences the intention to recommend Fashionchick to others.

### **2.3.3 Perceived ease of use**

Davis, Bagozzi, and Warshaw (1989) proposed that both perceived ease of use and perceived usefulness are attitudinal beliefs included in the Technology Acceptance Model (TAM) influencing behavioural intentions in an e-commerce environment. According to Bhattacharjee (2000), ease of use is the expectation held by a consumer that website usage will be relatively uncomplicated. This construct makes sense in a situation of e-commerce acceptance, since individuals are likely to return or recommend a website to others if they find it easy to use. Throughout the years many empirical studies have considered TAM, and support is found for a significant positive effect of perceived ease of use on behavioural intentions (e.g., Davis et al., 1989; Moon & Kim, 2001; Van der Heijden et al., 2003). According to Lee, Park, and Ahn (2001), the likelihood of return visits on a website is increased when users perceive the website to be easy to use and less complex.

Empirical evidence has shown that perceived ease of use results in a favourable attitude towards shopping (Lee, Shi, Cheung, Lim, & Sia, 2011). However, the perceived ease of use to WoM intentions link has not been studied empirically. Since

the TAM has shown that behavioural attitudes are equivalent to intentions (e.g., Lee et al., 2011), a positive relation is likewise expected between perceived ease of use and an individual's intention to recommend the website to others. As a result, the following two hypotheses are drafted:

H9. Perceived ease of use of the Fashionchick website positively influences consumers' intention to return.

H10. Perceived ease of use of the Fashionchick website positively influences consumers' intention to recommend.

#### **2.3.4 Perceived usefulness**

Next to a consideration of trust issues, marketers should consider perceived usefulness in building and promoting their e-commerce website (Suh & Han, 2003). Perceived usefulness is one of the core concepts included in the TAM to explain user attitudes and behavioural intentions in relation to a certain technology (Ho & Chen, 2013). According to Davis (1989), perceived usefulness refers to "the degree to which a person believes that using a particular system (e.g., an online shopping site) would enhance his or her job performance" (p. 320). In other words, perceived usefulness refers to the belief that a new technology will assist one in the accomplishment of a task (Carter & Bélanger, 2005).

Harris and Goode (2004) were one of the many researchers to find overwhelming evidence for a positive and direct relationship between perceived usefulness and the intention to return to a website. In their research, Carter and Bélanger (2005) explained that consumers will not use a system or website if they do not perceive it to be useful. Venkatesh and Davis (2000) even argued that perceived usefulness is the most important determinant in a consumer's decision to return to a website, because it reflects their perception of the website's utility in a shopping task. In another longitudinal study, the same authors (1996) found that perceived usefulness is a significant predictor of return intention over a longer period of time (5 weeks). Thus, it can be stated that perceived usefulness remains an important determinant of a consumer's intention to return to a website over the long-term, underscoring the construct's importance for online merchants (Venkatesh & Morris, 2000). Davis (1989) explained that individuals in an organizational setting are often reinforced for good performance by promotions and other remunerations. In turn, a website that is perceived as useful is one for which a visitor believes in the presence of a positive use-performance relationship. As such, a positive relation is expected between

perceived usefulness and consumers' intention to return, and the following hypothesis is drafted:

H11. Perceived usefulness of the Fashionchick website positively influences consumers' intention to return.

Present literature provides no direct evidence for the extent to which usefulness influences WoM intentions. Research has shown that higher product performance, which is similar to usefulness, results in more positively valenced WoM recommendations (Sundaram, Mitra, & Webster, 1998). Moreover, according to Moldovan, Goldenberg, and Chattopadhyay (2011), consumers tend to advice others when they believe that the information can help them learn about a product they may need. Perceived usefulness is shown to be a strong determinant of user acceptance, adoption, usage behaviour, and online trust (Awad & Ragowsky, 2008; Taylor & Todd, 1995). As such, it is likewise expected that perceived usefulness influences the intention to recommend directly and positively, leading to the following hypothesis:

H12. Perceived usefulness of the Fashionchick website positively influences the consumers' intention to recommend.

### **2.3.5 Social influence**

Throughout the years, the TAM has been widely used by researchers to examine consumers' decision to purchase products and services in the electronic medium (Lee et al., 2011). Venkatesh, Morris, Davis, and Davis (2003) built on the eight theoretical models of TAM that have been often used in literature and proposed the Theory of Acceptance and Use of Technology (UTAUT), with social influence being one of the determinants of intention and usage. In line with the central thought of the UTAUT model, Im et al. (2011) defined social influence as "the degree to which an individual perceives that important others believe he or she should use the new system" (p. 9). Social influence thus captures the manner in which individuals have an impact on each other's feelings, beliefs, and behaviours (Onnela & Reed-Tsochas, 2010).

Kelman (1958) was one of the first researchers to determine whether an individual's attitude could be altered by external inputs, such as influence exerted by individuals or information communicated to them. The author posited that this alteration occurs at different "levels" and that attitudinal change occurs when the individual "accepts influence" (as cited in Di Palermo, 2016, p. 41). Kelman (1958)

identified that three distinctive processes of social influence affect individual behaviour: identification, internalization, and compliance. The author explained that identification occurs when an individual accepts influence because he or she seeks to create or preserve a fulfilling self-defining relationship with another individual or group of people. When an individual accepts influence because it corresponds with his or her own value system we speak of internalization. Compliance, on the other hand, occurs when an individual accepts influence and adopts the induced behaviour not because he or she believes in its content, but with the expectation to receive rewards or avoid punishments (Di Palermo, 2016).

The UTAUT model incorporated only one aspect of social influence: subjective social norm or normative influence. For example, some individuals may feel that others perceive them as old-fashioned when they do not adopt a certain technology. Subjective (or normative) influence occurs when individuals conform to expectations set by others. This type of influence involves the social pressure individuals experience from their friends, family, and colleagues (Karahanna, Straub, & Chervany, 1999).

Coupled with the popularity of web 2.0 applications, it has become easier than ever for consumers to communicate and interchange online shopping experiences with each other. Lee et al. (2011), therefore, proposed another type of social influence called informational social influence, also referred to as descriptive social norm. When individuals accept information as verification of reality it is considered descriptive influence (Lee et al., 2011). Rimal, Lapinski, Cook, and Real (2005) explained that whereas subjective norms provide information about “what ought to be done”, descriptive norms provide information about “what is normal” (p. 434). Therefore, internalization can be perceived as a form of descriptive influence, while compliance and identification are based on subjective influence.

The findings from the research conducted by Kelman (1958) were reproduced by a number of authors, including Im et al. (2011) who found that social influence significantly affects behavioural intentions. In a recent study, Çelik (2011) focused on subjective influence and showed that subjective norms stimulate, amongst other things, an individual’s behavioural intention. Silvera, Lavack, and Kropp (2008) explained that consumers with a high level of subjective susceptibility to interpersonal influence are more willing to submit to forces within the social atmosphere when making decisions related to return visits and purchasing. A positive relation was also expected and found for descriptive influence (Rimal et al., 2005). The authors explained that the belief that many others were engaged in certain behaviours (e.g., using a website) led to participants expressing a strong desire to engage in the

behaviour as well, thus leading to return intentions. Multiple researchers have shown that the positive relation between social influence and behavioural intentions is consistent across distinctive industries, such as, food consumption, blood donors, and speeding intention (e.g., Vermeir & Verbeke, 2006).

Based on the wealth of research on this topic, it is therefore conceivable that this positive correlation likewise holds in the context of this research. Hence, the following hypotheses have been composed:

H13. Subjective social norm positively influences the consumers' intention to return to Fashionchick.

H14. Descriptive social norm positively influences the consumers' intention to return to Fashionchick.

To the authors' knowledge, up to date no research studies have examined the relationship between social influence and an individuals' intention to recommend. A positive relation is expected here, since it was found that social influence significantly affects behavioural intentions (Im et al., 2011). Bock, Zmud, Kim, and Lee (2005) conducted a study in an inter-organizational context and found that a greater subjective norm to share knowledge among employees leads to a more favourable attitude towards and intention to engage in WoM behaviour. To fill this research gap in literature in an online context, the following hypotheses were formulated:

H15. Subjective social norm positively influences the consumers' intention to recommend Fashionchick to others.

H16. Descriptive social norm positively influences the consumers' intention to recommend Fashionchick to others.

In the next section (2.4), it is examined whether online trust mediates the relationship between each of the antecedents and the outcome variables, return intention and the intention to recommend. In section 2.5, it is examined whether the predictors and outcomes of online trust vary according to the age of consumers. The conceptual model, presented in the final paragraph, provides an illustration of the relationships discussed in the theoretical framework.

## **2.4 The role of trust as a mediator**

There is rich body of research that theorized and empirically confirmed that antecedent variables generate trust, and that trust, in turn, leads to a behavioral intent

(e.g., Yoon, 2002). However, it was not until 2005 that the role of trust as a mediator was examined in the context of websites (Bart et al., 2005). The authors (2005) found that online trust mediates the relationships between trust antecedents, such as website characteristics, and behavioral intent related to the website. To determine the mediating role of online trust in an affiliate environment the following research question was formulated:

1. To what extent does online trust mediate the relationships between reputation, website familiarity, website quality, social presence and the intentions to (a) return and (b) recommend Fashionchick to others?

## **2.5 The differing role of age**

A small number of research studies addressed the relative impact of demographic variables, such as age, on attitudinal or motivational outcomes in the online environment (Sorce, Perotti, & Widrick, 2005). For example, Dholakia and Uusitalo (2002) found a distinction in Internet shopping motivations between younger and older consumers. The authors discovered that the two age groups of 18 - 34 and 35 - 44 years old reported more hedonic and utilitarian benefits from Internet shopping compared to the older respondents. Another study conducted by Donthu and Garcia (1999) showed that even though younger consumers have a more positive attitude towards online shopping, older users were more likely to make an online purchase. Joines, Scherer, and Scheufele (2003) found a significant relation between Internet usage motivations and both outcomes of searching online for product and service information and online buying behavior. Moreover, they reported an opposite effect of the age variable, as it appeared that younger consumers were more likely to acquire products and services from the Internet (Sorce et al., 2005).

Even though a number of studies have been conducted that incorporated demographic variables, no literature was found on the differing role of age in the relation between the antecedents and outcomes of online trust, return intention, and the intention to recommend. However, based on the pioneering generational theory, as explained by To and Tam (2014), a difference is expected between the two age groups incorporated in this research. Even though most individuals of 35 years or older are technologically savvy, the rise of digital era has brought about a new generation (referred to as generation Y) that has grown up with the Internet and e-commerce. Since their childhood, this generation experienced and became skilled at the usage of email, cell phones, and instant messaging (Reisenwitz & Iyer, 2009). Consequently, the authors stated that individuals from generation Y (the 18 – 34 age



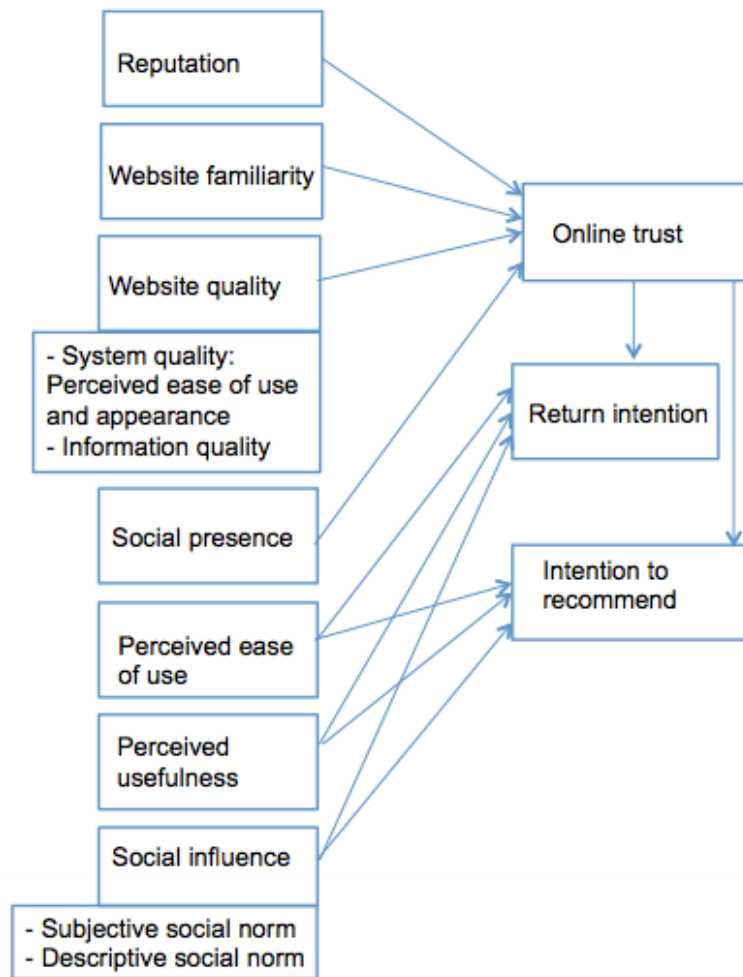
group) are more comfortable with technology than previous generations (generation X, born before 1980). It is therefore conceivable that differences exist between the two age groups (18-34 and 35+), for instance in the social presence – online trust relationship.

