

**TRUST/ DISTRUST, PERCEIVED QUALITY,
PERCEIVED PRICE, AND
APPAREL PURCHASE INTENTION**

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Master of Science**

By

Gargi Bhaduri

Dr. Jung Ha-Brookshire, Thesis Supervisor

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APPROVAL PAGE

The undersigned, appointed by the dean of the Graduate School, have examined the
Thesis entitled:

**TRUST/ DISTRUST, PERCEIVED QUALITY, PERCEIVED PRICE, AND
APPAREL PURCHASE INTENTION**

Presented by

Gargi Bhaduri

A candidate for the degree of

Masters of Science

And hereby certify that, in their opinion, it is worthy of acceptance.

Dr. Jung E. Ha- Brookshire

Dr. Pamela S. Norum

Dr. Mark Ellersieck

To my parents:

Gautam and Sheela Bhaduri

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ABSTRACT

As firms are competing in an increasingly complex business environment, they are concentrating on building trusting relations with customers and create a niche in the market. Especially in the apparel industry which is often criticized with negative media publicity, building trust becomes essential for any firms' performance. Literature review suggests that trust/ distrust has the potential to affect consumers' perception about quality, price and even influence purchase intention. This study sought to investigate the relation between trust/distrust on an apparel firm, consumers' perceived quality, perceived price, and purchase intention. The Theory of Reasoned Action provided the theoretical background for this study.

For this study, trust (distrust) was considered to have 2 dimensions: credibility (dis-credibility) and benevolence (malevolence). A 2X2 trust/distrust matrix (High Credibility/High Benevolence, Low Credibility/High Benevolence, Low Credibility/Low Benevolence) was designed and each participant was exposed to all four profiles in a random order.

The study results indicate that trust/distrust affects consumers' purchase intention. Also, perceived quality mediates the relation between trust/distrust and purchase intention. Perceived price, however, did not moderate the relation between trust/distrust and purchase intention and also did not impact consumers' purchase intention. Implications, limitations and scope of further research are also discussed.

CHAPTER I: INTRODUCTION

Chapter I contains the following sections (a) background of the study, (b) purpose of the study, and (c) significance of the study.

Background of the Study

Today's business environment is highly competitive, turbulent and fragmented (Dyer & Ha-Brookshire, 2008). In this complex business environment, firms are not only depending on marketing of their products and/ or services but are also concentrating on marketing efforts to build strong relationships with customers. Firms are struggling to build trusting relations with their consumers to build a loyal customer base and create their niche in the market.

Research has found that trust enhances brand commitment and loyalty (Chaudhuri & Holbrook, 2001), affects consumers' value perceptions, such as quality and/or price (Sirdeshmukh, Singh & Sabol, 2002), and even impacts consumers' purchase choices (Erdem & Swait, 2004). Such findings encourage marketers to explore ways in which they can build and enhance trusting relationships with consumers. In this light, consumer's distrust also affects perceived price and purchase intention (Bhattacharjee, 2002; Dimoka, 2010).

Trust can be defined as the willingness to be vulnerable to a person's trusting intentions (Mayer, Davis & Schoorman, 1995). Fostering trust becomes increasingly important when the firms are faced with negative images portrayed by the media. Building trust is especially important for the global apparel industry which is often attacked with

unethical business practices and supply chain issues, such as Nike (Boje & Khan, 2009) and H&M (Dwyer, 2010).

Purpose of Study

Despite the growing importance of a trust/ distrust related to a firm on consumers, particularly in the apparel industry, little research has been done regarding the effect of trust/ distrust in an apparel purchase scenario. Further, previous studies on trust/distrust tended to concentrate on online shopping environments, resulting in a limited knowledge of consumers' trust/distrust on overall purchase intention (Dimoka, 2010; Pavlou and Dimoka, 2006). To fill this gap, this study aims to research the effect of consumers' trust/ distrust of a firm on their perceived quality, perceived price and purchase intention with regards to purchase of an apparel product.

Significance of the Study

Trust/ distrust on a firm influences consumers' loyalty towards brands and is an indispensable component of brand management. Research indicates that consumers' trust on a firm lead to a higher price premium that they are willing to pay for a product from that firm (Dimoka, 2010). Similarly, lack of trust on a firm leads to a lower perceived price offered by consumers. Also trust/ distrust affect purchase intention. Therefore, today's firms not only compete on cost/ quality but are also interested in building trust with their consumers to create a niche for themselves in the market. Given the potential power of trust to influence consumer's purchasing intention, it is very important to

investigate the effect of trust/distrust on a firm in relation to perceived quality, perceived price and purchase intention.

This study adds to the literature on consumer trust/ distrust and emphasizes its importance in the apparel consumption scenario. First, theoretically it adds to the literature on consumers' trust/ distrust and perceived quality. Second, it helps firms to understand the effect of building a trusting relation with consumers and thereby create a niche in the market. Third, the study shows the importance of consumer feedback in order to build trust/ distrust for an apparel purchase scenario.

CHAPTER II: LITERATURE REVIEW

The literature review section includes the following: (a) Concept of trust, distrust, and their dimensions, (b) Trust and theory of reasoned action, (c) Trust and feedback mechanism, (d) Trust and consumer purchase intention, (e) Trust and perceived quality, (f) Trust and perceived price, (g) Research Gap, and (h) Research hypothesis and conceptual model.

Concept of Trust, Distrust and Their Dimensions

Trust can be considered as an indispensable component of any relation and the consumer- firm relation is no exception (Bhattacharjee, 2002). With competition among firms becoming extremely intense, firms are competing not only on the basis of cost and quality, but also on the long-term relationships with consumers. Trust between consumers and firms has been found to influence brand loyalty (Chaudhuri & Holbrook, 2001), perceived price (Dimoka, 2010), purchase intentions (Li & Miniadr, 2006). The consumer-firm trust is extremely important in today's marketplaces, both offline and online (Pavlou & Gefen, 2004). Trust has changed the way firms engage with consumers.

Definitions of trust

Different scholars have defined trust in various ways. One of the most established definitions of trust is given by Mayer, Davis, and Schoorman (1995). According to them, trust is defined as the willingness of a person (the trustor or the consumer) to be vulnerable to another person (the trustee or firm) based on the belief that the trustee will act according to the trustor's confident expectations. Scholars agree on the fact that risk

plays a central role for the existence of trust and is a prerequisite for trust to arise as an issue (Mayer et al., 1995; Tan & Sutherland, 2004). Rousseau, Sitkin, Burt, and Camerer (1998) extended Mayer's definition by saying that trust is "a psychological state comprising the intention to accept vulnerability based upon positive expectations of the intentions or behavior of another." More recently, Pavlou and Grefen (2004) adapted this definition in the context of firms and consumers. According to them, trust is the consumer's willingness to be vulnerable to the firm with the belief that the firm will act in the best interest(s) of the consumer and fulfill the latter's expectations. Though trust has often been acknowledged as a personality trait, and might depend on the consumer or firm's perception, Pavlou and Dimoka (2006) argue that often evidence about a firm's outstanding or abysmal behavior can positively or negatively affect the consumer's trust on the firm.

Several studies have been conducted to conceptualize the dimensions of trust. The well accepted view in the marketing literature consists of 2 dimensions namely *credibility* and *benevolence* (Mayer, Davis & Schoorman, 1995; McKnight, Choudhury & Kacmar, 2002). Mayer added third dimension namely integrity, which Pavlou and Dimoka (2006) has combined into the aspects of credibility and benevolence. Credibility depends on competence and reliability and benevolence is dependent on the firm's goodwill behavior.

Distrust

While trust is considered a beneficial conduct, distrust, on the other hand, is perceived as injurious and harmful. Distrust reflects the trustor's expectations about the trustee's negative motives and harmful behavior and lack of care about the trustor's welfare (Deutsch, 1958; Grovier, 1994; Ullmann-Margalit, 2004). Distrust can be defined

as the trustor's unwillingness to be vulnerable to the trustee on grounds that the latter might be inefficient to undertake transactions, might not act in the trustor's best interest or might even resort to harmful behavior, given the chance to do so (Dimoka, 2010).

According to McKnight and Chervany (2000), distrust originates from either breaches due to technical incompetence, or social violations (Hsia, 2002). Therefore, distrust is considered to have two dimensions: dis-credibility and malevolence.

While trust deals with positive expectations about a trustee's benevolent and credible behavior, distrust deals with negative expectations about the trustee's malevolent and dis-credible conduct (Dimoka, 2010). It is debatable whether trust and distrust are distinct constructs or opposite of a trust-distrust continuum. While some others have indicated distrust to be lack of trust (Zeigler & Lausen, 2005), others (Cho, 2006) describe distrust and trust as two separate constructs.

Two dimensions of trust: Credibility and benevolence

Two dimensions of trust have been discussed in the literature: credibility and benevolence. *Credibility* is referred to as the firm's competence, honesty, and reliability (Sirdeshmukh, Singh & Sabol, 2002). Pavlou and Dimoka (2006) explained credibility as the consumer's belief that the firm is competent, honest, reliable, will fulfill a transaction completely and will abide by guarantees and other commitments. Credibility refers to the dimension of trust that is dependent on contractual agreements, laws and structural assurances (Barber, 1983). On the other hand, a firm is considered *dis-credible* if there is any fulfillment problem due *unintentional* lack of ability (Pavlou & Dimoka, 2006).

Benevolence refers to the firm's genuine interest in the consumer's wellbeing (Sirdeshmukh et al. 2002). It can also be considered as a trustor's beliefs about a trustee's

goodwill intention, even when there is opportunity for the trustee to act otherwise (Dimoka, 2010). In the marketing literature, benevolence is viewed as the consumer's belief that the firm will be fair and will not take advantage of the consumer, even under adverse conditions (Anderson & Narus, 1990). The Information System literature describes benevolence as the trustee's concern towards the trustor's needs and going beyond the call of duty to solve them (Bhattacharjee, 2002). According to Bhattacharjee (2002), a benevolent trustee would help the trustor, even when not required to do so or is not rewarded for such action(s). Combining these concepts, benevolence is defined as the consumer's belief that the firm has beneficial motives, is genuinely concerned about the consumer's best interest and will act in a goodwill manner, going beyond the call of duty (Dimoka, 2010; Pavlou & Dimoka, 2006). However, a firm is considered *malevolent* if there is an *intentional* malicious behavior which does not act in the consumer's interest.

Although two dimensions of trust, credibility and benevolence are independent distinct constructs, and have different relationships with other variables (Ganesan, 1994; Ba & Pavlou, 2002). But they are also closely related as they are both based on favorable expectations from the trustee and often result in similar outcomes, such as a business or purchase transaction (Pavlou & Dimoka, 2006). Literature suggests that credibility and benevolence are not two mutually exclusive constructs and that a firm can simultaneously be credible and benevolent.

Trust and theory of Reasoned Action

According to Ajzen and Fishbein (1980, p.5), "people consider implications of their actions before they decide to engage or not engage in a given behavior." This led the authors to propose their theory - the Theory of Reasoned Action (TRA). TRA considers a

person's intention to perform a behavior as the determinant of the action. A person's *intention* to perform an action is a function of his/her *attitude* and *subjective norms*.

Fishbein and Ajzen also proposed that attitudes and subjective norms are functions of beliefs. This means that a person who believes that performing an action will have positive outcome(s) will be more likely to perform the action than one who does not.

In the trust literature, Bhattacharjee (2002) conceptualized trust as the consumer's beliefs in the firm's credibility and benevolence. This belief is considered to result in corresponding trusting intentions (Mayer et al., 1995). This relationship between beliefs and trusting intention can be viewed under the Fishbein and Ajzen's (1980) TRA framework. Combining the TRA and Bhattacharjee (2002), it can be said that trust (a form of belief) influences attitude which in turn affects intention. Although according to TRA, the relation between trust and intention is mediated by attitude, Bhattacharjee (2002) eliminated attitude from the relationship between beliefs and intention and concluded that trust influences purchase intention directly. Attitude was not included because (a) the direct effect of beliefs is found to be higher than that via attitude in information systems environment and (b) the effect embodied in attitude is incorporated in the dimensions of benevolence and credibility (Bhattacharjee, 2002).

Trust and feedback mechanism

Feedback mechanism is an information system which collects and disseminates information about firms' past transactions. (Dellarocas, 2003; Resnick, Zeckhauser, Friedman, & Kuwabara, 2000). Feedback mechanisms facilitate transactions by building consumer's trust in firms (Pavlou & Gefen, 2005) and help in differentiating firms by creating perceived prices (Ba and Pavlou, 2002). They are typically popular in an online

shopping environment where consumers collectively share information about firms to build trust (Banerjee, 1992). But their presence can also be felt in other mediums where advertisers often place positive views or comments from their consumers to build a sense of trust.

The economics literature suggests that feedback mechanisms build trust through signaling and incentives. First, they signal their Stackelberg type. Stackelberg types are long term players that commit to a certain dominant action (Dellarocas, 2003) and they build a reputation of being that particular type. Therefore, firms that commit to acting in a credible manner and fulfilling all contractual agreements can gain the reputation of being credible. Similarly, firms that consistently portray goodwill behavior are considered benevolent. Second, feedback gives firms the incentive to act cooperatively to avoid jeopardizing their established reputation (Ba & Pavlou, 2002). Feedback mechanisms, therefore, help in building reputation about a firm, thereby, acting as an antecedent for trust (Pavlou, 2003; Pavlou & Fygenson, 2006).

