Effects of source credibility and information quality on attitudes and purchase intentions of apparel products

A quantitative study of online shopping among consumers in Sweden

Authors: Anna Fanoberova
         Hanna Kuczkowska

Supervisor: Galina Biedenbach

Student
Umeå School of Business and Economics
Spring Semester 2016
Master thesis, two-year, 30 hp
Abstract

Nowadays rapid development of information and communication technologies induced changes in many spheres of society. Digital media gives an access to diverse information sources ensuring vast available information. However, it became more difficult to evaluate credibility of these sources and quality of information provided by them. Issues of source credibility and information quality are particularly important in the context of online shopping. Consumers have to rely on information provided by online retailers and other sources in order to make a right purchase decision.

The purpose of this master thesis is to examine effects of source credibility and information quality on attitude toward using the information source and purchase intention. Previous research investigated these effects only for one information source, thus, this study addresses this gap by exploring three online information sources: retailer source, eWOM source and neutral source. Furthermore, the theoretical framework is applied to the context of online apparel shopping, as no similar studies have been conducted in this area before. We have formulated the following research question:

What kind of effects do source credibility and information quality have on attitude toward using information source and purchase intention of apparel products?

We used Theory of Reasoned Action and Information Adoption Model to develop a conceptual model. Data was collected from a sample of 180 respondents, who completed the online survey. Empirical findings demonstrate that factors of source credibility such as trustworthiness, expertise and attractiveness have positive effects on the attitude toward using eWOM source, while only trustworthiness and expertise positively affect the attitude toward using neutral source. For eWOM and neutral source relationships between factors of information quality and the attitude toward using the information source were found insignificant. On the contrary, for retailer source only factors of information quality, accuracy and relevance, show positive effects on the attitude toward using retailer source. For all three sources attitudes toward using the information source and subjective norms positively affect purchase intentions.

This work contributes to the existing knowledge by examining three online information sources in one study, which enables to discover differences in effects of source credibility and information quality on the attitude toward using the information source and purchase intention among sources. Furthermore, this paper provides recommendations for practitioners regarding improvement of perceived credibility and information quality of each information source in order to increase the number of consumers willing to use the source during information search.
Acknowledgements

Conducting the Master's thesis was an interesting learning process by which we significantly broaden our knowledge in the field of marketing and consumer psychology. However, writing this thesis presented a few challenges that would not have been overcome without the great support of several people to whom we want to show our appreciation.

We would like to express our gratitude to our thesis supervisor, Dr. Galina Biedenbach, for her professional guidance, commitment and valuable support we received throughout the entire research process. The enthusiastic encouragement we got inspired us to go an extra mile in developing this research work. Her extensive knowledge and expertise in the field of marketing as well as research helped us to make significant improvements in our thesis. Furthermore, her advice and constructive suggestions greatly contributed to the quality and significance of this work.

Also we would like to extend our thanks to the numerous respondents who participated in our study and provided us with very valuable insights that greatly assisted in the research. Lastly, we want to thank our families and friends for their understanding, support and sound advice while writing this Master's thesis.

Umeå, May 23rd, 2016

Anna Fanoberova & Hanna Kuczkowska
# Table of Contents

1 INTRODUCTION ................................................................................................................. 1  
1.1 Choice of subject ............................................................................................................. 1  
1.2 Problem background ....................................................................................................... 1  
1.3 Theoretical background and research gap ..................................................................... 3  
1.4 Research question .......................................................................................................... 5  
1.5 Research purpose ........................................................................................................... 5  

2 SCIENTIFIC METHOD ......................................................................................................... 6  
2.1 Research philosophy ...................................................................................................... 6  
2.1.1 Ontology .................................................................................................................... 6  
2.1.2 Epistemology ............................................................................................................ 7  
2.2 Research approach ......................................................................................................... 9  
2.3 Research strategy ........................................................................................................... 10  
2.4 Pre-understanding ......................................................................................................... 11  
2.5 Literature search .......................................................................................................... 12  
2.6 Choice of theories ......................................................................................................... 13  

3 THEORETICAL FRAMEWORK ............................................................................................ 15  
3.1 Decision-making process and online shopping behaviour .............................................. 15  
3.2 Behavioural theories ...................................................................................................... 17  
3.2.1 Theory of Reasoned Action and Theory of Planned Behaviour ............................. 17  
3.2.2 Attitude ..................................................................................................................... 19  
3.2.3 Subjective norms ....................................................................................................... 19  
3.2.4 Behavioural intentions and actual behaviour ......................................................... 20  
3.3 Information Adoption Model ......................................................................................... 21  
3.3.1 Theoretical foundations of Information Adoption Model ...................................... 21  
3.3.2 Information quality .................................................................................................. 22  
3.3.3 Source credibility ...................................................................................................... 24  
3.4 Information sources in the online context .................................................................... 29  
3.4.1 Retailer source ......................................................................................................... 30  
3.4.2 eWOM source ......................................................................................................... 31  
3.4.3 Neutral source ......................................................................................................... 32  
3.5 Conceptual model ......................................................................................................... 33  

4 PRACTICAL METHOD ......................................................................................................... 37  
4.1 Research design ............................................................................................................. 37  
4.2 4.2 Data collection ......................................................................................................... 38
4.3 Questionnaire construction .............................................. 39
4.4 Sampling technique ........................................................ 41
4.5 Pre-test ........................................................................ 42
4.6 Data analysis .................................................................. 43
  4.6.1 Cronbach’s Alpha ...................................................... 43
  4.6.2 Descriptive statistics .................................................. 44
  4.6.3 Pearson Correlation .................................................. 44
  4.6.4 Multiple regression ................................................... 44
  4.6.5 Multicollinearity ....................................................... 45
4.7 Ethical considerations ..................................................... 46
5 EMPIRICAL FINDINGS AND ANALYSIS .................................. 48
  5.1 Sample demographics .................................................... 48
  5.2 Cronbach’s Alpha Coefficient ....................................... 54
  5.3 Descriptive statistics .................................................... 55
  5.4 Pearson Correlation analysis ....................................... 56
  5.5 Multiple regression analysis ....................................... 59
    5.5.1 Retailer source - Regression 1 ................................ 60
    5.5.2 Retailer source - Regression 2 ................................ 61
    5.5.3 eWOM Source - Regression 3 ................................ 62
    5.5.4 eWOM source - Regression 4 ................................. 63
    5.5.5 Neutral source - Regression 5 ................................. 64
    5.5.6 Neutral source - Regression 6 ................................. 65
6 DISCUSSION ....................................................................... 67
  6.1 Discussion of multiple regression analysis ..................... 67
    6.1.1 Retailer source - Regression 1 ................................ 67
    6.1.2 eWOM source - Regression 3 ................................. 68
    6.1.3 Neutral source - Regression 5 ................................. 69
  6.2 Aggregated results for Regression 2, Regression 4 and Regression 6 ....... 70
  6.3 Revised conceptual model ............................................ 71
    6.3.1 Revised conceptual model for retailers .................... 71
    6.3.2 Revised conceptual model for eWOM source ............ 73
    6.3.3 Revised conceptual model for neutral source .......... 75
  6.4 6.4 General discussion ................................................ 76
7 CONCLUSIONS ................................................................... 78
  7.1 General conclusion ..................................................... 78
<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>7.2 Theoretical contributions</td>
<td>79</td>
</tr>
<tr>
<td>7.3 Societal implications</td>
<td>80</td>
</tr>
<tr>
<td>7.4 Managerial contributions</td>
<td>80</td>
</tr>
<tr>
<td>7.5 Truth criteria</td>
<td>81</td>
</tr>
<tr>
<td>7.5.1 Reliability</td>
<td>82</td>
</tr>
<tr>
<td>7.5.2 Validity</td>
<td>83</td>
</tr>
<tr>
<td>7.5.3 Replication</td>
<td>84</td>
</tr>
<tr>
<td>7.6 Limitations and further research</td>
<td>84</td>
</tr>
<tr>
<td>8 References</td>
<td>86</td>
</tr>
<tr>
<td>9 Appendix</td>
<td>102</td>
</tr>
</tbody>
</table>
Appendix

Appendix 1
List of Figures

Figure 1. Conceptual model. .......................................................... 36
Figure 2. Percentage of male and female respondents. .......................... 48
Figure 3. Age distribution among respondents. .................................. 49
Figure 4. Education level of respondents. ......................................... 50
Figure 5. Occupation of respondents. .............................................. 51
Figure 6. Online shopping frequency. ............................................. 52
Figure 7. Online product information search. .................................... 53
Figure 8. The likelihood of following the information source. ................. 54
Figure 9. Revised conceptual model for retailer source. ....................... 73
Figure 10. Revised conceptual model for eWOM source. ...................... 74
Figure 11. Revised conceptual model for neutral source. ...................... 76
List of Tables

Table 1. Constructs adapted from previous studies .......................................................... 41
Table 2. Cronbach’s Alpha Coefficients ............................................................................. 55
Table 3. Descriptive Statistics .......................................................................................... 56
Table 4. Pearson Correlation for retailer source ............................................................... 57
Table 5. Pearson Correlation for eWOM source ................................................................. 58
Table 6. Pearson Correlation for Neutral source ............................................................... 59
Table 7. The influence of information quality and source credibility of retailer source on attitude toward using retailer source ................................................................. 60
Table 8. The influence of attitude toward using retailer source and subjective norms on purchase intention ........................................................................................................ 61
Table 9. The influence of information quality and source credibility of eWOM source on attitude toward using eWOM source ........................................................................ 62
Table 10. The influence of attitude toward using the eWOM source and subjective norms on purchase intention ................................................................................................ 63
Table 11. The influence of information quality and source credibility of neutral source on the attitude toward using neutral source .................................................................. 64
Table 12. The influence of attitude toward using neutral source and subjective norms on purchase intention ........................................................................................................ 65
Table 13. Results of hypotheses testing for retailer source ................................................. 72
Table 14. Results of hypotheses testing for eWOM source ................................................. 74
Table 15. Results of hypotheses testing for neutral source ................................................. 75
1 INTRODUCTION

This chapter introduces the research topic and explains our motivation to conduct this study. It gives a brief overview of existing theories that allowed us to identify a research gap, formulate a research question and define research purpose. Furthermore, it shows how the theoretical and practical contribution will be achieved by this study.

1.1 Choice of subject

We are two students currently studying Master’s in Marketing program at the Umeå University. Throughout the study program we have gained knowledge in the area of consumer behaviour and factors influencing decision making process. Therefore, we decided to choose consumer behaviour as the main area of our study. We are particularly interested in examining what factors have influence on consumers’ attitudes and purchase intentions. Furthermore, we have chosen to conduct the study in the context of online shopping behaviour as this area can be further explored and there are issues that demand investigation. One of these issues is getting online product information, which represents one of the key activities in online consumer behaviour and may influence purchase intentions (Pavlou & Fygenson, 2006).

We decided to focus on apparel industry as it has been considerably influenced by new digital technologies. The Internet became a new shopping channel and the percentage of apparel products bought online is expected to grow (Xu & Paulins, 2005). Therefore, it is interesting for us as researchers to examine determinants of consumer intentions to buy clothes online. Technologies changed the way people make purchase decisions as well as the role of online product-related information in this process (Senecal et al., 2005). Moreover, researchers claim that consumers may use different online information sources to make a purchase decision (Chen et al., 2016). Therefore, we have chosen to explore three information sources and their influence on purchase intentions. By doing so, we want to develop a conceptual model that predicts consumer intentions to buy apparel products online.

1.2 Problem background

“On the Internet, anyone can be an author” (Flanagin & Metzger, 2008, p.13). This phrase shows that digital media considerably changed information exchange between people by providing an access to a vast amount of information, which is not equal in terms of credibility (Flanagin & Metzger, 2008, p.12-13). The Internet helps people to overcome the problem of information scarcity, but at the same time consumers become dependent on online information sources as they have to rely on them in decision-making process (Plotkina & Munzel, 2016, p.1). Consumers tend to look for information online before making a purchase decision, which emphasise the importance of online information quest in consumer decision making (Cosenza et al., 2015, p.71). It has been noted that nearly 70 percent of online purchases starts with online search, in particular by looking for recommendation and product reviews (Mintel, 2015). Another study reports that 89 percent of consumers uses Internet search engines to find product information before making a purchase decision (Griwert, 2012). Besides, Internet search was found to influence consumer decision to the similar extent as family and friends do (Mintel, 2015).
Therefore, Internet has revolutionized the way people make purchasing decisions (Cosenza et al., 2015, p.71).

One of the product categories that is commonly purchased online is apparel. In the Ernst and Young’s Global Online Retailing Survey, apparel was ranked fourth among product categories frequently purchased through the Internet globally (Yoh et al., 2003, p.1096). The popularity of online apparel shopping in Sweden is increasing as well. According to the last statistical report published by PostNord in collaboration with Svensk Digital Handel and HUI Research (E-barometern, 2015), clothing and shoes is the second most popular product category in the Swedish online shopping industry after consumer electronics. In 2015 sales of clothes and shoes increased by 12% comparing to previous year, and achieved 8.4 billion SEK (E-barometern, 2015, p.9). Online sales of clothes and shoes constitute 13% of total retail apparel sales (E-barometern, 2015, p.9).

Even though the online shopping of apparel products has experienced constant growth, some consumers are reluctant to buy clothes through the Internet (Hye Park & Stoel, 2002, p.158). They worry about the trustworthiness of individual online vendors and about the reliability of the web in general, due to the potential risk of private data theft (Choudhury & Karahanna, 2008, p.184). Internet gives an access to a huge amount of information about products, brands and stores (Steckel et al., 2005, p.313). However, both quantity and availability of information creates anxiety about its credibility, as people are not sure who is responsible for information and how believable it is (Flanagin & Metzger, 2008, p.13). Due to the great amount of information, consumers filter information by using various criteria, such as credibility. It is defined as “the perceived ability and motivation of the message source to produce accurate and truthful information” (Li & Zhan, 2011, p.4). Credibility determines whether consumers adopt the message and have an impact on their decision making process. Therefore, credibility serves as a crucial factor in influencing knowledge, attitude and behaviour (Wathen & Burkell, 2002, p.134).

Another criterion employed by information seekers during filtering the information is information quality. It refers to the persuasive strength of the arguments that are included in the information (Bhattacherjee & Sanford, 2006, p. 811). As anyone can publish information online, the quality of some information is diminished (Cheung et al., 2008, p.232). In these circumstances, it is very important for consumers to evaluate information on the basis of source credibility and information quality in order to make a right purchase decision. Therefore, in this thesis we want to examine the influence of such factors as information quality and source credibility on purchase intentions.

Getting information about product and making a purchase are considered as two main activities in online consumer behaviour (Pavlou & Fygenson, 2006, p.116). When consumers need information to make a decision, they start searching for information sources that would provide adequate product information (Cosenza et al, 2015, p.71). These two processes are related, as consumers have to engage first in the product information search and then buy it (Pavlou & Fygenson, 2006, p.116). The information search may include checking interpersonal sources such as other consumers, neutral sources like experts and product sellers, namely, retailers (Chen et al., 2016). However, consumers do not value different information sources equally as some sources may be perceived as more trustworthy than other (Chen et al., 2016). Hence, we included different
online information sources to this study in order to make a comparison and reveal which source consumers are likely to follow to make a purchase decision.

Information quality and source credibility impose challenges not only to customers but to companies that sell clothes online as well. Some consumers feel uncomfortable with online shopping due to the lack of interaction with products and risk of dissatisfaction with the ordered product (Yoh et al., 2003, p.1096). Therefore, companies that sell apparel online have to provide sufficient product information to decrease perceived risk and increase the likelihood of purchase (Hye Park & Stoel, 2002, p.158). Research has shown that Internet information search intention positively related to purchase intention (Watchravesringkan & Shim, 2003, p.5). It means that consumers are more likely to buy product online if they are satisfied with the information provided by retailer (Hye Park & Stoel, 2002, p.159).

Considering constrains of online apparel industry’s growth, it is important to examine the influence of information sources on purchase intentions. Particularly, this study investigates effects of information quality and source credibility on the attitude toward using the information source and purchase intentions of apparel products. Furthermore, this research examines effects of information quality and source credibility on purchase intention for different online information sources. It can provide recommendations for practitioners regarding possible ways of effective information influence, which may increase purchase intention of consumers.

1.3 Theoretical background and research gap

The growth of online shopping determines significant interest of researchers regarding factors that may influence purchase intentions in the online context. For this purpose, researchers commonly applied the Theory of Reasoned Action (TRA) to predict purchase intentions of apparel products. This theory explains relationships between beliefs, attitudes, behavioural intentions and actual behaviour (Ajzen & Fishbein, 1980; Fishbein & Ajzen, 1975). Belleau et al. (2007) used TRA to determine factors that influence purchase intention of products made of emu leather. They confirmed that a favourable attitude toward the behaviour results in a greater purchase intention. Additionally, Ajzen & Fishbein (1980) claim that external variables, which are not included to TRA, can influence intentions and behaviour. Researchers extended TRA by including different factors that may influence purchase intentions. Watchravesringkan & Shim (2003) included attitudes toward several aspects of Internet shopping and Internet information search intentions as factors that may influence Internet shopping intentions of apparel. They found that Internet information search intention has a significant positive effect on Internet shopping intentions. Furthermore, such factors as attitudes toward the speedy process and secure transactions were positively related to Internet shopping intentions. Yan et al. (2010) examined the influence of the information appeal and source credibility on the attitude toward an advertisement, attitude toward brand and intention to buy clothes. They found that source credibility directly affects attitude toward an advertisement, and indirectly influences the purchase intention.