Notwithstanding the research on generation X and Y, no hypotheses are formulated, since it remains an open question to what extent the predictors and outcomes in an online trust context vary according to the age of consumers. To address this gap in empirical literature the following research questions have been formulated:

2. To what extent do the factors influencing online trust in the Fashionchick website differ between younger (18-34) and older individuals (35+)?
3. To what extent do the factors influencing (a) return intention and (b) intention to recommend Fashionchick to others differ between younger (18-34) and older individuals (35+)?

## 2.6 The conceptual model

The concepts discussed in the literature review and the constructed hypotheses provide the basis for the conceptual model shown below in figure 2.1.



**Figure 2.1.** The conceptual model.

### 3. Method

#### 3.1 Introduction

This chapter discusses the research methodology employed to test the various research hypotheses and to address the research questions. Two different types of studies have been performed for this research, an initial preliminary study and the main research. The first section provides a short description of the qualitative preliminary study, which has been conducted to identify the predictors of online trust included in the conceptual model or main research. From the second section onwards, the research design, procedure, and subjects of the main research are discussed. Section 3.3.4 focuses on the measurements to provide a clear overview of how the different constructs of interest for the study were measured. In the final two sections of the research methodology the results of the factor analyses and the reliability scores of the eleven research constructs are examined

#### 3.2 Preliminary study

Before constructing the conceptual model, a small-scale qualitative preliminary study was conducted in order to identify the predictors of online trust included in the research model. A total of 15 women were interviewed and asked which elements increase their trust in the Fashionchick website.

The sample represented the two age groups that are used in this research to examine the differing role of age: with eight women from the 18 – 34 age group and seven women aged 35 or over. Respondents were presented with the Fashionchick website and asked to indicate which antecedents are considered the most influential in their decision to trust the platform. Based on a review of the literature, the participants were presented with a list of 14 possible predictors of online trust that have been divided into three categories: website-, company-, and customer-based trust antecedents (Table 3.1).

The results indicated that next to the organization's reputation, website familiarity, system quality, and information quality are important across age groups in establishing trust online. To illustrate, more than half of the respondents indicated that the quality of information presented on the Fashionchick website influences their decision to continue their usage of the platform. One respondent stated the following: "It is of the utmost importance that the information portrayed on the website, for instance on prices, delivery times, and available sizes, is accurate". Another respondent mentioned that "if a website has a poor design, it signals that the online merchant could be unreliable". Social presence, too, appeared to be of considerable

importance, especially among individuals below the age of 35. One respondent mentioned that the feedback function of the website contributes to a heightened level of trust, since it enables an actual interaction with the individuals behind the Fashionchick website. Hence, reputation, website familiarity, system quality, and information quality have been incorporated in the conceptual model for this research and social presence was added as a fifth construct. Note that website familiarity is considered a company-based predictor in this research, because it measures to what extent people are acquainted with the website, which is in this case the organization.

**Table 3.1.** List of items presented to the preliminary study respondents.

<i>Website-based trust antecedents</i>	<i>Company-based trust antecedents</i>
Information quality	Website familiarity
System quality: ease-of-use and appearance	Company reputation
Social presence cues	Perceived size of the firm
Customization and personalization capacity	
Privacy assurances and security features	<i>Customer-based trust antecedents</i>
Third-party certification	Disposition to trust
Risk perception (-)	Online experience
Satisfaction with the website	
Perceived usefulness of the website	

### 3.3 Main research

#### 3.3.1 Research design

Based on the online trust predictors identified from the preliminary study, it was decided to conduct an online survey to measure the eleven constructs included in the main research. This method was chosen since this research required a large sample size that was dispersed in terms of age in order to draw relevant conclusions on potential differences between the two groups. Fashionchick commissioned the research, and since this organization is online-based it was an obvious choice to approach the research population via a number of online channels (e.g., an email-newsletter, Facebook). The organization was involved throughout the entire research, since the outcomes could be of value to improve the current Fashionchick.nl website and/or create the new Fashionstyle platform. Next to the provision of background information for this research, the organization distributed the online questionnaire to the women included in their database.

### **3.3.2 Procedure**

Data collection on the eleven constructs was performed by means of an electronic survey set out for this research. Two approaches were used to gather data. First, the survey was distributed to respondents via a banner in the weekly Fashionchick newsletter sent via email on the 28<sup>th</sup> of September 2016. According to the data provided by the organization's email marketer, a total of 76.039 individuals have been included in the sample based on the number of Fashionchick newsletter subscribers. In total, 14.295 (18.8%) individuals have opened the newsletter and, from these, 600 women clicked on the banner link. A week into the data collection period, the questionnaire was also shared on the Fashionchick Facebook page. In order to warrant an equal distribution between the age groups, the survey was distributed via other subsidiaries of the organization as well. The survey was spread via the networks of Libelle (Libelle.nl and Facebook) and VIVA (newsletter). Libelle is the largest weekly magazine in the Netherlands focused on women aged 28-65. With their outspoken themes and content (e.g., sexuality, real-life stories), VIVA magazine targets women from 25 to 50 years of age.

All approached individuals were provided with an incentive to fill in the questionnaire, namely the chance to win a beauty goodie bag worth €100. Moreover, the women in the sample were guaranteed that the responses provided to the survey would at all times remain confidential and would be used for the purpose of this research alone. The survey filled in by the Fashionchick website users did not contain any missing values, since the respondents were required to answer each question before they were allowed to continue to the next. Because of this, it was not required to impute missing numbers in the dataset.

After a three-week survey period, a total of 2301 responses were received. Since minors were not allowed to participate in the research without parental consent, the first question asked the respondents whether they are eighteen years or older. If not, the participants were redirected to the questions on demographic variables in order to allow them to have a chance to win the goodie bag. As a result, data from 170 minors (7.4%) who filled in the demographics questions were excluded from the dataset. Moreover, 977 from the total respondents failed to complete the survey and likewise have been excluded from the research, leading to an absolute total of 1154 respondents.

### **3.3.3 Subjects**

Dutch women familiar with the Fashionchick website were the respondents for this study. The total sample consisted of 1154 females who visited Fashionchick.nl at

least once before this research. Based on the answers to the demographics questions, tables 3.2 and 3.3 summarize the profile of the subjects from both age groups included in this research.

First of all, it is important to note that the survey did not incorporate a question on the participants' gender, since the Fashionchick platform focuses solely on Dutch women. Respondents' age ranged from 18 to 74 years, with a mean of 33.2 (SD= 12.02). To examine whether the predictors and outcomes of online trust vary according to the consumers' age, the sample was divided into two age groups. From a total sample of 1154 survey respondents, 701 women (60.7%) were between 18-34 years old and 453 women (39.3%) aged 35+. Respondents between 18 and 34 years old had a mean age of 25, whilst the mean for the age group of 35+ was 46 years. In terms of their educational level, respondents between 18-34 years are on average higher educated than research participants of 35 years or older, 56.2% compared to 45% have a HBO, Master's degree or a PhD.

As expected, a large proportion of the target audience has experience with purchasing products and services via the Internet. For both age groups, the majority of the respondents, 39.7% (18-34) and 35.3% (35+), made between 1 to 5 online purchases within the past six months. On average, 18-34 year old respondents spent between €201 and €300 on online products and services in the past half year, whilst this amount is lower for the older age group with 14.3% spending between €101 and €200. An equal amount of funds were spent on purchasing fashion items and accessories on the Internet, with 19.8% (18-34) and 19% (35+) of the respondents spending €101 to €200 in the past six months. Nevertheless, 45.4% of the respondents' aged 18-34 indicated that, within the past six months, they have not made any purchases via the Fashionchick platform. For the same time period, this number is even higher for respondents of 35+, since 53.3% have not purchased clothing and or fashion accessories via Fashionchick.nl. In addition, a large part of the sample, 47.4% (18-34) and 40.4% (35+), made 1 to 5 fashion purchases via Fashionchick.nl in the past 6-months.

It appeared that the research respondents use the Fashionchick website for different reasons. For both age groups, a large proportion of the research participants indicated that their rationale for visiting the website is to get inspired, with 76.0% (18-34) and 75.1% (35+). The second reason for participants aged 18-34 to visit Fashionchick is to search and shop for clothing and fashion accessories (64.8%). Also, 38.8% of this age group visits the platform to remain up-to-date about the latest fashion news. This is in contrast to participants of 35 or older, since 49.2% of individuals from this age category visit the platform to read about the latest fashion

news, followed by 48.1% who use Fashionchick.nl to search and shop for clothing and fashion accessories. The respondents were also provided with a blank space (the other option), where they were able to indicate their reasons for visiting Fashionchick.nl. Interesting to note is that almost all 31 individuals who chose 'others' as their answer mentioned that the goal of their website visit is to participate in one of the several prize draws. Furthermore, it appeared that while most respondents aged 18-34 (72.0%) use their mobile phone to visit the website, respondents of 35 or over prefer to utilize their laptop or desktop computer (70.9%).

**Table 3.2.** Demographic information of survey respondents for both age groups.

<i>Measure</i>	<i>Items</i>	<i>18-34 (N= 701)</i>		<i>35+ (N= 453)</i>	
		<i>Freq.</i>	<i>%</i>	<i>Freq.</i>	<i>%</i>
Age (years)	Younger than 20	90	12.8		
	20-24	261	37.2		
	25-29	217	31.0		
	30-34	133	19.0		
	35-39			115	25.4
	40-44			95	21.0
	45-49			120	26.4
	50-54			60	13.3
	Older than 54			63	13.9
Education level	Elementary school	2	.30	2	.40
	High school graduate	118	16.8	56	12.4
	MBO degree	187	26.7	191	42.2
	HBO or university Bachelor's degree	314	44.8	172	38.0
	Master's degree or higher	80	11.4	32	7.1
Frequency of Internet purchases*	Never	65	9.3	69	15.2
	1 – 5 times	278	39.7	160	35.3
	6 – 10 times	170	24.3	99	21.9
	11 – 15 times	85	12.1	57	12.6
	16 – 20 times	42	6.0	29	6.4
	More than 20 times	61	8.7	39	8.6
Euro amount spent on Internet purchases*	€0	65	9.3	74	16.3
	€1 - €50	60	8.6	30	6.6
	€51 - €100	90	12.8	64	14.1
	€101 - €200	116	16.5	65	14.3
	€201 - € 300	119	17.0	56	12.4
	€301 - €400	80	11.4	38	8.4
	€401 - €500	67	9.6	62	13.7

	€501 - €1.000	68	9.7	32	7.1
	€1.001 +	36	5.1	32	7.1
Euro amount spent on purchasing fashion items and accessories on the Internet*	€0	87	12.4	90	19.9
	€1 - €50	100	14.3	47	10.4
	€51 - €100	106	15.1	68	15.0
	€101 - €200	139	19.8	86	19.0
	€201 - € 300	104	14.8	59	13.0
	€301 - €400	70	10.0	33	7.3
	€401 - €500	52	7.4	32	7.1
	€501 - €1.000	37	5.3	32	7.1
	€1.001 +	6	.90	32	1.3

\* Questions on Internet purchases and amount spent are based on the past six months.