Feedback mechanism consists of numerical ratings and text comments. Research on numerical ratings indicate that they are capable of influencing perceived prices, with positive ratings increasing perceived prices and negative ones decreasing the premium (Houser & Wooders, 2006; Kalyanam & McIntyre, 2001). It has also been found that consumers trust firms with a high positive rating, which signal superior evidence of benevolence and credibility (Ba & Pavlou, 2002).

According to Pavlou and Dimoka (2006), in terms of the trust-building potential of feedback mechanisms, it is notable that numerical ratings have only a weak effect on credibility and an insignificant effect on benevolence. On the other hand, feedback text

comments have a significant effect on both dimensions of trust. This is also because firms have recognized the value of collecting positive ratings and avoiding negative ratings, and have established such homogenous reputations. Recognizing this firm homogeneity in terms of positive and negative ratings, Pavlou and Dimoka (2006) found that consumers are less likely to focus on numerical ratings in forming their trust beliefs, and to seek firm heterogeneity in feedback text comments.

Feedback text comments provide evidence that a firm has previously acted in an outstanding manner to fulfill consumer's best interests or in an abysmal manner to take opportunity and exploit its consumers (Pavlou & Dimoka, 2006). Though benevolence and credibility are beliefs that a firm will act in a goodwill fashion and take responsibility to fulfill all promises, benevolent or credible feedback text comments are left by consumers to describe a firm's past activities. These comments could affect a consumer's belief(s), especially if they show evidence of outstanding or abysmal past behaviors (Pavlou & Dimoka, 2006).

A study conducted by Pavlou and Dimoka (2006) found that benevolent feedback comments helped consumers to infer that the firm was less likely to engage in opportunistic behavior as they had the reputation to be benevolent, thereby building trust on the firm's benevolence. In contrast, evidence of prior opportunistic behavior is likely to damage a firm's benevolent reputation, thereby reducing trust in the firm's benevolence. According to the comments used in the study, outstanding benevolence comments reflected a firm's goodwill intentions, such as genuine interest and responsiveness to the consumer's interests. Outstanding benevolence comments also showed evidence of proactive problem resolution, going beyond the call, and avoiding exploiting consumers'

vulnerabilities. Feedback text comments were classified as *abysmal benevolence* if they reflected evidence of opportunistic behavior and deliberate attempts to exploit consumers, such as fraud, product quality deception, and intentional product misrepresentation.

Similarly, a firm's credibility can also be affected by feedback comments (Pavlou and Dimoka, 2006), particularly when the comments show evidence of outstanding or *abysmal* past behavior. A firm's exceptional credible feedback comments help in establishing the firm's reputation as credible. It also signals that the firm is likely to excel in fulfilling transactions and all contractual agreements. On the contrary, *abysmal* comments about credibility lead consumers to doubt the ability of the firm to fulfill basic transactional expectations. Thus, feedback text comments offer information about a firm's past transactions, thereby helping consumers to build trust in a firm's credibility and benevolence or distrust due to dis-credibility and malevolence. Feedback text comments were classified as *outstanding credibility* if they provided evidence of exceptional product fulfillment and excellence in adhering to transactional requirements. Feedback text comments were classified as *abysmal credibility* if they showed evidence of unintentional incompetence and lack of reliability, such as extreme delays in product delivery, renegeing, and inability to acknowledge contractual requirements.

Trust and Consumer Purchase Intention

Intention plays an important role in how people behave. The term "purchase intention" has been derived from intention and is mainly used in understanding the intention of consumers in making a purchase decision. Consumer purchase intention can be defined as "the consumer's self instruction to purchase the brand (or take another relevant purchase related action)" (Rossiter & Percy 1998, p 126).

In the trust literature, Li and Miniard (2006) concluded that consumers tend to have a higher purchase intention when they could trust a firm than when not. Trust has been conceptualized as the trustor's belief in the trustee's credibility and benevolence. According to Mayer et al. (1995) and Bhattacharjee (2002) such beliefs often lead to corresponding trusting intentions like the intention to purchase. That beliefs are early predictors of influencers is derived from Fishbein and Ajzen's TRA (1975), where beliefs are found to affect attitude which in turn affects intention. Although attitude mediates the relation between belief and intention, the direct effect of belief is more prominent in an information system environment than the indirect effect via attitude (Davis, 1989). According to Jarvenpaa, Tractinsky, and Vitale (2000), in an online shopping environment, trusting intentions represent trustor's willingness to engage in subsequent transactions with the trustee. Therefore, it is expected that higher trust would lead to greater purchase intention in terms of clothing transactions. Also previous researches indicate that consumers' price perception often affects their purchase intention (Lichtenstein, Ridgway & Netemeyer, 1993).

Trust and Perceived Quality

Perceived quality is defined as the consumer's judgment about the product's overall excellence or superiority (Zeithaml, 1988). According to Lutz (1986), for durable goods, quality is perceived to be higher if the product can be assessed prior to purchase. In other words, the higher the proportion of attributes that can be assessed before purchase (search attributes) to those that can be assessed only during consumption (experience attributes), the better is the quality perceived for durable and industrial products.

Therefore, information about a product before purchase leads to a higher perceived quality than information only available at the time of purchase.

Two types of cues can signal quality- intrinsic (physical composition of the product) and extrinsic (product related but not part of the product itself like price, brand name, level of advertising). Since intrinsic cues cannot be changed without changing the product (Zeithaml, 1988), for firms competing to sell the identical product, extrinsic cues are considered to be the deciding factor for perceived quality.

Apart from price, brand name, and product advertising, extrinsic cues, such as product warranties and seals of approval, have also been found to be useful to consumers. Since, product warranties and seals of approval can be fulfilled in the long term by credible firms, therefore, credibility of a company can have an impact on perceived quality. Although originally used to judge service quality, reliability, responsiveness, communication, credibility, security, competence, courtesy, understanding/ knowing the customer and access are some of criteria used by consumers (Parasuraman, Zeithaml & Berry, 1985). According to the definition of credibility as a dimension of trust, security, competence, reliability, understanding the consumer, communication, and responsiveness can be called as attributes of credibility. Also, courtesy and access are attributes of benevolence. Although no research has been done on the relation between trust and perceived quality, product quality is found to be influenced by price (Zeithaml, 1988). A higher price often leads to a higher perceived quality, whereas a lower price is often associated with a lower perceived quality (Lichtenstein, Ridgway & Netemeyer, 1993).

Trust and Perceived Price

Both intrinsic and extrinsic cues are used by consumers in forming perceptions about the quality and price of a product. Intrinsic cues, such as physical composition and design of a product, and extrinsic cues, such as advertising, brand name, presentation, and vendor, have been found to affect price and quality (Behling & Wilch, 1988; Davis, 1987). Results from a study conducted by Dimoka and Pavlou (2006) concluded that for online transactions, consumers were eager to pay a higher perceived price for vendors whom they could trust more. It showed that a consumer's trust in a firm's benevolence and credibility is the direct predictor of perceived price.

Perceived price can be explained as the monetary amount above the average price received by multiple firms that sell a perfectly duplicate product during a finite period of time (Ba & Pavlou, 2002). Consumers are found to be willing to pay more for a product that is presented by a firm whom they can trust to alleviate moral hazard and adverse product selection. Trust in a firm's benevolence indicates that the firm is less likely to indulge in opportunistic behavior, given the chance to do so and therefore the consumer is willing to pay a higher price for the product to prevent moral hazard (Pavlou & Dimoka, 2006). Also, reputation for benevolence is an asset that the firm is less likely to be sacrificed by exploiting a single consumer. Therefore, benevolence is an incentive for benevolent firms to continue their goodwill behavior to protect their reputation (Klein & Laffler, 1981). Since benevolent firms are less likely to engage in opportunistic behavior, consumers are more likely to engage in transactions with them and pay a higher price for their products to avoid moral hazard (Pavlou & Dimoka, 2006). Similarly, while transacting with less benevolent or malevolent firms, consumers are more likely to ask for

a higher monetary compensation for the risk that they are being exposed to, thereby willing to pay a lower price.

In addition, credible firms are less likely to engage in dis-credible behavior as they would not be willing to endanger their reputation. They are more likely to fulfill transactions and abide by all contractual agreements. Therefore, consumers will be more willing to engage in transactions with them and pay a higher price for their product to mitigate fears of adverse vendor selection (Ba & Pavlou, 2002). Also, they would offer to pay a lower price for a product from a less credible firm to compensate for the risk that they are undertaking in engaging in a transaction with a dis-credible firm.

Pavlou and Dimoka (2006) also operationalized trust as a form of belief and argued that a buyer's trust in a seller's credibility or benevolence is a direct predictor of perceived prices. They combined the information economics literature to conclude that consumers experience two types of problems when undertaking a transaction (Akerlof, 1970; Jensen & Meckling, 1976). *Adverse selection* refers to the pre-contractual problem of assessing the competency and also the characteristics of the product offered by the firm, thereby referring to credibility. *Moral hazard* is the post-contractual problem of questioning the firms on grounds that it might intentionally reduce the delivery or the quality of the product- which refers to the benevolence dimension of trust. Combining the Information Economics literature and the dimensions of trust, the authors concluded that a consumer's trust in a firm's benevolence and credibility influence how much a consumer is willing to pay for the product (Pavlou & Dimoka, 2006). Similarly low trust or distrust can negatively influence the amount a consumer is willing to pay for a product.

Research Gap

Though research has been done on trust and its relation to purchase intention and perceived price, no significant research has been done in the apparel industry in this regard. Clothing consumption is unique and brings a different experience to the consumers. Clothing consumption is different from food consumption in the sense that food can be consumed only once, consumption ends just when it is eaten and it cannot be restored or reused after that (Winakor, 1969; Ha-Brookshire & Hodges, 2009). It differs from housing investment in the sense that the inventory used for purchase and the usage is on a constant basis. Also, housing is not acquired or disposed as frequently as clothing (Winakor, 1969; Ha-Brookshire & Hodges, 2009). Clothing consumption is also different from purchase of electronic products. Any electronic item has a set of configurations to which it conforms to and has a much lower subjective quality than clothing. In addition, electronic products are not usually purchased or disposed as frequently as clothing. Clothing is purchased by everybody on a regular basis and used every day.

In addition to the unique consumption scenario that clothing product present, apparel consumers in today's marketplace deal with deceptive business practices, resulting in their distrust with a brand or firm and purchase intention. For example, Nike, the sportswear retailer has been chastised for using child labor overseas leading to consumer backlash worldwide. Because of this problem, Nike had to invest in creating campaigns to help workers in third- world countries and restore their image (Boje & Khan, 2009). More recently, in 2010, H&M, a Swedish clothing brand, came to the fore for their alleged destruction of clothes before being discarded to avoid sale or reuse, therefore questioning the firms' benevolence (Dwyer, 2010).

Moreover, the January 2010 German edition of Financial Times (as cited in EcoTextile News, 2010) reported an alleged cotton fraud by a few European apparel firms (EcoTextiles News, 2010). These firms were reported to sell apparel products with genetically modified cotton but mislabeling them as organic cotton. Another instance of mislabeling of apparel products was brought to light by the Federal Trade Commission (FTC) of the United States following certain complaints in 2009. The FTC issued warnings to about seventy-eight retailers for selling rayon products under the label of bamboo. Bamboo is an organic natural fiber. On the other hand, rayon, although derived from bamboo, does not retain any property of bamboo after chemical processing. Moreover, rayon is processed with toxic chemicals that release harmful pollutants to the environment (U.S. Federal Trade Commission, 2009). All of these examples of consumer deceptions in apparel trade make it essential for clothing firms to establish their credibility and benevolence in order to create their niche in the market. Therefore, clothing purchase scenario provides an excellent opportunity to evaluate the impact of trust.

Research Hypotheses and Conceptual Model

Previous literature review, therefore, suggest that consumer's trust on firms has the potential to influence purchase intention (Bhattacharjee, 2002). Consumers's trust in the firm often leads to trusting intentions or transactions. Given trust is comprised of two dimensions, credibility and benevolence, influences consumers' perceived quality and price, in return affecting purchase intention (Heisey, 1990; Bhattacharjee, 2002). Also, higher price is often associated with higher perceived quality (Heisay, 1990). Similar arguments could be made for distrust, comprised of dis-credibility and malevolence. Thus,

the study hypothesized perceived quality as a mediator and price as a moderator between perceived quality and purchase intention. More specifically, the following hypotheses were developed (see Figure 1 and 2):

H1: Trust or distrust on a firm influences consumer's perceived quality with regards to purchase of an apparel product.

H2: Trust or distrust on a firm influences consumer's purchase intention via perceived quality with regards to purchase of an apparel product i.e., perceived quality mediates the relation between trust/distrust and purchase intention.

H3: Trust or distrust on a firm influences consumer's apparel purchase intention.

H4: Trust/Distrust and perceived price influence apparel purchase intention.

H5: Perceived price moderates the relation between trust/distrust and apparel purchase intention.