However, previous studies in the field of fashion do not include both information quality and source credibility as external variables that may influence purchase intention of apparel products. Previous research found that information quality influences the
consumer’s attitude in the context of online environment (Teng et al. 2014; Sia et al., 1999). Also Rieh (2002) and Cheung & Lee (2007) emphasize the importance of information quality and source credibility in the process of information search. Researchers studied effects of information quality and source credibility, using Information Adoption Model (IAM). This theory analyses the impact of source credibility and information quality on information usefulness, which mediates the informational influence in the context of information adoption (Sussman & Siegal, 2003, p.60). Furthermore, there are some studies that combined Information Adoption Model and Theory of Reasoned Action by integrating information quality and source credibility into TRA in order to examine the influence of these factors on purchase intentions. For example, Gunawan & Huarang (2015) combined IAM with TRA to analyse the influence of information quality and source credibility on attitude toward information usefulness and subsequently, on purchase intention. Erkan & Evans (2016) investigated the influence of social media communication on consumers’ purchase intentions by developing conceptual model based on the integration of IAM and related components of TRA. However, these studies consider effects of information quality and source credibility on purchase intentions in the context of one information source.

Although past research has made an important contribution to the understanding of information source influence on purchase intentions, there are no studies that explore it simultaneously for different online information sources. Therefore, there is a need to investigate effects of source credibility and information quality on purchase intentions for different online information sources in one study. Until now, only Chen et al. (2016) examined influence of three information sources, namely eWOM source, expert source and retailer source, on purchase intention. However, this study applies only TRA to investigate influence of information sources on attitude toward a brand, which in turn influences purchase intention. It does not consider source credibility and information quality as external variables that may influence purchase intentions. Therefore, we decided to fill in this research gap by investigating effects of source credibility and information quality on purchase intentions, using IAM and TRA, for three sources, eWOM source, neutral source and retailer source. By doing this, we will be able to see which factors have the strongest effect on the attitude toward using the information source and the intention to buy online for each information source.

There is a stream of research that focuses on electronic word-of-mouth (eWOM) and its influence on purchase intentions (Huang & Chen, 2006; Park & Han, 2007; Saxena, 2011; Tsao & Hsieh, 2015). eWOM enables online users to share information about products and their opinions whether they encourage or dissuade other consumers to buy the product (Zhou et al., 2013, p.168). Consumers may believe that fellow consumers have more experience or possess better information about products and thus, can decide to adhere to the recommendation of a fellow consumer (Huang & Chen, 2006). Consequently, eWOM can affect the product evaluation of potential customers (Mahajan et al., 1990), and increase or decrease product sales (Godes & Mayzlin, 2004). Additionally, previous research shows that consumers may use different types of online information sources in their decision-making process (Chen et al., 2016, p.468). One of the information sources that are commonly used by consumers to acquire the product information is a retailer’s website. Lee et al. (2011) in their study show that attractiveness of apparel retail website positively influences degree of identification with website, which in turn affects
trustworthiness and increases purchase intention. Another information source that may influence purchase intentions is neutral source that is independent from influence of marketers. It provides consumers with brand comparisons, sale ranking or expert’s opinion about products and is regarded as an objective source of information (Chen et al., 2016).

Moreover, source credibility is commonly investigated using two dimensions, expertise and trustworthiness (Hovland et al., 1953; Sussman & Siegal, 2004; Pornopitakpan, 2004). However, some researchers included other dimensions to their studies of source credibility. For example, Ohanian (1990), added attractiveness as third dimension of source credibility, however it was examined as a physical attractiveness. Researchers argue that attractiveness creates personal influence through the communication between a source and a receiver (Kiecker & Cowles, 2001). Therefore, source attractiveness can be an important factor leading to attitude change, thus determining our motivation to include it to this study.

1.4 Research question

Based on discussion of previous studies and identified research gap, research questions were formulated as following:

What kind of effects do source credibility and information quality have on attitude toward using information source and purchase intention of apparel products?

1.5 Research purpose

The main purpose of this master thesis is to examine effects of information quality and source credibility on attitude toward using information source and purchase intentions of apparel products. This study addresses the research gap by taking into consideration three online information sources, retailer source, eWOM source and neutral source. We investigate the impact of information quality and source credibility on purchase intentions for each source. It will allow us to discover which factors considered by consumers as more important for particular online information source. As effects of information quality and source credibility may vary for different sources, this study can provide recommendations for practitioners regarding effective marketing communications. These findings have managerial implications for companies that sell apparel products online and use multiple information sources to communicate with consumers. Furthermore, this study aims to make a theoretical contribution by expanding knowledge in the field of online consumer behaviour. It will bring insights to existing knowledge about online information sources and their effects on purchase intentions. In order to achieve this goal, the conceptual model will be developed and tested by means of statistical analysis.
2 SCIENTIFIC METHOD

This chapter gives an overview of our research philosophy, particularly our ontological and epistemological assumptions. Further, it describes the research approach and research strategy that have been chosen for this study. Then, it discusses our pre-understandings as researchers. Moreover, this chapter shows how literature search was conducted and argues for the choice of theories.

2.1 Research philosophy

Research philosophy includes important assumptions about researcher’s individual view of the world that define research strategy and chosen methods (Saunders et al., 2009, p.108). Researcher’s philosophy and assumptions about the world serve as a framework that guides how research should be conducted (Collis & Hussey, 2014, p.10). The discussion of research philosophy starts with ontology and epistemology. Every researcher should follow a particular combination of ontological and epistemological assumptions (Blaikie, 2009, p.92). Our own ontological and epistemological assumptions that we follow as researchers are discussed in this chapter.

2.1.1 Ontology

Ontology is concerned with the nature of reality (Saunders et al., 2009, p.110). It refers to the study of being, the nature of being and our ways of being in the world (Quinlan, 2011, p.95). The main issue that ontology deals with is whether social entities can and should be treated as objective entities, whose reality is external to social actors, or whether social entities should be considered as social constructions that are created by perceptions and actions of social actors (Bryman & Bell, 2015, p.32). Ontological assumptions determine what kinds of social phenomena can exist, the conditions of their existence, and how they are related (Blaikie, 2009, p.92). There are two main ontological positions, objectivism and constructionism, which differ in a way of defining social entities in relation to social actors (Bryman & Bell, 2011, p.20).

Objectivism presents the ontological position where social phenomena and their meanings exist in external reality that is independent of social actors concerned with their existence (Bryman & Bell, 2015, p.32; Saunders et al., 2009, p.110). Since social phenomena exists independently of social actors, it is beyond of their reach or influence (Bryman & Bell, 2011, p.21). The objectivists claim that scientific methods need to examine observable and replicable facts that are solely possible to see in overt behaviour (Diesing, 1966, p.124). They highlight that it does not matter what men are like, the knowledge about them should be openly scrutinized, verified and criticized and by that it will relate to the knowledge of natural science (Diesing, 1966, p.124). As a result, objectivism deals with directly observable facts and their movements in space, but not with their meanings (Diesing, 1966, p.125).

Constructionism (also known as subjectivism) is an alternative ontological position, which argues that social phenomena and their meanings are created by social actors (Saunders et al., 2009, p.111; Bryman & Bell, 2015, p.33). It means that social phenomena are products of social interactions, but also are subjects of a constant change or a “continuous state of construction and reconstruction” (Bryman & Bell, 2015, p.33). The subjectivists believe that the unique characteristics of human behaviour have its
subjective meaning and purpose that have to be examined (Diesing, 1966, p.124). They claim that human actions are dependent on the subjective factors or reasons. Furthermore, social constructionists claim that individuals and groups co-create their realities, therefore researchers study the ways in which they participate in this process (Quinlan, 2011, p.14). Thus, to examine social interactions, it is necessary to understand actions from the viewpoint of the social actor (Diesing, 1966, p.124).

In this master thesis we investigate the phenomenon of online purchases, and particularly the influence of source credibility and information quality on attitude toward using the information source and purchase intentions of consumers, who intend to buy apparel products through the Internet. We believe that the phenomenon of online purchases of apparel exists independently from social actors and therefore should be studied from objectivists point of view. It can be argued that the process of online purchases is changing as a result of social interactions between online vendors and consumers. However, this study is focused on the objective aspects of online purchases and aimed to identify common patterns in studied phenomenon. Therefore, the process of social construction of online purchase phenomenon is not in the scope of this study.

2.1.2 Epistemology
Epistemology deals with the nature of knowledge and what should be regarded as acceptable knowledge in a field of study (Saunders et al., 2009, p.591). Epistemological assumptions provide criteria that determine when knowledge is both adequate and legitimate (Blaikie, 2009, p.92). It is particularly important for a researcher to decide whether the social world can and should be studied using same principles and procedures as the natural sciences (Bryman & Bell, 2011, p.15). Epistemology presents three main positions, positivism, realism and interpretivism, different in application of natural sciences principles to social studies (Bryman & Bell, 2011, p. 15-20).

Positivism is an epistemological position that stands for the application of methods of the natural sciences to the study of social reality (Bryman & Bell, 2011, p. 15). According to positivism, social reality is singular and objective, and is not affected by researcher’s investigation (Collis & Hussey, 2014, p.43). Additionally, positivism claims that reality can be observed by human senses and the only acceptable knowledge is that derived from experience (Blaikie, 2009, p.97). Researcher, who adopts positivist stance, uses existing theory to develop hypotheses that will be confirmed or rejected (Saunders et al., 2009, p.113). As a result, such research allows making law-like generalizations similar to those made by natural scientists (Saunders et al., 2009, p.113). Furthermore, such research is conducted in a value-free way, meaning that the researcher is independent from the process of data collection; therefore, the substance of data cannot be changed (Saunders et al., 2009, p.114). We believe that this is an advantage of positivism, allowing researcher to stay objective and not being personally involved. Another advantage is that the positivist researchers usually use highly structured methodology to facilitate replication (Saunders et al., 2009, p.114). However, positivism has been criticized by some researchers. The critics of positivism point out on the fundamental differences between subjects of social sciences, people and their institutions, from that of natural sciences, questioning the appropriateness of natural science model for social studies (Bryman & Bell, 2011, p.16).
Another epistemological position, realism, states that what people see is reality and objects have an existence independent of the mind (Saunders et al., 2012, p. 136). Realism presents reality as what can be experienced by the senses and thus, is considered to be the truth (Saunders et al. 2009, p.114). It has two similarities with positivism. First, they share a belief that the natural and social sciences can use the same approach to collect and explain data (Bryman & Bell, 2015, p.29). Second, they both claim that there is an external reality on which researchers concentrate on, or in other word, the reality is separate from researchers’ perceptions (Bryman & Bell, 2015, p.29). However, it differs from positivism in a researcher’s view of reality. While positivists believe that the scientist’s conceptualization of reality directly reflects that reality, realists think that the scientist’s conceptualization is simply a way of knowing that reality (Bryman & Bell, 2011, p.17). Realists are aware of distinction between studied objects and the terms that are used to describe and understand them (Bryman & Bell, 2011, p.17). There are two types of realism, direct realism and critical realism (Saunders et al., 2012, p. 136). While direct realism claims that what people experience through senses portrays the world accurately, critical realism argue that what people experience are only images of the things in the real world, but not the things directly (Saunders et al., 2012, p. 136).

The opposite epistemological stance to positivism, interpretivism, states that the focus of social sciences is different from the one of natural science (Bryman & Bell, 2015, p.28). It emphasizes the differences between people and the objects of natural science and requires a different logic of research procedure (Bryman & Bell, 2011, p.16-17) that expresses “the distinctiveness of humans as against the natural order” (Bryman & Bell, 2015, p.28). Interpretivism involves studying the subject matter of social sciences in order to understand human actions rather examining factors that affect these actions (Bryman & Bell, 2015, p.28). While positivism measures social phenomena, interpretivism is focused on exploring the complexity of social phenomena to get interpretive understanding (Collis & Hussey, 2014, p.45). Accordingly, the social scientist has to understand the subjective meaning of social action (Bryman & Bell, 2011, p.17). Researchers have to develop empathy and understand the social world from the point of view of research subjects (Saunders et al., 2009, p.116), as the interpretive stance assumes that researchers are a part of the examined phenomena and cannot be separated from it (Saunders et al., 2009, p.119). In a consequence, the researcher’s view will be subjective. Collecting data involves in-depth investigations conducted in small samples, which implied qualitative research design (Saunders et al., 2009, p.119). Therefore, the findings of interpretive research are based on the interpretation of qualitative research data (Collis & Hussey, 2014, p.45).

We consider the studied phenomenon of online purchases as objective and independent from the influence of social actors. Therefore, we believe that it can be investigated using methods of natural science by gathering statistical data, testing hypotheses and making generalizations. It means that we adopt the positivist epistemological stance. This choice ensures that we as researchers stay objective and the results of this study are not influenced by our own values and consequently, they can be replicated. Furthermore, the purpose of our master thesis is to examine the impact of the source credibility and information quality on attitude toward using the information source and purchase intention of apparel products online. We do not intend to develop a deep understanding of online purchases as social phenomenon, therefore interpretivism is not suitable for this
study. Moreover, we do not adopt realism as we believe that results of our study directly reflect reality.

2.2 Research approach

While conducting a research, an important issue is to decide whether the existing theory guides and influences data gathering, or alternatively, theory is an output of collecting and analysing data (Bryman, 2011, p.11). Three different research approaches have been identified and are used when conducting a research, namely, deduction, induction and abduction (Saunders et al., 2012, p. 143-147). Deduction is an approach where the research is guided by the theory. It is a logical process where development of the new theory bases on existing knowledge or something known to be true and is subsequently tested through a series of prepositions (Saunders et al, 2012, p.145; Zikmund et al., 2013, p.43). The researcher poses hypotheses basing on the existing theory, then adopts a research strategy and a data collection method. Next, hypotheses are tested and either rejected or accepted, depending on the data analysis (Saunders et al., 2012, p.145). Commonly, deductive approach is associated with quantitative research design in which data is statistically measured and tested (Bryman, 2015, p.25). In addition, deduction involves choosing a sample of sufficient size in order to generalize study's findings to a larger population (Saunders et al., 2009, p.127).

In the contrary to deduction, induction refers to relationship between the theory and research, where the theory is built by collecting and analysing primary data (Saunders et al., 2012, p.146). In the inductive approach, the collected data is analysed in order to develop understanding and create general conclusions about the research area (Saunders et al, 2012, p.146). Induction implies that individual observations could form general patterns or laws, and thus general assumptions are constructed by particular instances (Collis & Hussey, 2014, p.7). Thus, inductive research design involves creating new theories or extending theories that are already established (Shiu et al., 2009, p.278). An inductive approach is mostly used when the problem has not been examined well and the purpose of a study is to understand better the problem and explore it further (Saunders et al., 2012, p.146). Induction usually involves qualitative research design as the goal is to understand the meaning individuals ascribe to events in the context of research (Saunders et al., 2009, p.127). The process of collecting data permits more flexible structure including changing of the research emphasis as the research progresses and provides new findings. Besides, inductive approach does not involve the need to generalize findings (Saunders et al., 2009, p.127).

The third approach that merges both induction and deduction is abduction. It refers to “collecting data to explore a phenomenon, identify themes and explain patterns, to generate a new or modify an existing theory which you subsequently test through additional data collection” (Saunders et al., 2012, p. 145). Abduction generates theory by observing social actors (Blaikie, 2009, p. 89). It starts with an observation of a “surprising fact” that gives rise to hypotheses relating them to some other facts (Svennevig, 2001, p.2) and then developing a theory that would explain why such “surprise” occurred (Saunders et al., 2012, p.147). In this approach the existing theory may be incorporated where appropriate, may serve as a base to build a new theory or may be modified due to new research findings (Saunders et al., 2012, 144).
Consistent with the chosen ontological and epistemological stances, the deduction research approach was selected for this work. Following the deductive approach, the research for this study started with theories and academic literature to design a research study and test the theory. The credibility of online product reviews has received considerable attention from scholars and thus there are already various theories and concepts about the influence of online information source credibility on purchase intention. As this study focuses on testing the cause-effect links by combining previous theories conducted in this field, the deductive research approach will be the most applicable to examine causal relationships between concepts and variables. Inductive as well as abductive approach would result in development of a deeper understanding of the online source credibility, however, it is not a goal of this study. In accordance with deductive approach, this study bases hypotheses on existing theories, such as IAM and TRA, and later gathers data by using a questionnaire. The collected and analysed data will prove whether established hypotheses hold true and “can be accepted as an adequate explanation” (Blaikie, 2009, p. 86).

### 2.3 Research strategy

There are two main research strategies, quantitative and qualitative (Bryman & Bell, 2011, p.26). While quantitative research deals with quantifiable data, qualitative emphasizes words rather than numbers (Bryman & Bell, 2011, p.26-27). However, researchers argue that differences between these research strategies are deeper than simple issue of quantification (Bryman & Bell, 2011, p.27). These approaches are different in the connection between theory and research, epistemological and ontological considerations (Bryman & Bell, 2011, p.26). The quantitative research is aimed to test objective theories by examining the relationship between variables, which can be measured using statistical procedures (Creswell, 2009, p.4). Therefore, it implements deductive approach to the relationship between theory and research (Bryman & Bell, 2011, p.27). Additionally, quantitative research adopts methods of natural science, particularly positivism, and supports objectivism as ontological position (Bryman & Bell, 2011, p.27).

The purpose of qualitative research is to explore and understand the meaning individuals ascribe to a social problem (Creswell, 2009, p.4). This research strategy is used to generate theories by means of inductive approach (Bryman & Bell, 2011, p.27). As this research puts emphasis on how individuals interpret the social world, interpretivism is applied as epistemological orientation (Bryman & Bell, 2011, p.27). Furthermore, qualitative researchers see social reality as constantly changing and therefore follow constructivist ontological stance (Bryman & Bell, 2011, p.27). However, the distinction between quantitative and qualitative research is not straightforward, as one research strategy can have characteristics of the other (Bryman & Bell, 2011, p.27-28). For instance, the qualitative research can be used to test theories (Bryman & Bell, 2011, p.27). Therefore, some researchers adopt strategy that combines elements of both quantitative and qualitative research, and this approach is called mixed method research (Creswell, 2009, p.4). By using multiple methods, researchers can achieve greater validity and reliability comparing to single method approach (Collis & Hussey, 2014, p.71). However, mixed method research has some disadvantages. The data collection and analysis are
more time-consuming and expensive, and replication of such study is more difficult (Collis & Hussey, 2014, p.72).