**Table 3.3.** Company-specific demographic information of survey respondents for both age groups.

<i>Measure</i>	<i>Items</i>	<i>18-34 (N= 701)</i>		<i>35+ (N= 453)</i>	
		<i>Freq.</i>	<i>%</i>	<i>Freq.</i>	<i>%</i>
Frequency of Internet purchases via Fashionchick*	Never	318	45.4	241	53.2
	1 – 5 times	332	47.4	183	40.4
	6 – 10 times	37	5.3	16	3.5
	11 – 15 times	5	.70	10	2.2
	16 – 20 times	6	.90	1	.20
	More than 20 times	3	.40	2	.40
Fashionchick website experience	I have used the website once	83	11.8	107	23.6
	I have visited the website a few times before this survey	252	35.9	148	32.7
	I use the website a few times a month	235	33.5	113	24.9
	I use the website every week	113	16.1	71	15.7
	I use the website almost every day	18	2.6	14	3.1
Purpose of visit	Getting inspired	533	76.0	340	75.1
	Search and shop for clothing and fashion accessories	454	64.8	218	48.1
	Remain up-to-date about the latest fashion news	272	38.8	223	49.2
	Prize draws	11	1.6	11	2.4
	Compare products and prices	3	.40	2	.40
	Discover and/or follow new web shops	1	.10	2	.40
	Put together outfits	1	.10	0	.00
Use of device(s)	Desktop or laptop	488	69.6	321	70.9
	Tablet	153	21.8	148	32.7
	Mobile phone	505	72.0	173	38.2

\* The question on frequency of Internet purchases via Fashionchick is based on the past six months.



### 3.3.4 Measurements

Most of the items measuring the eleven constructs included in this research were taken from prior related research in the field of e-commerce. All items were measured on a five-point Likert scale, from strongly disagree (1) to strongly agree (5).

Two factors constituting the construct of online trust as defined by Kim et al. (2008) have been incorporated in this research to measure online trust. One self-constructed item, 'I believe Fashionchick.nl is competent in what it does', was added to represent the competence element in relation to online trust. Items comprising 'reputation', which included whether the website is highly regarded and respected, were derived from the instruments of Corritore et al. (2005). Three statements to measure familiarity were self-formulated, inspired by Li (2014). The fourth statement, 'I am familiar with the process of purchasing fashion items through Fashionchick.nl', was adapted from Kim et al. (2008).

System quality comprised of five statements, from which two statements ('The Fashionchick website is easy to use' and 'The Fashionchick website is easy to navigate') were derived from the instrument of Kim et al. (2004). The remaining three items were measured based on a research conducted by Chevalier, Maury, and Fouquereau (2014). The four scale items for information quality were taken from Kim et al. (2004) with modified wording to fit the context of this research.

Items for measuring social presence were adapted from the scales developed by Gefen and Straub (2003). This construct was measured in terms of whether or not respondents felt that there is a sense of personalness, human contact or warmth in the website.

Four items developed by Li (2014) measured the construct 'return intention'. The three items to measure a consumer's intention to recommend were derived from a study conducted by O'Cass and Carlson (2012).

Perceived ease of use (which is part of system quality) was measured in relation to the intentions to return and recommend based on three items. As mentioned above, two 'perceived ease of use' items originated from the research by Kim et al. (2004), whilst the third item was based on the instrument developed by Chevalier et al. (2014). The measures for perceived usefulness were adapted from the scales developed by Kim (2010) and included for example; 'Using Fashionchick.nl enables me to find product information in the most efficient manner'. The social influence items were modified from Qin, Kim, Hsu, and Tan (2011) to include statements on both subjective and descriptive social norms.

A pre-test was undertaken for which five women from the target group have been approached. The pre-test participants were asked to assess the ease of

understanding, sequence, and context fitness of the items included in the survey. Comments from them led to a few minor alterations of the wording and the item sequence. The questionnaire items can be found in table 7.1 in appendix 7.1.

### 3.3.5 Factor analysis

An exploratory factor analysis was performed, since not all measuring scales incorporated in this research have been validated beforehand. Three principal component analyses were executed for both age groups. The values for the Kaiser-Meyer Olkin Measures of Sampling Adequacy (abbreviated as KMO) were higher than the recommended value of .60 (Kaiser, 1974). The KMO values for online trust were .91 (18-34) and .93 (35+). For both age groups, a KMO value of .89 was found for return intention and intention to recommend.

Correlations among the 38 items included in the first two principal component analyses were high for both groups as shown by the Bartlett's Test of Sphericity [ $\chi^2 (231)_{18-34} = 7518.07$ ,  $p < .001$  and  $\chi^2 (231)_{35+} = 6890.58$ ,  $p < .001$ ]. The six components had eigenvalues above the Kaiser's criterion of 1 and explained for 68.06% (18-34) and 71.76% (35+) of the variance. For the factor analysis on return intention, the Bartlett's Test of Sphericity  $\chi^2$  revealed that the correlations among the 19 items were sufficiently high for principal component analysis [ $\chi^2 (171)_{18-34} = 7200.85$  and  $\chi^2 (171)_{35+} = 5434.94$ ,  $p < .001$ ]. Eigenvalues for the four components were also above the Kaiser's standard of 1 and in combination accounted for 69.16% (18-34) and 72.62% (35+) of the variance. The factor analyses on the intention to recommend likewise showed that for both age groups the correlations among the 18 items were high for principal component analysis. The outputs from the Bartlett's Test of Sphericity were  $\chi^2 (153)_{18-34} = 7157.83$  and  $\chi^2 (153)_{35+} = 5477.44$ ,  $p < .001$ . The eigenvalues were again above the Kaiser's criterion of 1 and combined accounted for 70.54% (18-34) and 74.35% (35+) of the variance. An overview of the KMO and Bartlett's Test of Sphericity scores is presented in table 3.4, below.

**Table 3.4.** KMO and Bartlett's Test of Sphericity scores

<i>Factor analysis</i>	<i>No. of items</i>	<i>df</i>	<i>18-34 (N= 701)</i>			<i>35+ (N= 453)</i>		
			<i>KMO</i>	<i>Bartlett's Test <math>\chi^2</math></i>	<i>Bartlett's Test sig.</i>	<i>KMO</i>	<i>Bartlett's Test <math>\chi^2</math></i>	<i>Bartlett's Test sig.</i>
Online trust	38	231	.91	7518.07	.00	.93	6890.58	.00
Return intention	19	171	.89	7200.85	.00	.89	5434.94	.00
Intention to recommend	18	153	.89	7157.83	.00	.89	5477.44	.00

A complete output of the principal component analyses that have been conducted for this research can be found in appendix 7.2. Note that items with factor loadings below .40 were intentionally removed from the table in order to produce an output that is easier to read.

The patterns of the factor loadings prompted the decision which items to include or exclude in the research constructs. In the theoretical framework, the system quality construct was further subdivided into perceived ease of use and appearance. However, from the rotated component matrixes for both age groups it appeared that perceived ease of use and appearance together account for the variance in the dataset. Meaning that the items associated with the scale on system quality should be regarded as one component instead of two. As a result, the influence of system quality on online trust is tested with the following hypothesis (H3): The perceived system quality of the Fashionchick website positively influences consumers' online trust.

The same holds for social influence, as it likewise appeared from the factor analysis that the items for subjective and descriptive social norm load together, and thus measure the same variable. As such, the hypotheses to measure the construct of social influence have been rephrased as follows: Social influence positively influences consumers' intention to return to Fashionchick (H12) and social influence positively influences consumers' intention to recommend Fashionchick to others (H13).

This modification leads to a new total of thirteen hypotheses, instead of sixteen, that are discussed in the results section.

### 3.3.6 Construct reliability

Cronbach's  $\alpha$  scores were also calculated to determine the reliability of the constructs of the total sample ( $N = 1154$ ) and across the two datasets ( $N_{18-34} = 701$  and  $N_{35+} = 453$ ). All constructs have alpha scores above .70, which indicates an adequate level of reliability (Hinton, 2008). Table 3.5, below, shows the reliability scores of the constructs included in this research.

**Table 3.5.** Cronbach's  $\alpha$  of the research constructs.

<i>Construct</i>	<i>No. of items</i>	<i>Total sample</i>	<i>18-34 (N= 701)</i>	<i>35+ (N= 453)</i>
		<i>(N= 1154)</i>		
		<i>Cronbach's <math>\alpha</math></i>	<i>Cronbach's <math>\alpha</math></i>	<i>Cronbach's <math>\alpha</math></i>
Online trust	3	.81	.80	.82
Reputation	3	.84	.81	.88
Website familiarity	4	.83	.80	.87
System quality	5	.86	.84	.90
Information quality	4	.82	.78	.87
Social presence	3	.84	.82	.86
Return intention	4	.79	.79	.76
Intention to recommend	3	.79	.80	.78
Perceived ease of use	3	.86	.83	.90
Perceived usefulness	4	.83	.82	.85
Social influence	5	.88	.87	.90

## 4. Data analysis

### 4.1 Introduction

A total of six models were tested in this section in order to address the research questions formulated in the introduction of this thesis. This section starts with a discussion of the tests that were conducted to validate whether the data is normally distributed. In the second part of this chapter the Pearson correlation coefficients and multicollinearity scores are presented. The results section presents and discusses the hierarchical regression model coefficients that provide the basis on which to accept or reject the thirteen hypotheses formulated for this research. Hierarchical regressions were conducted in order to determine the change in  $R^2$  or increment in variance when additional variables are entered in the regression model. The results section also discusses the mediating role of trust and presents the t-test performed to compare mean scores of the two age groups.

### 4.2 Normality tests

One of the first requirements in order to perform a (hierarchical) regression analysis is for the independent and dependent variables to be normally distributed (Ghasemi & Zahediasl, 2012). The Kolmogorov-Smirnov test for normality was performed in order to statistically test whether the variables have a normal distribution. The p-value for all eleven constructs is .00 and because this level of significance is well below the required p-value of .05 we cannot conclude that the data has a normal distribution.

Because the variables are not normally distributed in a statistical manner, the bootstrapping technique has been applied. Both Ghasemi and Zahediasl (2012) and Lei and Lomax (2005) theorized that with the use of bootstrapping it is valid to conduct regression analyses on non-normal distributed data. A 1000 sample bootstrap method had been applied to all regression analyses performed for this research. This implies that each regression model was developed 1000 times on the basis of a thousand distinctive samples from the database. Bootstrapping does not only increase the reliability of the results, but also provides a method around the requirement of normally distributed variables in (hierarchical) regression analyses (Kennedy, 2001).

### 4.3 Correlations

A total of four correlation tables (4.2 - 4.5) are presented that include the eleven research constructs. All Pearson correlation coefficients ( $r$ ) are positive and

significant at  $p < .01$ . Based on the guide suggested by Evans (1996) it can be stated that an absolute value or  $r = .20 - .39$  is considered to be a weak positive relation, whilst  $.40 - .59$  is moderate. Moreover,  $r$ -values between  $.60 - .79$  are interpreted as strong, and  $r$ -values between  $.80 - 1.0$  are considered very strong. To illustrate, correlation values of  $r_{18-34} = .57$  and  $r_{35+} = .52$  for the relationship between online trust and return intention is considered a moderate positive correlation for both age groups.

No multicollinearity issues exist in the two datasets, since the tolerance statistics were above the threshold of 0.2 and each model exhibits a Variance Inflation Factor (VIF)  $< 5.0$ . An overview of the collinearity statistics can be found in table 4.1, below.