Figure 1. Conceptual Model Showing Trust/Distrust, Purchase Intention and the Mediating Effect of Perceived Quality on Trust/Distrust and Purchase Intention

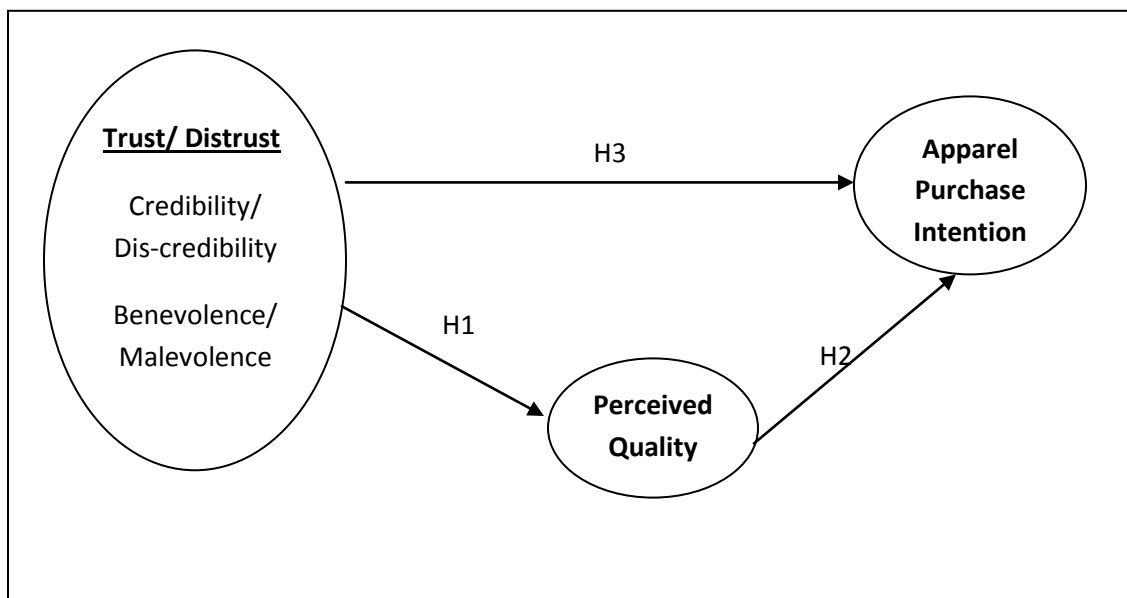
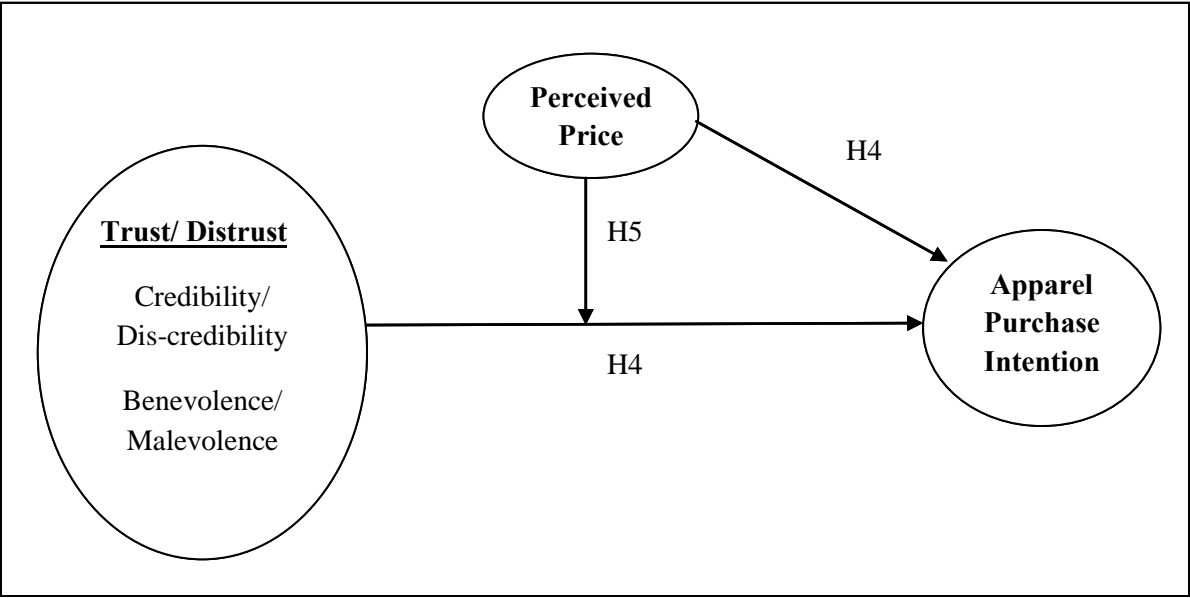


Figure 2: Conceptual model showing trust/distrust, purchase intention, and moderating effect of perceived price



CHAPTER III: RESEARCH METHODOLOGY

Chapter III provides the following sections: (a) sampling information, (b) research design and survey instrument development, and (c) data collection and analysis.

Sampling Information

A laboratory experiment was conducted to determine the effect of trust/ distrust on consumer's perceived quality, perceived price and purchase intention of an apparel product. After approval from the Institutional Review Board, participants were recruited for the study through advertisements in university news media at the University of Missouri and a local mid-western news-paper (Columbia Tribune) to increase diversity of the respondents. 77 participants were recruited on a first-come first-serve basis for a randomized complete block design in which the treatments are arranged as a 2X2 factorial. In a similar study conducted by Heisay (1990), 40 participants were considered sufficient to provide enough statistical power for this type of experimental study.

Research Design and Survey Instrument Development

For the study, a 2X2 trust and distrust matrix was designed, leading to four unique profiles of apparel companies. Each participant in a within subjects experiment was exposed to all four conditions in the random order, each with identical content but a different level of trust. Trust is manipulated by varying the credibility and benevolence. The experimental design is adapted from a study on trust/ distrust by Dimoka (2010). The stimulus was manipulated to create substantial variation in the level of credibility and

benevolence by varying the feedback text comments. According to Pavlou and Dimoka (2006), feedback text comments offer information about a firm's past transactions and, therefore, help consumers judge the firm's credibility and benevolence or dis-credibility and malevolence. These pages were presented to form strong stimuli and incorporate a *surprise* element (Pavlou & Dimoka, 2006)

To incorporate the dimensions of benevolence/ credibility and malevolence/dis-credibility, each firm's text feedback comments were manipulated. A set of feedback text comments that convey evidence of extraordinary past firm behaviors of credibility/dis-credibility and benevolence/malevolence were identified from Pavlou and Dimoka (2006). Feedback text comments were classified into four categories, including ordinary statements as a control:

Outstanding credibility comments: Outstanding credibility comments reflected firm's exceptional product fulfillment and adherence to transactional requirements. Example of such a comment is: "Extremely prompt seller. I was thrilled with the speed of the service I received."

Abysmal dis-credibility comments: Abysmal dis-credibility comments gave evidence of major incompetence, dishonesty, and unreliability, such as extreme delay or unusual shipping problems. Example of such a comment is: "Very displeased with such incompetence and negligence."

Outstanding benevolence comments: Outstanding benevolence comments gave evidence of a firm's goodwill intentions such as genuine interest and responsiveness to the buyer's needs, proactive problem resolution, going beyond the call of duty and refrain

from exploiting the buyer. Example of such comment is: “Seller went above and beyond her duty to help me. She had a solution to every problem! I am indebted to her”.

Abysmal malevolent comments: Abysmal malevolence comments reflected evidence of opportunistic behavior and deliberate attempts to exploit consumer, such as fraud, product quality deception, and intentional product misrepresentation. Example of such comment is “Seller collects payment and does not send expensive items. Buyer beware!”

Ordinary comments: These comments were ordinary and did not provide evidence of extraordinary behavior. An example is: “Nice seller, great job, A+, great seller, no complaints.” or “Slight delivery delay, but overall ok transaction.”

Each model had 25 feedback comments as that was considered to be optimum by consumers for their purchase decision and newer or more comments did not give rise to new content (Pavlou & Dimoka, 2006). Table 3.1 shows the manipulation sets. Table 3.2.1 through Table 3.2.5 show the feedback text comments used for the study and the categories which they belong. The number of comments for each profile was determined using the using by Dimoka (2010).

Table 3.1: Manipulation sets

High Credibility/ High Benevolence	High Credibility/Low benevolence
Low Credibility/ High Benevolence	Low Credibility/ Low Benevolence

Table 3.2.1 Ordinary Feedback Comments used for the Study

Good purchase.
Would buy again from company.
Great communication.
Great service.
Outstanding company!!
AAA+++
Pleasure to deal with this company.
Very friendly communication.
No issues with purchase
Excellent customer service.
Product exactly as described.
Overall great purchase.
Good customer service.
Would transact again.
Great seller.
Quick service.
Very satisfied with purchase
Very friendly e-mails.
Product arrived as posted.
Smooth purchase.
Great communication
No issues with purchase.
Good company.
Thanks
Good communication
Would buy again.
A pleasure to deal with.
Pleasure to work with this company.
Very friendly e-mails and communication. Smooth purchase.
Good packing job.
Good experience, no problems.
Good description.
Very good customer service.
Product as per specifications
Good product.
A+
Smooth deal.
Good apparel company.
No issues with the purchase.
Good description.

Table 3.2.2 Credible Feedback Comments used for the Study

Outstanding delivery and customer service. My best experience for an apparel company.
Wow! Extremely efficient representatives! Could find the right product in seconds!
Lightning-fast delivery! Got product one day after I purchased it!
Outstanding company! Extremely efficient service and product was just as described!
Extremely prompt company! I was thrilled with the speed of the service I received.
One of the best companies for apparel. Super-fast delivery and customer service.
Ultra-fast purchase and fulfillment. Outstanding company!
Extremely timely company! I was delighted with the timeliness of the service I got.
One of the best companies for apparel. Excellent customer service!
Awesome customer service! Great company!
Very efficient representatives! Walked of store with the exactly what I wanted!
Wonderful performance and customer support. My best purchase for an apparel company.
Awesome! Rapid service! Took me just a few seconds to find the perfect clothing!
Super-fast purchase and delivery. Exceptional seller!
Real fast!!! Very patient!!! Very reliable!!! Gold company!!!!
The product was absolutely as per specifications- very honest and efficient seller.
Super fast service!!
Terrific seller! Super fast on service and product was exactly as described!

Table 3.2.3 Benevolent Feedback Comments used for the Study

Company went above what was necessary to complete this purchase despite many problems.
Company went the extra distance to find the right product for me.
Company went the extra distance to resolve several recurring issues with my credit card company.
Company representative went beyond the duty to help me. She had a solution to every problem! I am indebted to her.
Company was really tolerant and did not take advantage of my purchase error.

Table 3.2.4 Dis-credible Feedback Comments used for the Study

Useless seller...It took me forever undertake the purchase.
Very displeased with company's incompetence and negligence.
Product was damaged while packing- very inefficient seller.
Purchase took forever to complete.....useless company.
Product was damaged because of bad packaging. Inept company.

Table 3.2.5 Malevolent Feedback Comments used for the Study

The apparel was a defective piece and the company did not bother to notify me about it.
They charged me for the expensive apparel but never sent it to me!
The condition of the apparel was misrepresented.
Company charged me for gift wrap (\$75) because I asked for gift wrapping. Wrapper cost was only \$18!
The apparel did not meet the specifications as promised.
Fraud! Company charged twice for my product. Buyers beware!

Survey instruments

The survey instruments were developed to measure the study constructs-trust, distrust, purchase intention, perceived price, and perceived quality.

Trust: The measurement items for benevolence are adapted from Gefen (2002) and Pavlou (2002), and the items for credibility follow Ba and Pavlou (2002), Pavlou (2003), and Gefen (2002) as used by Dimoka (2010). The original scale was designed for a seller in an online auction site. The word “auction” in the original questions were replaced with “transaction” and the word “seller” was replaced with “firm” to suit the purpose of the study. These items were measured on a 7-point Likert scale anchored 1- strongly disagree to 7- strongly agree. The measurement items for distrust were adapted from McKnight and Choudhury (2006). These measurement items were also adapted and categorized to reflect the proposed dimensions of dis-credibility and malevolence as used by Dimoka (2010). These items were measured on a 7-point Likert scale anchored 1- strongly disagree to 7- strongly agree. The reliability of the scales for the 4 profiles ranged from 0.96 to 0.98 (Dimoka, 2010).

Purchase Intention: Purchase intention was measured using a 3-item scale adapted from Bhattacharjee (2002) using a 7-point Likert scale ranging from 1- strongly

disagree to 7-strongly agree. The original scale-items were modified to suite the purpose of the study. The reliability of the scale was reported to be 0.83.

Perceived Quality: Participants were instructed to indicate quality of a pair of jeans for each version of the firm profile on a 7-point Likert scale ranging from 1(Lowest quality to 7- Highest quality, adapted from Heisay (1990).

Perceived Price was measured by the participants' responses as to what price they believe the product would be at retail. Heisay (1990) used this method to measure predicted price for apparel products.

Pre-test

A pre-test was conducted to ensure reliability and validity of the adapted scales. Thirty undergraduate students of the department of Textile and Apparel Management in the University of Missouri were invited to participate in the pre-test study. Their feedback was analyzed and the wording for one of the questions was adjusted accordingly.