The aim of this master thesis is to examine relationships between such variables as information quality, source credibility, attitude toward using information source and purchase intention. We started research with investigation of previous studies that serves as a basis for hypotheses formulation and development of our own conceptual model. Therefore, we follow deductive approach and, consequently, we use the quantitative research strategy. This strategy is in line with our objectivist ontological stance and positivism epistemology. We employ statistical methods to measure studied concepts in order to develop conclusions that can be generalized. We believe that this research strategy suits better than qualitative strategy as it allows explaining relationships between concepts.

2.4 Pre-understanding

Every researcher has to deal with presuppositions and prejudices that form researcher’s pre-understanding, and prevent complete openness to studied phenomenon (Nyström & Dahlberg, 2001, p.339). Pre-understanding can be described as the knowledge, insight and experience that can influence the research process and lead to bias (Bryman & Bell, 2011, p.414). Pre-understanding can take origins from one’s past experiences, perspective and anticipation of what to expect in interpretation (Mak & Elwyn, 2003, p.396). Pre-understanding evolves from a tradition or context with which the researcher is familiar, and it can both facilitate and constrain understanding (Nyström & Dahlberg, 2001, p.339). Instead of considering pre-understanding as potential bias, it can be seen as a pre-condition to the truth (Mak & Elwyn, 2003, p.396). Researchers have to recognize own prejudices that may influence interpretations they made (Nyström & Dahlberg, 2001, p.339). If researchers are aware of own presuppositions and prejudices, they know what effects pre-understanding can cause on research and therefore, it can help to increase their openness to studied phenomenon (Nyström & Dahlberg, 2001, p.339).

Our pre-understanding as researchers is formed primarily by our experience of studying at the university. As students enrolled to Master’s in Marketing program at the Umeå University we both have knowledge in the field of marketing that we developed studying such courses as Consumer Behaviour, Consumer and Market Analysis, Strategizing, Planning and Processes. However, we believe that this knowledge gave us an advantage of familiarity with core theories and serves as a basis for our current research. Furthermore, none of the courses directly refers to the studied phenomenon, which eliminates possible bias. None of us has previously worked in a sphere connected to online purchases of clothes. We do not have any specific knowledge about apparel companies that sell products online. Additionally, we do not have any previous work experience with three types of online information sources that we investigate in this master thesis, namely retailer’s website, fashion bloggers and professional stylists. We are familiar with these information sources as consumers who made online purchases of clothes. However, we are aware of this familiarity and tried to be objective and avoid possible influence of our own previous experience.
2.5 Literature search

The literature review is designed to provide the research foundation and bring insights into previous research. The critical review of the literature helps to identify theories used in previous studies and the most relevant findings coming from them as well as discover data collection methods. There are three ways in which literature can be used: to frame research question in the initial research stage; to provide the context and theoretical framework; and to add research findings to the wider body of knowledge, where they could present its similarities and differences to other studies (Saunders et al., 2012, p.73-74). The existing literature is a crucial component in research as it provides actual knowledge about the topic, concepts and theories used in studies as well as research methods applied in them. It determines what controversies may surround the topic, explain the existing clashes of evidence and present the relevant contributors to the topic (Bryman & Bell, 2015, p.9). Besides, existing knowledge serves as a justification for further research, helps to avoid repeating work that has been done already and highlights research possibilities that have not been examined before (Saunders et al., 2012, p.74).

For this thesis, the literature review was conducted by looking at the research at the highest conceptual level to understand the big picture and then working it down to the details. While analysing the existing literature, the subject of the study was reviewed as a whole to understand different perspectives and get to know various opinions. Examining distinct standpoints also enables to see differences between competing positions and avoid being one-sided, which could have a negative effect on the study quality (Bryman & Bell, 2015, p.104). Furthermore, in order to develop a good understanding of previous research, it was intended to use original literature sources that are rich in details. Such sources are called primary literature sources and refer to the works where the information occurred for the first time (Saunders et al., 2012, p.83). It is advised to use primary sources to avoid information or data lost that may occur in secondary literature sources, which are defined as “subsequent publication of primary literature” that may be less detailed (Saunders et al., 2012, p.83).

However, Saunders et al. (2012, p.83-84), states that the applicability of source category depends on the research question, objectives, the need for secondary data to answer the question and the availability of time. Most research projects greatly benefit from using secondary literature since referred academic journals and books are useful for the literature review. Hart (2001, p.78) argues that the relevant literature, both in printed or electronic version, can be accessed in libraries or electronic databases. Moreover, journals that are peer-reviewed are an essential source of information for both students and researches (Saunders et al., 2012, p.93). Saunders et al. (2012, p.84), defines peer-reviewed academic journals as “detailed reports of research written by experts and evaluated by other experts to assess quality and sustainability for publication”.

This work uses both primary and secondary literature sources. Primary literature used in this thesis includes books and articles from psychology research, where the behavioural theories were introduced for the very first time as well as studies that examined source credibility first. Secondary literature applied in this work consists of articles from marketing as well as psychology research that either used already established theories or based their hypotheses on other’s findings to test proposed hypotheses for a given study.
In this work we used both established behavioural theories as well as other researchers’ findings to support our hypotheses. Articles that we employed in our thesis refer to academic journals, which were accessed from research and information databases such as Sage Journals, EBSCO, ProQuest, Elsevier ScienceDirect Journals provided by Umeå University Library as well as Google Scholars. Using different research databases to search for academic articles resulted in a broader array of articles that provided relevant findings for the study. Articles used in this work are to a large extent peer-reviewed because this study aims to maintain the highest possible quality of knowledge and resources. Besides referring to the academic journals, several scientific books from Umeå University Library were checked and used in this work, in particular to provide understanding about methodological standpoints.

During initial search for the relevant articles and research material online, the following keywords and their combinations were used: online reviews, credibility of online reviews, source credibility, source attractiveness, trustworthiness, expertise, attractiveness, bloggers’ credibility, experts’ credibility, retailers’ credibility, company’s credibility, impact of social media, impact of eWOM, online trust, theory of reasoned action, theory of planned behaviour, information adoption model, subjective norms, attitude, online purchase intention, purchase clothes online, online buying, e-commerce. The literature search served as a learning process because over time the search became more efficient and effective (Hart, 2001, p.45). Also reference lists of other authors were screened in search of journals and books that could be relevant for this work. From this literature search, only academic journals that have been cited already in other works were considered as credible and trustworthy and thus, used in this study. Furthermore, the important sources referred in relevant academic journals and used in this work, were studied to ensure that the understanding of concepts and theories is correct and to eliminate the risk of misinterpretation or providing an invalid information.

2.6 Choice of theories

The analytical reading of searched literature resulted in familiarization with the main theories and concepts used in previous studies about online source information. The relevant literature was identified and scrutinized in order to choose the most appropriate theories for this work. The conceptual model developed for this study bases on the existing studies and includes two main theories, Theory of Reasoned Action and Information Acceptance Model that were combined together.

Theory of Reasoned Action (TRA) is a model developed by Ajzen & Fishbein (1980) that predicts the behaviour of individuals who are assumed to make rational use of information (Belleau et al., 2007, p.246). The model proposed by them explains the relationships between beliefs, attitude, behavioural intention and actual behaviour (Belleau et al., 2007, p.246). The extension of this theory is the Theory of Planned Behaviour (Ajzen, 1991), in which TRA model was enriched by including perceived behavioural control as determinant for behavioural intention and behaviour. Including this factor helped to predict more accurately both the behavioural intention and behaviour in case where the possibility of performing an action were limited (Belleau et al., 2007, p.246). However, in case of this study that examines the impact on online source credibility on online purchase intention, the intention to purchase online is volitional and thus, no constraints
were found to be significant (Belleau et al., 2007, p.246). Therefore, for the use of this study, the Theory of Reasoned Action was chosen as the most suitable theory to predict the purchase intention.

Another main theory used in this study is Information Adoption Model (IAM). It was developed as the integration of Technology Acceptance Model (TAM) and Elaboration Likelihood Model (ELM) (Sussman & Siegal, 2003). IAM analyses factors that determine the information adoption (Cheung et al., 2008, p.229). In this study IAM model is used to see to what extent source credibility affects the information adoption of online information seekers, considering that the information is provided by three different online information sources. As the Internet has changed the way people access and share knowledge, information sources had to adjust their provision of information. In online environment everybody can publish and express their opinion, however the credibility of an information provider may vary from one to another. Consequently, information seekers consider the source trustworthiness and expertise before accepting or rejecting the information (Ohanian, 1990; Cheung et al., 2008). Attractiveness is another element of source credibility that could affect the choice of the information source, since people tend to prefer source that is familiar, similar and likable to them (Reysen, 2005). All these elements can affect the way in which a consumer perceives the information source and adopts the information. Therefore, the three source credibility dimensions, namely, trustworthiness, expertise and attractiveness were identified to be of high importance in this study.
3 THEORETICAL FRAMEWORK

In this chapter, theories relevant for this study are discussed. The theoretical framework is based on two main theories, Theory of Reasoned Action and Information Adoption Model. Furthermore, as we examine three online information sources in our study, they are described in this chapter. The chapter ends up with proposed hypotheses that will be tested and our own conceptual model.

3.1 Decision-making process and online shopping behaviour

Major steps of decision-making process include problem recognition, information search, evaluation of alternatives and product choice (Solomon et al., 2013, p.332). In the online context getting product information and purchasing are two related online consumer behaviours as consumers must engage in information search prior to purchase (Pavlou & Fygenson, 2006, p.116). Online information search gives consumers an opportunity to learn product specifications, product alternatives and get sufficient knowledge to make well-informed decisions (Pavlou & Fygenson, 2006, p.117).

Consumers may use different decision-making strategies to make a consumption decision (Senecal et al., 2005, p.1599). Some consumers use internal search of information, relying on their own experience, while others perform external search, gathering information from other people (Senecal et al., 2005, p.1599). Consumers who rely on their prior knowledge or experience adopt own-based decision-making (Senecal et al., 2005, p.1600). In some situations, consumers let other people to make a decision, which refers to subcontracted decision-making (Rosen & Olshavsky, 1987, p.126). They choose this strategy as they do not have preferred opinion, ability or motivation to make the decision (Senecal et al., 2005, p.1600). Additionally, consumers may choose hybrid strategy, which is more common than subcontracted (Rosen & Olshavsky, 1987, p.126). Hybrid strategy implies that consumer gets product recommendations from trusted sources, but makes the final purchase decision himself (Rosen & Olshavsky, 1987, p.126). For different types of products consumers may use different decision-making strategies (Senecal et al., 2005, p.1600). Furthermore, in the online context new information sources may influence how consumers perform external information search (Senecal et al., 2005, p.1599). Consumers are looking for information from multiple information sources to rationalize their purchase behaviours, which is particularly important for high involvement and publicly consumed products, such as apparel (Park & Cho, 2012, 402). Therefore, in this master thesis we want to examine how different online information sources influence purchase intentions in the online context.

Development of information and communication technologies has changed how consumers search for the relevant information to make a right decision. The Internet gives an access to a huge amount of information about available products and brands (Steckel et al., 2005, p. 313). Additionally, digital technologies lowered the cost of information and made it easier to access different information sources (Metzger, 2007, p. 2078). New information sources, such as product recommendations, can help consumers on different steps of decision-making process, for instance to filter available alternatives, increase the quality of considered set and product choice confidence (Senecal et al., 2005, p.1601).
However, these changes imposed a number of problems. Consumers are overwhelmed by abundant information regarding alternative prices, product features and quality ratings, resulting in choice deferrals (Steckel et al., 2005, p. 313). Furthermore, when shopping online, consumers are exposed to risk that the quality may not meet their expectations as they don’t have an opportunity to experience a product before buying it (Huang & Chen, 2006, p.413). In digital environment information can be posted anonymously and may be easily altered, plagiarized, misrepresented (Metzger, 2007, p. 2078). Consequently, ambiguity and anonymity of online environment may encourage unethical behaviour and make it difficult to develop trust (Steckel et al., 2005, p. 314). In these circumstances it is very important for consumers to evaluate information critically and take responsibility for credibility assessment (Metzger, 2007, p. 2079). Consumers have to rely on available information to make a decision, therefore the credibility and quality of this information is very important in the context of online shopping.

Consumers who believe the information is credible are likely to adopt it, hence information credibility serves as a predictor of further consumer’s action (Cheung et al., 2009, p.10). Information available online may influence opinions, beliefs, and behaviours (Nowak & McGloin, 2014, p.690). People may be exposed to persuasive communication, which refers to information, provided by outside source and designed to influence their beliefs, attitudes, intentions, and behaviours (Fishbein & Ajzen, 1975, p.451). One type of decision that is highly influenced by online information is whether or not to purchase a particular product (Nowak & McGloin, 2014, p.690). In this master thesis we examine how such information characteristics as information quality and source credibility influence purchase intention. Previous research shows that consumers may use different types of online information sources when making purchase decision (Chen et al., 2016, p. 468). However, not all information has an equal value, as some sources can be more trustworthy than other (Plotkina & Munzel, 2016). Therefore, different types of online information sources are included to this master thesis to find out how particular sources may influence purchase intentions. The influence of information sources is investigated in the context of online shopping of apparel products.

Previous studies in the field of fashion were focused on factors that influence purchase intentions of apparel products. Due to symbolic and hedonic characteristics of apparel, these products belong to the high-involvement category (Yan et al., 2010, p.209). Apparel is used to express identity and decisions regarding purchases of clothes are influenced by opinions of other people (Yan et al., 2010, p.209). Consumers value the input of people who are important to them as they want to comply with their reference group (Belleau et al., 2007, p.248). Therefore, the Theory of Reasoned Action (TRA) was widely used by researchers to explain online shopping of apparel (Yoh et al., 2003; Xu & Paulins, 2005; Summers et al., 2006; Belleau et al., 2007). TRA is used to examine relationships between behaviour, behavioural intention, attitudes and subjective norms (Ajzen & Fishbein, 1980, p.6-8). Studies of online apparel shopping found strong relationships between attitudes and intentions toward online shopping for apparel products. Furthermore, Ajzen & Fishbein (1980) claim that external variables, which are not included to TRA, can influence intentions and behaviour. We want to examine if external variables such as source credibility and information quality have effects on purchase intentions of apparel. For this purpose, we added the Information Adoption Model (IAM) to this study. IAM shows that such information characteristics as information quality and source credibility
have significant influence on information adoption (Sussman & Siegal, 2003). As IAM and TRA constitute theoretical basis for this study, these theories explained in details in the following sections.

3.2 Behavioural theories

3.2.1 Theory of Reasoned Action and Theory of Planned Behaviour

The persuasive communication is used as a strategy to change behaviour and, therefore, it has been studied by behavioural scientists. The source of communication is one of the factors that may generate communication effects and change beliefs, attitudes, intentions, and behaviour (Fishbein & Ajzen, 1975, p.452). In previous research the impact of source characteristics has been studied using the theory of reasoned action (TRA) (O’Hara et al., 1991, p. 307). TRA brings together such concepts as attitude, subjective norm, behavioural intention and behaviour. According to TRA, behaviour is predicted by behavioural intention, which in turn is determined by the attitude towards the behaviour and subjective norms (Ajzen & Fishbein, 1980, p.6-8). Social psychology defines intention as a “person’s motivation in the sense of his or her conscious plan to exert effort to carry out a behavior” (Eagly & Chaiken, 1993, p. 168). Intention plays an important role in consumer behaviour studies as it is a predictor of the actual behaviour. Intention serves as a mediator, when attitudes influence behaviour through the influence on intention (Eagly & Chaiken, 1993, p. 168).

Attitude toward the behaviour is a personal factor and it refers to the individual’s judgement that performing the behaviour is good or bad (Ajzen & Fishbein, 1980, p.6). TRA is concerned with attitudes toward behaviours, not attitudes toward objects (Ajzen, 1985, p.12). Subjective norm is a social factor and it shows how opinions of important others may influence intention to perform the behaviour (Ajzen & Fishbein, 1980, p.6). TRA describes behavioural and normative beliefs as antecedents of attitudes and subjective norms (Ajzen & Fishbein, 1980, p.7). However, Ajzen & Fishbein (1980, p.7) state that for many purposes, it is possible to predict a person’s intention by measuring only attitude toward performing the behaviour, subjective norms and their relative weights. Some researchers extend TRA by including external variables to their studies in order to predict behaviour better (Belleau et al., 2007, p.246). Ajzen & Fishbein (1980, p.83-84) claim that such external variables as demographics, attitudes toward targets and personality traits can influence intentions and behaviour, but only indirectly by their effects on beliefs. TRA is based on the assumption that human beings process available information rationally (Ajzen & Fishbein, 1980, p.5). Therefore, TRA can be used for the study that examines information source and its influence on attitude and purchase intention. According to O’Hara et al. (1991, p. 307) TRA offers a framework for studying source effects, because cognitive belief chain is formed by message acceptance, which in turn is influenced by source characteristics. When individuals process information from others about the product, they consider source characteristics in the process of product evaluation, forming attitudes towards the product, and product purchase intentions (O’Hara et al., 1991, p. 307).