**Table 4.1.** Collinearity statistics for all six hierarchical regression models.

<i>Regression model</i>	<i>18-34 (N= 701)</i>		<i>35+ (N= 453)</i>	
	<i>Tolerance</i>	<i>VIF</i>	<i>Tolerance</i>	<i>VIF</i>
<i>Online trust</i>				
Reputation	.77	1.30	.74	1.35
Website familiarity	.77	1.30	.74	1.35
Reputation	.82	1.63	.52	1.89
Website familiarity	.65	1.54	.55	1.81
System quality	.51	1.97	.38	2.65
Information quality	.56	1.79	.40	2.48
Social presence	.72	1.39	.61	1.64
<i>Return intention and intention to recommend</i>				
Perceived ease of use	.72	1.39	.66	1.52
Perceived usefulness	.59	1.71	.59	1.69
Social Influence	.68	1.47	.70	1.42
Online trust	.76	1.32	.73	1.38
Perceived ease of use	.68	1.47	.63	1.60
Perceived usefulness	.56	1.78	.54	1.86
Social Influence	.67	1.49	.70	1.42

**Table 4.2.** Pearson correlation coefficients of online trust for the 18-34 age group.

	1.	2.	3.	4.	5.	6.
1. Online trust	1.00					
2. Reputation	.39**	1.00				
3. Website familiarity	.40**	.48**	1.00			
4. System quality	.45**	.52**	.52**	1.00		
5. Information quality	.48**	.48**	.48**	.61**	1.00	
6. Social presence	.31**	.43**	.32**	.45**	.44**	1.00

Notes: \* = correlations are significant at  $p < .05$ ; \*\* = correlations are significant at  $p < .01$ .

**Table 4.3.** Pearson correlation coefficients of return intention and the intention to recommend for the 18-34 age group.

	1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.
1. Return intention	1.00										
2. Intention to recommend	.61**	1.00									
3. Online trust	.57**	.49**	1.00								
4. Reputation	.40**	.48**	.39**	1.00							
5. Website familiarity	.49**	.54**	.40**	.48**	1.00						
6. System quality	.50**	.49**	.45**	.52**	.52**	1.00					
7. Information quality	.47**	.49**	.48**	.48**	.48**	.61**	1.00				
8. Social presence	.29**	.36**	.31**	.43**	.32**	.45**	.44**	1.00			
9. Perceived ease of use	.49**	.45**	.42**	.48**	.54**	.83**	.56**	.38**	1.00		
10. Perceived usefulness	.45**	.53**	.43**	.48**	.54**	.53**	.50**	.37**	.52**	1.00	
11. Social influence	.36**	.53**	.33**	.59**	.49**	.44**	.41**	.44**	.38**	.55**	1.00

Notes: \* = correlations are significant at  $p < .05$ ; \*\* = correlations are significant at  $p < .01$ .

**Table 4.4.** Pearson correlation coefficients of online trust for the 35+ age group.

	1.	2.	3.	4.	5.	6.
1. Online trust	1.00					
2. Reputation	.44**	1.00				
3. Website familiarity	.41**	.51**	1.00			
4. System quality	.46**	.60**	.64**	1.00		
5. Information quality	.49**	.60**	.57**	.72**	1.00	
6. Social presence	.31**	.53**	.35**	.53**	.56**	1.00

Notes: \* = correlations are significant at  $p < .05$ ; \*\* = correlations are significant at  $p < .01$ .

**Table 4.5.** Pearson correlation coefficients of return intention and the intention to recommend for the 35+ age group.

	1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.
1. Return intention	1.00										
2. Intention to recommend	.60**	1.00									
3. Online trust	.52**	.48**	1.00								
4. Reputation	.41**	.55**	.44**	1.00							
5. Website familiarity	.59**	.61**	.41**	.51**	1.00						
6. System quality	.50**	.59**	.46**	.60**	.64**	1.00					
7. Information quality	.51**	.55**	.49**	.60**	.57**	.72**	1.00				
8. Social presence	.32**	.44**	.31**	.53**	.35**	.53**	.56**	1.00			
9. Perceived ease of use	.52**	.54**	.44**	.54**	.66**	.88**	.65**	.43**	1.00		
10. Perceived usefulness	.46**	.57**	.48**	.55**	.52**	.62**	.67**	.53**	.56**	1.00	
11. Social influence	.31**	.49**	.29**	.58**	.46**	.47**	.42**	.45**	.43**	.52**	1.00

Notes: \* = correlations are significant at  $p < .05$ ; \*\* = correlations are significant at  $p < .01$ .



#### 4.4 Results

The sample of Fashionchick website users divided into two age groups ( $N_{18-34} = 701$  and  $N_{35+} = 453$ ) was incorporated to run a sequence of six multiple hierarchical regression models for the regression on online trust, return intention, and the intention to recommend. This section starts with a mean comparison of the two age groups. Followed by a discussion of the determinants of online trust, after which the antecedents of the intentions to return and recommend are analysed. Table 4.13 (p. 58) provides an overview of all supported and rejected hypotheses for both age groups. The results of the single and multiple regression analyses performed to determine the mediating role of online trust are presented in the final paragraph.

##### 4.4.1 Mean comparison of the two age groups

Presented in table 4.6, below, are the mean and standard deviation (SD) values for the research constructs across the two datasets. An independent sample t-test was performed on the total sample ( $N = 1154$ ) to see whether the scores for the various constructs differ between the two age groups.

For eight of the eleven constructs the variances are assumed equal between the two age groups incorporated in this research. Significant p-values were reported for online trust ( $p = .00$ ), return intention ( $p = .00$ ), and perceived usefulness ( $p = .01$ ). It can, thus, be concluded that a significant mean difference exists between the two age groups for online trust, return intention, and perceived usefulness.

**Table 4.6.** Mean and standard deviation values for the research constructs and results of the independent sample t-test for both age groups.

<i>Research constructs</i>	<i>18-34 sample (N= 701)</i>		<i>35+ sample (N= 453)</i>		<i>Independent sample t-test (18-34 vs 35+) (N= 1154)</i>
	<i>Mean</i>	<i>SD</i>	<i>Mean</i>	<i>SD</i>	
Online trust	4.13	.60	4.04	.50	$t(1152) = -2.65$ $p = .00^{***}$
Reputation	3.60	.60	3.62	.58	$t(1152) = .79$ $p = .56$
Website familiarity	3.89	0.68	3.73	.74	$t(1152) = -3.72$ $p = .06$
System quality	3.97	.54	3.90	.52	$t(1152) = -2.09$ $p = .04$
Information quality	3.96	.48	3.93	.50	$t(1152) = -.91$ $p = .36$
Social presence	3.51	.70	3.49	.67	$t(1152) = -.59$ $p = .55$

<i>Research constructs</i>	<i>18-34 sample (N= 701)</i>		<i>35+ sample (N= 453)</i>		<i>Independent sample t-test (18-34 vs 35+)</i>
	<i>Mean</i>	<i>SD</i>	<i>Mean</i>	<i>SD</i>	
Return intention	4.23	.60	4.02	.56	t(1152)= - 6.04 p=.00**
Intention to recommend	3.93	.68	3.87	.64	t(1152)= - 1.59 p= .52
Perceived ease of use	4.00	.59	3.93	.57	t(1152)= - 2.17 p= .66
Perceived usefulness	3.70	.68	3.73	.59	t(1152)= .76 p= .01*
Social influence	3.14	.76	3.11	.73	t(1152)= - 7.81 p= .25

Notes: \*\*\*p < .001, \*\*p < .01, \*p < .05

#### 4.4.2 Determinants of online trust

In order to sequentially determine the effect of the different independent variables on online trust, multiple hierarchical regression analyses were performed. Company-based trust antecedents (reputation and website familiarity) were entered in the first block, resulting in adjusted R<sup>2</sup> values of .21 (18-34) and .24 (35+). The corresponding F-scores for the two age groups were  $F_{18-34} = 94.63$  and  $F_{35+} = 71.30$ ,  $p < .001$ .

In the second block, the website-based trust antecedents (system quality, information quality, and social presence) were entered, prompting an increase in the adjusted R<sup>2</sup> values for both age groups to .30 ( $F_{18-34} = 60.151$ ,  $p < .001$ ) and .28 ( $F_{35+} = 36.475$ ,  $p < .001$ ). This indicates that for the 18-34 age group 30% of the variance for online trust can be explained by the different independent variables, whilst this is 28% for the 35+ group. The influence of reputation on online trust appeared stronger among respondents aged 35 years or older ( $b_{35+} = .18$ ,  $p < .001$ ) compared to 18-34 years ( $b_{18-34} = .10$ ,  $p < .05$ ). The opposite was observed for website familiarity, which showed to be more significant amongst respondents aged 18-34 ( $b_{18-34} = .14$ ,  $p < .001$ ), compared to the 35+ group ( $b_{35+} = .12$ ,  $p < .05$ ). Since both reputation and website familiarity are important factors influencing respondents' online trust, support was found for hypotheses 1 and 2, respectively.

Contradicting results were likewise found for system quality, which appeared to influence online trust among respondents aged 18-34 ( $b_{18-34} = .15$ ,  $p < .001$ ), but is insignificant for the older respondents with a p-value of .08. As such, H3 is accepted for the younger age group (18-34) and rejected for respondents aged 35 or older. Information quality is a significant predictor of online trust for both age groups ( $b_{18-34} = .26$  and  $b_{35+} = .25$ ,  $p < .001$ ), and H4 is supported. The hypothesized positive

effect of social presence on online trust (H5) is not supported, since both p-values were equal or above the significance threshold of .05.

Table 4.7, below, presents the non-standardized and standardized coefficients of the different variables hypothesised to influence online trust for both age groups.

**Table 4.7.** Coefficients of the variables hypothesised to influence online trust for both age groups.

	18-34 (N= 701)					35+ (N= 453)				
	<i>B</i>	<i>Std. error</i>	$\beta$	<i>t</i>	<i>Adj. R<sup>2</sup></i> ( $\Delta R^2$ )	<i>B</i>	<i>Std. error</i>	$\beta$	<i>t</i>	<i>Adj. R<sup>2</sup></i> ( $\Delta R^2$ )
Constant	2.24	.14		16.01	.21	2.44	.14		17.73	.24
Reputation	.26	.04	.25***	6.64		.27	.04	.31***	6.56	
Website familiarity	.25	.03	.28***	7.41		.17	.03	.25***	5.23	
Constant	1.23	.17		7.21	.30	1.86	.17		11.02	.28
					(.09)					(.05)
Reputation	.10	.04	.10*	2.54		.15	.05	.18***	3.25	
Website familiarity	.13	.04	.14***	3.62		.08	.04	.12*	2.12	
System quality	.17	.05	.15***	3.39		.11	.06	.12	1.78	
Information quality	.32	.05	.26***	6.04		.25	.06	.25***	3.90	
Social presence	.04	.03	.04	1.10		-.02	.04	-.03	-.53	

Notes: \*\*\*p < .001, \*\*p < .01, \*p < .05

#### 4.4.3 Determinants of return intention

Two hierarchical regression analyses were executed to test the effect of the different independent variables on return intention. Based on research by Venkatesh et al. (2003) an extension of the TAM was proposed, referred to as the UTAUT model. The variables incorporated in the UTAUT model (perceived ease of use, perceived usefulness, and social influence) were entered in the first block, resulting in adjusted R<sup>2</sup> values of .26 ( $F_{18-34} = 98.75$ ,  $p < .001$ ) and .30 ( $F_{35+} = 65.88$ ,  $p < .001$ ).

Online trust was entered in the second block, resulting in an increase in the adjusted R<sup>2</sup> values to .41 ( $F_{18-34} = 124.10$ ,  $p < .001$ ) and .38 ( $F_{35+} = 70.23$ ,  $p < .001$ ), indicating that 41% and 38% of the variance for return intention can be explained by the four independent variables. For both age groups, the relationships between perceived ease of use and return intention appear statistically significant ( $b_{18-34} = .23$  and  $b_{35+} = .29$ ,  $p < .001$ ), thereby supporting H8. A positive relation was also identified between perceived usefulness and return intention in both regression models, however the relation with the outcome variable is stronger for the 18-34 age

group ( $b_{18-34} = .13$ ,  $p < .01$ ) compared to the older respondents ( $b_{35+} = .12$ ,  $p < .05$ ). Even though a difference was found between the two groups, the hypothesized (H10) positive effect of perceived usefulness on return intention is supported. As hypothesized, it was found that online trust is a significant predictor of return intention for both age groups ( $b_{18-34} = .40$  and  $b_{35+} = .33$ ,  $p < .001$ ), and H6 is supported. No support was found for the hypothesized positive effect of social influence on return intention, and H12 is rejected.