Data Collection and Analysis

Data collection

Data was collected between January 25, 2011 and February 19, 2011 at varied times during the day starting from 7am to 7 pm. Data collection was a part of a larger study in conjunction with other research. For the larger study, participants were compensated with a \$35 gift card to a major departmental store. Out of that \$35, \$5 was allotted specifically for this particular study. Before beginning the experiment, participants were given brief instructions about the purpose and the method of the study. It was reinforced that participation in the study was totally voluntary and that they had the right

to withdraw or refuse to answer a question at any time during the survey. They were also assured that the study has no risks and that data collected would be totally anonymous, would be kept secure and destroyed within three years of the end of the study. Each participant was then required to read and sign a consent form stating the above conditions in detail.

The consent form was followed by a set of demographic questions. They were then exposed to the stimuli on the computer. Each feedback profile was followed by the survey questions. This was a randomized complete block design where each participant was exposed to all the four firm profiles but in random order. The profiles were also printed and handed over to the participants if they wanted to refer to them at any point while answering the questions.

Data analysis

The computer program computer software Statistical Package for the Social Sciences (SPSS 17) was used for all statistical data analysis. At the end of the study, data was entered into SPSS for initial descriptive analysis of demographic information of respondents. Comparisons were made using frequencies and percentages to obtain the general characteristics of survey respondents. Mean differences in male and female participants were tested using independent sample t-test. One-way ANOVA was used to determine if the 4 stimuli were different or distinct. Differences in the groups were analyzed using ANOVA. Multiple linear regressions were used to analyze the relationships between trust/distrust, purchase intention, perceived quality, and perceived price.

CHAPTER IV: RESULTS

Chapter IV includes (a) Description of the sample including demographic characteristics; (b) Scale reliability and correlation analysis; (c) Mean Difference between male and female participants; (d) Difference in means of Trust/Distrust, Perceived Quality, Perceived Price and Purchase Intention; (e) Difference between stimuli using ANOVA; (f) Hypothesis tests for trust/distrust, perceived quality, and purchase intention; and, (g) Hypothesis tests for trust/distrust, perceived price, and purchase intention and (h) Summary of results

Description of the Sample

A total of 77 participants were recruited for the study. Out of 77, responses of 3 participants were excluded due to missing data and 2 more had to be removed because they were found to be outliers. This resulted in a total of 72 usable surveys. Although the number of participants might seem too less for this kind of a study, the randomized complete block design of the experiment resulted in 72X4 or 288 unique responses. Respondents consisted of 19 (26.4%) males and 53 (73.6%) females. The age of the participants ranged from 18 to 69 with the mean age being 30.03 years. Out of 72, 41(56.9%) participants were college students and the remaining 32 (43.1%) were non-students. Students comprised of both undergraduates and graduates, while non-student participants had occupations, such as administrative assistant, jewelry designer, sales associate, library circulation worker, research coordinator, registered nurse, cancer counseling specialist, real estate agent, and computer programmer. Retired people also participated in the study.

The study participants represented 52 (72.22%) Caucasians, 6 (8.33%) Blacks or African Americans, 1 (1.39%) Hispanic, 8 (11.11%) Asians, 1 (1.39%) Middle Easterner, 2 (2.78%), Pacific Islanders, 2 (2.78%) of other ethnic origins. According to the 2010 estimate of the US Census Bureau, the US population comprised of 12.9% African Americans/ Blacks, 1.0% American Indians and Alaska Native persons, 4.6% Asians, 0.2% Hawaiian and Other Pacific Islanders, 15.8% of Hispanic or Latino Origin, and 65.1% Whites (not Hispanic). Since most of the US population is white, the study sample was a good representation of US population.

The demographic questions also asked about participants' educational level. At the time of data collection, 1 (1.39%) of the participants had some high school education, 4 (5.55) had a high school degree, 31 (43.06%) had some college education, 12 (16.66%) had a college degree, 8 (11.12%) had some graduate education, and 16 (22.22%) graduate degree. 18 (25%) had an annual household income less than \$10,000, 16 (22.22%) between \$10,000 to \$29,999, 14 (19.44%) between \$30,000 to \$59,999, 14 (19.44%) between \$60,000 to \$99,999, 7 (9.72%) between \$100,000 to \$119,999, 2 (2.78%) between \$120,000 to \$ 199,999 and 1 (1.39%) over \$200,000. Of the 72 participants, 16 (22.24%) were in a relationship, 2 (2.78%) were married, 32 (44.44%) were single, 17 (23.60%) were married and 5 (6.94%) were divorced (See Table 4.1.1).

Apart from demographic questions, respondents were also asked about their shopping behavior. Forty five (62.5%) participants identified themselves as the primary clothing purchaser for their family, while 27 (37.5%) said that they were not the primary purchaser. Fifty one (70.83%) respondents purchased clothing 1-2 times per month, 18 (25%) purchased 3-4 times per month while the remaining 3 (4.17%) purchased clothing

5-6 times per month. Among the 72 people whose data was analyzed, 2 (2.78%) identified themselves as extreme need-based shopper, 21 (29.17%) mostly need-based, 13 (18.06%) somewhat need-based, and 10 (13.89%) responded neutral (neither need based not impulsive). Twenty one (29.17%) indicated that they are somewhat impulsive shopper and the remaining 5 (6.94%) replied as mostly impulsive shopper.

When asked if the participants reviewed other customers' feedback before making a purchase, 8 (11.11%) replied that they never reviewed any feedback, 16 (22.22%) replied almost never, 33 (45.83%) replied sometimes, 11 (15.28%) replied almost always and 4 (5.56%) replied that they always reviewed feedback before purchase. (See Table 4.1.2)

Table 4.1.1 Survey respondents' demographic characteristics

Variable	Frequency	Percentage
Gender		
Male	19	26.39%
Female	53	73.61%
Ethnicity		
Caucasian	52	72.22%
African American/Black	6	8.33%
Hispanic/Latino	1	1.39%
Asian (including Indian)	8	11.11%
Middle eastern	1	1.39%
Pacific Islander	2	2.78%
Others	2	2.78%
Age		
21 and Under	24	33.33%
22 to 34	31	43.05%
35 to 44	5	6.94%
45 to 54	7	9.73%
55 to 64	4	5.55%
65 and Over	1	1.40%
Marital Status		
In a relationship	16	22.24%
Engaged	2	2.78%
Single	32	44.44%
Married	17	23.60%
Divorced	5	6.94%
Education Level		
Some high school education	1	1.39%
High School degree	4	5.55%
Some college education	31	43.06%
College degree	12	16.66%
Some graduate education	8	11.12%
Graduate degree	16	22.22%
Income		
Less than \$10,000	18	25.00%
\$10,000-\$29,999	16	22.22%
\$30,000-\$59,999	14	19.44%
\$60,000-\$9,999	14	19.44%
\$100,000-\$119,999	7	9.72%
\$120,000-\$199,999	2	2.78%
\$200,000 above	1	1.39%

NOTE: Total number of participants = 72

Table 4.1.2 Survey respondents' psychographic characteristics

Variable	Frequency	Percentage
Primary Clothing Consumer for Family		
Yes	45	62.50%
No	27	37.50%
No. of times purchase clothing/month		
1-2 times	51	70.83%
3-4 times	18	25.00%
5-6 times	3	4.17%
7 or more		0.00%
Type of shopper		
Extremely need-based shopper	2	2.78%
Mostly need-based shopper	21	29.17%
Somewhat need-based shopper	13	18.06%
Neutral	10	13.89%
Somewhat impulsive shopper	21	29.17%
Mostly impulsive shopper	5	6.94%
Extremely impulsive shopper	0	0.00%
Review other customers' feedback before purchase		
Never	8	11.11%
Almost never	16	22.22%
Sometimes	33	45.83%
Almost always	11	15.28%
Always	4	5.56%

NOTE: Total number of participants = 72

Scale Reliability and Correlation Analysis

The reliability of the 16-item trust/distrust scale ranged from 0.883 to 0.957 (Cronbach's α) and the reliability of the 3-item purchase intention scale ranged from 0.904 to 0.999 (Cronbach's α). Perceived quality and perceived price were measured using 1 question each.

Correlation analysis was done between the independent variables trust/distrust, perceived quality and perceived price. Table 4.2 shows the Pearson correlation coefficients between the variables.

Table 4.2.1 Reliability of Scales

Scale	No. of Items	Reliability(Chronbach's α)
<i>Trust/Distrust</i>		
High Credibility/High Benevolence	16	0.883
High Credibility/Low Benevolence	16	0.944
Low Credibility/High Benevolence	16	0.916
Low Credibility/Low Benevolence	16	0.957
<i>Purchase Intention</i>		
High Credibility/High Benevolence	3	0.920
High Credibility/Low Benevolence	3	0.964
Low Credibility/High Benevolence	3	0.908
Low Credibility/Low Benevolence	3	0.999

Table 4.2 Results of Pearson Correlation

Measure	<u>High Credibility/ High Benevolence</u>		<u>High Credibility/ Low Benevolence</u>		<u>Low Credibility/ High Benevolence</u>		<u>Low Credibility/ Low Benevolence</u>	
	Perceived Price	Perceived Quality	Perceived Price	Perceived Quality	Perceived Price	Perceived Quality	Perceived Price	Perceived Quality
<i>High Credibility/ High Benevolence</i>								
Trust/Distrust	-0.003 (<i>p</i> =0.983)	0.31 (<i>p</i> =.008)						
Perceived Price		0.342 (<i>p</i> =.003)						
<i>High Credibility/ Low Benevolence</i>								
Trust/Distrust			0.185 (<i>p</i> =.121)	0.739 (<i>p</i> =.000)				
Perceived Price				0.374 (<i>p</i> =.001)				
<i>Low Credibility/ High Benevolence</i>								
Trust/Distrust					0.102 (<i>p</i> =.393)	0.456 (<i>p</i> =.000)		
Perceived Price						0.104 (<i>p</i> =.385)		
<i>Low Credibility/ Low Benevolence</i>								
Trust/Distrust							0.018 (<i>p</i> =.880)	0.76 (<i>p</i> =.000)
Perceived Price								0.024 (<i>p</i> =.843)

Mean Difference between Male and Female

Questions 9 to 16 were reverse coded to maintain unidirectional data (see Appendix A). For these questions, if respondents answered 1, it was coded as 7, 2 as 6, 3 as 5, 4 as 4, 5 as 3, 6 as 2 and a 7 as 1. Thus the questions now measured higher trust as a higher number and higher distrust as a lower number. Independent sample t-test was conducted to see the difference in opinion between male and female participants. Results of the test indicate that there are no statistically significant differences in means between male and female for any of the variables namely trust/distrust, perceived quality, perceived price and purchase intention. This result suggested that both male and female participants perceived trust/distrust and perceived quality of apparel products in the similar way and were willing to pay similar prices and had similar purchase intentions for this particular study. Table 4.3 shows the results of the t-test in details.

Table 4.3: Independent Sample T-test for male and female participants

Variable	Gender	N	Mean	Levene's Test for Equality of Variances		t-test for Equality of Means		
				F	Sig	t	df	Sig
<i>High Credibility/High Benevolence</i>								
Trust/Distrust	Male	19	5.984	1.618	0.208	-0.077	70	0.939
	Female	53	6.000					
Perceived Price	Male	19	59.210	0.601	0.441	1.859	70	0.067
	Female	53	51.040					
Perceived Quality	Male	19	6.260	1.360	0.247	1.316	70	0.192
	Female	53	5.910					
Purchase Intention	Male	19	5.720	2.100	0.152	-0.942	70	0.149
	Female	53	6.000					
<i>High Credibility/Low Benevolence</i>								
Trust/Distrust	Male	19	4.171	0.468	0.496	1.104	70	0.274
	Female	53	3.818					
Perceived Price	Male	19	45.260	1.749	0.185	0.383	70	0.703
	Female	53	46.980					
Perceived Quality	Male	19	4.210	0.050	0.824	0.337	70	0.737
	Female	53	4.080					
Purchase Intention	Male	19	4.192	0.202	0.655	0.809	70	0.421
	Female	53	3.830					
<i>Low Credibility/High Benevolence</i>								
Trust/Distrust	Male	19	5.151	0.354	0.554	0.999	70	0.321
	Female	53	4.896					
Perceived Price	Male	19	46.790	0.004	0.949	0.314	70	0.754
	Female	53	45.740					
Perceived Quality	Male	19	5.470	0.191	0.663	1.965	70	0.737
	Female	53	4.920					
Purchase Intention	Male	19	5.122	0.591	0.444	0.479	70	0.633
	Female	53	4.981					
<i>Low Credibility/Low Benevolence</i>								
Trust/Distrust	Male	19	4.405	0.485	0.448	1.074	70	0.287
	Female	53	4.040					
Perceived Price	Male	19	43.050	0.323	0.572	0.279	70	0.281
	Female	53	41.980					
Perceived Quality	Male	19	4.530	0.529	0.470	0.404	70	0.688
	Female	53	4.380					
Purchase Intention	Male	19	4.350	1.602	0.210	1.201	70	0.234
	Female	53	3.874					

Mean Differences in Trust/Distrust, Perceived Quality, Perceived Price, and Purchase Intention

Table 4.4 shows the means of the four variables: trust/distrust, perceived quality, perceived price, and purchase intention for all the profiles, High Credibility/High Benevolence, High Credibility/Low Benevolence, Low Credibility/High Benevolence and Low Credibility/Low Benevolence. For trust/ distrust, High Credibility/High Benevolence had the highest mean of 5.996 and the lowest was High Credibility/Low Benevolence (3.911). Low Credibility/High Benevolence had a mean trust/distrust of 4.964 and Low Credibility/Low benevolence had a mean trust/distrust of 4.136. Since the scale was designed to measure trust as a higher number on a scale of 1-7 and a lower number indicated distrust, it can be inferred from this mean difference that participants trusted a High Credible/High Benevolent firm the most, followed by Low Credible/High Benevolent and Low Credible/Low Benevolent and finally High Credible/ Low Benevolent firm the least.