However, TRA states that intention is not always a good predictor of behaviour, as intentions can change over time due to various circumstances (Ajzen & Fishbein, 1980, p.47). Ajzen (1985) describes both internal and external factors that may prevent
individual from performing intended behaviour. Internal factors include individual differences; information, skills and abilities; power of will and emotions (Ajzen, 1985, p.25-27). External factors are comprised of time and opportunity and dependence on other people (Ajzen, 1985, p.27-29). According to Ajzen (1985, p.29), these factors may interfere with the performance of any behaviour. To overcome this problem, another theory, the Theory of Planned Behaviour (TPB) was developed by Ajzen (1985). TPB is an extension of TRA and it is used to explain behaviours over which individuals have incomplete volitional control (George, 2004, p.199). Behaviour that is not under volitional control requires certain abilities or resources that individual do not have, or it depends on the cooperation with another person (Fishbein & Ajzen, 1975, p.371). As a result, person may be unable perform the behaviour even if he intends to do so (Fishbein & Ajzen, 1975, p.371). Therefore, TPB takes into consideration another factor that may influence both behavioural intention and behaviour, perceived behavioural control (George, 2004, p.199). Perceived behavioural control is formed by beliefs about individual’s opportunities and resources needed to perform the behaviour (George, 2004, p.199). According to TPB, successful performance of the intended behaviour depends on person’s control over factors that may prevent actual behaviour (Ajzen, 1985, p.29). Therefore, to predict actual behaviour correctly, both effects of behavioural intentions and perceived behavioural control should be assessed (Ajzen, 1985, p.30).

In order to explain Internet purchasing behaviour researchers applied both TRA (Kim et al., 2003; Xu & Paulins, 2005; Yan et al., 2010) and TPB (George, 2004; Liang & Lim, 2011; Kang & Kim, 2012). Our research purpose is to examine effects of source credibility and information quality on attitude toward using the information source and purchase intention. Therefore, we examine only influence of these factors on behavioural intention, not actual behaviour. We have chosen to use TRA to examine relationships between variables of conceptual model. TRA can adequately predict behaviours that under volitional control (Fishbein & Ajzen, 1975). When such factors as skills, abilities, willpower and opportunities have negligible influence on successful performance of actual behaviour, this behaviour can be considered to be under volitional control (Ajzen, 1985, p.35). Researchers argue that intention to purchase an item is volitional and very few constraints exist (Belleau et al., 2007, p.246). We believe that people in Sweden have enough opportunities and resources to buy apparel online, therefore, we think that TRA can be used to predict their purchase intentions.

Both TRA and TPB have been criticized by several researchers. They argue that attitudinal and normative components of TRA are not distinct as subjective norms exert effect on attitudes and vice versa, leading to overlap between these components (Park, 2000, p.163). Nevertheless, Fishbein & Ajzen (1981) proved that attitudes and subjective norms serve as predictors of intentions as they correlate more strongly with behavioural intention than with each other. Additionally, some researchers criticize TPB for neglecting particular factors, for instance affect and emotions (Conner & Armitage, 1998; Wolff et al., 2011). However, Ajzen (2011, p.1116) explains that these factors may influence behavioural, normative and control beliefs, for example person’s mood have effects on belief strength and evaluations, and therefore, not excluded from theory. Moreover, the predictive power of TRA in the context of apparel has been empirically proved by many researchers (Dickson, 2000; Yoh et al., 2003; Xu & Paulins, 2005;
Summers et al., 2006; Belleau et al., 2007). Therefore, we believe that TRA can serve as a reliable theoretical framework for this study.

3.2.2 Attitude

Attitude is widely acknowledged as an important concept for marketing research since attitudes serve as predictors of consumer behaviour toward a product or service (Mitchell & Olson, p.318). The concept of attitude takes origins from the field of social psychology. It is defined as a predisposition of an individual to evaluate a particular entity with some degree of favour or disfavour (Eagly & Chaiken, 1993, p. 1-2). Perloff (2003, p. 39) defined attitude as “a learned, global evaluation of an object (person, place, or issue) that influences thought and action”. He emphasized the social nature of attitudes as they are formed through interaction with other people (Perloff, 2003, p. 40). Moreover, Perloff (2003, p.40) points out that attitude is first of all an evaluation, when a person makes judgement regarding some issues or people. Person evaluates some entity or thing, called attitude object, which can be abstract or concrete (Eagly & Chaiken, 1993, p. 4-5). Attitudes differ on the basis of their strength. Strong attitudes differ from weaker and ambivalent attitudes, and they are more likely to affect judgements and guide behaviour (Perloff, 2003, p. 56). Furthermore, attitudes are not always internally consistent, meaning that person can feel both positively and negatively about another person or issue (Perloff, 2003, p. 72). However, people are motivated to resolve uncomfortable inconsistency to achieve a harmonious state of mind (Perloff, 2003, p. 53).

The concept of attitude has particular importance for marketing research as marketers want to change consumer behaviour, and they try to do so by influencing attitudes (Perloff, 2003, p. 97). Analysis of an individual’s attitude gives practitioners the opportunity to explain and forecast his/her behaviour (Mohammad, 2014, p.59). Therefore, investigation of relationships between attitudes and behavioural intention in the context of online shopping can help to develop recommendations for marketers how to influence consumer behaviour online and how to persuade consumers. Previous studies of online shopping show that attitude has significant influence on behavioural intention. George (2004) identified that attitudes toward Internet purchasing affected actual purchasing behaviour. Similarly, Wu & Liao (2011) in their study of consumers’ behavioural intention to use Internet shopping show that attitude toward Internet shopping has positive influence on intention. Therefore, the construct of attitude has been added to this study to investigate its influence on behavioural intention. TRA considers attitude toward behaviour as a determinant of behavioural intention (Ajzen & Fishbein, 1980). In this study we explore the use of information source for making purchase intention as a behavioural component. Therefore, we examine attitude toward using the information source. We argue that consumers, who have positive attitude toward using particular information source are likely to follow this information, and consequently form an intention to purchase a product that is described by information source. The attitude towards using the information source is further described in the section Conceptual model.

3.2.3 Subjective norms

According to Fishbein & Ajzen (1975, p.302) subjective norm ‘is determined by the perceived expectations of specific referent individuals or groups, and by the person’s
motivation to comply with those expectations’. Referents can include significant other, friend, colleague, social status and media (Belleau et al., 2007, p.248). Reference groups or individuals, whose expectations are important, may vary depending on behavioural situation, and expectations of more than one reference group can be considered by individual (Fishbein & Ajzen, 1975, p.302). In order to predict behavioural intention, it is necessary to assess subjective norm together with attitude toward the behaviour (Ajzen & Fishbein, 1980, p.57). Subjective norm should be measured in correspondence to the intention in action, target, context, and time elements (Ajzen & Fishbein, 1980, p.58). In studies of purchase intention, subjective norms can be defined as ‘consumer’s perceptions of social pressures by others regarding the purchase of the product of interest’ (Belleau et al., 2007, p.248).

Regarding subjective norms in the context of online shopping, previous studies revealed controversial results about influence of subjective norms on behavioural intentions. Some studies found that subjective norms have insignificant effect on behavioural intention (George, 2004; Lin, 2007; Wu & Liao, 2011). However, some researchers proved positive influence of subjective norms on behavioural intentions. Gunawan & Huang (2015) in their study of viral effects of social network and media on purchase intention discovered that influence from friends and relatives creates pressure and consequently influences consumer’s intention to purchase virally marketed product or service. Kim et al. (2009) examined role of subjective norms and eTrust in acceptance of eCommerce websites and also found positive relationships between subjective norms and behavioural intention. Therefore, subjective norms were included to this study in order to predict behavioural intention accurately. We argue that in different contexts influence of subjective norms can vary. The purpose of this master thesis is to investigate influence of three information sources on purchase intentions; therefore, for one source the influence of referents can be more important determinant of behavioural intention than for others. In order to examine this influence, we included subjective norms as independent variable to this study.

3.2.4 Behavioural intentions and actual behaviour

Behavioural intention is “a measure of the likelihood that a person will engage in a given behavior” (Ajzen & Fishbein, 1980, p. 42). According to TRA (Fishbein & Ajzen, 1975), behavioural intention is predicted by individual’s attitude toward a given behaviour and subjective norms, and it serves as a predictor of actual behaviour. Ajzen & Fishbein (1980, p. 47) argue that behavioural intention can predict actual behaviour accurately if measure of intention corresponds to the behaviour. However, intentions can change over time and to predict behaviour accurately, the time interval between intention and behaviour should not be long (Ajzen & Fishbein, 1980, p. 47). At the same time aggregated intentions of many people are more stable than intentions of an individual (Ajzen & Fishbein, 1980, p. 48).

In our study we investigate purchase intention as a behavioural intention component. Intention to purchase online can be defined as a strength of a consumer’s willingness to perform a specific purchasing behaviour by means of the Internet (Limbu et al., 2012, p.137). TRA has been commonly applied by researchers in marketing-related studies to predict purchase intentions through attitude toward purchasing and subjective norms (Summers et al., 2006). Previous studies in the context of apparel shopping show that purchase intentions are influenced by attitudes and subjective norms. Kim et al. (2003)
supported TRA by proving that both attitude and subjective norms serve as important determinants of online purchase intention of clothes. Similarly, Summers et al. (2006) in their study of luxury apparel purchases found that purchase intention of luxury apparel products is significantly influenced by attitude toward the behaviour and subjective norms.

3.3 Information Adoption Model

3.3.1 Theoretical foundations of Information Adoption Model

Information can have different impacts on individuals and generate various responses as recipients vary in perceptions and experiences (Chaiken & Eagly, 1976). In order to understand the influence of information on individuals, information adoption process was developed (Cheung et al., 2008, p.231). Information adoption process refers to the internalizing knowledge, where the information is adopted and transformed into internalized knowledge and meaning (Nonaka, 1994). To check how people are influenced when they adopt an information in online environment, Sussman & Siegal (2003) integrated the dual process theories of informational influence and the Technology Acceptance Model (TAM).

The theoretical foundation of Information Adoption Model lies in the Theory of Reasoned Action (TRA) (Fishbein and Ajzen 1975, Ajzen and Fishbein 1980) and its derivative theory, the Technology Acceptance Model (TAM) (Davis 1989). They state that formation of the individual’s intention to adopt or reject a behaviour or technology depends on the individual’s beliefs and assessments of the consequences of adoption (Sussman & Siegal, 2003, p.49). The Information Adoption Model suggests that in a similar manner as people adopt a behaviour or a technology, they can form intentions towards adopting ideas and behaviours. Therefore, factors that affect the adoption of a behaviour or a technology, can influence the adoption of an information. Davis (1989) found that the beliefs about usefulness of adopting a particular behaviour strongly affected adoption intentions. Consequently, the usefulness of received information should predict the intentions of adopting a given information (Sussman & Siegal, 2003, p.49). In addition, social cognition research provides support for the centrality of message usefulness as it considers usefulness as an indicator that determines whether the message is noticed (Kiesler & Sproull, 1982). Information that helps to provide a solution to a task receives precedence in judgment and choice processes (Feldman & Lynch, 1988). As a consequence, the evaluation and adoption of an information can be considered as an informational influence, where the provided information influences its recipients to the degree that they consider it as a useful evidence about reality (Eagly & Chaiken 1993, p. 630; Sussman & Siegal, 2003, p.49).

While TAM and TRA are useful to provide understanding how behavioural intentions toward information adoption are formed, they do not explain the influence process itself (Sussman & Siegal, 2003, p.50). The Elaboration Likelihood Model (ELM) states that a message is able to influence human attitude and behaviour in central and peripheral way (Cheung, 2008, p.231). Central cues relate to the nature of arguments while peripheral cues refer to the issues indirectly related to the arguments that are used to evaluate content (Cheung, 2008, p.231; Sussman & Siegal, 2003 p. 50). According to information adoption model, there are two crucial propositions (Cheung et al., 2008, p.231). First, information
quality as an important central cues, is able to influence the information process (Zhu et al., 2016, p.9-10), and second, source credibility as a peripheral cue has a critical role in the persuasive information process (Sussman & Siegal, 2003, p.50).

In the scope of online buying, information quality refers to the product information and shopping advices provided by fellow consumers, which constitute to be a crucial content cue in decision making process (Zhu et al., 2016, p.9-10). Therefore, information quality describes the informational influence from online reviewers. Hence, in accordance with the IAM model, this study employs information quality as a central cue. Source credibility in context of online buying relate to other consumers that experienced the product and provide information about it online. As individuals who review products, differ in product knowledge level, their credibility is a crucial non-content related cue for potential customers during decision making process (Zhu et al., 2016, p. 9-10). Thus, in alignment with the IAM model, this work uses source credibility as an important peripheral cue. According to the IAM model, information quality together with source credibility affect the attitude toward information usefulness. Information quality refers to the persuasive strength of arguments included in the information (Bhattacherjee & Sanford, 2006). In the online environment, the purchasing decisions are affected by the customer’s perception of information quality of the received message. If customers perceive the information quality as fulfilling their needs and requirements, they are more inclined towards buying behaviour (Cheung et al., 2008, p.234).

Even though IAM is commonly used to examine informational influence, it received criticism from researchers. Erkan & Evans (2016) claim that IAM has limited scope as it investigates influence of source credibility and information quality only on information adoption. Therefore, researchers propose to combine IAM and TRA in order to examine the influence of information characteristics on consumer’s behaviour, particularly purchase intention (Gunawan & Huarng, 2015; Erkan & Evans, 2016). As the purpose of our study is to examine effects of source credibility and information quality on attitude toward using the information source and purchase intentions, we decided to combine IAM and TRA and adapt the model from Gunawan & Huarng (2015) to the context of our study.

### 3.3.2 Information quality

Information quality is defined as “the persuasive strength of arguments embedded in an informational message” (Bhattacherjee & Sanford, 2006, p. 811). It refers to the value of the information perceived by the recipient (Negash et al., 2002; Cheung et al., 2008). From the standpoint of IAM, information quality as a central cue plays an important role in informational influence (Sussman & Siegal, 2003, p.50) and is found to have an impact on information adoption (Zhang & Watts, 2008), attitude change (Teng et al., 2014) and behavioural intentions (Zhu et al., 2016; Cheung et al., 2008). Several studies argue that information quality influences the attitude of message recipients in the context of online environment (Sia et al., 1999; Cheung et al., 2008). When online review is perceived to contain valid arguments, the recipients will develop a positive attitude towards the information. On the other hand, if an online review is perceived to have invalid arguments, recipients will develop a negative attitude towards information (Cheung & Luo, 2009, p.15). Consequently, online reviews that provide valid and strong arguments could influence the attitude towards information and its source. Furthermore, the way
recipients perceive the quality of information can influence their purchasing decisions. It the information meets the user's' needs and requirements, he/she is more inclined to follow the recommendation during decision making process (Olshavsky, 1985). Thus, the customer’s perception of information quality can determine his/her potential buying behaviour (Cheung et al., 2008, p. 234).

Users search for information that are supported by valid and strong arguments (Cheung & Luo, 2009, p.29). To make sure that the online review is valid, users evaluate the quality of information embedded in the comment (Heinrichs et al., 2011, p.349). Information quality can be measured in terms of accuracy, timeliness, completeness, relevance, and consistency of the information provided (DeLone & McLean, 2003). Heinrichs et al. (2011, p.349) argues that measuring information quality by these dimensions is preferable because these attributes facilitate sharing the information in online environment. This study adopts dimensions used by Cheung et al. (2008) that include dimensions of relevance, accuracy, timeliness and comprehensiveness. For the purpose of the research of this work, timeliness was excluded since it was found insignificant by Cheung et al., (2008). Timeliness is also often ignored in online reviews research (Ives et al., 1983), as the website has to be regularly updated to provide valuable information. If this condition is not met, users may see the website as less helpful (Liu, 2006). Similarly, users pay more attention to websites that contain more recent online reviews (Zhao et al., 2015, p.1347). Moreover, as the scope of this study is fashion, the apparel industry launches new collections every season, therefore online product reviews regarding clothes are expected to be up-to-date (Park & Cho, 2012). Therefore, relevance, accuracy and comprehensiveness are considered as important elements of high quality online reviews.

(1) Relevance

According to Bailey & Pearson (1983, p.542), relevance refers to “the degree of congruence between what the user wants or requires and what is provided by the information products and services”. It refers to what the user needs to evaluate a product and the information included in an online review (Lee et al., 2008, p.343). Information relevance is considered to be an important key in decision making process (Dunk, 2004), because it enables the decision maker to directly use the information to solve a given problem, in this case, to resolve a problem of ambiguity and uncertainty when intending to buy a product online (Citrin, 2001, p.33). Madu & Madu (2002) found that Internet users not always read thoroughly the text posted on website; they rather scan it in search for the information they need. Also they prefer to find it fast and without making a big effort (Nah & Davis, 2002). Thus, a message should include relevant arguments in order to be noticed by users. Furthermore, relevance was found to have a significant influence on the information usefulness and information adoption (Cheung et al, 2008, p. 241), which means that the probability that consumers are persuaded by the online review is higher when the information relevance is high (Teng et al., 2014, p.748). Hence, relevance is considered as a crucial factor that may influence the information adoption process and therefore, will be examined in this study.

(2) Accuracy

Accuracy is concerned about “the correctness of the output information” (Bailey & Pearson, 1983, p.541). It also refers to the extent the users perceive the information as
correct (Wixom & Todd, 2005) as they may be sceptical about certain claims, which can be seen as either right or false (Rabjohn et al., 2008, p.4). It means that if a review presents an information that the user knows to be false, he/she may reject the review. If a review contains a comment that match what the user believes is true, he/she would be more willing to consider the rest of the comment as accurate (Cheung et al., 2008, p.242). Markopoulos & Kephart (2002) stated that reviews including more accurate information, have a greater value to the consumers. Therefore, the more accurate the information is, the more useful information is perceived to be for the consumer. For this reason, we think that accuracy was an important element to be investigated in our study.