The non-standardized and standardized coefficients of the different variables hypothesised to influence return intention for both age groups, are presented in table 4.8, below.

**Table 4.8.** Coefficients of the variables hypothesised to influence return intention for both age groups.

	18-34 (N= 701)					35+ (N= 453)				
	<i>B</i>	<i>Std. error</i>	$\beta$	<i>t</i>	<i>Adj. R<sup>2</sup></i> ( $\Delta R^2$ )	<i>B</i>	<i>Std. error</i>	$\beta$	<i>t</i>	<i>Adj. R<sup>2</sup></i> ( $\Delta R^2$ )
Constant	1.90	.14		13.72	.26	1.70	.17		10.25	.30
Perceived ease of use	.34	.04	.33***	8.80		.36	.05	.37***	7.67	
Perceived usefulness	.20	.04	.22***	5.35		.22	.05	.23***	4.47	
Social influence	.09	.03	.11**	2.82		.02	.04	.03	.68	
Constant	1.08	.14		13.72	.41 (.12)	.93	.19		4.99	.38 (.08)
Online trust	.40	.03	.40***	11.87		.37	.05	.33***	7.62	
Perceived ease of use	.23	.04	.23***	6.49		.29	.05	.29***	6.25	
Perceived usefulness	.11	.03	.13**	3.30		.11	.05	.12*	2.28	
Social influence	.05	.03	.07	1.91		.02	.03	.03	.67	

Notes: \*\*\* $p < .001$ , \*\* $p < .01$ , \* $p < .05$

No support was found in this research for a positive effect between social influence and return intention (H12). However, as table 4.8 shows, a significant relation was found between these constructs in the first block ( $b_{18-34} = .11$ ,  $p < .01$ ). Since the beta value dropped and became insignificant once online trust was added in the second model, it could indicate that the relation between social influence and return intention

is mediated by online trust. No evidence is found in empirical literature to support the assumption that social influence contributes to online trust. Nevertheless, multiple researchers found a significant positive relation between social influence and behavioural intentions (e.g., Im et al., 2011; Silvera et al., 2008). Therefore, if a website visitor believes that many others use or speak about the website in a positive manner, it is expected that this results in higher levels of trust in the online merchant. Hence, a test for mediation was performed, from which the results are reported in table 4.9, below.

For both age groups, a significant direct effect ( $b_{18-34} = .36$  and  $b_{35+} = .31$ ,  $p < .001$ ) was found between social influence and return intention. There is likewise a significant relationship between social influence and online trust with beta coefficients of  $b_{18-34} = .33$  and  $b_{35+} = .29$ ,  $p < .001$ . It can, thus, be concluded that zero-order relationships among the variables exist. The findings support partial mediation, since the p-value ( $p < .001$ ) remains significant at step 4 (i.e., both social influence and online trust significantly predict return intention). Online trust is still an important variable, because the effect of online trust on return intention ( $b_{18-34} = .57$  and  $b_{35+} = .52$ ) is stronger than the direct relation between social influence and return intention ( $b_{18-34} = .36$  and  $b_{35+} = .31$ ).

An explanation of the procedure used to test for mediation is provided in section 4.4.5.

**Table 4.9.** Testing the mediation effect of online trust between social influence and return intention for both age groups.

	(1) <i>SI → Return intention</i>		(2) <i>SI → Online trust</i>		(3) <i>Online trust → Return intention</i>		(4) <i>SI → Return intention (mediator (online trust) included)</i>	
	$\beta$	$t$	$\beta$	$t$	$\beta$	$t$	$\beta$	$t$
<i>18-34 (N= 701)</i>								
Social influence (SI)	.36***	10.13	.33***	9.38	.57***	18.22	.19***	5.86
<i>35+ (N= 453)</i>								
Social influence (SI)	.31***	6.96	.29***	6.41	.52***	13.03	.18***	4.25

Notes: \*\*\* $p < .001$ , \*\* $p < .01$ , \* $p < .05$

#### 4.4.4 Determinants of intention to recommend

Hypotheses 7, 9, 11, and 13 examine the links between online trust, perceived ease of use, perceived usefulness, social influence and the intention to recommend. To investigate these hypotheses, two hierarchical regression analyses were conducted in which variables have been entered in two blocks. Perceived ease of use, perceived usefulness, and social influence (the UTAUT variables) were entered in the first block, resulting in adjusted  $R^2$  values of .39 for individuals aged 18-34 and .42 for the 35+ group. The associated F-scores were  $F_{18-34} = 148.19$  and  $F_{35+} = 135.84$ ,  $p < .001$ .

Next to the UTAUT variables, online trust was added in the second block, prompting an increase in the adjusted  $R^2$  values to .44 ( $F_{18-34} = 145.05$ ,  $p < .001$ ) and .45 ( $F_{35+} = 110.14$ ,  $p < .001$ ). It was thus found that the proposed model explains a significant percentage of variance in intention to recommend, 44% (18-34) and 45% (35+). For both age groups, online trust is an important factor influencing respondents' WoM behavioural intentions ( $b_{18-34} = .25$  and  $b_{35+} = .20$ ,  $p < .001$ ), thereby supporting H7, respectively. With positive and significant beta coefficients of  $b_{18-34} = .14$  and  $b_{35+} = .23$ ,  $p < .001$ , support is found for H9, which focused on the relation between perceived ease of use and intention to recommend. With the inclusion of online trust in the second block, the significant relation between perceived usefulness and intention to recommend still holds with positive beta coefficients of  $b_{18-34} = .19$  and  $b_{35+} = .24$ ,  $p < .001$ , and H11 is supported. H13 is likewise supported, since positive and significant results were found for social influence, with p-values  $< .001$  for both age groups.

Table 4.10, below, shows the non-standardized and standardized coefficients of the different variables hypothesised to influence intention to recommend for both age groups.

**Table 4.10.** Coefficients of the variables hypothesised to influence intention to recommend for both age groups.

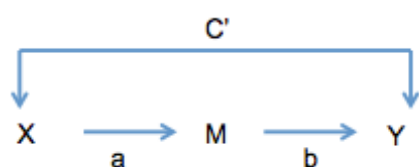
	18-34 (N= 701)					35+ (N= 453)				
	<i>B</i>	<i>Std. error</i>	$\beta$	<i>t</i>	<i>Adj. R<sup>2</sup></i> ( $\Delta R^2$ )	<i>B</i>	<i>Std. error</i>	$\beta$	<i>t</i>	<i>Adj. R<sup>2</sup></i> ( $\Delta R^2$ )
Constant	1.20	.15		8.22	.39	.85	.17		4.90	.42
Perceived ease of use	.23	.04	.20***	5.81		.31	.05	.28***	6.22	
Perceived usefulness	.25	.04	.25***	6.56		.34	.05	.31***	6.61	
Social influence	.28	.03	.31***	8.63		.18	.04	.21***	4.85	

Constant	.60	.17		3.78	.44 (.05)	.31	.20		1.54	.45 (.03)
Online trust	.29	.05	.25***	7.80		.26	.05	.20***	4.94	
Perceived ease of use	.16	.05	.14***	4.00		.25	.05	.23***	5.13	
Perceived usefulness	.19	.04	.19***	5.09		.26	.05	.24***	5.01	
Social influence	.25	.03	.28***	8.19		.18	.04	.21***	4.94	

Notes: \*\*\*p < .001, \*\*p < .01, \*p < .05

#### 4.4.5 Testing for mediation

Baron and Kenny (1986) proposed a four-step approach to test for mediation. Several regression analyses were conducted and the significance of the beta coefficients was examined at each step. First, a single regression analysis was conducted (1) between the independent variable (X) and the dependent variable (Y), return intention or the intention to recommend. Next, another single regression was performed to assess the relation between the independent variable and online trust (the mediator, or M) (2), whilst the third regression analysis (3) focused on online trust in relation to the dependent variable. Steps 1 - 3 are performed in order to establish that zero-order relationships exist among the variables. If at least one of these relationships is not significant, it can be concluded that there is no mediation effect. Since, all the relationships in tables 4.11 and 4.12 are significant from steps 1 through 3, it is allowed to proceed to step 4. At step 4, a multiple regression analysis was conducted with the independent and mediating variable predicting the dependent variable (4). Here, it can be stated that there is some form of mediation if the effect of M (path b) remains significant after controlling for X. The findings support full mediation if X is no longer significant when M is controlled. On the other hand, if X is still significant (i.e., both X and M significantly predict Y), it can be concluded that there is partial mediation. The described four-step process is illustrated in figure 4.1, below.



**Figure 4.1.** The four-step mediation process as proposed by Baron and Kenny (1986).

The results of the test for mediation for the return intention variable are reported in table 4.11, below. In table 4.12 (p. 57), the results of the mediation test for the second dependent variable, intention to recommend, are presented. The above steps (1-4) correspond to the columns labelled (1), (2), (3), and (4) in both tables.

First of all, based on the results it can be stated that for both age groups a direct effect exists between reputation and return intention ( $b_{18-34} = .40$  and  $b_{35+} = .41$ ,  $p < .001$ ). There is likewise a significant indirect effect of reputation on online trust, with beta coefficients of  $b_{18-34} = .39$  and  $b_{35+} = .44$ ,  $p < .001$ . Since the relationship between online trust and return intention is also significant with  $p < .001$  for both age groups, it can be concluded that zero-order relationships among the variables exist. The findings support partial mediation, since reputation is still significant at step 4 with  $b_{18-34} = .21$  and  $b_{35+} = .23$ ,  $p < .001$  (i.e., both reputation and online trust significantly predict return intention). Online trust remains an important variable, because the effect of online trust on return intention ( $b_{18-34} = .57$  and  $b_{35+} = .52$ ) is higher than the beta coefficients reported for the direct relation between reputation and return intention ( $b_{18-34} = .40$  and  $b_{35+} = .41$ ).

Online trust was found to be a partial mediator of the relation between the other independent variables (website familiarity, system quality, information quality, and social presence) and return intention. For the five constructs, the beta coefficients likewise decreased when online trust was incorporated in the multiple regression analysis at step 4, and support is found for partial mediation. Similar results were reported in table 4.12, as online trust also appeared a partial mediator in the relationships between all five independent variables and intention to recommend.

**Table 4.11.** Testing the mediation effect of online trust between the independent variables and return intention for both age groups.

Independent variables (IV)	(1) IV → Return intention		(2) IV → Online trust		(3) Online trust → Return intention		(4) IV → Return intention (mediator included)	
	$\beta$	$t$	$\beta$	$t$	$\beta$	$t$	$\beta$	$t$
18-34 (N= 701)								
Reputation	.40***	11.57	.39***	11.18			.21***	6.45
Website familiarity	.49***	14.82	.40***	11.69			.31***	9.70
System quality	.50***	15.31	.45***	13.42			.31***	9.32
Information quality	.47***	14.22	.48***	14.56			.26***	7.62
Social presence	.29***	7.85	.31***	8.67			.12***	3.67
Online trust					.57***	18.22		



35+ (N= 453)	$\beta$	$t$	$\beta$	$t$	$\beta$	$t$	$\beta$	$t$
Reputation	.41***	9.67	.44***	10.44			.23***	5.25
Website familiarity	.59***	15.39	.41***	9.55			.45***	11.57
System quality	.50***	12.22	.46***	10.93			.33***	7.73
Information quality	.51***	12.59	.49***	11.81			.34***	7.76
Social presence	.32***	7.09	.31***	6.83			.17***	4.18
Online trust					.52***	13.03		

Notes: \*\*\*p < .001, \*\*p < .01, \*p < .05

**Table 4.12.** Testing the mediation effect of online trust between the independent variables and intention to recommend for both age groups.