For perceived quality, High Credibility/High Benevolence had the highest mean of 6.000 and the lowest was High Credibility/Low Benevolence (4.110). Low Credibility/High Benevolence had a mean perceived quality of 5.070 and Low Credibility/Low benevolence had a mean trust/distrust of 4.420. Since the scale was designed to measure higher quality as a higher number on a scale of 1-7 and a lower number indicated low quality, it can be inferred from this mean difference that participants perceived a High Credible/High Benevolent firm to have the highest product quality for a pair of jeans, followed by Low Credible/High Benevolent and Low Credible/Low Benevolent and finally High Credible/ Low Benevolent firm to have the least.

For perceived price, High Credibility/High Benevolence had the highest mean of 53.190 followed by High Credibility/Low Benevolence with a mean of \$46.530 and Low Credibility/High Benevolence with a mean of \$46.010 and finally Low Credibility/Low Benevolence (\$42.260). Since participants were asked to indicate the price they are willing to pay, it can be inferred from the means that participants perceived a higher price for a pair of jeans from a firm which is high in both credibility and benevolence and the lowest price for a firm which is low in both credibility and benevolence.

Finally for purchase intention, High Credibility/High Benevolence had the highest mean purchase intention of 5.930 and the lowest was High Credibility/Low Benevolence (3.926). Low Credibility/High Benevolence had a mean perceived quality of 5.019 and Low Credibility/Low benevolence had a mean trust/distrust of 4.000. Since the scale was designed to measure higher purchase intention as a higher number on a scale of 1-7 and a lower purchase intention as a smaller number, it can be inferred from this mean difference that participants the highest intention to purchase from a firm with high credibility and high benevolence, followed by that from a firm with low credibility and high benevolence and low credibility and low benevolence and finally the least from a firm with high credibility/ low benevolence.

Table 4.4 Mean and Standard Deviation of Variables

	Trust/Distrust	Perceived Quality	Perceived Price	Purchase Intention
High Credibility/High Benevolence				
Mean	5.996	6.000	53.190	5.930
S.D.	0.792	1.021	16.727	1.114
High Credibility/Low Benevolence				
Mean	3.911	4.110	46.530	3.926
S.D.	1.197	1.488	16.674	1.673
Low Credibility/High Benevolence				
Mean	4.964	5.070	46.010	5.019
S.D.	0.955	1.066	12.456	1.099
Low Credibility/Low Benevolence				
Mean	4.136	4.420	42.260	4.000
S.D.	1.271	1.371	14.275	1.489

Mean Difference between Stimuli using ANOVA

One-way ANOVA was used to determine if there are statistically significant mean differences in the 4 feedback profiles created through this research. Before running the ANOVA, it was checked to see if the data met the two prerequisites: (a) the dependent variable(s) is normally distributed and (b) the four groups have approximately equal variance on the dependent variable. The results indicated that trust/distrust is normally distributed and have approximately equal variance (Levene Statistic= 6.339, $p = .000$). The means of trust/distrust appear to be statistically significantly different with sum of squares (between groups) = 196.269 and sig (p) = .000. A post-hoc analysis revealed that the mean difference between the profiles High Credibility/Low Benevolence and Low Credibility/Low Benevolence are not significant ($p = .459$). Yet, all other groups seemed to have statistically significant mean differences between the two groups. Table 4.5.1 shows the summary of ANOVA and Table 4.5.2 shows the post-hoc analysis in details.

Table 4.5.1 ANOVA for Mean Difference in Trust/Distrust

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	196.269	3	65.423	56.585	0
Within Groups	337.609	292	1.156		
Total	533.878	295			

Table 4.5.2 Post-hoc Analysis for Mean Difference between Trust/Distrust Profiles

Group (I)	Group (J)	Mean Diff (I-J)	Sig.
1 ^a	2 ^b	2.09	0.000
	3 ^c	1.035	0.000
	4 ^d	1.831	0.000
2 ^b	3 ^c	-1.056	0.000
	4 ^d	-0.259	0.459
3 ^c	4 ^d	0.796	0.000
	1 ^a	-1.035	0.000
	2 ^b	1.056	0.000

^a High Credibility/High Benevolence

^b High Credibility/Low Benevolence

^c Low Credibility/High Benevolence

^d Low Credibility/Low Benevolence

Hypothesis Tests for Trust/Distrust, Perceived Quality, and Purchase Intention

Hypothesis 1, 2 and 3 were addressed together. Hypothesis 2 predicted that perceived quality mediates the relation between Trust and Purchase Intention. For this hypothesis to be accepted, the mediation model should be a causal model wherein Trust/Distrust “causes” Perceived Quality and that perceived Quality then “causes” Purchase Intention. In order to investigate this relation, the following 4 conditions were checked (Frazier, Tix & Barron, 2004; Holmbeck, 1997):

1. Trust/Distrust is significantly associated with Purchase Intention.
2. Trust/Distrust is significantly associated with Perceived Quality.
3. Perceived Quality is significantly associated with Purchase Intention (after controlling for Trust/Distrust)
4. The impact of Trust/Distrust on Purchase Intention is significantly less after controlling for Perceived Quality.

To address the above conditions 3 regression models were designed. For the Model 1, Trust/Distrust is the predictor and Purchase Intention is the dependent variable. For Model 2, Trust/ Distrust is the predictor and Perceived Quality is the dependent variable and for Model 3, both trust/ distrust and perceived quality are the predictors with Purchase Intention as the dependent variable. Hypothesis 1 can be checked through Model 2, hypothesis 2 can be checked through Model 1 and hypothesis 3 can be checked through all the three models taken together.

Feedback profile 1: High Credibility/High Benevolence

For the profile High Credibility/High Benevolence, trust/distrust was found to be statistically significantly associated with purchase intention (standardized Beta (β)= 0.489, $p < .001$). Therefore, hypothesis 3 is supported for High Credibility/High Benevolence. Trust/ Distrust was also found to be statistically significantly associated with perceived quality ($\beta = 0.310$, $p < .001$), leading to acceptance of hypothesis 1 for High Credibility/High Benevolence. When trust/distrust and perceived quality were together taken into consideration to predict purchase intention, perceived quality seemed to influence purchase intention at $p < 0.10$ ($\beta = 0.198$, $p = .071$), after controlling for trust/distrust. Also the influence of trust/distrust on purchase intention was reduced from 48.9% to 42.8% when perceived quality was taken into consideration to predict purchase intention. Therefore combining all these results, it was inferred that perceived quality does marginally mediate the relation between trust/distrust and purchase intention, leading to the acceptance of Hypothesis 2 (see Table 4.6).

Feedback profile 2: High Credibility/Low Benevolence

For the profile High Credibility/Low Benevolence, trust/distrust was found to be significantly associated with purchase intention ($\beta = 0.769$, $p < .001$). Therefore hypothesis 3 is supported for High Credibility/Low Benevolence. Trust/ Distrust was also found to be significantly associated with perceived quality ($\beta = 0.739$, $p < .001$) leading to acceptance of hypothesis 1 for High Credibility/Low Benevolence. When trust/distrust and perceived quality are together taken into consideration to predict purchase intention, perceived quality seemed to influence purchase intention ($\beta = 0.484$, $p < .001$), after controlling for

trust/distrust. Also the influence of trust/distrust on purchase intention was reduced from 0.769 to 0.412 ($p < .001$), when perceived quality was taken into consideration to predict purchase intention. Therefore combining all these results, it can be inferred that perceived quality does mediate the relation between trust/distrust and purchase intention, leading to the acceptance of Hypothesis 2 (see Table 4.6).

Feedback profile 3: Low Credibility/High Benevolence

For the profile Low Credibility/High Benevolence, trust/distrust was found to be significantly associated with purchase intention ($\beta = 0.535$, $p < .001$). Therefore hypothesis 3 is supported for Low Credibility/High Benevolence. Trust/ Distrust was also found to be significantly associated with perceived quality ($\beta = 0.456$, $p < .001$) leading to acceptance of hypothesis 1 for Low Credibility/High Benevolence. When trust/distrust and perceived quality are together taken into consideration to predict purchase intention, perceived quality seemed to influence purchase intention ($\beta = 0.419$, $p < .001$), after controlling for trust/distrust. Also the influence of trust/distrust on purchase intention was reduced from 0.769 to 0.344 ($p < .001$), when perceived quality was taken into consideration to predict purchase intention. Therefore combining all these results, it can be inferred that perceived quality does mediate the relation between trust/distrust and purchase intention, leading to the acceptance of Hypothesis 2 (see Table 4.6).

Feedback profile 4: Low Credibility/Low Benevolence

For the profile Low Credibility/Low Benevolence, trust/distrust was found to be significantly associated with purchase intention ($\beta = 0.844$, $p < .001$). Therefore hypothesis

3 is supported for Low Credibility/Low Benevolence. Trust/ Distrust was also found to be significantly associated with perceived quality ($\beta = 0.76, p < .001$) leading to acceptance of hypothesis 1 for Low Credibility/Low Benevolence. When trust/distrust and perceived quality are together taken into consideration to predict purchase intention, perceived quality seemed to marginally influence purchase intention at $p < 0.10$ ($\beta = 0.169, p = .081$), after controlling for trust/distrust. Also the influence of trust/distrust on purchase intention was reduced from 0.844 to 0.716 ($p < .001$), when perceived quality was taken into consideration to predict purchase intention. Therefore combining all these results, it can be inferred that perceived quality does mediate the relation between trust/distrust and purchase intention, leading to the acceptance of Hypothesis 2 (see Table 4.6).

Table 4.6 Results of Regression Analysis Demonstrating Mediator Effect of Quality on the Relation between Trust and Purchase Intention

Independent Variable	Unstandardized Beta	Standardized Beta	SE B	t-value	Sig	R ²	Adj R ²
<i>High Credibility/High Benevolence</i>							
<u>Model 1^a</u>							
Trust	0.688	0.489	0.147	4.693	0.000	0.239	0.228
<u>Model 2^b</u>							
Trust	0.400	0.310	0.147	2.732	0.008	0.096	0.083
<u>Model 3^c</u>							
Trust	0.602	0.428	0.152	3.967	0.000		
Quality	0.215	0.198	0.118	1.831	0.071	0.275	0.254
<i>High Credibility/Low Benevolence</i>							
<u>Model 1^a</u>							
Trust	1.076	0.769	0.107	10.078	0.000	0.592	0.586
<u>Model 2^b</u>							
Trust	0.918	0.739	0.100	9.174	0.000	0.546	0.539
<u>Model 3^c</u>							
Trust	0.576	0.412	0.137	4.199	0.000		
Quality	0.544	0.484	0.110	4.029	0.000	0.698	0.690
<i>Low Credibility/High Benevolence</i>							
<u>Model 1^a</u>							
Trust	0.616	0.535	0.116	5.304	0.000	0.287	0.276
<u>Model 2^b</u>							
Trust	0.509	0.456	0.119	4.285	0.000	0.208	0.196
<u>Model 3^c</u>							
Trust	0.396	0.344	0.118	3.360	0.001		
Quality	0.432	0.419	0.106	4.089	0.000	0.426	0.409
<i>Low Credibility/Low Benevolence</i>							
<u>Model 1^a</u>							
Trust	0.989	0.844	0.075	13.193	0.000	0.713	0.709
<u>Model 2^b</u>							
Trust	0.820	0.760	0.084	9.783	0.000	0.578	0.572
<u>Model 3^c</u>							
Trust	0.839	0.716	0.114	7.378	0.000		
Quality	0.183	0.169	0.105	1.736	0.087	0.725	0.717

^a Dependent Variable: Purchase Intention

^b Dependent Variable: Quality

^c Dependent Variable Purchase Intention

Hypothesis Tests for Trust/Distrust, Perceived Price, and Purchase Intention

According to hypotheses 4, trust/distrust and perceived price were believed to influence purchase intention. To test this hypothesis, linear regression was performed with trust/distrust and price as the independent variables and purchase intention as the independent.

$$\text{Model 1: Purchase Intention} = \beta_0 + \beta_1 * \text{Trust} + \beta_2 * \text{Perceived Price} + \varepsilon$$

It was also hypothesized that price moderates the relation between trust/distrust and purchase intention. A moderator effect occurs when the moderator variable changes the direction or strength of the relationship between another independent variable and the dependent variable (Hair, Black, Babin, Anderson, and Tatham, 2005). To test this hypothesis, the interaction of trust/distrust and price was introduced to the regression model to see if this interaction term had any extra effect on purchase intention after the main effect of trust/distrust and price.

$$\begin{aligned} \text{Model 2: Purchase Intention} = & \beta_0 + \beta_1 * \text{Trust} + \beta_2 * \text{Perceived Price} \\ & + \beta_3 * (\text{Trust} * \text{Perceived Price}) + \varepsilon \end{aligned}$$

To reduce multi-collinearity between the independent variables, all independent variables were centered at their mean (Cohen, 2003). Table 4.7 shows the correlation matrix for the independent variables after centering. Regression Model 1 showed the main effect of trust/distrust and perceived price on purchase intention while regression Model 2 takes into account the main effects of trust/distrust and perceived price as well as the

interaction of the two. Table 4.8 summarizes regression test statistics for Models 1 and 2 in detail.