(3) Comprehensiveness

Comprehensiveness refers to the completeness of the information (Cheung & Thadani, 2010, p.335), which implies that the information is understandable and informative and has sufficient breadth and depth (Rabjohn et al., 2008, p.4; Teng et al., 2014, p.748). According to Money et al. (1998), the need to obtain detailed knowledge in decision making process is higher in unfamiliar situation. Money et al. (1998) found that personal relationships are considered as the most efficient information sources, which emphasizes the importance of word of mouth. Consequently, comprehensiveness can be a powerful factor that determines whether consumers buy a product in online environment (Zhao et al., 2015, p.1349). If the information is rich in details as well as has a wide breadth of user categories and user-orientation, the adoption likelihood of that information is higher (Cheung et al., 2008, p.234). Cheung et al. (2008) found that comprehensiveness of online review plays an important role in information adoption because the more comprehensive a review, the more people are willing to adopt it. For the aforementioned reasons, we decided to include comprehensiveness as a key element measuring the information quality in our model.

3.3.3 Source credibility

Recipients of the information can be influenced by peripheral cues such as source credibility (Cheung et al., 2008, p.235). Hovland et al. (1953, p.21), defined source credibility as “the extent to which a communicator is perceived to be a source of valid assertions” and “the degree of confidence in the communicator’s intent to communicate the assertions he considers most valid”. In other words, source credibility concerns the degree to which recipients perceive the information source as believable, competent, and trustworthy (Petty & Cacioppo, 1986). Ohanian (1990, p.41) made a further comment that “communicator's positive characteristics affect the receiver's acceptance of a message”, meaning that information source features influence the value of communicated information, and thus accelerate the information adoption (Hovland et al., 1953; Ohanian, 1990; Pornpitakpan, 2004; Dou et al., 2012). Consequently, the informational influence of source credibility can change the recipient’s opinions in favour of the opinions advocated by the information source (Cheung et al., 2008, p.232). This alteration will be more significant when the source credibility is high, and adequately less significant when the source credibility is low (Hovland & Weiss, 1951; Hovland et al., 1953). Information that was issued by a highly credible source is perceived as useful and reliable, and thus makes the information transfer easier (Cheung et al., 2008; Ko et al., 2005).
In respect to Information Adoption Model, source credibility as a peripheral cue plays a significant role in persuasive information process. In order to save time, simplify search and avoid confusion, customers tend to rely on peripheral cues to judge information (Fogg et al., 2003; Metzger, 2007), which emphasize the importance of source credibility for individuals who accept or reject the online source basing on judgement they make (Metzger, et al., 2010; Sundar, 2008). Furthermore, the source credibility may be perceived differently by different individuals, since its perception depends on the receiver's judgement, which consists of the objective evaluation of information quality and accuracy and subjective perception of source credibility (Freeman & Spyridakis, 2004).

In the context of online reviews, an information source refers to consumers that experienced the product and present an opinion regarding its performance and usage. However, considering the differences in product knowledge level, their opinions might not be seen as credible. Therefore, the credibility is a non-content cue that helps consumers to make a purchase decision (Zhu et al., 2016, p.9-10). Source credibility includes several aspects that when evaluated, show to what extent individuals consider a source to be credible. Two major dimensions of source credibility are expertise and trustworthiness (Hovland et al., 1953; Sussman & Siegal, 2003; Pornopitakpan, 2004; Metzger, 2007). Expertise describes the degree to which recipients perceive the information source as delivering correct and valid assertions (Hovland et al., 1953) and trustworthiness as the degree of receivers’ confidence that the source provides information that is valid, objective and honest (Hovland et al., 1953; Ohanian, 1991). Another dimension of source credibility, commonly investigated together with expertise and trustworthiness is attractiveness. Source attractiveness describes the degree to which the received information is perceived as appealing (Kiecker & Cowles, 2001) and is able to influence the online user’s information acceptance (Teng et al., 2014, p.749).

These dimensions of source credibility were selected as the past research showed that source’s trustworthiness, expertise and attractiveness are important factors in influencing consumers’ perception (Cheung et al., 2008). Expertise and trustworthiness are considered the most important components of source credibility (Hovland et al., 1953) and they are shown to have a persuasive effect on consumers’ attitude, behavioural intention and actual behaviour (Senecal & Nantel, 2004, p.161). Another dimension included in this study is attractiveness because it was reported to play a crucial role in persuasion process (Wu & Shaffer, 1987) and affect credibility perceptions of the source (Metzger, 2007). Particularly, attractiveness enhances persuasion when it used as familiarity, similarity and likability (McGuire, 1969; Maddux & Rogers, 1980). Ohanian (1990) was the first to apply expertise, trustworthiness and attractiveness in one study. As attractiveness helps to develop relationships between humans and between humans and organizations, it has a positive influence on customers’ attitude to the source and intention to buy online (Kelman & Eagly, 1965; Haley, 1996, Kiecker & Cowles, 2001; Lee & Yurchisin, 2011). We argue that examining these three dimensions is crucial to determine source credibility and consequently, analyse its impact on purchase intention.
(1) Trustworthiness

Trustworthiness is defined as "the perceived willingness of the source to make valid assertions" (McCracken 1989, p. 311) and relates to the consumer’s belief that the information source delivers a message in an objective and honest manner (Ohanian, 1991). Trustworthiness can be seen as the perceived motivation of information source to communicate a message without bias (McGuire, 1969; Senecal & Nantel, 2004) that relates to the source’s honesty and believability (McGinnies & Ward, 1980). Source trustworthiness depends on the perceived source's motives to share particular information (Dou et al., 2012, p.1557). When consumers evaluate the trustworthiness of information source, they build their opinion on the causal inferences they make about source’s motives to write a product review (McCracken, 1989). In order to analyse the persuasive influence of source information, it is beneficial to use Attribution Theory. It depicts “how people make causal inferences, what sort of inferences they make, and what the consequences are” (Folkes, 1988, p. 548) and is used to explain how people perceive a source’s motivation to recommend a product (Folkes, 1988; Lee & Youn, 2009; Rifon, et al., 2004). An information source can have both product-related (external) and non-product related (internal) motives to endorse a product (Rifon, et al., 2004, p.31). If a customer sees a positive opinion about the product, he might believe that the reviewer thought that a product has favourable features (product-related or external motivation). On the contrary, a financial compensation received by the source for writing a favourable product review represents the non-product related motivation (internal motivation) (Folkes, 1988; Sen & Lerman, 2007). Since consumers do not know the reviewer’s motivations, they might be sceptical about their real intention thus develop a lower level of trustworthiness and credibility towards the source and thus, are not willing to make a purchase (Rifon et al., 2004; Romani, 2006).

Moreover, studies revealed that if online reviewer provides a review, which content match the source scope of interest, consumers may believe in altruistic (external) motivation of the source (Rifon et al., 2004). If the content of the review does not match the source scope of interest, consumers are more sceptical about the provided information and less trustworthy towards the source (Dou et al., 2012, p.1556). Thus, ascribing external motivation to source's intention increased the degree of perceived credibility to the source, and contributes to customers' positive attitudes to the source (Dou et al., 2012, p.1557). When a communicator is perceived to be highly trustworthy, the information provided by him/her has a stronger influence on the attitude change (Ohanian, 1990, p.41). Therefore, we consider trustworthiness of online reviews as an important factor determining information adoption. We applied a reliable measurement adopted from Ohanian (1990) in order to assess the dimension of trustworthiness. The measure includes three items such as "honest", "reliable" and "trustworthy", which were previously used to represent trustworthiness and had high loadings (Ohanian, 1990).

(2) Expertise

Expertise can be defined as "the perceived ability of the source to make valid assertions" (McCracken 1989, p. 311). It describes the extent to which the source is able to provide valid information (Hovland et al., 1953). This extent can be determined by assessing source’s aspects, such as such as knowledge, experience, or skills (Erdogan, 1999). Farr
(2007) propose that expertise can be examined in two ways, basing on its two main characteristics, technical and practical competence (Braunsberger & Munch, 1998, p.24). Technical competence concerns the skillfulness of the source and its possession of special knowledge (Braunsberger & Munch, 1998, p.24). It can be acquired by “training, reading, formal education and scholarly pursuits” (Farr, 2007, p. 244). As opposed to technical competence, practical competence refers to the experience and skills possessed from direct participations in activates and can be achieved through trial and error process and practise (Braunsberger & Munch, 1998, p.24). Farr & White (2003) showed that both technical and practical competences contribute to the evaluation of perceived expertise. When a source has little practical competence, the technical competence had a small effect, however when a source is high in practical competence, technical competence was found to have a significant effect on the perceived credibility (Farr, 2007, p.244).

However, self-proclaimed experts and real experts could present comparable level of knowledge and be perceived by consumers as similar. It means that an online reviewer who is a professional in a given field could be seen as having the same degree of expertise as a self-taught man. Particularly in the context of online environment, consumers may have difficulties to assess the expertise of an online reviewer. Many times the Internet anonymity makes it impossible to identify reviewer’s qualifications, because reviewers commonly use nicknames instead of their real names and provide scarce information about their background (Chang & Chuang, 2011, p.16; Zhao et al., 2015, p.1347). However, recipients can evaluate the reviewer’s expertise in a certain topic of interest by evaluating cues that signal expertise, such as the specific knowledge or strength of arguments embedded in the message (Clark et al., 2012, p.91; Cosenza et al., 2015, p.73).

Source expertise was found to have a significant influence on information adoption (Cheung et al., 2008). The information source that is high in expertise is more persuasive than a source low in expertise (Maddux & Rogers, 1980). Thus, information sources perceived as “experts” will be more influential than non-expert ones (Braunsberger & Munch, 1998, p.25). Moreover, a source high in expertise can positively influence the attitude towards the source (Maddux & Rogers, 1980; McGinnies & Ward 1980), attitude towards the message (Homer & Kahle, 1990), and attitude toward information usefulness (Gunawan, 2015; Sussman & Siegal, 2003). Furthermore, it also reported that source expertise influences consumers’ attitude, behavioural intention and actual behaviour (McGinnies & Ward, 1980). Therefore, source expertise is a crucial element of the information persuasiveness (Dholakia & Sternthal, 1977). The measurement used to evaluate source expertise was adopted from Ohanian (1990) and included 3 items, namely, “expert”, “knowledgeable” and “qualified”. These attributes were chosen because they are considered to be clear indicators of expertise as well as have high loadings (Ohanian, 1990, p.43).

(3) Attractiveness

Source attractiveness is another dimension of source credibility and is defined as the extent to which the recipients of information consider the source appealing (Teng et al., 2014; Kiecker & Cowles, 2001). Source attractiveness considers the source’s perceived social value, including physical appearance, personality, social status, or similarity to the receiver (McCroskey & McCain, 1974). There are studies that examine the physical
attractiveness of the source, such as in studies about celebrity endorsement (Ohanian, 1990; Maddux & Rogers, 1980; Chaiken, 1979), however not many works discuss attractiveness in terms of similarity to the receiver. McGuire (1985) distinguished the dimensions of source attractiveness as the perceived familiarity, likability, and similarity of the source to the message recipient. In similar vein, Kiecker & Cowles (2001, p.75) examined the interpersonal influence of source credibility by examining attractiveness as “perceived similarity between shoppers and recommenders”. The authors suggest that source attractiveness is engendered when consumers interacts while shopping online with their friends, family or fellow consumers who are similar, familiar and likeable (Kiecker & Cowles, 2001, p.75). Personal influence, for example in the form of communication between a receiver and a source, has a powerful impact on source credibility and on the user’s acceptance and use of the online review (Kiecker & Cowles, 2001, p. 75; Teng et al., 2014, p. 749). Thus, the information effectiveness (acceptance and use) is determined by three interrelated aspects of source attractiveness: similarity, familiarity and likability (McGuire, 1969; Ohanian, 1990; Kiecker & Cowles, 2001).

Similarity refers to the resemblance between the information sender and the receiver (Kiecker & Cowles, 2001, p.76). Consumers tend to be attracted and gravitate towards things which they share a commonality. They form a bond between the individuals and organizations which can result in identification with the source, and in turn, influence the purchase intention (Lee & Yurchisin, 2011, p.275). Consumers perceive online reviews as credible sources if they and reviewers share similar opinions. Similarity describes the level of individuals sharing the same demographic background, lifestyle, interests, social status and attitudes (De Bruyn & Lilien, 2008, p.154). Similarity determines whether an information seeking individual, positively evaluate the source information and share it with others. It has been noticed that people who are alike, interact with each other more frequently due to "like me" principle (De Bruyn & Lilien, 2008, p.154).

Familiarity is described as the degree of comfort between the information recipient and source information (Kiecker & Cowles, 2001, p.76). Familiarity implies that if consumers know and have a bond with a source, they are more likely to trust the source due to less perceived risk in making the decision (Lee & Yurchisin, 2011, p.276). Familiarity has a positive influence on online trust, which in the context of online buying, increases the likelihood of making an online purchase from the familiar retailer (Zhang & Ghorbani, 2004). In addition, consumers who know the information source can be more inclined to read online review and purchase an advocated product due to third party assurances (Bianchi & Andrews, 2012, p.267).

Likability relates to the affection that a recipient may develop towards the physical appearance or personal traits of the source (Teng et al., 2014; Kiecker & Cowles, 2001) and includes elements concerning recipient’s feelings toward the source (Haley, 1996, p.31) This dimension is used to identify the interpersonal attraction between the source and the message receiver (Ohanian, 1990). It was found that source likability positively influences attitude change (Chaiken, 1980; DeBono & Harnish, 1988) and that greater likability of the source involves greater persuasiveness (Chaiken 1980; O’Hara et al., 1991). Thus, information sources that are high in likability increases the effectiveness of
the message because such sources create greater attention and message recall (Jain & Posavac, 2001, p.179).

In online environment consumers may consider a source attractive when they like online product reviews posted by other Internet users. Especially considering social media, people do not necessarily need to know each other physically to be friends. They interact with each other via hubs, such as following a public figure or belonging to the same Facebook group (Hu, 2015, p.49). For example, users click the "like" button on Facebook if they consider a post to be appealing (Kiecker & Cowles, 2001, p.76). Thus, interpersonal communications and personal influence are powerful influence mechanism online (Kiecker & Cowles, 2001). Furthermore, researchers argue that people perceive both online and offline organizations attractive, if these organizations provide consumers with a positive experience when shopping (Lee & Yurchisin, 2011, p.275). In consequence, we believe that source attractiveness is an important factor in determining source credibility. When information source is represented by a person, the measurement of attractiveness including human characteristic is applicable (Goldsmith et al., 2000, p.44). According to Lee & Yurchisin (2011), in the online environment, users tend to ascribe human characteristics to computers or website’s components. Therefore, the same measurement of attractiveness can be applied. In order to measure the source attractiveness, a scale measuring 3 items, namely, similarity, familiarity and likability was created. Because often studies measure just one aspect of source attractiveness (Reysen, 2005; Gefen, 2000; Haley, 1996) there was no one established scale that would consist of all dimensions applied in this study. Thus, the scale measuring familiarity was adapted from Gefen (2000) and likability as well as similarity were measured by using scale established by Reysen (2005).

3.4 Information sources in the online context

In the decision-making process the information source is used by consumers to acquire the information needed to make a purchase decision (Park et al., 2011, p.22). Consumers search for product opinions to obtain the maximum of available information in order to reduce perceived risk associated with online purchase and product uncertainty, especially when it is impossible to evaluate a product or service on the basis of technical information (Tsao, 2014). Besides, consumers want to make an informed purchase decision, so that they collect information about product’s features, prices, availability and warranties (Saxena, 2011, p.102). The common source to obtain information when shopping online is a retailer’s website, which belongs to the group of marketer-controlled sources (Lee et al., 2008, p. 350). Websites contain massive amounts of information, enabling vendors to provide comprehensive product-related information to consumers (Grant et al., 2007, p.521). Comparing to traditional retail, websites give consumers opportunity to carry different activities at the same place, such as information search, attitude formation, purchase decisions, and service (Steckel, 2005, p.315). Therefore, retailer’s website serves as an important information source that may influence purchase intentions.

Additionally, in the online context online product reviews are seen by consumers as a crucial information source that may influence purchase intentions (Dou et al., 2012, p.1555). There are different types of online product reviews. Customer-generated or simply customer online reviews received increased attention both from researchers and
practitioners. Research shows that consumers prefer this information source over traditional media, such as TV commercials and newspaper ads (Plotkina & Munzel, 2016, p.1). Online customer reviews present a user generated opinion about the product based on the customer experience, preferences and usage situations (Chen & Xie, 2008). Hence, they can serve as a useful suggestion for readers in buying process (Park et al., 2007; Wei & Lu, 2013). As this source is commonly used by consumers to get opinions of others regarding products, it was also included to this study. Customer reviews is a form of electronic word of mouth (eWOM) and this source is described in the following section. Moreover, online reviews can be generated by commercially independent experts. Some researchers consider independent websites that provide expert recommendations as a neutral or third party source (Chen et al., 2016). This information source investigated to a lesser degree, however there are some studies comparing customer reviews and expert reviews (Chen et al., 2016; Plotkina & Munzel, 2016). It was found out that the effect of expert reviews and customer reviews on purchase intentions vary for different product categories (Plotkina & Munzel, 2016, p.8). As this source can be considered by consumers as useful when shopping online, it is included to conceptual model.

Researchers discovered that customers use different information sources in decision-making process. However, literature presents contradictory findings about which online information source they prefer. There are studies suggesting that customers lean toward customer reviews since they see other customers’ opinion as more reliable and objective (Chen et al., 2016, p.468). On the other hand, there are researchers saying that information provided from anonymous people is not perceived as trustworthy (Chen et al., 2016, p.468). In order to better examine online information sources and their influence on purchase intentions, we included three information sources to our study. Following classification of Chen et al. (2016), three online information sources have been included to conceptual model: eWOM source, neutral source and retailer source.