Independent variables (IV)	(1) IV → Intention to recommend		(2) IV → Online trust		(3) Online trust → Intention to recommend		(4) IV → Intention to recommend (mediator included)	
18-34 (N= 701)	$\beta$	$t$	$\beta$	$t$	$\beta$	$t$	$\beta$	$t$
Reputation	.48***	14.55	.39***	11.18			.34***	10.29
Website familiarity	.54***	16.88	.40***	11.69			.41***	12.46
System quality	.49***	14.67	.45***	13.42			.33***	9.53
Information quality	.49***	14.69	.48***	14.56			.33***	9.13
Social presence	.36***	10.25	.31***	8.67			.23***	6.88
Online trust					.49***	14.83		
35+ (N= 453)	$\beta$	$t$	$\beta$	$t$	$\beta$	$t$	$\beta$	$t$
Reputation	.56***	14.17	.44***	10.44			.43***	10.32
Website familiarity	.61***	16.21	.41***	9.55			.50***	12.68
System quality	.59***	15.40	.46***	10.93			.47***	11.37
Information quality	.55***	13.97	.49***	11.81			.42***	9.66
Social presence	.44***	10.53	.31***	6.83			.33***	8.10
Online trust					.48***	11.48		

Notes: \*\*\*p < .001, \*\*p < .01, \*p < .05

**Table 4.13.** An overview of all supported and rejected hypotheses for both age groups.

<i>Hypotheses</i>	<i>Accepted</i>	
	<i>18-34 (N= 701)</i>	<i>35+ (N= 453)</i>
H1. A higher perceived reputation of Fashionchick positively influences consumers' online trust.	Yes	Yes
H2. Familiarity with the Fashionchick website positively influences consumers' online trust.	Yes	Yes
H3. The perception of system quality of the Fashionchick website positively influences consumers' online trust.	Yes	No
H4. The perception of information quality on the Fashionchick website positively influences consumers' online trust.	Yes	Yes
H5. The perception of social presence of Fashionchick positively influences consumers' online trust.	No	No
H6. Consumers' online trust positively influences the intention to return to Fashionchick.	Yes	Yes
H7. Consumers' online trust positively influences the intention to recommend Fashionchick to others.	Yes	Yes
H8. Perceived ease of use of the Fashionchick website positively influences the consumers' intention to return.	Yes	Yes
H9. Perceived ease of use of the Fashionchick website positively influences consumers' intention to recommend.	Yes	Yes
H10. Perceived usefulness of the Fashionchick website positively influences consumers' return intention.	Yes	Yes
H11. Perceived usefulness of the Fashionchick website positively influences consumers' intention to recommend.	Yes	Yes
H12. Social influence positively influences consumers' intention to return to Fashionchick.	No	No
H13. Social influence positively influences consumers' intention to recommend Fashionchick to others.	Yes	Yes

## **5. Discussion and conclusions**

### **5.1 Introduction**

The objective of the present study was to contribute to an understanding of the different factors that influence online trust and the intentions to return and recommend in an affiliate environment. This chapter builds on the previous section and discusses the relations found among the eleven research constructs. The first section discusses the results of the research pertaining to the determinants of online trust, return intention, and the intention to recommend. In the succeeding paragraphs, the managerial and theoretical implications from this research are discussed and suggestions for future research are provided. In the last subsection, an overall conclusion is provided based upon the outcomes of this research study.

### **5.2 Discussion**

#### **5.2.1 Determinants of online trust**

First of all, in line with other studies (e.g., Fuller, et al., 2007; Mcknight & Chervany, 2001), reputation appeared to be a significant predictor of online trust. For both age groups, it is found that individuals who regard the company behind a website as reputable are more inclined to trust the platform. Information about an exchange partner's reputation is vital in e-commerce interactions, since it allows the consumer to determine whether an online merchant can be trusted or not. When second-hand information about an organization is positive, it suggests that the online merchant has served customers well in the past. Often, as with personal relationships, consumers expect an organization's past actions to be predictive of future behavior. In other words, people expect to be treated fairly by an online merchant with a strong track record or reputation (Jin et al., 2008). When the organization acts in an opportunistic manner, it could damage their long-build reputation and this risk could function as an important inhibitor for the trustor to behave in an unfavorable manner. Therefore, the better the online merchants' reputation, the bigger the damage in case of bad conduct, which allows consumers to be more confident that the merchant will not participate in opportunistic behavior (Einwiller, 2001). Moreover, if well-known web shops partnered with and have their products featured on the affiliate website, it signals to consumers that the platform is reputable, and can, thus, be trusted. Based on the signaling theory it can be argued that individuals tend to rely on other

indicators if they have to judge an unobservable quality, such as the trustworthiness of an online merchant (Utz, Kerkhof, & van den Bos, 2012).

A positive and direct relationship was also found between website familiarity and online trust. All respondents were acquainted with the Fashionchick platform before this research took place and are, thus, able to base their faith on prior visits and satisfaction with the website. Individuals are more prone to trust a familiar website instead of an unknown online merchant, because it provides them with a framework for future expectations and allows them to develop concrete thoughts of what to expect based on prior interactions (Gefen, 2000; Gulati, 1995).

Regarding website quality, previous research (e.g., Mcknight et al., 2002b) has identified both system quality and information quality to be significant predictors of trust in multiple contexts. Even though the results indicated a positive relation between system quality and online trust for website users aged 18-34, no significant relation was found for the older participants included in this research. Nowadays, the development of a presentable website with an adequate level of system quality is no longer cost-intensive. Due to this drop in costs, an untrustworthy online merchant is able to emulate the features of other well-trusted websites (Kim et al., 2004). Based on the results, it can thus be argued that older respondents are more skeptical of system quality as a trust manipulation mechanism. Second, an affiliate platform is an information intensive business, and therefore it could be that the primary concern for the older participants is (transaction-related) information rather than the system per se (Kim et al., 2004). Furthermore, it was anticipated that the system quality construct could be further subdivided into two sub-components: perceived ease of use and appearance. However, the factor loadings patterns indicated that the two categories together account for the variance in the dataset, and should be regarded as one component instead of two. This poses a possible limitation of this research, which is further discussed in section 5.3.2. As a result, it is difficult to conclude, for both age groups, which sub-component of system quality has a greater effect on online trust. Perhaps, website visitors from 18-34 are more attracted by the graphical elements of the respective affiliate platform than older users, which could explain the differences found between the two age groups.

Information quality is critical in an e-commerce environment, since website visitors cannot easily judge the quality of the products on the affiliate platform. Managing and enhancing the quality of information presented on a website requires much more investment compared to the development of a presentable and efficient platform (Kim et al., 2004). Therefore, when the information on a website is correct and up-to-date it leads website visitors to believe that the organization pays attention

and acts in the best interest of the customer, which is an indication of the organization's benevolence and competence (Shelat & Egger, 2002).

Furthermore, although previous studies have indicated that social presence is a statistically significant predictor of online trust (e.g., Cyr et al., 2006), the impact of social presence on online trust, in this study, is statistically insignificant. A possible explanation for the weak results could be that the respondents were unaware of the methods used by the platform to induce a sense of personalness, human contact or warmth, such as the week of Fashionchick in pictures. Perhaps, consumers were conscious of the social presence elements incorporated in the website, but it is considered to be of fewer importance in relation to online trust than the other trust antecedents. It could also be the case that the methods incorporated in the website are considered to be insufficient indicators of social presence. For instance, one of the examples provided in the online survey of how the platform induces a sense of human contact is the feedback function. It is possible that the presence of such a function does not automatically translate into individuals having the feeling they can connect to another human being, and thus does not induce a sense of social presence, or trust.

### **5.2.2 Determinants of return intention**

The results showed that online trust, perceived ease of use, and perceived usefulness are strong predictors of a consumer's intention to return to a website. These results are in line with earlier studies, as multiple researchers found online trust (e.g., Pavlou, 2003), perceived ease of use (e.g., Lee et al., 2001), and perceived usefulness (e.g., Venkatesh & Morris, 2000) to be significant predictors of return intention.

In the presence of trust, consumers believe that the online merchant will not engage in possibly negative and opportunistic behaviors, such as the provision of incorrect information or featuring fashion items from disreputable online merchants. This explains why consumers are more inclined to return to a website when there is a high level of online trust, as it eliminates behavioral uncertainty in relation to the activities of the online merchant (Gefen et al., 2003).

It was also found that the likelihood of a return visit increases when individuals find the website easy to use and less complex. Today, many people struggle to keep a healthy work-life balance and it is, therefore, demanded that website visits in their leisure time (e.g., to search for apparel) should be as efficient as possible. An affiliate platform that is easy to use, not only requires less mental effort, but also allows an

individual to find what he or she is looking for in the least amount of time (Lee et al., 2001). A clear navigation is critical here, since not every individual visits the platform with the same goal in mind. Some could be interested in the latest fashion news, whilst others seek to find a particular clothing item or search for contact information. This underscores the critical point that websites need to adapt to the user and not have the website visitor adapt to the website. Users experience a better sense of control over their online shopping experience on a website with a user-friendly search and navigation function. This statement is supported by Wolfinbarger and Gilly (2001), who claimed that, consistent with such functions, the ability to locate desired information is of the utmost importance for website visitors and increases their sense of control. In turn, this could translate into positive feelings about the competence of the online merchant and create an intention to return.

Moreover, when consumers believe that the platform can assist one in the accomplishment of a task, they are likewise expected to return to this website in the (near) future. In general, people often decide to select the easiest method with the greatest benefits. Therefore, when people believe a website is useful, they are more inclined to return because they know what they can expect and it saves them the time of searching for a suitable alternative. Similar results were reported in multiple research studies, for instance, Carter and Bélanger (2005) argued that consumers will not use a website, let alone return, if they do not perceive it to be useful.

The fact that no significant relation was found between social influence and return intention disconfirms the results of other research studies (e.g., Rimal et al., 2005; Silvera et al., 2008). A possible reason for this could be that the participants included in this research do not have a high level of subjective susceptibility to interpersonal influence and are thus less willing to submit to forces within the social atmosphere when making decisions related to return visits. As such, a consumer's intention to return to a website is more dependent upon their evaluation of the navigability and usefulness of the respective website, instead of how many people in their environment use or recommend the platform. It could, therefore, be the case that the research participants have other criteria than social influence upon which they decide to return to a website. Even though this view is opposed in literature (e.g., Crawford, Chaffin, & Fitton, 1995), in today's modern society women have different socialization patterns compared to twenty years ago. It can, therefore, be argued that certain conclusions about women being more susceptible to influence than men may be outdated (Venkatesh & Morris, 2000).

Another important finding of this research is that online trust is a partial mediator of the relationship between the trust antecedents and return intention. These results

were expected, since multiple researchers found direct relations between, for example, social presence (Cyr et al., 2007), website familiarity, reputation (Flavián & Guinalíu, 2007) and return intention. From the mediation analysis it appeared that all five trust antecedents (in isolation) have a positive effect on online trust, and online trust was found to influence return intention. It was, therefore, not surprising that this positive effect likewise holds between the antecedents and outcomes of online trust.

### **5.2.3 Determinants of intention to recommend**

Analysis also revealed that online trust, perceived ease of use, perceived usefulness, and social influence positively influence an individuals' intention to recommend. Based on the outcomes, it can be stated that consumers recommend a website to others when they have faith in the online merchant, since they do not want to provide their reference group with information that is incorrect (e.g., on a website's ability to deliver on its promises). Confidence in an online merchant is important here, since consumers often provide recommendations to other individuals that are close to them, such as family or friends (Gremler et al., 2001). No individual would want to advocate an online merchant to his or her inner circle that cannot be trusted, since it could indicate a lack in judgment or bad intentions.

Even though there is a lack of evidence in literature on the influence of perceived ease of use on intention to recommend, in this research a positive relation was found for both age groups. Thus, consumers who perceive the platform as being ease to use and navigate are more likely to recommend the website to others. A positive relation was likewise found between perceived usefulness and intention to recommend. It can, thus, be stated that consumers tend to advice others when they believe that a system can assist them in the accomplishment of a task. Individuals are inclined to share positive information with the people close to them, such as friends, family members, and colleagues. Therefore, when someone perceives the website as either easy-to-use or useful, it is expected that he or she would like to make other people enthusiastic about it as well, because it provides them with certain benefits.