Profile 1: High Credibility/High Benevolence

For the profile High Credibility/High Benevolence, Model 1 was statistically significant ($R^2 = .247$, $p=0.000$) in explaining purchase intention. Trust/distrust affected purchase intention, after accounting for price (standardized $\beta_1 = 0.489$, $p = .413$). However, price was not found to be statistically significant after accounting for trust (standardized $\beta_2 = 0.086$, $p = .413$). Therefore, hypothesis 4 was not supported for the profile High Credibility/High Benevolence.

For Hypothesis 5, an F-ratio test was considered to check the significance of the interaction terms (Frazier, et al., 2004; Hair et al., 2005). For High Credibility/High Benevolence, Model 1 and Model 2 were did not show statistical significance ($\Delta F=0.07$, $p= 0.792$). A closer analysis also revealed that the interaction term did not have statistical significance in the model (standardized $\beta_3 = -.028$, $p=0.792$), after considering the effect of both trust/distrust and perceived price. Therefore price did not moderate the relation as hypothesized and hypothesis 5 was rejected for High Credibility/ High Benevolence.

Profile 2: High Credibility/Low Benevolence

For the profile High Credibility/Low Benevolence, Model 1 was significant ($R^2 = .592$, $p=.000$) in explaining purchase intention. Trust/distrust affected purchase intention after accounting for price (standardized $\beta_1 = 0.773$, $p = .000$) However, price was not found to be statistically significant after accounting for trust (standardized $\beta_2 = -.019$, $p = .808$).

Therefore, hypothesis 4 was not supported for the profile High Credibility/ Low Benevolence.

For High Credibility/Low Benevolence, Model 2 was not statistically different from Model 1 ($\Delta F=0.022$, $p= 0.883$) meaning that price did not act as a moderator for this relation and hypothesis 5 is rejected for High Credibility/ Low Benevolence. Also it was observed that the interaction term does not have a significant effect (standardized $\beta_3= -0.012$, $p=0.883$).

Profile 3: Low Credibility/High Benevolence

For the profile Low Credibility/High Benevolence, Model 1 was significant ($R^2=.288$, $p=.000$) in explaining purchase intention. Trust/distrust affected purchase intention after accounting for price (standardized $\beta_1= 0.539$, $p= .000$). However, price was not found to be statistically significant after accounting for trust (standardized $\beta_2= -.035$, $p=.732$). Therefore, hypothesis 4 was not supported for the profile Low Credibility/ High Benevolence.

For Low Credibility/High Benevolence, Model 1 and Model 2 were statistically not different ($\Delta F=2.128$, $p= 0.149$). A closer analysis also revealed that the interaction term did not contribute significantly to the model (standardized $\beta_3= 0.164$, $p=0.149$) after considering the effect of both trust/distrust and perceived price. Therefore price did not moderate the relation as hypothesized and hypothesis 5 was rejected for Low Credibility/ High Benevolence.

Profile 4: Low Credibility/Low Benevolence

For the profile Low Credibility/Low Benevolence, Model 1 was significant ($R^2 = .725, p = .000$) in explaining purchase intention. Trust/distrust affected purchase intention after accounting for price (standardized $\beta_1 = 0.843, p = .000$). However, price was found to be statistically significant after accounting for trust (standardized $\beta_2 = -.109, p = .089$). Therefore hypothesis 4 is accepted for Low Credibility/ Low Benevolence.

For Low Credibility/Low Benevolence, Model 2 was not statistically different from Model 1 ($\Delta F = 0.757, p = 0.387$) meaning that price did not act as a moderator for this relation and hypothesis 5 is rejected for Low Credibility/ Low Benevolence. Also it was observed that the interaction term does not have a significant effect (standardized $\beta_3 = 0.057, p = 0.387$). Therefore, Hypothesis 5 is rejected for all the four profiles. Table 4.9 shows the summary of the results.

Table 4.7: Results of Pearson Correlation (Centered Terms)

Measure	<u>High Credibility/High Benevolence</u>		<u>High Credibility/Low Benevolence</u>		<u>Low Credibility/High Benevolence</u>		<u>Low Credibility/Low Benevolence</u>	
	Perceived Price	Trust/DistrustX Perceived Price	Perceived Price	Trust/DistrustX Perceived Price	Perceived Price	Trust/DistrustX Perceived Price	Perceived Price	Trust/DistrustX Perceived Price
<i>High Credibility/High Benevolence</i>								
Trust/Distrust	0.003	0.137						
	(<i>p</i> =0.240)	(<i>p</i> =.126)						
Perceived Price		0.053						
		(<i>p</i> =.329)						
<i>High Credibility/Low Benevolence</i>								
Trust/Distrust			0.185	0.07				
			(<i>p</i> =.060)	(<i>p</i> =.279)				
Perceived Price				0.054				
				(<i>p</i> =.327)				
<i>Low Credibility/High Benevolence</i>								
Trust/Distrust					0.102	0.095		
					(<i>p</i> =.197)	(<i>p</i> =.214)		
Perceived Price						0.436		
						(<i>p</i> =.000)		
<i>Low Credibility/Low Benevolence</i>								
Trust/Distrust						0.018	0.278	
						(<i>p</i> =.440)	(<i>p</i> =.009)	
Perceived Price							-0.03	
							(<i>p</i> =.401)	

Table 4.8 Results of Regression Analysis Demonstrating Moderator Effect of

Independent Variable	Dependent Variable (Purchase Intention)								
	Unstand- ard-ized Beta	Standard- ized Beta (β)	t-value	Sig	R ²	Adj R ²	Δ R ²	F	F-Sig
<i>High Credibility/High Benevolence</i>									
<u>Model 1</u>					0.247	0.225	0.247	11.299	0.000*
Trust	0.688	0.489	4.684	0.000					
Perceived Price	0.006	0.086	0.823	0.413					
<u>Model 2</u>					0.247	0.214	0.001	0.070	0.792**
Trust	0.683	0.486	4.573	0.000					
Perceived Price	0.006	0.087	0.830	0.409					
TrustXPerceived Price	-0.003	-0.028	-0.264	0.792					
<i>High Credibility/Low Benevolence</i>									
<u>Model 1</u>					0.592	0.581	0.592	50.134	0.000*
Trust	1.080	0.773	9.883	0.000					
Perceived Price	-0.002	-0.019	-0.243	0.808					
<u>Model 2</u>					0.592	0.575	0.000	0.022	0.883**
Trust	1.082	0.774	9.793	0.000					
Perceived Price	-0.502	-0.020	-0.251	0.802					
TrustXPerceived Price	-0.001	-0.012	-0.148	0.883					
<i>Low Credibility/High Benevolence</i>									
<u>Model 1</u>					0.288	0.267	0.228	13.946	0.000*
Trust	0.620	0.539	5.278	0.000					
Perceived Price	-0.003	-0.035	-0.344	0.732					
<u>Model 2</u>					0.309	0.279	0.022	2.128	0.149**
Trust	0.611	0.531	5.230	0.000					
Perceived Price	-0.009	-0.106	-0.941	0.350					
TrustXPerceived Price	0.016	0.164	1.459	0.149					
<i>Low Credibility/Low Benevolence</i>									
<u>Model 1</u>					0.725	0.717	0.725	90.986	0.000*
Trust	0.987	0.843	13.345	0.000					
Perceived Price	0.011	0.109	1.728	0.089					
<u>Model 2</u>					0.728	0.716	0.003	0.757	0.387**
Trust	0.968	0.968	12.551	0.000					
Perceived Price	0.012	0.012	1.755	0.084					
TrustXPerceived Price	0.003	0.003	0.870	0.387					
* Comparing Model 1 with no regression model. **Comparing Model 2 with Model 1.									

Summary of Results

The results of the study are summarized in Table 4.9. Trust/distrust on a firm influenced perceived quality for all the four profiles leading us to accept hypothesis 1. Also perceived quality mediated the relation between trust/distrust and purchase intention thereby leading to the acceptance of hypothesis 2 for all the four profiles. Moreover, trust/distrust did affect purchase intention for all the four profiles and hypothesis 3 was accepted in each case. However, when trust/distrust and perceived price were taken together to influence purchase intention, perceived price was not statistically significant for the profiles High Credibility/High Benevolence, High Credibility/Low Benevolence, Low Credibility/ High Benevolence, thereby leading to the rejection of hypothesis 4 for the three profiles. However, perceived price was statistically significant in case of Low Credibility/Low Benevolence and hypothesis 4 was accepted for that profile. Finally perceived price did not moderate the relation between trust/distrust and apparel purchase intention for all the four profiles, leading to the rejection of hypothesis 5 in all four cases.

Table 4.9 Summary of Results

Hypothesis	Result
<u>H1: Trust/distrust influences perceived quality</u>	
High Credibility/High Benevolence	Accepted
High Credibility/Low Benevolence	Accepted
Low Credibility/High Benevolence	Accepted
Low Credibility/Low Benevolence	Accepted
<u>H2: Perceived quality mediates the relation between trust/distrust and purchase intention</u>	
High Credibility/High Benevolence	Accepted
High Credibility/Low Benevolence	Accepted
Low Credibility/High Benevolence	Accepted
Low Credibility/Low Benevolence	Accepted
<u>H3: Trust/distrust influences purchase intention</u>	
High Credibility/High Benevolence	Accepted
High Credibility/Low Benevolence	Accepted
Low Credibility/High Benevolence	Accepted
Low Credibility/Low Benevolence	Accepted
<u>H4: Trust/distrust and perceived price influences purchase intention</u>	
High Credibility/High Benevolence	Rejected
High Credibility/Low Benevolence	Rejected
Low Credibility/High Benevolence	Rejected
Low Credibility/Low Benevolence	Accepted
<u>H5: Perceived price moderates the relation between trust/distrust and purchase intention</u>	
High Credibility/High Benevolence	Rejected
High Credibility/Low Benevolence	Rejected
Low Credibility/High Benevolence	Rejected
Low Credibility/Low Benevolence	Rejected

CHAPTER V: CONCLUSIONS

This chapter includes (a) summary of the study, (b) discussion of the major findings, (c) implication and contributions of findings, and (d) study limitations and future research suggestions.

Summary of the Study

As firms are competing in an increasingly complex business environment, they are concentrating on building trusting relations with customers and create a niche in the market. Especially in the apparel industry which is often criticized with negative media publicity, building trust becomes essential for any firms' performance. Literature review suggests that trust/ distrust has the potential to affect consumers' perception about quality, price and even influence purchase intention. This study sought to investigate the relation between trust/distrust on an apparel firm, consumers' perceived quality, perceived price, and purchase intention. The Theory of Reasoned Action provided the theoretical background for this study. The study hypothesized the following:

H1: Trust or distrust on a firm influences consumer's perceived quality with regards to purchase of an apparel product.

H2: Trust or distrust on a firm influences consumer's purchase intention via perceived quality with regards to purchase of an apparel product i.e., perceived quality mediates the relation between trust/distrust and purchase intention.

H3: Trust or distrust on a firm influences consumer's purchase intention.

H4: Trust/Distrust and perceived price influence purchase intention.

H5: Perceived price moderates the relation between trust/distrust and purchase intention.

For this study, trust (distrust) was considered to have 2 dimensions: credibility (dis-credibility) and benevolence (malevolence). A 2X2 trust/distrust matrix (High Credibility/High Benevolence, Low Credibility/High Benevolence, Low Credibility/Low Benevolence) was designed and each participant was exposed to all four profiles in a random order. For each profile, participants were asked to indicate how much they trust/distrust the firm (through 16 questions on a 7-point Likert scale), how they perceived the quality of a pair of jeans from that firm (1 item 7-point Likert scale), how much they were willing to pay for the pair of jeans and finally their purchase intention from that firm (3 item 7-point Likert scale).

Seventy seven participants were recruited for the study through advertisement in the university news media and a local mid-western newspaper. Out of those 77, 72 usable responses were used for data analysis. Age of the participants ranged from 18 to 69. 19 of them were men and 53 women. Participants consisted of both students and non students and represented a wide range of ethnic origins.

Discussion of Major Findings

The responses were subjected to independent sample t-test to test differences between male and female participants. Results revealed that male and female responses were not different. Analysis of the means revealed that participants perceived the highest mean price for the pair of jeans from the firm having high credibility/high benevolence and the lowest from the one with low credibility/low benevolence. Regarding perceived

quality, participants perceived apparel from the firm with high credibility/ high benevolence to have the highest quality and that from the firm with high credibility/low benevolence to have the lowest quality. Participants showed the highest intention to purchase from the firm having high credibility/high benevolence and the least from the firm having high credibility/low benevolence.