3.4.1 Retailer source

While shopping online, consumers intend to get considerable amount of information about the product before purchasing it. In this study we focus on apparel, and thus we refer to a retailer as a mass-market company that sells clothes online via its own website. In search for information about apparel products, consumers visit a fashion website to peruse with the retailer’s offering. The fashion retailer website can provide a consumer with more detailed information about products such as product descriptions, prices, discounts, offers, ads, delivery information, after-purchase service and atmospherics cues (Chen et al., 2016, p.468). By visiting a retailer website, consumers expect to get first-hand, factual and objective information about the product or service as well as the information about the brand itself (Chen et al., 2016, p.468). Retailer’s website consists of broad and up to date product information that helps a customer to make a decision (Steckel et al., 2005). Additionally, retailer’s website offers various product alternatives that can be filtered in order to find the best matching product option (Chevalier & Mayzlin, 2006). Detailed product descriptions and product usage suggestions help consumers to make purchase decisions (Hye Park & Stoel, 2002, p.162). Thus, the provided information could facilitate making informed purchasing decision. The information on the website will also serve as a cue for customers to assess the credibility
of the retailer and determine customer’s attitude towards the company (Chen et al., 2016, p.468).

Srinivasan et al. (2002) discovered that extensive retailer-related information from a retailer’s source facilitates the customer’s decision making process, as well as increases loyalty of a consumer who is interested in the retailer's offering. Nevertheless, research about retailer sources on consumer’s attitude towards the source and purchase intention provided inconclusive findings. Some researchers argue that too vast information presented on a retailer’s website confuses and overwhelsms consumers making them postpone or resign from purchasing (Sismeiro & Bucklin, 2004; Steckel et al., 2005). On the contrary, other researchers state that even though information provided by a retailer might to a certain extent overwhelm potential customers, they are able to simplify broad information while using the website. Furthermore, retailer can enrich its website by providing personalized tools such as filtering or like comparison matrices (Häubl & Trifts, 2000). Thus, it is expected that the information provided by the retailer’s website, particularly product description, will affect consumer’s attitude and their purchase intention. This prediction is in line with Chen et al. (2016), who reported that the influence of retailer source on consumer’s attitude was significantly positive.

3.4.2 eWOM source

Interpersonal communication is believed to influence individuals’ choices. One of the interpersonal influence is word-of-mouth (WOM). Traditional WOM is defined as “oral, person-to-person communication between a receiver and a communicator whom the receiver perceives as non-commercial, concerning a brand, product, or a service.” (Arndt, 1967, p.291). WOM became a powerful tool of social influence in consumer behaviour as consumers exchange their opinions and experiences about purchased products, making further product recommendations for potential buyers (Lis & Neßler, 2014, p.63). Their recommendations significantly influence the acceptation or rejection products, brands, and services (Hawkins et al., 2004). Due to the advent of the Internet, WOM evolved into electronic word-of-mouth, referred as eWOM. (Cheung & Thadani, 2010, p.330). Hennig-Thurau et al. (2004, p.39), described eWOM communication as “any positive or negative statement made by potential, actual, or former customers about a product or company, which is made available to a multitude of people and institutions via the Internet”. Digital WOM take place on various online platforms, such as blogs, discussion forums, review websites or social media networks, where consumers can post their opinions, comments and reviews of products (Cheung & Thadani, 2010, p.330). These new media support the information dissemination as it is almost certain for online users to encounter eWOM online review and share it further (Rabjohn, 2008, p.2). In contrast to WOM, eWOM communication has a high speed and reach of diffusion due to multi-way exchanges of information on the Internet (Cheung & Thadani, 2010, p. 331). eWOM messages are more accessible and persistent as often they are archived, making them available for unlimited period of time (Hennig-Thurau et. al., 2004). For the purpose of our study, bloggers were selected as being a good representative of eWOM. Our choice is based on the belief that in term of apparel, fashion bloggers serve as an important source of knowledge and became an influential opinion leaders and trendsetters.

Blogs have become a popular eWOM communication medium, where blog authors, henceforth referred as bloggers, express their own opinions and experiences (Zhu & Tan,
Blogs have a form of an online journals that contain a broad scope of information (Saxena, 2011, p.102). Blogs also serve as a self-representation of its authors because they often include information about the real identity of the author (Gilly & Schau, 2003). The author’s background information serves as credentials showing the credibility of the blogger and the information he provides. (Zhu & Tan, 2007, p.2). The information read by consumers could be then perceived by the scope of the source, thus assigning suitable level of credibility. Published information can take a form of recommendation of a product or service what the blogger wants to share (Zhu & Tan, 2007, p.2). Thus, consumers who search for a product evaluation, could adopt his/ her opinion purchases (Hsu et al., 2013, p.71).

Consumers often rely on blogs as an information source, since blogs contain complete information about company’s product (Saxena, 2011, p.102). They help them obtain reliable information to better understand the product as well as support and evaluate their purchase decision (Hsu et al., 2013, p.70). Around 81% of customers admits checking the product review on social site before making a purchase, and 74% claims that the review influenced their product purchase (Wegert, 2010). Furthermore, Hsu et al. (2013, p.70) found that consumers believe blogs are more useful and trustful than traditional media and online communities. Nevertheless, the credibility and quality of the information provided by a blogger are factors that affect their purchase decision (Saxena, 2011, p.102). Moreover, blogging is seen as an act of sharing knowledge and a form of socialization, where consumers can interact with the source (Hsu & Lin, 2008, p. 66). Similarly, Bouhlel et al. (2010) found that the consumer's’ positive attitude towards a blog influences purchase intention. Hsu et al. (2013) states that the perceived usefulness of blogger online review has an influence on both customer attitude and purchase intention. Consequently, bloggers’ online reviews play an important role in influencing customer purchasing process (Hsu et al., 2013, p.70).

3.4.3 Neutral source

Another information source that is considered in this study is a neutral source. Neutral source is often called an expert or an independent source that provide online product recommendations from independent websites (Chen et al., 2016, p.468). Researchers claim that product reviews from independent sources are more persuasive than those from dependent sources, such as manufacturers and retailers, because they are perceived to be free from commercial influences (Alba et al., 1997). According to Chen et al. (2016, p. 468) consumers use information from neutral sources to reduce the uncertainty they feel toward information from retailers. Neutral sources assert that they provide objective information, but some researchers argue that consumers will discredit a recommendation if they suspect that the source is driven by personal interest, such as incentives, and hence, that the recommendation is not based on a valid evaluation of a product’s characteristics (Willemsen et al., 2012, p. 425).

In this master thesis we use one type of neutral source, online expert reviews. In previous studies expert reviews have been compared with consumer reviews. Huang & Chen (2006) proved that trustworthiness and expertise vary between consumer and expert information source. Consumer recommendations considered as more trustworthy, but based on less expertise than expert recommendations (Huang & Chen, 2006). Furthermore, it was found that expert reviews are more effective for the promotion of
new products when it is difficult to evaluate qualities before the purchase (Plotkina & Munzel, 2016, p.2). Expert refers to an independent established professional with expert status that could be identified through an affiliation to an independent entity or could be attributed by the consumers themselves (Plotkina & Munzel, 2016, p.2). However, we distinguish between self-proclaimed experts and professionals, who have special knowledge acquired through education or training. In this study we use online product reviews from professional experts. As the sphere of our interest is fashion industry, we use professional stylists as experts who can provide online product reviews regarding apparel. Stylists, also called appearance consultants, have a significant influence on the fashion industry, creating new looks and sellable fashions (Saiki, 2015, p. 214). Therefore, fashion stylists can be persuasive information source influencing purchase decision of clothes, which determine our motivation to include them to this study. In fashion industry stylists work for various media, such as magazines and television, for designers presenting work at fashion shows, for fashion publicity agents, for retail establishments, and for individual consumers and celebrities (Saiki, 2015, p. 214). In the online context, advices from professional stylists can be found in the form of online reviews, when they recommend particular products.

3.5 Conceptual model

The purpose of this study is to examine impact of information source characteristics on purchase intentions. IAM explains how people are affected by the information on computer mediated communication platforms (Erkan & Evans, 2016, p.49). This theory shows what effects such information characteristics as information quality and source credibility have on information adoption. According to IAM, information quality and source credibility have significant impact on information usefulness, which in turn influences information adoption (Sussman & Siegal, 2003). When individuals are exposed to information, they evaluate the quality of this information and credibility of the source, and on this basis they form perception of information usefulness (Sussman & Siegal, 2003). Perceived usefulness can be a factor, influencing consumers to respond to the information provided by others (Bahtar & Muda, 2016, p.339). However, IAM explains only information adoption process. To investigate further influence of information on purchase intention we combined TRA and IAM in one model, which was proposed by previous studies (Gunawan & Huarng, 2015; Erkan & Evans, 2016).

According to TRA, attitude towards the behaviour serves as a determinant of behavioural intention (Ajzen & Fishbein, 1980, p.6). The attitude construct in the context of technology acceptance represents attitude toward the behaviour of using technology (Wixom & Todd, 2005, p.86). In this study we explore attitude toward the behaviour of using information source. TRA claims that attitudes are formed by person’s behavioural beliefs (Ajzen & Fishbein, 1980, p.7). Wixom & Todd (2005) explain how attitudes toward using information system are formed by behavioural beliefs. If a person is satisfied with the quality of information, he or she holds behavioural beliefs that using this information is good (Wixom & Todd, 2005, p.90). It implies that information is useful and in turn forms positive attitude toward using information (Wixom & Todd, 2005, p.90).
Particularly for online reviews, usefulness refers to “the degree to which consumers believe that online reviews would facilitate their purchase decision-making process” (Park & Lee, 2009, p. 334). Online review usefulness is considered to be a main factor that induce consumers to read online reviews (Willemsen et al., 2011). Thus, information seekers may turn to online reviews to access product information before purchasing clothes online. Usefulness of online reviews was also found to predict whether readers will follow the online review (Cheung et al., 2008; Park & Lee, 2009). In addition, Chen et al. (2008) suggests that the quality of online review has a positive impact on consumer decision making process.

We argue that in the process of information adoption, behavioural beliefs are formed by information quality and source credibility. Gunawan & Huarng (2015) in their study of viral effects of social media on purchase intentions combined IAM and TRA. They proved that argument quality and source credibility both have positive effect on attitude towards information usefulness (Gunawan & Huarng, 2015, p.2240). Therefore, we propose that information quality has a positive impact on attitude toward using information source. Information quality is measured by relevance, accuracy and comprehensiveness. Therefore, based on the discussion of IAM and TRA we develop following hypotheses:

**H1:** Relevance of information, provided by a) retailer source; b) eWOM source; c) neutral source has a positive effect on attitude toward using a) retailer source; b) eWOM source; c) neutral source.

**H2:** Accuracy of information, provided by a) retailer source; b) eWOM source; c) neutral source has a positive effect on attitude toward using a) retailer source; b) eWOM source; c) neutral source.

**H3:** Comprehensiveness of information, provided by a) retailer source; b) eWOM source; c) neutral source has a positive effect on attitude toward using a) retailer source; b) eWOM source; c) neutral source.

Similarly, we predict that source credibility has a positive impact on attitude toward using information source. Source credibility is measured by trustworthiness, expertise and attractiveness. Source trustworthiness, expertise and attractiveness were found to play a significant role in informational and social influence (Maddux & Rogers, 1980; Kiecker & Cowles, 2001). Previous studies by Gunawan & Huarang (2015), Erkan & Evans (2016) and Wixom & Todd (2005) show positive relationships between source credibility and attitudes. Therefore, we expect source credibility to have a positive effect on attitude toward using information source. Based on this, we propose following hypotheses:

**H4:** Trustworthiness of a) retailer source; b) eWOM source; c) neutral source has a positive effect on attitude toward using a) retailer source; b) eWOM source; c) neutral source.

**H5:** Expertise of a) retailer source; b) eWOM source; c) neutral source has a positive effect on attitude toward using a) retailer source; b) eWOM source; c) neutral source.
H6: Attractiveness of a) retailer source; b) eWOM source; c) neutral source has a positive effect on attitude toward using a) retailer source; b) eWOM source; c) neutral source.

Furthermore, TRA states that attitude influence behavioural intention (Ajzen & Fishbein, 1980). Study conducted by Ayeh (2015) shows that attitude toward technology usage influence intention to use it. Additionally, there are some studies that elaborate further influence of attitude. Erkan & Evans (2016) explored influence of eWOM on consumers’ purchase intentions. In their study they combined IAM and TRA, and proved that information usefulness has positive effect on information adoption, which in turn influences purchase intentions (Erkan & Evans, 2016, p.51). Similarly, Gunawan & Huarng (2015, p.2240) show that attitude towards information usefulness has a positive impact on purchase intentions. We propose that attitude toward using information source influence purchase intention. It means that individuals who have positive attitude toward using information source intend to follow information provided by this source and use it to make a purchase decision. Therefore:

H7: Attitude toward using a) retailer source; b) eWOM source; c) neutral source has a positive effect on purchase intention.

Additionally, TRA includes subjective norms as a determinant of behavioural intention (Ajzen & Fishbein, 1980, p.6). Chiou (1998), Pavlou & Fygenson (2006), Gunawan & Huarng (2015) proved positive relationships between subjective norms and purchase intentions. Therefore, we propose the following hypothesis:

H8: Subjective norms of using information from a) retailer source; b) eWOM source; c) neutral source have a positive effect on purchase intentions.

On the basis of theory discussion, our own conceptual model has been developed (see Figure 1). It emerged as a combination of two behavioural theories, Theory of Reasoned Action and Information Adoption Model. It is expected that information quality and source credibility have a positive effect on the attitude toward using the information source, which together with subjective norms is predicted to influence the purchase intention. This study will examine these effects in two stages. First regression analysis will test the effect of information quality and source credibility on the attitude toward using the information source. Second regression analysis will assess the effect of attitude toward using the information source and subjective norms on purchase intentions.
The model applied to three online information sources: retailer source, eWOM source, neutral source.

*Figure 1. Conceptual model.*
4 PRACTICAL METHOD

This chapter presents arguments for methods of data collection and analysis that have been chosen for this study. It describes our sampling technique and questionnaire construction. Further, it presents our ethical considerations.

4.1 Research design

Research design serves as a framework for the collection and analysis of data (Bryman & Bell, 2011, p.40). Saunders et al. (2009, p.139-141) defines three types of studies, namely exploratory, descriptive and explanatory studies. Exploratory study is used to clarify the understanding of a problem, when the researcher is not sure about it (Saunders et al., 2009, p.139). The purpose of this type of study is usually to develop hypotheses or questions for further research (Cooper & Schindler, 2011, p.140). Descriptive research can be a part of other study and it helps to describe the phenomena to get a clear picture of it prior to data collection (Saunders et al., 2009, p.140). Explanatory study is aimed to establish causal relationships between variables (Saunders et al., 2009, p.140). While the descriptive study only observes and describes the phenomenon, explanatory study goes beyond simple description and attempts to explain the reasons for the phenomenon (Cooper & Schindler, 2011, p.19). Our research can be classified as the explanatory study. We as researchers have clear understanding of research problem, therefore the exploratory study is not required. Furthermore, we do not only describe studied phenomenon, but try to explain the factors that caused this phenomenon to occur. The purpose of our study is to explain relationships between independent variables, such as information quality, source credibility and subjective norms and dependent variables, attitude toward using information source and purchase intention.

Bryman and Bell (2011, p.45) provide other classification and distinguish between five different types of research designs: experimental, cross-sectional, longitudinal, case study and comparative design. For our study we have chosen a cross-sectional design, which can be implemented in a form of survey research. Cross-sectional design allows collection of data on more than one case at a single point of time in order to collect quantitative or qualitative data in connection with two or more variables, which are used to identify patterns in associations (Bryman & Bell, 2011, p.53). This design fits to our research purpose as it gives an opportunity to examine relationships between variables and to identify common patterns in online purchases of clothes. Experimental design requires manipulation of independent variable in order to determine the influence on dependent variable (Bryman & Bell, 2011, p.45). Therefore, this research design was not chosen for our study as we examine information quality and source credibility from perception of consumers as independent variables. We believe that these variables are hard to manipulate. Furthermore, we excluded case-study and comparative design as these studies deal with one or few contrasting cases (Bryman & Bell, 2011, p.59-63). Longitudinal research evaluates changes and development, especially in the context of business and management research (Saunders et al., 2009, p.155; Bryman & Bell, 2015, p.66). This type of research involves repeated observations of variables, such as people or events, for a long period of time (Saunders et al., 2009, p.155). However, longitudinal design was rejected due to the limited timeframe of this master thesis.
4.2 Data collection

Depending on a source, the study can be based on primary or secondary data. While secondary data is collected from an existing source, such as publications and databases, the primary data is generated by collecting from an original source, such as experiments, interviews, surveys (Collis & Hussey, 2014, p.196). Secondary data can help researcher to save time and money (Saunders et al., 2009, p.268). However, we have chosen to use primary data in our thesis as it has considerable advantages. First, it is collected specifically for the purpose of the study (Saunders et al., 2009, p.256). Secondly, this data is more authoritative as the information has not been interpreted by a second party (Cooper & Schindler, 2011, p.100). Third, primary data comes as an outcome of an investigation that examines a given research problem by using various data collection methods such as questionnaires (Shiu et al., 2009, p.45). Since, the primary data collection allows answering a particular research questions, we think that it is the most appropriate method for our study.

We have chosen survey method to gather primary data. Surveys allow collecting a large amount of data from a sizeable population at a low cost (Saunders et al., 2009, p.144). Survey method can be implemented using different types of questionnaires (Saunders et al., 2009, p.363). Questionnaire can be defined as a list of carefully structured questions, which is used to get reliable responses from a particular group of people (Collis & Hussey, 2014, p.205). Today this type of survey research is commonly used and it can be conducted in a form of the self-administered or interviewer-administered questionnaire (Saunders et al., 2009, p. 363). Self-administered questionnaire implies that respondents answer questions by completing the questionnaire themselves without presence of an interviewer (Bryman & Bell, 2011, p.231; Shiu et al., 2009, p.247). On the contrary, interviewer-administered questionnaire assumes that responses are recorded by the interviewer on the basis of respondent’s answers (Saunders et al., 2009, p.363). Self-administered questionnaire was chosen for this study as a data collection method since we think it is more beneficial comparing to other types of questionnaires.