With an online presence since 2008 and more than two million unique visitors per month, it can be expected that a large part of the Dutch female population has heard about or visited the Fashionchick platform. This could explain the positive relationship found between social influence and intention to recommend. Due to the emergence of the countless social media channels, there is a greater subjective norm to share knowledge among friends, family members, colleagues, and even strangers. Therefore, when a website is popular, individuals from this target group are more

inclined to recommend the website to others because of their desire to participate in this positive behavior.

Online trust is also a partial mediator of the relationship between all five trust antecedents and the intention to recommend. Individuals with a positive website experience, for instance due to an appealing design or high-quality information, are thus more prone to endorse the platform to others. The same was found for the company-based predictors, since individuals' are more probable to recommend a website with a high reputation. These findings are not surprising, because, similar to return intention, solely positive relations were found between the trust antecedents, online trust, and the intention to recommend.

### **5.3 Implications**

#### **5.3.1 Managerial implications**

Since trust is identified to be a partial mediator between the antecedents and behavioural outcomes, incorporating website cues that enhance trust can result in a long-term favourable relationship with the organization. Trust cues, therefore, need to be explicitly incorporated in website design strategies, for example with a clear site navigation or detailed product information. Managers should think not only of direct effects on behavioural intent (e.g., between information quality and return intention), but also of the relationship effects of trust building. When people trust the information and choices presented on the website, they are less likely to feel the need to go somewhere else and more inclined to recommend the website to others.

First of all, the results showed that the main reasons for individuals to visit the Fashionchick platform are to be inspired and shop for clothing. It is therefore recommended to offer personalized style advice by presenting website visitors with a complete look (or an entire outfit), instead of standalone fashion items. For example, a consumer that searched for and clicked on a black blazer could be advised on trousers, tops, and shoes that are a good match with this item.

Based on the results, it can be stated that the drivers of online trust are the same across age groups, except for system quality. Therefore, in the development phases of their website, affiliate platforms do not have to take into account the aspect of age. First of all, online merchants need to put effort into reputation building, such as growing their network and leveraging the word-of-mouth effect. Next to advertising, familiarity can be increased, for instance, through linkages with well-known online merchants and articles in the popular press. One manner in which Fashionchick could improve both company-based predictors is by setting up a "create the perfect outfit" program based on the 'show your style' section of the website. This is a program in



which the affiliate platform invites online shoppers to put together their perfect outfit for an occasion chosen by the organization, for example a night out with friends. The outfit with the greatest support on social media will be awarded an x amount of times amongst the individuals that voted for this look. Next to the outfit, the creator receives a store credit for a particular webshop. In this way, consumers are encouraged to promote their outfit to their friends in order to get more votes, which permits the affiliate platform to become more familiar among the target audience and, at the same time, build their reputation.

A company website is a reflection of the organization behind it. This underscores the importance of preventing any possible errors, both in the quality of the system and the information that is provided to consumers. According to Koufaris and Hampton-Sosa (2004), the complexity of a website and the difficulty in using it are the main reasons individuals do not purchase products and services online. It is, therefore, of paramount importance to adopt a simple and clear structure of the homepage, professional layout (high-quality graphics), and easily comprehensible site navigation. This encourages consumers to make use of the respective affiliate platform and prevents integrity concerns (Gregori et al., 2014).

In addition, organizations need to enhance the quality of information provided on the website by providing consumers with all the information and tools they need to make the right purchasing decisions. With a sensory product, such as clothing, an extensive amount of information needs to be presented in an organized format when the products are displayed on the website visitor's screen. Next to the content and data feeds provided by the online merchant, the creation of unique content also plays a critical role in enhancing customers' competence beliefs. Besides unique, the content presented on the website should be understandable, error-free, and up to date. One approach to optimize information quality is to provide website users with the option to contact the organization when the provided information is incorrect or when products should be placed in a different category.

Even though no significant relations were found between social presence and online trust, it is recommended for organizations to examine available options to induce a sense of personalness, human contact or warmth in the website. The main reason for this is that a large body of research concluded that social presence has a direct and significant effect on online trust (e.g., Kumar & Benbasat, 2002; Riegelsberger et al., 2003). Furthermore, as stated, even though no significant relations were found, this could be due to the fact that website users were unaware of the methods used by the platform to induce a sense of social presence. An attractive option for affiliate platforms, such as Fashionchick, could be to expand the feedback

function with a chat, which allows for interpersonal communication between the organization and its customers. Another option could be to tell the organization's story of how the affiliate platform was founded, which could be shared with website visitors in order to establish a connection.

Like online trust, perceived usefulness appears to be a dominant factor affecting both types of customer loyalty, intentions to return and recommend. Organizations should therefore emphasize to (prospective) website users how the platform offers a range of advantages to them that are distinctive from other similar websites. For instance, Fashionchick provides consumers with more choices and allows them to make quick comparisons between fashion items and prices. It could, for instance, be stated on the homepage that the website contains more than 134.000 fashion items and represents a total of 225 web shops. It is likewise important to indicate in what way the Fashionstyle platform is different from Fashionchick, or in other words, how it is tailored to the shopping and information needs of older women.

Ease of use and usefulness can be enhanced with the incorporation of advanced systems, such as a customized recommender and collaborative filtering. Fashionchick incorporated collaborative filtering in the current website, however the search categories could be expanded with, for example, 'sports' and 'party' clothing. This allows website visitors who are, for instance, interested in a party outfit for the Christmas holidays, to arrive at their desired destination with a minimum amount of clicks. Another alternative is to incorporate an optional customized recommender in the website. First time users are asked to answer a couple of questions pertaining to their personal style, body type, preferred price category, to name a few. They can create an account so that their information can be stored for later use as well. After all the information has been filled in, the website visitor is presented with all the clothing items that have been selected by the system based on their preferences.

Since social influence was found to influence the intention to recommend for both age groups, it is advised to put a Facebook or Instagram widget on the homepage that showcases how many followers and fans the organization has on social media. A website visitor may be more inclined to recommend the website to others due to the number of people who like and follow Fashionchick. It is also recommended for the organization to initiate partnerships with popular social influencers and bloggers. Social influencers could promote the website amongst their digital target audience via vlogs, whilst bloggers could feature the platform on their own website or write on a freelance basis for the organization. For example, a popular blogger that shows the fashion items she bought via the Fashionchick website can provide the platform with more visitors and positive referrals.

Another manner in which the affiliate platform can remind customers to return is by sending a small gift to their long-time or inactive newsletter subscribers, which adds the element of surprise and appreciation and could trigger the principle of reciprocity. It can be as simple as a digital gift certificate or an exclusive invitation to one of the yearly shopping parties where customers can shop at their favourite stores with discounts. Cox (2004) defined positive reciprocity as “a motivation to repay generous or helpful actions of another by adopting actions that are generous or helpful to the other person” (p. 262). Reciprocity in this context is the expectation that newsletter subscribers respond to gifts and kindness from the organization with similar benevolence on their own.

### **5.3.2 Theoretical implications**

The major theoretical contribution of this thesis is to propose an integrated model to understand the drivers and outcomes of online trust and loyalty in an affiliate environment. Preliminary evidence is provided in this study from which it can be concluded that, besides system quality, both trust and loyalty across age groups is determined by uniform factors. This research has also tested and discussed the differing effects of website- and company-based antecedents of online trust. The results revealed that a model incorporating both company- and website-based predictors of online trust has incremental predictive validity over a regression model that includes reputation and website familiarity alone. Moreover, this research underscores the importance of online trust, next to the TAM variables, in a consumer's intentions to recommend and return to a website. As such, this research confirms relationships that have been presented in several earlier studies (for instance, the influence of reputation on online trust), and validates new relations (such as, the influence of perceived ease of use and perceived usefulness on the intention to recommend).

A number of areas for future research have been identified: (i) An examination of other constructs of interest: First, since the research model was designed for this particular research, not all conceivable antecedents and behavioural outcomes of online trust were included. Future research could examine the potential impact of online trust on other constructs, such as the intention to follow vendor advice, share personal information or to purchase from the website. Similarly, additional antecedents of online trust can be incorporated (e.g., customization and personalization capacity or an individuals' disposition to trust) to fully understand the impact of these variables in the context of affiliate platforms. Since online trust was

found to be a partial mediator in this research model, it is suggested for future studies to assess the direct relations between other constructs and behavioural outcomes as well, and the role of online trust therein. Furthermore, future research could incorporate the different types of risks encountered by affiliate platform users, for instance privacy risk or information risk.

As mentioned in the previous section, the construct of system quality may have been too broadly operationalized. For example, 'visual attractiveness' and 'ease of navigation' are included in the scale, whilst these items measure two different elements of a website. Perhaps, the operationalization failed to differentiate between salient aspects of system quality, and in doing so tampered its predictive values. It is, therefore, suggested for future research to separately measure the effects of perceived ease of use and appearance on online trust and in relation to the behavioural intentions.

(ii) An assessment of the relationships across gender and age groups: With regards to the research design, one limitation is the fact that all the subjects included in this research were women. It could be the case that the drivers and outcomes of online trust differ for men, thus the inclusion of both genders is a topic of interest for further research. Moreover, since many of the Fashionchick newsletter subscribers are between 18-34 years of age (60.1% of the respondents), the two age categories incorporated in this research were unequally represented. It is, therefore, also interesting for future research to test the hypotheses against multiple or more uniformly distributed age groups.

Another limitation is that the sample was drawn exclusively from women who are familiar with the Fashionchick platform. Since these subjects had previous experience with the affiliate platform, results such as the relative importance of the various antecedents of online trust may be at variance with inexperienced consumers and additional predictors of online trust may become relevant (Gefen et al., 2003). Thus, the generalizability of the results to potential users of the affiliate platform who have never visited (or purchased via) the website is not immediately obvious and calls for additional examination.

(iii) Performing longitudinal research utilizing other research methods: Also, since data collection of all the constructs of the research occurred at one specific point in time and via the same instrument (method), the potential for common method variance exists (Straub, Limayem, & Karahanna-Evaristo, 1995). Usability evaluations (such as direct observation and think-aloud protocols) and consumer focus groups are two methods that could be used to provide a deeper understanding of online trust and to overcome potential bias from common method variance (Hassanein & Head,

2007). Moreover, due to the cross-sectional nature of the research, causality cannot be concluded from the results. Longitudinal research can provide a further understanding as to how the constructs interrelate and evolve over time (Gefen et al., 2003). Another rationale for performing longitudinal research is the avoidance of a general impression halo effect, which is a type of systematic response bias. This bias leads to the rating of performance dimensions being consistent with one's global evaluation (Lüttin, 2012). For instance, it could be the case that consumers use global characteristics, such as whether they perceive the website to be beautiful, to make judgments about specific website traits.

(iv) An exploration of other product types: Since websites in the apparel industry offer tangible products that benefit from physical evaluation, other product types sold by online merchants that can be assessed visually (e.g., electronics, house decorations) may have different trust requirements. Hence, performing a similar study in diverse business and product settings, in a cross-sectional or longitudinal manner, could increase the validity of the research results.

And finally, (v) An examination of other cultures: Sears, Jacko, and Dubach (2000) argued that the preferences with regards to information display vary across cultures and as such websites might be perceived differently by consumers in other parts of the world. Since this research focused on Dutch consumers alone, it would be valuable to investigate the antecedents and outcomes of online trust across distinctive cultures.

## **5.4 Conclusions**

It is common knowledge that the number of e-commerce businesses and affiliate websites is increasing every year (Kumar & Rao, 2016). It has, thus, become more important than ever for affiliate platforms to stand out in order to attract and retain (new) customers. Lack of trust in online companies is the primary reason why many website users do not shop online (Koufaris & Hampton-Sosa, 2004). Organizations should, therefore, build affiliate platforms that are not only easy to use and useful, as TAM suggests, but that also incorporate trust-building mechanisms.

This research has shown that the antecedents of online trust and consumer loyalty (intentions to return and recommend) do not differ based on the website user's age, except for system quality. A positive and significant relation was found between system quality and online trust for individuals aged 18-34 alone. However, this difference could be attributable to the fact that system quality consisted of two sub-components (perceived ease of use and appearance) and additional research is required. Organizations, therefore, are able to take into account the same drivers

across age groups in the development and positioning phases of their website in the competitive online market. Whether there are elements of the demographic profile that need to be differentiated for on affiliate platforms, such as gender, should be further researched.