Therefore, the analysis of the means suggest that apparel firms having credibility but lacking benevolence or, in other words, a firm's malevolence negatively affected consumers' perception about product quality the most. According to the definitions used in this study, credibility is the *unintentional* lack of ability and malevolence is the *intentional* malicious behavior. Therefore, when participants viewed a firm to be credible (ie, it had the resources to successfully undertake a transaction) but were malevolent (ie, intentionally did not fulfill responsibilities), they perceived product quality to be lower than that from a firm having high credibility/high benevolence (i.e., have ability to undertake transaction and were helpful), low credibility/high benevolence (i.e., did not fulfill responsibilities due to *unintentional* lack of ability but *intended* to be helpful) and even low credibility/low benevolence (i.e., did not have ability and therefore might be not able to fulfill responsibilities).

Same was true for purchase intention and participants showed the least intention to purchase from the firm having high credibility but low benevolence. However, in accordance to previous research (Pavlou and Dimoka, 2006) participants were willing to pay the least mean price (\$42.26) for the product from the firm having low credibility/ low benevolence and the highest for the firm having high credibility/high benevolence (\$53.19).

Also one-way ANOVA, however, revealed that the 4 profiles were distinct except for profile High Credibility/Low Benevolence and Low Credibility/Low Benevolence.

The data was further analyzed and gave rise to the following results:

First, trust/distrust seemed to positively influence purchase intention. For all the four trust/distrust profiles, trust positively impacted consumer's purchase intention similar to the findings of Li and Miniard (2006) meaning that higher the trust about a firm, higher would be the intention of participants to engage in a transaction with that firm.

Second, trust/distrust positively impacted perceived quality of a product for this study. Higher the trust about a firm, higher is the quality of the product from the firm perceived by participants. Similarly, lower the trust (or higher the distrust) lower is the perceived quality of the firm perceived by the participants.

Third, for all the four trust/distrust profiles, perceived quality mediates the relation between trust/distrust and purchase intention meaning that trust impacts perceived quality and perceived quality impacts purchase intention. Therefore, higher the trust on a firm, higher is the perceived quality of a product from that firm and consequently higher is the purchase intention. Similarly, higher the distrust or lower the trust on a firm, lower is the perceived quality of a product from the firm and consequently lower is the purchase intention. For the profile High Credibility/Low Benevolence perceived quality was found to have the most significant effect reducing the impact of trust/distrust on purchase intention by 0.357 while for High Credibility/High Benevolence, perceived quality was found to have the least significant effect reducing the effect of trust/distrust on purchase intention by 0.067.

Fourth, unlike previous research, price did not explain any additional variation in purchase intention after accounting for trust/distrust for the three product profiles of High Credibility/High Benevolence, High Credibility/Low benevolence and Low Credibility/High Benevolence. However, price did seem to negatively impact purchase intention for Low Credibility/Low Benevolence. This means that for products from low credible and low benevolent company, the higher the price is, the lower is the purchase intention of participants towards a product from that firm.

Fifth, as hypothesized, price did not moderate the relation between trust/distrust and purchase intention for all the four profiles. This means that price and trust do not seem to interact together to have an impact on purchase intention.

Contributions and Implications

The study findings have several important implications. First, the study explored the concept of trust/distrust towards an apparel firm and its relations to perceived quality, perceived price, and purchase intention, thereby, filling a gap in literature. The study reinforces the applicability of The Theory of Reasoned Action in explaining that belief (trust/distrust) affects intention (purchase intention). Trust and distrust has been widely used in marketing and consumer behavior literature, but rarely for apparel shopping behavior. However, in this increasingly complex business environment, firms are trying to build strong trusting relations with their consumers to create a niche for themselves. This is especially true for apparel firms who are often attacked with negative media publicity. In an age when product differentiation has become minimal, it might be an option for apparel firms to concentrate more on their service and build trust in their consumers.

Second, building trust is associated with a cost which might not always be affordable for a firm. Though participants had the highest purchase intention, highest perceived price and even highest perceived quality for the firm with high credibility/high benevolence, it might not always be possible for firms to invest all their resources in becoming highly credible and benevolent. The means also suggest that participants perceived the lowest quality for the firm having high credibility yet low benevolence. The same was true for purchase intention. Therefore, the one thing that firms should refrain from is being highly credible but malevolent. In that case, consumers' willingness to purchase might be affected the most. To seek a balance between economic profitability and trustworthiness, firms might choose to be low in credibility but high in benevolence as consumers ranked that firm second highest in terms of perceived price, perceived quality and purchase intention.

Third, the findings of the study suggest that trust/ distrust affects perceived quality of apparel products. This means that higher (lower) a consumer trusted the firm, higher (lower) he perceived the quality of a product from that firm, in turn, positively (negatively) affecting purchase intention. Since quality, especially perceived quality is highly subjective, building trust in consumers about a firm might help improve the perceived standard of quality of apparel products among its consumers. So, it might be a good option to build trust among its consumers if a firm is seeking to market its products by focusing on their apparel quality.

Fourth, the study also revealed that trust/distrust impacts purchase intention implying that consumers consider purchasing more from trustworthy apparel firms than those not trustworthy. The study also stated that quality mediates the relation between

trust/distrust and purchase intention meaning that consumers first form an estimate of the quality of the product based on trust/distrust and based on that perceived quality, they then decide for or against a purchase. Consumers seem to be more willing to engage in transaction with apparel firms whom they can trust than those not. As a result, apparel firms might be willing to consider building trust with consumers to increase their sales or increasingly engage in transactions with consumers. Also perceived quality has the highest mediating effect for firms having high credibility but low benevolence. Therefore, firms might be willing to avoid being *intentionally* harmful as quality of their products has the highest potential to influence purchase intention in such a scenario.

Fifth, the study results revealed that price did not moderate the relation trust/distrust and purchase intention. This means that consumers base their intention solely on trust/ distrust and a high (or low) price did not decrease (or increase) their intention to purchase. This might be an important implication for firms as they might be able to claim a higher price by being trustworthy and still expect consumers to purchase their products.

Sixth, this study reinforces the impact of feedback mechanism in fostering trust/distrust among consumers. The study results show that consumers perceived the 4 profiles differently when answering questions about purchase intention, price and quality. This implies that firms might consider taking extra care about negative consumer feedback comments as such comments often influence prospective consumers against taking a positive purchase decision or might negatively affect perceived quality of their products. Today's consumers are highly aware of the firms they are transacting from, more so through use of social networking sites and other modes of word of mouth- leading to more transparent business environment. Also an increasing number of apparel firms are opting

to do business online and for them positive consumer feedback is extremely important in building trust with their consumers. Therefore firms may regain their credibility and benevolence by acting on their shortcomings and addressing any negative feedback that they might have received.

Limitations and Scope of Future Research

The study has certain limitations. The first limitation lies in the study's experimental design. The study used only consumer feedback mechanism in measuring trust/distrust. Existing research suggest that trust can be fostered through advertisement appeal (Bhattacharjee, 2002). Therefore future research considering both advertisement appeal and consumer feedback can be fruitful. Also, participants were asked to mention perceived price, perceived quality and purchase intention with regards to a pair of jeans for uniformity of data. Although the current survey was suitable to address the purpose of the study, future research involving a wider variety of apparel products might be beneficial.

Moreover, the study includes only 26.4% males compared to 73.6% females further research consisting of an even distribution of male and female participants might be better at generalizing results. Also, all participants were residing in a medium sized university town in Midwestern USA at the time of the study. Future study with a wider sample drawn from national or global population can be considered.

According to Winakor (1969) and Ha-Brookshire and Hodges (2009), apparel consumption process is unique in the sense that it is not like food consumption. Food can be consumed and its use ends immediately whereas apparel can be used, stored and

restored for future use. Also it is different from housing or any high involvement product in the sense that purchase and disposal of such products happen relatively infrequently. Clothing consumption, on the other hand occurs infrequently and everyone uses it on a regular basis. Therefore, although the study involves apparel shopping behavior, generalization about other shopping behavior might require conducting this study involving other product purchase scenario than apparel.

Although participants stated different means for different trust/distrust profiles, one-way ANOVA did not find statistical difference between the means of the two profiles: High Credibility/Low Benevolence and Low Credibility/Low Benevolence. Therefore further study can be conducted to examine in details the effect of credibility and benevolence in building overall trustworthiness.

The study did not use any brand name or did not mention names for firms that the participants were exposed to. Future study involving brand names of both well-known and less-known brands together with feedback comments might be interesting to see the impact of trust/distrust when participants are already aware of the firm.

The study did not find any significant impact of trust/distrust on price and perceived price did not moderate the relation between trust/distrust and purchase intention. This result, however, might be impacted by the economic recession and participants' purchasing power under present economic circumstances. Further study can be conducted under a different economic situation.

Lastly, it was beyond the scope of the study to explore the relation between trust/distrust and purchase behavior. The study can be extended to apparel purchase

behavior from purchase intention to further examine the applicability of the Theory of Reasoned Action.

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APPENDIX A
SURVEY INSTRUMENTS

Page 1: Consent to act as a human participant

CONSENT TO ACT AS A HUMAN PARTICIPANT

Project Title: Purchase intention and heart rates related to country of origin, fiber content, trust/distrust, and confusing labels

Project Director: Jung E. Ha-Brookshire, Whitney Greene, Gargi Bhaduri, and Pamela Norum

Participant's Name: _____

DESCRIPTION AND EXPLANATION OF PROCEDURES:

The primary goal of this research is to investigate your perceptions and purchase intention on various apparel products. There will be four sets experiment simulations for this study. The first two studies would show different fiber content and country of origins. The third study would show other customers' feedback about the company's business policies. The final study would show deceptive labeling practices and the government's positions on such business practices. All of these, we believe, would impact consumers' perceptions and purchase intentions. Your participation in this study would help today's apparel businesses with better labeling and transparency practices.

Your participation in this research is totally voluntary. If you agreed to be part of this study, first, you will be asked to come to Stanley 62 on MU campus. We would encourage you to wear a t-shirt, not a button-down shirt. Once participants arrive at the lab, two researchers (female) will ask them to attach three electrodes on their shoulder, lower waist, and right ankle, in order to collect their hear rates and ECG. Participants will be able to provide their responses verbally or though a computer. These experimental studies will be video recorded but will not show the subjects faces to ensure privacy. The sensors will be placed directly on the surface of your skin and connected to recording equipment. As a result of being connected to the recording equipment, there is an extremely small chance that you could experience electrical shock. In order to minimize this risk the following precautions are being taken: (1) All equipment is connected to GFI protected outlets and (2) All safety guidelines for data collection via electrodes are strictly adhered to. Placing sensors on your skin should in no way cause any physical discomfort. Please let the researcher know immediately if you experience any form of discomfort. The total research will not take longer than 90 minutes, including a demographic survey. These processes will be video-recorded for data verification purposes. Your face will not be recorded to protect your privacy.

CONFIDENTIALITY:

Data including survey and physiological recordings will be saved anonymously and kept strictly confidential. Electronic files will be saved with numeric codes with no personal identifiers. Video-recording will not include your face. Throughout the procedures, if you feel uncomfortable with any questions or experiences, you may stop participation at any time. Finally, only researchers will have an access to the data and the aggregated data will be analyzed and shared for publication to protect your confidentiality. The data will be kept for seven years after the study has been completed.

RISKS AND DISCOMFORTS:

There are NO other physical, psychological or sociological risks involved in participating in this study. Gel that will be used when attaching electrodes may cause skin irritation (very rare but could happen). Yet, this is no different than using any other cosmetics.

BENEFITS TO SOCIETY:

The study results will benefit society as we will have a better understanding on apparel consumers' perceptions and purchase intention on various labeling options and business practices that we see in today's marketplace. The study results may also help participants understand their apparel shopping behavior and level of knowledge they may have about apparel labels.

COMPENSATION/INCENTIVES:

We will provide you with \$35 worth of gift cards from Target if you complete all of the four studies. If you complete the first two studies, you will receive a \$5 gift card for each. The third study will compensate you with a \$15 gift card and the last study with a \$10 gift card.

CONSENT:

By signing this consent form, you agree that you understand the procedures and any risks and benefits involved in this research. You are free to refuse to participate or to withdraw your consent to participate in this research at any time without penalty or prejudice; your participation is entirely voluntary. Your privacy will be protected because you will not be identified by name as a participant in this project. Your privacy will be protected as all the information in your journals will be kept strictly confidential. If you have any questions concerning your rights as a participant, you may contact Campus Institutional Review Board at 573-882-9585. If you have any questions regarding the research itself, you may contact any of the following three investigators:

Jung Ha-Brookshire at 573-882-6316 or at habrookshirej@missouri.edu;
Gargi Bhaduri at 573-777-0168 or at gargibhaduri@mail.mizzou.edu; or
Whitney Greene at 540-815-6931 or at wbq2p8@mail.mizzou.edu.

Thank you in advance for your assistance and time. By signing this form, you are agreeing to participate in the project described to you. Please keep this consent form with you for future references.