Self-administered questionnaires include several assets. They are cheaper and quicker to administer (Bryman & Bell, 2011, p.232), which is of high importance due to strict time constraints of thesis writing process. Since the interviewer is not involved during completing questionnaire, there is no chance of introducing interviewer bias due to his body language or voice tone (Shiu et al., 2009, p.247). Next, self-administered surveys are anonymous that makes study participants feel more comfortable and thus, honest, meaning that they might provide more insightful responses (Shiu et al., 2009, p.247). Furthermore, self-administered questionnaires allow us to get access to people who cannot be reached by other methods (Cooper & Schindler, 2011, p.249). Nevertheless, self-administered surveys have also disadvantages. The response rate is often low as respondents ignore invitations to fill in a questionnaire or they feel frustrated by the number or nature of questions and they fail to complete the survey (Shiu et al., 2009, p.247). Sometimes respondents might feel confused about the meaning of questions, and in the absence of interviewer instructions provide an erroneous response that will result in inaccurate findings (Shiu et al., 2009, p.247).
One can argue that interviewer-administered questionnaire can be chosen over the self-administered questionnaire. During the interview respondents can get help from interviewer and clarify some questions, which is not possible for the self-administered questionnaire (Bryman & Bell, 2011, p.233). However, it may lead to an interviewer bias meaning that not all interviews are conducted in a same way (Collis & Hussey, 2014, p.208). We think that the self-administered questionnaire can help as to be objective and to avoid the possible bias. Structured interview can include more questions and questions can be more difficult, comparing to the self-administered questionnaire (Bryman & Bell, 2011, p.233). However, our research purpose is to explain relationship between variables and we are not intent to develop a deep understanding of online purchases of apparel products. Therefore, our research does not require more complex or open-ended questions. Even though self-administered questionnaire has some drawbacks, we believe that it is more suitable for our study that interviewer-administered questionnaire.

There are different methods of survey distribution. It can be distributed by post, by telephone, online (including surveys created with web-based tools and distributed by e-mail) and by contacting people face-to-face (Collis & Hussey, 2014, p.206). We have chosen to distribute our questionnaire online for the number of reasons. First, it is easy for people to participate in this research as online questionnaire can be filled in at any place that have an access to the Internet. Secondly, it is less costly comparing to telephone and mail distribution (Cooper & Schindler, 2011, p.250). Thirdly, our survey devoted to the topic of online purchases of clothes and it is logical to contact people who shop online with online questionnaire as they are web-literate.

4.3 Questionnaire construction

When designing a questionnaire, researchers have to decide what type of questions to include. It can be open questions, where respondents can reply whatever they want, or closed questions, when they have to choose one option from a set of fixed alternatives (Bryman & Bell, 2011, p.248). The questionnaire that we use in our thesis consists of closed questions only. This choice is determined by advantages of closed questions comparing to open questions. Closed questions are easy for respondents to complete and the set of predetermined answers helps to clarify the meaning of question (Bryman & Bell, 2011, p.250). Furthermore, this type of questions gives researcher an opportunity to process answers easily, to compare it and, consequently, to show the relationship between variables (Bryman & Bell, 2011, p.250). Open questions allow getting more complex data by deriving unusual responses and exploring new areas that researchers are not aware of (Bryman & Bell, 2011, p.249). Open questions are more useful for qualitative research strategy. However, as our thesis follows deductive approach and it is not aimed to get deep understanding of the studied phenomena, closed questions can give us enough information. To test our conceptual model, we can get statistical data from closed questions and confirm or reject our proposed hypotheses.

When constructing our questionnaire, we paid attention to the structure and logic. We followed funnelling approach, which means that questions should be presented in a logical order and move from general to specific (Collis & Hussey, 2014, p.211). We divided the questionnaire to sections, each devoted to one particular topic, to make it easier to follow. The first section comprised of general questions about online shopping.
Second section contains general questions about fashion retailers and third has more specific questions about information provided by fashion retailer. The same logic is applied to fashion bloggers and professional stylists. The last section includes questions about respondents, such as age, gender, education and occupation. These questions are called classification questions as they help to collect data that is used to describe the sample and examine relationships between subsets of the sample (Collis & Hussey, 2014, p.211). There are debates among researchers where it is better to put classification questions, in the beginning or in the end of the questionnaire (Collis & Hussey, 2014, p.211). According to Collins & Hussey (2014, p.211), it is recommended to place classification questions in the end of the survey in order to not deter the respondents. Furthermore, demographic questions are factual in nature, therefore they are easier to answer than other questions so that respondents are less likely to refuse answering them due to fatigue (Peterson, 2000, p.84). Moreover, we tried to make the questionnaire as clear as possible to respondents. We provided definitions of terms that are used in the questionnaire, such as online product information, fashion retailer, fashion blogger and professional stylist. Without definition these terms could be ambiguous and people could confuse different information sources, for instance, fashion bloggers and professional stylists. By providing definitions we aimed to avoid this ambiguity and provide assistance to respondents.

To measure concepts included to our conceptual model we used questions adapted from previous research. According to Bryman & Bell (2011, p. 263) using existing questions allows comparison with previous studies and increase reliability and validity of research. All questions, except of general questions and demographics, were formulated using 5-point Likert scales. Likert scale is a rating scale that is often used in multiple item measures of attitudes (Collis & Hussey, 2014, p.215). Items of a scale were labelled as 1 – Strongly disagree, 2 – Disagree, 3 – Neither agree nor disagree, 4 – Agree, 5 – Strongly agree. We have chosen the 5-point Likert scale because the middle point allows a respondent to indicate his or her neutral feelings and opinions (Collis & Hussey, 2014, p.215). Furthermore, Saunders et al. (2009, p.379) argue that respondents might face difficulties in distinguishing between more than five items on a rating scale. Therefore, the five-point scale has been chosen over six and seven point scales.

To measure attitude towards usefulness of particular online information source, we adapted questions from Moon & Kim (2000). Original question “All things considered, my using World-Wide-Web in my tasks is a(n)____ idea” was changed to fit better for the context of our study. We formulated the question as the following: “Using product description provided by a fashion retailer/fashion blogger’s reviews/professional stylist’s reviews to get information about clothes is____”. Question was measured with three items, “Good idea”, “Wise idea” and “Pleasant idea”. To evaluate the influence of subjective norms on purchase intention we used three items adapted from Liang & Lim (2011). We asked about possible reactions of friends and family if they knew that respondent has used particular information source. For this purpose, we used items “Approve of me buying clothes online”, “Support my behavior of buying clothes online” and “Prefer me to buy clothes online”. Three items were adapted from Limbu et al. (2012) to measure purchase intention: “It’s likely that I buy clothes online in the near future”, “I intend to buy clothes online in the near future” and “I will definitely buy clothes online in the near future”. Perceived information quality was assessed with items adapted from
Rabjohn et al. (2008). We formulated question as the following: “The product description provided by a fashion retailer/A fashion blogger’s review/A professional stylist review was____”. It was measured with three items, “Accurate”, “Relevant” and “Comprehensive”.

To assess source credibility, we used the following question: “I perceived the fashion retailer/the fashion blogger/the professional stylist as ____”. The concept of source credibility includes three dimensions, namely trustworthiness, expertise and attractiveness. Trustworthiness and expertise are commonly used by researchers to evaluate source credibility. We used items adapted from Ohanian (1990) to measure perceived trustworthiness and perceived expertise. Ohanian (1990) can be considered as a primary source, because she was among first researchers investigated the topic of source credibility. We used three items to evaluate perceived trustworthiness, “Honest”, “Reliable” and “Trustworthy” and three items to measure perceived expertise, “Expert”, “Knowledgeable” and “Qualified”. To assess perceived attractiveness, we used items “Likeable”, “Similar to me” and “Familiar to me” adapted from Reysen (2005) and Gefen (2000).

<table>
<thead>
<tr>
<th>Construct</th>
<th>Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q4, Q9, Q14: Attitude toward using the source</td>
<td>Moon &amp; Kim, 2000, p.228</td>
</tr>
<tr>
<td>Q5, Q10, Q15: Subjective norms</td>
<td>Liang &amp; Lim, 2011, p.860</td>
</tr>
<tr>
<td>Q6, Q11, Q16: Purchase intention</td>
<td>Limbu et al., 2012, p.143</td>
</tr>
<tr>
<td>Q7, Q12, Q17: Information accuracy</td>
<td>Rabjohn et al., 2008, p.10</td>
</tr>
<tr>
<td>Q7, Q12, Q17: Information relevance</td>
<td>Rabjohn et al., 2008, p.10</td>
</tr>
<tr>
<td>Q7, Q12, Q17: Information comprehensiveness</td>
<td>Rabjohn et al., 2008, p.10</td>
</tr>
<tr>
<td>Q8, Q13, Q18: Source trustworthiness</td>
<td>Ohanian, 1990, p.47</td>
</tr>
<tr>
<td>Q8, Q13, Q18: Source expertise</td>
<td>Ohanian, 1990, p.47</td>
</tr>
<tr>
<td>Q8, Q13, Q18: Source attractiveness</td>
<td>Gefen, 2000, p.735; Reysen, 2005, p.204</td>
</tr>
</tbody>
</table>

Table 1. Constructs adapted from previous studies

4.4 Sampling technique

When developing a research design, it is necessary to choose an appropriate sampling technique. Sampling is used by researchers when it is not possible to collect and analyse all available data (Saunders et al., 2009, p.210). Sample can be defined as an unbiased subset representing the population (Collis & Hussey, 2014, p.197). There are two types of sampling techniques, probability and non-probability sampling (Saunders et al., 2009, p.213; Bryman & Bell, 2011, p.176). Probability sampling implies that each unit in the population has a known chance to be randomly selected (Bryman & Bell, 2011, p.176). Non-probability sampling means that some units in the population are more likely to be selected than others (Bryman & Bell, 2011, p.176). Probability sampling technique is
more beneficial as it allows making inferences from information about a sample to the population (Bryman & Bell, 2011, p.185). This technique ensures generalizability of results (Collis & Hussey, 2014, p.197). However, sometimes researchers use non-probability sampling, when it is not possible to use random sampling or it is not appropriate to answering research question (Saunders et al., 2009, p.233). Limited resources or the inability to specify a sampling frame made researchers to use non-probability sampling (Saunders et al., 2009, p.233).

The sampling technique for our study was determined by the research purpose and research questions. The purpose of this master’s thesis is to investigate possible effects of information quality and source credibility on consumers’ attitude toward using the information source and subsequently its influence on purchase intention. For our study we used a non-probability sampling technique, called self-selection sampling technique. Due to time and financial restrictions the non-probability sampling is more feasible. Furthermore, researchers argue that carefully controlled non-probability sampling often gives acceptable results (Cooper & Schindler, 2011, p.384). Self-selection sampling technique assumes that individuals are allowed to identify their desire to take part in the research (Saunders et al., 2009, p.241). This type of non-probability sampling is commonly used for Internet research and some researchers call it an Internet sample (McDaniel & Gates, 2007, p.184)). They argue that as the Internet use increases, these samples now closely approximate non-Internet samples (Cooper & Schindler, 2011, p.369). We have chosen this type of sampling technique, because we believe it is the most suitable for the research related to online shopping as people who buy clothes online are technically savvy and familiar with Internet. Furthermore, Internet sampling has considerable advantages. It is convenient for respondents as they can complete the survey whenever they want, and convenient for researchers as data collection is fast, inexpensive and facilitated by the use of software (McDaniel & Gates, 2007, p.395).

When applying the self-selection sampling, researchers publicize a need for cases, by advertising through appropriate media or by asking respondents and then collect data (Saunders et al., 2009, p.241). The choice of media is determined by what source the population is likely to read, it can be postings on appropriate Internet newsgroups or discussion groups, hyperlinks from other websites and emails inviting to participate in the research (Saunders et al., 2009, p.241). We created our questionnaire with software Google Forms and distributed it online by posting a link on Facebook groups related to online shopping, such as Umeå International eBay, and discussion forums, such as Local.se under the topic of online shopping. We have chosen to post our survey on these websites because we consider Facebook group Umeå International eBay as an established online platform to buy clothes online and Local.se as it contains a fashion discussion topic where forum members exchange their knowledge and provide advises in terms of apparel.

4.5 Pre-test

Prior to the data collection, it is necessary to pre-test the questionnaire (Shiu et al., 2009, p.65). Pretesting involves asking individuals from the representative sample to complete the survey and comment on issues such as clarity of questionnaire and instructions, time required to complete the survey, comprehensiveness of questions, sequence of questions and any difficulties they faced while filling in the survey (Saunders et al., 2009, p.394;
Shiu et al., 2009, p.65). The purpose of the pre-test is to make sure that designed questions are brief, relevant, unambiguous, specific and objective (Peterson, 2000, p.50). In this way, a researcher can check how participant may react to the questions and find out whether participants understand the questions, are able to answer them and whether respondents will answer them (Peterson, 2000, p.17). In addition, resolving potential problems in answering questions assures that there will not be problems with data recording (Saunders et al., 2009, p. 394). A survey pre-test results in obtaining evaluation of questions' validity and the likely reliability of the planned data collection (Saunders et al., 2009, p. 394). Also, it will provide some suggestions of survey's face validity, that is, whether the questions in survey appear to have sense (Saunders et al., 2009, p.394). The results of the pre-test enable the researcher to modify the questionnaire to make it more understandable for potential respondents before collecting a full-scale sampling (Scheaffer et al., 2012, p.37).

A pilot study was tested on ten students of Umeå University as 10 people is a minimum sample required to test a questionnaire (Saunders et al., 2009, p.394). The respondents’ answers, comments and suggestions for improvement were collected and analysed in order to modify the unclear questions, eliminate problematic issues that respondents faced while completing the survey and increase the comprehensiveness and thus, face validity of the questionnaire. The most commented questionnaire issue regarded the type of a retailer source; thus additional descriptions of information sources were introduced. After implementing several minor alterations to the questionnaire, the survey was made available to the sample on the 4th of April 2016. The survey was placed on a few Facebook groups and on the fashion forum belonging to Local.se. During data collection period, several times a reminder was posted in order to inform and encourage more individuals to complete the survey. The closure of the survey was on 2nd of May 2016. In total, 180 responses were gathered. The online service Google Forms was used to design, distribute and collect the data. The data analysis was conducted by using the statistical analysis software SPSS.

4.6 Data analysis
4.6.1 Cronbach’s Alpha
Respondents might interpret questions differently, resulting in inconsistent findings that could not answer the research question. To check whether the measures are valid and therefore, reliable, it is required to test its consistency (Saunders et al., 2012, p.430). The internal consistency of measure (also referred as internal reliability) relates to how well respondents’ scores on one indicator are correlated to their scores on other indicators, or put differently, how well the indicators that create a scale are consistent (Bryman & Bell, 2015, p.169). There are several methods to measure the internal reliability, of which the most commonly used is Cronbach’s Alpha. This test determines internal reliability by calculating “the consistency of responses to a set of questions that are combined as a scale to measure a particular concept” (Saunders et al., 2012, p.430).

The coefficient calculated by Cronbach Alpha ranges between 0, representing no consistency, to 1, representing complete consistency. The minimum threshold that indicates that the measure is reliable, corresponds to 0.7, as suggested by Schutte et al. (2000, p.56), however other authors determine the minimum Coefficient Alpha to be 0.6
(Zikmund et al., 2013, p.302). According to Saunders et al., (2012, p.430) values greater than 0.7 are more favourable because they show that the questions combined in the scale measure the same thing. If the Cronbach’s Alpha is lower than the recommended value, then the scale is not reliable (Zikmund et al., 2013, p.302). For the purpose of this study, 0.7 was established as the threshold to consider a measure to be reliable.

4.6.2 Descriptive statistics

For the analysis of quantitative data, we have used descriptive statistics. Descriptive statistics are implemented by researchers to describe and compare variables numerically (Saunders et al., 2009, p.444). Descriptive statistics is focused on two aspects, the central tendency and dispersion (Saunders et al., 2009, p.444). There are three measures of central tendency, the mode, the median and the mean (Saunders et al., 2009, p.444). In this thesis we calculated the mean, which is defined as the arithmetic average of a set of data (Collis & Hussey, 2014, p.244-245). To measure dispersion, we used the standard deviation. The standard deviation is used to describe the extent to which the data values are spread around the mean (Saunders et al., 2009, p.447). It indicates how respondents’ answers are similar or dissimilar in the set of responses (Shiu et al., 2009, p.515), for example, when the standard deviation is small, it means that responses are similar and distributed close to the mean (Shiu et al., 2009, 533).

4.6.3 Pearson Correlation

To assess the strength and direction of the linear relationship between different concepts, it is useful to apply Pearson Correlation. It is a common technique used to measure the association between two metric variables (Bryman & Bell, 2015, p.352). The estimated coefficient varies between -1 and 1, with 0 representing no relationship between variables, or -1 and 1 indicating a perfect relationship (Shiu et al., 2009, p.554). The closer values are to -1 or 1, the stronger the relationship is (Shiu et al., 2009, p.554). The correlation coefficient can be either positive or negative, which determines the direction of relationship (Bryman & Bell, 2015, p.352; Shiu et al., 2009, p.554). The rule of thumb suggested by Shiu et al. (2009, p.555) identifies 5 ranges of coefficient: from 0.00 to ±0.20 referred as a lack of relationship; from ±0.21 to ±0.40 as a weak relationship; from ±0.41 to ±0.50 as a moderate relationship; from ±0.51 to ±0.60 as a strong relationship and values from ±0.81 to ±1.00 as a very strong relationship (Shiu et al., 2009, p.555).