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## 7. Appendices

### 7.1 Questionnaire items

**Table 7.1.** Questionnaire items

<i>Construct</i>	<i>Items</i>
Online trust	I Think that Fashionchick.nl is trustworthy Fashionchick.nl gives the impression that it keeps promises and commitments I believe Fashionchick.nl is competent in what it does
Reputation	Fashionchick.nl is reputable The Fashionchick website is highly regarded Fashionchick.nl is respected
Website familiarity	Overall, I am unfamiliar with the Fashionchick website (reversed) I am familiar with searching for clothing items on Fashionchick.nl I am familiar with how Fashionchick works I am familiar with the process of purchasing fashion items through Fashionchick.nl
System quality	
Perceived ease of use	Fashionchick.nl quickly loads all the text and graphics The Fashionchick website is easy to use The Fashionchick website is easy to navigate
Appearance	The Fashionchick website is well designed The Fashionchick website is visually attractive The Fashionchick website has a sophisticated design
Information quality	Fashionchick.nl has information relevant to my needs Fashionchick.nl has reliable information Fashionchick.nl has sufficient information Fashionchick.nl has up-to-date information
Social presence	There is a sense of human contact in the Fashionchick website (e.g., the ability to provide feedback about the website) There is a sense of personalness in the Fashionchick website (e.g., the week of Fashionchick in pictures) There is a sense of human warmth in the Fashionchick website (e.g., the faces behind the Fashionchick website)
Return intention	I'm planning to use the Fashionchick website again I'm willing to use Fashionchick.nl anytime soon I'm unlikely to return to Fashionchick.nl (reversed) I intend to continue using the Fashionchick website
Intention to recommend	I will not say positive things about Fashionchick.nl to others (reversed) I will recommend the Fashionchick website to my friends/family/peers I strongly recommend others to use Fashionchick.nl
Perceived usefulness	Using the Fashionchick website enables me to accomplish a shopping task more quickly than other ways of shopping (e.g., in a physical store)

	Using Fashionchick.nl enables me to find product information in the most efficient manner
	By using the Fashionchick website it becomes more easy to make purchase decisions
	Using the Fashionchick website allows me to find the best deals
Social influence	
Subjective	People who are important to me think that I should use Fashionchick.nl
	My friends think I should use Fashionchick.nl
Descriptive	Many people I know use Fashionchick.nl
	The Fashionchick website is used by many people in my network
	Of the people I am in contact with using Fashionchick.nl, many use the website frequently

## 7.2 Factor analyses

### 7.2.1 Factor analyses for respondents aged 18-34

**Table 7.2.** Results of the factor analysis with VARIMAX rotation for online trust among the 18-34 age group.

<i>Construct</i>	<i>Items</i>	<i>Components</i>					
		1	2	3	4	5	6
Online trust	I Think that Fashionchick.nl is trustworthy					.83	
	Fashionchick.nl gives the impression that it keeps promises and commitments					.83	
	I believe Fashionchick.nl is competent in what it does					.68	
Reputation	Fashionchick.nl is reputable						.81
	The Fashionchick website is highly regarded						.80
	Fashionchick.nl is respected						.67
Website familiarity	Overall, I am unfamiliar with the Fashionchick website (reversed)		.68				
	I am familiar with searching for clothing items on Fashionchick.nl		.75				
	I am familiar with how Fashionchick works		.77				
	I am familiar with the process of purchasing fashion items through Fashionchick.nl		.77				
System quality							
Ease of use	The Fashionchick website is easy to use	.67					
	The Fashionchick website is easy to navigate	.66					
Appearance	The Fashionchick website is well designed	.77					
	The Fashionchick website is visually attractive	.73					

Information quality	The Fashionchick website has a sophisticated design	.62				
	Fashionchick.nl has information relevant to my needs		.64			
	Fashionchick.nl has reliable information		.69			
	Fashionchick.nl has sufficient information		.70			
	Fashionchick.nl has up-to-date information		.73			
Social presence	sophisticated design					
	There is a sense of human contact in the Fashionchick website (e.g., the ability to provide feedback about the website)			.78		
	There is a sense of personalness in the Fashionchick website (e.g., the week of Fashionchick in pictures)			.80		
	There is a sense of human warmth in the Fashionchick website (e.g., the faces behind the Fashionchick website)			.82		

**Table 7.3.** Results of the factor analysis with VARIMAX rotation for return intention among the 18-34 age group.

Construct	Items	Components				
		1	2	3	4	5
Online trust	I Think that Fashionchick.nl is trustworthy			.81		
	Fashionchick.nl gives the impression that it keeps promises and commitments			.83		
	I believe Fashionchick.nl is competent in what it does			.66		
Perceived ease of use	Fashionchick.nl quickly loads all the text and graphics					.76
	The Fashionchick website is easy to use					.82
	The Fashionchick website is easy to navigate					.80
Return intention	I'm planning to use the Fashionchick website again			.48	.66	
	I'm willing to use Fashionchick.nl anytime soon			.46	.68	
	I'm unlikely to return to Fashionchick.nl (reversed)				.76	
	I intend to continue using the Fashionchick website				.65	
Perceived usefulness	Using the Fashionchick website enables me to accomplish a shopping task more quickly than other ways of shopping (e.g., in a physical store)		.77			

	Using Fashionchick.nl enables me to find product information in the most efficient manner	.76
	By using the Fashionchick website it becomes more easy to make purchase decisions	.73
	Using the Fashionchick website allows me to find the best deals.	.62
Social influence		
Subjective	People who are important to me think that I should use Fashionchick.nl	.74
	My friends think I should use Fashionchick.nl	.77
Descriptive	Many people I know use Fashionchick.nl	.85
	The Fashionchick website is used by many people in my network	.86
	Of the people I am in contact with using Fashionchick.nl, many use the website frequently	.66

**Table 7.4.** Results of the factor analysis with VARIMAX rotation for intention to recommend among the 18-34 age group.

Construct	Items	Components				
		1	2	3	4	5
Online trust	I Think that Fashionchick.nl is trustworthy		.85			
	Fashionchick.nl gives the impression that it keeps promises and commitments		.85			
	I believe Fashionchick.nl is competent in what it does		.65			
Intention to recommend	I will not say positive things about Fashionchick.nl to others (reversed)			.73		
	I will recommend the Fashionchick website to my friends/family/peers			.73		
	I strongly recommend others to use Fashionchick.nl			.75		
Perceived ease of use	Fashionchick.nl quickly loads all the text and graphics	.			.77	
	The Fashionchick website is easy to use				.83	
	The Fashionchick website is easy to navigate				.82	
Perceived usefulness	Using the Fashionchick website enables me to accomplish a shopping task more quickly than other ways of shopping (e.g., in a physical store)	.77				
	Using Fashionchick.nl enables me to find product information in the most efficient manner	.76				
	By using the Fashionchick website it becomes	.73				

	more easy to make purchase decisions	
	Using the Fashionchick website allows me to find the best deals.	.63
Social influence		
Subjective	People who are important to me think that I should use Fashionchick.nl	.71
	My friends think I should use Fashionchick.nl	.74
Descriptive	Many people I know use Fashionchick.nl	.85
	The Fashionchick website is used by many people in my network	.86
	Of the people I am in contact with using Fashionchick.nl, many use the website frequently	.66

### 7.2.2 Factor analyses for respondents aged 35+

**Table 7.5.** Results of the factor analysis with VARIMAX rotation for online trust among the 35+ age group.

Construct	Items	Components				
		1	2	3	4	5
Online trust	I Think that Fashionchick.nl is trustworthy					.87
	Fashionchick.nl gives the impression that it keeps promises and commitments					.85
	I believe Fashionchick.nl is competent in what it does					.70
Reputation	Fashionchick.nl is reputable				.77	
	The Fashionchick website is highly regarded				.81	
	Fashionchick.nl is respected				.77	
Website familiarity	Overall, I am unfamiliar with the Fashionchick website (reversed)		.77			
	I am familiar with searching for clothing items on Fashionchick.nl		.80			
	I am familiar with how Fashionchick works		.81			
	I am familiar with the process of purchasing fashion items through Fashionchick.nl		.72			
System quality						
Ease of use	The Fashionchick website is easy to use	.70	.47			
	The Fashionchick website is easy to navigate	.71	.40			
Appearance	The Fashionchick website is well designed	.75				
	The Fashionchick website is visually attractive	.75				
	The Fashionchick website has a sophisticated design	.62				



Information quality	Fashionchick.nl has information relevant to my needs	.58				
	Fashionchick.nl has reliable information	.61				
	Fashionchick.nl has sufficient information	.67				
	Fashionchick.nl has up-to-date information	.62				
Social presence	There is a sense of human contact in the Fashionchick website (e.g., the ability to provide feedback about the website)			.79		
	There is a sense of personalness in the Fashionchick website (e.g., the week of Fashionchick in pictures)			.84		
	There is a sense of human warmth in the Fashionchick website (e.g., the faces behind the Fashionchick website)			.80		

**Table 7.6.** Results of the factor analysis with VARIMAX rotation for return intention among the 35+ age group.

Construct	Items	Components				
		1	2	3	4	5
Online trust	I Think that Fashionchick.nl is trustworthy			.86		
	Fashionchick.nl gives the impression that it keeps promises and commitments			.85		
	I believe Fashionchick.nl is competent in what it does			.65		
Perceived ease of use	Fashionchick.nl quickly loads all the text and graphics					.79
	The Fashionchick website is easy to use					.83
	The Fashionchick website is easy to navigate					.82
Return intention	I'm planning to use the Fashionchick website again				.73	
	I'm willing to use Fashionchick.nl anytime soon				.75	
	I'm unlikely to return to Fashionchick.nl (reversed)				.69	
	I intend to continue using the Fashionchick website				.64	
Perceived usefulness	Using the Fashionchick website enables me to accomplish a shopping task more quickly than other ways of shopping (e.g., in a physical store)		.77			
	Using Fashionchick.nl enables me to find product information in the most efficient manner		.80			
	By using the Fashionchick website it becomes more easy to make purchase decisions		.75			

	Using the Fashionchick website allows me to find the best deals.	.60
Social influence		
Subjective	People who are important to me think that I should use Fashionchick.	.77
	My friends think I should use Fashionchick.nl	.82
Descriptive	Many people I know use Fashionchick.nl	.85
	The Fashionchick website is used by many people in my network	.86
	Of the people I am in contact with using Fashionchick.nl, many use the website frequently	.74

**Table 7.7.** Results of the factor analysis with VARIMAX rotation for intention to recommend among the 35+ age group.

<i>Construct</i>	<i>Items</i>	<i>Components</i>				
		1	2	3	4	5
Online trust	I Think that Fashionchick.nl is trustworthy		.88			
	Fashionchick.nl gives the impression that it keeps promises and commitments		.86			
	I believe Fashionchick.nl is competent in what it does		.68			
Intention to recommend	I will not say positive things about Fashionchick.nl to others (reversed)			.76		
	I will recommend the Fashionchick website to my friends/family/peers			.73		
	I strongly recommend others to use Fashionchick.nl			.69		
Perceived ease of use	Fashionchick.nl quickly loads all the text and graphics				.81	
	The Fashionchick website is easy to use				.83	
	The Fashionchick website is easy to navigate				.84	
Perceived usefulness	Using the Fashionchick website enables me to accomplish a shopping task more quickly than other ways of shopping (e.g., in a physical store)	.78				
	Using Fashionchick.nl enables me to find product information in the most efficient manner	.78				
	By using the Fashionchick website it becomes more easy to make purchase decisions	.74				
	Using the Fashionchick website allows me to find the best deals.	.61				
Social influence						
Subjective	People who are important to me think that I					.77

	should use Fashionchick.nl	
	My friends think I should use Fashionchick.nl	.83
Descriptive	Many people I know use Fashionchick.nl	.83
	The Fashionchick website is used by many people in my network	.85
	Of the people I am in contact with using Fashionchick.nl, many use the website frequently	.73