Participant's Signature*

Date

Basic Survey Protocol: Before Experiment

Demographic information

Before we begin the study, we would like you to answer the following demographic questions. These will help us to understand your answers better.

A1. Age: _____ years old

A2. Gender:

- Male
- Female
- Other

A3. Marital Status:

- In a relationship
- Engaged
- Single
- Married
- Divorced
- Widower

A4. Education Level:

- Some high school education
- High school degree
- Some college education
- College degree
- Some graduate education
- Graduate degree
- Other

A5. Occupation: _____

A6. Ethnicity:

- Caucasian
- African American/Black
- Hispanic/Latino
- Asian
- Middle eastern
- Pacific Islander
- Native American/Alaskan
- Other

A7. Annual household income:

- Less than \$ 10,000
- \$10,000 - \$29,999
- \$30,000 - \$59,999
- \$60,000 - \$89,999
- \$90,000 - \$119,999
- \$120,000 - \$199,999
- \$200,000 above

Apparel shopping information

B1. Are you the primary clothing purchaser for your family?

- Yes
- No

B2. How many times, on average, do you purchase clothing per month for your family?

- 1-2 times
- 3-4 times
- 5-6 times
- 7 or more

B3. What kind of an apparel shopper do you consider yourself to be?

1. Extremely need-based shopper
2. Mostly need-based shopper
3. Somewhat need-based shopper
4. Neutral
5. Somewhat impulsive shopper
6. Mostly impulsive shopper
7. Extremely impulsive shopper

B4. How often do you shop clothing online?

_____ time(s) per year

B5. Do you have favorite brands or companies for apparel?

- Yes
- No

B6. Do you review other customers' feedback (online) or other people's opinion (in store) about clothing important for your purchase?

1. Never
2. Almost never
3. Sometimes
4. Almost always
5. Always

Please now face the computer for the next part of the study. The survey will begin in approximately one minute. Please take this time to relax as you wait for the study to begin.

You will now see 4 different sets of consumer feedbacks on an apparel company. Please review them carefully and answer the following questions.

Condition 1 for High Credibility/ High Benevolence (these conditions shown in the random order)

<input type="radio"/>	Good purchase.
<input type="radio"/>	Outstanding delivery and customer service. My best experience for an apparel company.
<input type="radio"/>	Would buy again from company.
<input type="radio"/>	Company went above what was necessary to complete this purchase despite many problems.
<input type="radio"/>	Real fast!!! Very patient!!! Very reliable!!! Gold company!!!!
<input type="radio"/>	Great communication.
<input type="radio"/>	Wow! Extremely efficient representatives! Could find the right product in seconds!
<input type="radio"/>	Great service.
<input type="radio"/>	Lightning-fast delivery! Got product one day after I purchased it!
<input type="radio"/>	Outstanding company!!
<input type="radio"/>	AAA+++
<input type="radio"/>	Company went the extra distance to find the right product for me.
<input type="radio"/>	Company went the extra distance to resolve several recurring issues with my credit card company.
<input type="radio"/>	Pleasure to deal with this company.
<input type="radio"/>	Company representative went beyond the duty to help me. She had a solution to every problem! I am indebted to her.
<input type="radio"/>	Outstanding company! Extremely efficient service and product was just as described!
<input type="radio"/>	Very friendly communication.
<input type="radio"/>	Extremely prompt company! I was thrilled with the speed of the service I received.
<input type="radio"/>	No issues with purchase
<input type="radio"/>	One of the best companies for apparel. Super-fast delivery and customer service.
<input type="radio"/>	Excellent customer service.
<input type="radio"/>	Product exactly as described.
<input type="radio"/>	Company was really tolerant and did not take advantage of my purchase error.
<input type="radio"/>	Overall great purchase.
<input type="radio"/>	Ultra-fast purchase and fulfillment. Outstanding company!

1. Based on what you just read, you are now considering making a purchase from this company. Please rate the following statement on a scale of 1 (Strongly Disagree) to 7 (Strongly Agree). [These questions will be presented in the random order].

1. I believe that this company has the expertise to understand my needs and preferences.	Strongly Disagree 1 2 3 4 5 6 7 Strongly Agree
2. This company has the ability to successfully undertake the purchase I would like to have.	Strongly Disagree 1 2 3 4 5 6 7 Strongly Agree
3. This company will deliver the product according to the delivery terms that I agree.	Strongly Disagree 1 2 3 4 5 6 7 Strongly Agree
4. This company is likely to be credible during the purchase.	Strongly Disagree 1 2 3 4 5 6 7 Strongly Agree

4. Finally, based on what you just read, please answer the following questions on a scale of 1 (Strongly Disagree) to 7 (Strongly Agree):

I would consider this company for some of my future apparel purchases.	Strongly Disagree	1	2	3	4	5	6	7	Strongly Agree
I am inclined to purchase apparel from this company.	Strongly Disagree	1	2	3	4	5	6	7	Strongly Agree
I am likely to purchase apparel provided by this company.	Strongly Disagree	1	2	3	4	5	6	7	Strongly Agree

Condition 2 for High Credibility/ Low Benevolence.

<input type="radio"/>	Extremely timely company! I was delighted with the timeliness of the service I got.
<input type="radio"/>	Good customer service.
<input type="radio"/>	One of the best companies for apparel. Excellent customer service!
<input type="radio"/>	The apparel was a defective piece and the company did not bother to notify me about it.
<input type="radio"/>	Would transact again.
<input type="radio"/>	They charged me for the expensive apparel but never sent it to me!
<input type="radio"/>	Awesome customer service! Great company!
<input type="radio"/>	Very efficient representatives! Walked of store with the exactly what I wanted!
<input type="radio"/>	Real fast!!! Very patient!!! Very reliable!!! Gold seller!!!!
<input type="radio"/>	Wonderful performance and customer support. My best purchase for an apparel company.
<input type="radio"/>	Great seller.
<input type="radio"/>	Awesome! Rapid service! Took me just a few seconds to find the perfect clothing!
<input type="radio"/>	Super-fast purchase and delivery. Exceptional seller!
<input type="radio"/>	Quick service.
<input type="radio"/>	The condition of the apparel was misrepresented.
<input type="radio"/>	Very satisfied with purchase
<input type="radio"/>	The product was absolutely as per specifications- very honest and efficient seller.
<input type="radio"/>	Company charged me for gift wrap (\$75) because I asked for gift wrapping. Wrapper cost was only \$18!
<input type="radio"/>	Very friendly e-mails.
<input type="radio"/>	Super fast service!!
<input type="radio"/>	Terrific seller! Super fast on service and product was exactly as described!
<input type="radio"/>	Product arrived as posted.
<input type="radio"/>	The apparel did not meet the specifications as promised.
<input type="radio"/>	Smooth purchase.
<input type="radio"/>	Great communication

Condition 3 for Low Credibility/ High Benevolence

⊖	No issues with purchase.
⊕	Company representative went above and beyond her duty to help me. She had a solution to every problem! I am indebted to her.
⊕	Good company.
⊕	Good purchase.
⊖	Useless seller...It took me forever undertake the purchase.
⊕	Thanks
⊕	Good communication
⊕	Would buy again.
⊕	A pleasure to deal with.
⊕	Pleasure to work with this company.
⊕	Very friendly e-mails and communication. Smooth purchase.
⊖	Very displeased with company's incompetence and negligence.
⊕	Good packing job.
⊕	Good experience, no problems.
⊖	Product was damaged while packing- very inefficient seller.
⊕	Good description.
⊕	Very good customer service.
⊕	Product as per specifications
⊕	Good product.
⊕	Smooth purchase.
⊕	A+
⊕	Very friendly emails and customer service.
⊕	Smooth deal.
⊕	Good apparel company.
⊕	Good product.

Condition 4 for Low Credibility/ Low Benevolence

⊕	No issues with the purchase.
⊖	Fraud! Company charged twice for my product. Buyers beware!
⊕	Good company.
⊕	Good purchase.
⊖	Purchase took forever to complete.....useless company.
⊕	Thanks!
⊕	Would buy again.
⊕	A pleasure to work with.
⊕	Pleasure to work with this company.
⊖	Very displeased with such incompetence and negligence.
⊕	Good packing job.
⊕	Good experience, no problems.
⊖	Product was damaged because of bad packaging. Inept company.
⊕	Very good customer service.
⊕	Good description.
⊕	Product as posted.
⊕	Good product.
⊕	Smooth purchase.
⊕	A+
⊕	Very friendly e-mails
⊕	Smooth deal.
⊕	Good company
⊕	Smooth purchase.
⊕	Good product.

Thank you for your participation. If you have any questions regarding this study, please contact Gargi Bhaduri (573.777.0168, gargibhaduri@mizzou.edu).

APPENDIX B
INSTITUTIONAL REVIEW BOARD DOCUMENTS



Campus Institutional Review Board
University of Missouri-Columbia

IRB #	1184478
Project Title	Consumer purchase intention and heart rates related to country of origin, fiber content, trust/distrust, and confusing labels
Approval Date	Jan 13, 2011
Expiration Date	Jan 13, 2012
Investigators	Ha-Brookshire, Jung Eun
Project Status	Active - Open to Enrollment

Dear Investigator:

Your research proposal involving human subjects was approved by the Campus IRB. Your project falls under the following Expedited category(s), unless it was reviewed and approved by the convened board:

- 45 CFR 46.110.a(f)(4)
- 45 CFR 46.110.a(f)(6)
- 45 CFR 46.110.a(f)(7)

Your IRB approval for this project will expire on January 13, 2012. If you intend to continue research activities after the expiration date, you must complete and submit a Continuing Review Status Report for review at least 30 days prior to the expiration date. If the project is completed prior to the expiration date, you must complete and submit the Completion/Withdrawal Report.

The Campus IRB Approval is CONTINGENT upon your agreement to:

- (1) Adhere to all University of Missouri IRB Policies.
- (2) MODIFICATIONS: Submit an Amendment Form for any proposed changes to a previously approved project prior to initiation of those changes.
- (3) RECORD INSPECTION: The Campus IRB reserves the right to inspect your records to ensure compliance with federal regulations. You are expected to maintain copies of all pertinent information related to the study, included but not limited to, video and audio tapes, instruments, copies of written informed consent agreements, and any other supportive documents for a period of seven (7) years from the date of completion of your research.
- (4) REPORTING: Promptly report to our office any unanticipated problem, deviation, or noncompliance.
- (5) CONSENT: Use the IRB approved consent document unless the consent process was waived. This can be found in document storage and labeled as approved with the approval date in the footer.

Type of Consent Approved: Written Consent

If applicable: Child Category:

If you have any questions or concerns, you may call the IRB office at 573-882-9585 or e-mail us at umcresearchcirb@missouri.edu.

Thank you,
 The Campus Institutional Review Board

Print Recruitment (Columbia Tribune)

We are looking for participants on studies on clothing shopping behavior. If you are 18 years old or older and have 90 minutes, contact MizzouTAM@gmail.com or 573-340-3856. You will have opportunities to participate in 4 different studies and earn up to \$35 Gift Cards from Target.

Print Recruitment (MU Info)

Research Participants Wanted!

MU researchers in the Textile and Apparel Management Department are looking for participants on studies on clothing shopping behavior. You will have opportunities to participate in 4 different studies and earn up to \$35 Gift Cards from Target. If you are 18 years old or older and have 90 minutes of time for this research, please contact at MizzouTAM@gmail.com or 573-340-3856 for more information.

Email Recruitment

MU researchers in the Textile and Apparel Management Department are looking for participants for studies on clothing shopping behavior. You will have opportunities to participate in 4 different studies and earn up to \$35 Gift Cards from Target. If you complete the first two studies, you will receive a \$5 gift card for each. The third study will compensate you with a \$15 gift card and the last study with a \$10 gift card. If you are 18 years old or older and have 90 minutes of time for this research, please contact at MizzouTAM@gmail.com or 573-340-3856 for scheduling.

Your participation in this research is totally voluntary. If you agreed to be part of this study, first, you will be asked to come to Stanley 62 on MU campus. Upon arrival, you will be asked to fill out a survey, including basic demographic questions, your apparel shopping experience, and overall knowledge on apparel labeling in a desk where no one else would be around. If you wish, you may complete this survey prior to arrival to MU campus. Once participants arrive at the lab, two researchers (female) will ask them to attach three electrodes on their shoulder, lower waist, and right ankle, in order to collect their hear rates and ECG. Participants will be able to provide their responses verbally or though a computer. These experimental studies will be video recorded but will not show the subjects faces to ensure privacy. The sensors will be placed directly on the surface of your skin and connected to recording equipment. As a result of being connected to the recording equipment, there is an extremely small chance that you could experience electrical shock. In order to minimize this risk the following precautions are being taken:

(1) All equipment is connected to GFI protected outlets and (2) All safety guidelines for data collection via electrodes are strictly adhered to. Placing sensors on your skin should in no way cause any physical discomfort. Please let the researcher know immediately if you experience any form of discomfort.

If you have any questions concerning your rights as a participant, you may contact Campus Institutional Review Board at 573-882-9585. If you have any questions regarding the research itself, you may contact me at 573-882-6316 or by e-mail at habrookshirej@missouri.edu. Thank you in advance for your assistance and time.