4.6.4 Multiple regression

Multiple regression analysis is a statistical technique that serves to measure the hypothetical, predictive and linear relationship between a dependent (criterion) and two or more independent (predictor) variables in order to predict the strength and direction of the relationship (Shiu et al., 2009, p.583). The coefficient of determination, also known as the regression coefficient, shows the strength of the relationship between the dependent and independent variable. This coefficient is represented by R2 and is used to estimate how good the predictor of the relationship is going to be (Saunders et al., 2009, p.463). It always takes values between 0 and 1 (Saunders et al., 2009, p.461). The higher the value, the better the model and the established predictions that explain the variation. If none of the variations can be explained by the predictions, the coefficient will be 0 (Saunders et al., 2012, p.523). Therefore, the coefficient should be as high as possible to determine the strength of association between the independent and dependent variables.
Since multiple regression involves more than one independent variable, each variable may be measured by using a different scale. When it happens, it may be impossible to compare regression coefficients and see which independent variable has the strongest impact on the dependent variable (Shiu et al., 2009, p.584). In order to check that, the standardized regression coefficient, also known as Beta coefficient, should be determined (Shiu et al., 2009, p. 584). Beta coefficient is “an estimated regression coefficient that has been recalculated to have a mean of 0 and a standard regression of 1” (Shiu et al., 2009, p.584). Standardization eliminates the influence of using different measurement scales and places all variables on the same scale (Shiu et al., 2009, p.571). Beta coefficient takes values from 0 to 1 (Shiu et al., 2009, p.584). Using Beta coefficient allows to directly compare independent variables and their effect on the dependent variable (Shiu et al., 2009, p. 584). However, this study employed the same type of measures to assess the independent variables, so that it is possible to use unstandardized coefficient B instead of the standardized coefficient Beta to assess the relationship between variables (Shiu et al., 2009, P.584). The unstandardized coefficient B depicts the strength of the influence of independent variables on the dependent variable and allows to see which independent variable has the strongest effect on the dependent variable (Shiu et al., 2009, p.584).

In addition, it is important to check whether a relationship between variables have occurred by chance alone, that is, whether it is statistically significant (Saunders et al., 2009, p.450). The level of statistical significance refers to the level of risk that a researcher takes assuming that there is a relationship between two or more variables in the population from which the sample was derived, when in reality there is no relationship (Bryman & Bell, 2015, p. 359). The maximum acceptable level of statistical significance is \( p<0.05 \) (Bryman & Bell, 2015, p.358). Values below 0.05 indicate that the probability that a relationship occurred where there is none in the population, is lower than 5 chances in 100 (Bryman & Bell, 2015, p.358-359). Values above 0.05 indicate that it is possible to find a relationship, where in fact there is no relationship, meaning that the relationship is likely to have occurred by chance (Bryman & Bell, 2015, p.358; Saunders et al., 2009, p.450).

In this study we will conduct several regressions. As this thesis discusses what impact three different information sources have on intention to shop online, each source will be evaluated individually. First for each source we will analyse the effect of source credibility and information quality on attitude towards using the information source. Source credibility and information quality are regarded as independent variables meanwhile attitude towards using the information source is regarded as a dependent variable. Second, we will examine the influence of attitude toward using the information source and subjective norms on purchase intention by conducting another multiple regression analysis. In this regression, we will treat attitude towards using information quality together with subjective norms as independent variables influencing the dependent variable, purchase intention. Consequently, each source will be analysed by two multiple regressions, meaning that in total we will conduct six multiple regression analysis.

4.6.5 Multicollinearity

Multiple regression analysis involves multicollinearity that presents a situation where several independent variables are correlated with each other, and as a result, it is not
possible to estimate the separate effect of independent variable on the dependent variable (Shiu et al., 2009, p.590). To estimate the contribution of the independent variable, the diagnostic of correlation coefficient can be used. A correlation coefficient close to 1 indicates that the correlation is high (Saunders et al., 2012, p.524). Another method is measuring the variance inflation factor (VIF) that assess the severity of multicollinearity. VIF values larger than 5 and tolerance values lower than 0.10 mean that the collinearity is high (Saunders et al., 2012, p.524; Shiu et al., 2009, p.591). High collinearity is problematic because it creates unstable slope estimates and can make the coefficient value very uncertain (Lewis-Beck, 1995, p.62). Tolerance values above 0.10, and VIF below 5 signify that the multicollinearity is not a problem (Shiu et al., 2009, p.591).

In this thesis we will conduct multicollinearity to check the association among independent variables in our model. Since this study conducts two multiple regression analysis for each source, it is necessary to examine multicollinearity twice. The analysis will measure the variance inflation factor between the independent variables, namely source credibility and information quality as well as between attitude toward using the information source and subjective norms. Because this study includes three different information sources, in total we will analyse multicollinearity six times.

### 4.7 Ethical considerations

Conducting a scientific research should be accompanied with a sensitive concern for values and ethics to balance the development of knowledge with ethical behaviour in order to avoid the scientific abuse and protect the welfare of research participants (Diener & Crandall, 1978). Ethics is defined as “the standards of behaviour that guide your conduct in relation to the rights of those who become the subject of your work, or are affected by it” (Saunders et al., 2012, p.226). Social scientists identified four general ethical issues as the most common concerns when conducting a research, namely, potential harm to participants, participants’ informed consent, privacy and confidentiality of participants’ data and study deception (Diener & Crandall, 1978, p. 7).

While executing this study, a special attention has been paid to the ethical issues, in particular, to the data collection method to ensure that no respondent was harmed. Harm refers to physical harm, psychic pain, personal humiliation, loss of interpersonal trust, harm to participants’ development or self-esteem, stress, harm to career prospects, and being forced to perform reprehensible behaviour (Bryman & Bell, 2015, p. 135; Diener & Crandall, 1978, p.17-19). None of the aforementioned examples of harm applies to this work due to the nature of the survey, which excludes any physical harm, and questions were designed in a way to not offend, humiliate or stress the respondents. Besides, the survey was voluntary, meaning that a respondent could choose to participate in the survey as well as stop filling the survey at any moment. Since the data is gathered by using self-completion online questionnaire, respondents may be concerned about the data confidentiality (Smith, 1997). Special care was applied during constructing data collection method and designing the survey’s questions in order for it to fulfil ethical requirements. The introduction of the survey informed participants that their answers would be anonymous and it would be impossible to track their identities. Their responses would be safeguarded and presented only in an aggregated way when describing the
statistical data. The gathered data was used only for the purpose of this study and was not shared with anybody unauthorized.

The informed consent is a key element required from a participant to allow him take part in the research. Informed consent refers to the respondent decision whether or not participate in the investigation after being given as much information as needed about the study (Saunders et al., 2012, p.238; Diener & Crandall, 1978, p.34). Informed consent also clarifies boundaries of data protection legislation and legal rights (Saunders et al., 2012, p.239). To minimize the possibility of lack of informed consent, the introductory section of the questionnaire provided clear information about the study’s purpose and content to facilitate respondents make an informed decision to participate in the investigation. The study description was also presented to give respondents a general view about the study’s subject as well as prevent the potential deception. In order to not invade the participants’ privacy, the survey was anonymous and questions that could be considered as intrusive, such as questions about income or marital status were deliberately avoided.

Another important issue to be addressed in this study is data falsification. It refers to modifying procedures, fabricating data or altering findings, which causes disbelief in research findings because false data distorts the accuracy of observation on which the study is built (Diener & Crandall, 1978, p.151-153). Similarly, data misrepresentation is another unethical practice that may happen in particular during data analysis (Saunders et al., 2012, p. 245). It involves deliberate mislead, miscommunication, misunderstanding, or falsely reporting the study’s results (Collis & Hussey, 2014, p.32). It implies reporting only a selective choice of data that favourably fulfil the study assumptions. Often the “bad” data that does not support the hypotheses is ignored and the contradictory findings are not mentioned (Diener & Crandall, 1978, p.160). Such practice misrepresents the collected data and distorts its statistical accuracy. Consequently, it distorts the study’s conclusions and further recommendations (Saunders et al., 2012, p.245). In addition, the objectivity of the study can be destroyed if the study is biased. It can occur by choosing the way in which sample is selected, questions are asked, instructions are given or subtle messages are communicated to subjects. Thus, it is important to follow the procedure in order to restrain the uncontrolled sources of error from influencing the findings (Diener & Crandall, 1978, p.159).

This study follows the ethics of conducting a scientific research. The data collection design was carefully conducted in order to avoid any error that could bias the responses. The gathered data was not manipulated nor falsified in any way as the study aims to provide honest, accurate and objective data that results in a clear and valid conclusion. We as researchers tried to be as objective as possible in order to present unbiased findings, and thus we avoided any data distortion. Furthermore, the collected data came from anonymous respondents belonging to the sample, who agreed to participate in the research. Overall, the adherence to the ethical procedures and their careful application while conducting the investigation helped to eliminate any possible ethical issues that could affect the study. Consequently, it can be assured that the respondents received respectful and harmless treatment as well as the received data was not a subject of manipulation or falsification.
5 EMPIRICAL FINDINGS AND ANALYSIS

This chapter shows empirical findings and analysis of collected data. First it demonstrates findings derived from demographic and general questions regarding online shopping. Then it turns to Cronbach’s Alpha and descriptive statistics. Afterwards, results of regression analysis are presented.

5.1 Sample demographics

To describe a sample, demographic questions have been included to the questionnaire. The demographic section was comprised of questions about respondent’s gender, age, education and occupation. The questionnaire was distributed online, and 180 people decided to participate in the survey. However, it is not possible to estimate how many participants decided to fill in the survey and dropped, since we only received submitted answers. The respondents, who decided to take part in the survey, answered every question, meaning that we do not have data loss. In total, 65% of participants were female, and 35% of them were male (see Figure 2). Watchravesringkan & Shim (2003) provide empirical evidence for significant relationships between gender and Internet information search intention. Results of their study show that female respondents are more likely to search for apparel information online, than male (Watchravesringkan & Shim, 2003, p.4). As the majority of the respondents in this sample are female, it is likely that they search for online product information prior to purchase and, therefore, can provide their opinions about online information sources.

Figure 2. Percentage of male and female respondents.
Regarding the age group, the majority of respondents (67.8%) were between 18 and 25 years old (see Figure 3). The second largest group (26.1%) is comprised of people from 26 to 35 years old. A number of people representing other age groups is considerably smaller. All age groups are presented in the survey; however, it can be seen that young people dominate in the sample. Previous studies often involve young people in surveys about online shopping, because online consumers are generally younger and more highly educated than conventional consumers (McKnight et al., 2002).

![Figure 3. Age distribution among respondents.](image)
The next demographic question, that has been included to the questionnaire, deals with the level of education. There are two groups, prevailing in the sample, people who hold Bachelor’s degree (41.7%) and those who hold Master’s degree (40.6%) (see Figure 4). Two other groups, people, who have high school education (7.8%), and post-graduates (10%) are considerably smaller.

Figure 4. Education level of respondents.
Moreover, respondents were asked about their occupation. The group of students is dominating in the sample (76.7%), while other groups are much smaller in size (see Figure 5). These results are predictable, as the questionnaire was posted online on discussion forums and different Facebook groups. As young people, and particularly students, spend considerable time on Facebook they had an access to the survey. However, this sample is representative for this survey, as previous studies show that young people considerably use Internet to purchase clothes and therefore, often constitute samples in similar studies (Xu & Paulins, 2005; Belleau et al., 2007; Kang & Kim, 2012).

*Figure 5. Occupation of respondents.*
Furthermore, respondents were asked general questions regarding their online shopping behaviour of apparel products. When asked about online shopping frequency, the majority of respondents reported that they buy clothes online several times a year (40.6%), followed by 36.7% who rarely shop online (see Figure 6). 15% of respondents buy clothes online once a month and 5.6% several times a month. These findings supported by official statistics, stating that Swedish consumers shop online not frequently. Statistical data provided by PostNord (2015) shows the general online shopping tendency in Sweden and it was revealed that 27% of Swedish consumers’ shop "Once a quarter", 24% of them shop "Once a month", 9% "2-3 times a month" and 2 % of Swedes shop online "Every week".

Figure 6. Online shopping frequency.
Respondents were asked how often they search for information about the product prior to purchase. The majority of them stated that they always search for product information (36.1%), those who search often constitute 33.9% and those who search sometimes 25.6% (see Figure 7). Only 4.4% of respondents indicated that they rarely search for product information prior to purchase. These results show that the survey sample is mainly comprised of respondents, who search for information always or often. It means that they are familiar with information sources and can provide valuable information.

![Figure 7. Online product information search.](image)

To identify which source is considered by respondents as the most influential, they were asked how likely information source will affect their purchase intention. To make a comparison, means were calculated to identify average values for each source. From figure 8 it can be seen that answers of respondents vary for three online information sources. It shows that retailer source has the highest average value (mean=3.52), while fashion bloggers are scored slightly higher than professional stylists with means 2.73 and 2.70 respectively. It can be concluded, that from the viewpoint of respondents, retailer source has stronger influence on their purchase intentions, than fashion bloggers and professional stylists.
Figure 8. The likelihood of following the information source.

5.2 Cronbach’s Alpha Coefficient

Cronbach’s alpha test was conducted in order to measure the internal consistency of the study’s measures. It is a common reliability test that measures the consistency of the responses across all questions from the questionnaire (Saunders et al., 2009, p.374). The calculated coefficient varies from 0 to 1, where values closer to 1 are preferable as they show higher consistency (Shiu et al., 2009, p.403). There is no one universal rule indicating the minimum threshold of reliability value (Bonett & Wright, 2015, p. 3). However, most researchers argue that Cronbach’s alpha values should be higher than 0.7 as they indicate that a measure is reliable (Schutte et al., 2000, p. 56). Therefore, we decided to apply the minimum threshold of coefficient Alpha as 0.7. Cronbach’s Alpha coefficient was measured for both model and model’s components for every information source. The reliability of the model for eWom source is 0.89; for neutral source is 0.90 and for retailer source results in 0.78. Considering every source, the calculated coefficients were above the minimum threshold, implying that the model is reliable, especially for neutral source, which has the highest score among examined sources.
For every source, the measures of model’s components were examined by Cronbach’s Alpha test. As it can be seen in the Table 2, the test was conducted for every construct except information relevance, information accuracy and information comprehensiveness, because these constructs were measured only by one question. The rest of constructs were measured by 3 items thus the reliability test was possible. Every construct showed a Cronbach’s alpha coefficient higher than 0.7, thus there was no need to remove any item from the set. Consequently, we consider measures for these constructs as reliable and applicable for further analysis. The lowest coefficient value is 0.77 for retailer source and its influence on attitude toward using the source. The highest coefficients were noted for neutral source and its perceived expertise resulting in 0.93, and the value of 0.92 for eWOM source regarding its influence on purchase intention.

### Descriptive statistics

Data analysis continues with descriptive statistics presented for three online information sources. First, means and standard deviations of all variables were calculated in SPSS (see Table 3). The mean shows arithmetic average of a set of data (Collis & Hussey, 2014, p.244-245), while standard deviation is used to describe the extent to which the data values are spread around the mean (Saunders et al., 2009, p.447). Secondly, Pearson correlation analysis was implemented in this study. Pearson Correlation is used to examine relationships between variables (Bryman & Bell, 2011, p.347). Regarding means, they were all around 3, indicating that respondents expressed neutral opinions toward the phenomena investigated in this study. For retailer source means vary from 3.20 for both attractiveness and subjective norms to 3.74 for relevance. For eWOM source means were ranged from 2.91 for subjective norms to 3.39 for relevance. For neutral source the lowest mean was for attractiveness (2.99) and the highest for expertise (3.87).
These results were predictable as in the survey professional stylists were referred to experts in apparel industry. Considering all three sources, subjective norms have lower means than other variables: 2.91 for eWOM source, 3.19 for neutral source and 3.20 for retailer source. Attractiveness also shows comparatively low means for all information sources: 2.99 for neutral source, 3.20 for retailer source and 3.25 for eWOM source. Furthermore, it can be seen from the Table 2 that all constructs of information quality have higher means than other variables, followed by constructs of source credibility. Standard deviations vary from 0.68 to 0.91 for retailer source, from 0.76 to 1.00 for eWOM source and from 0.72 to 0.86 for neutral source. For all three sources purchase intentions have relatively high standard deviations, indicating the highest level of disagreement among respondents.

<table>
<thead>
<tr>
<th></th>
<th>Retailer Source</th>
<th>eWOM Source</th>
<th>Neutral Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information Accuracy</td>
<td>3.57 (.80)</td>
<td>3.31 (.85)</td>
<td>3.55 (.79)</td>
</tr>
<tr>
<td>Information Relevance</td>
<td>3.74 (.78)</td>
<td>3.39 (.84)</td>
<td>3.56 (.80)</td>
</tr>
<tr>
<td>Information Comprehensiveness</td>
<td>3.46 (.89)</td>
<td>3.27 (.89)</td>
<td>3.53 (.83)</td>
</tr>
<tr>
<td>Source Trustworthiness</td>
<td>3.39 (.76)</td>
<td>3.27 (.78)</td>
<td>3.47 (.74)</td>
</tr>
<tr>
<td>Source Expertise</td>
<td>3.53 (.68)</td>
<td>3.12 (.77)</td>
<td>3.87 (.82)</td>
</tr>
<tr>
<td>Source Attractiveness</td>
<td>3.20 (.70)</td>
<td>3.25 (.76)</td>
<td>2.99 (.77)</td>
</tr>
<tr>
<td>Attitude</td>
<td>3.61 (.71)</td>
<td>3.32 (.93)</td>
<td>3.58 (.76)</td>
</tr>
<tr>
<td>Subjective Norms</td>
<td>3.20 (.68)</td>
<td>2.91 (.81)</td>
<td>3.19 (.72)</td>
</tr>
<tr>
<td>Purchase Intentions</td>
<td>3.14 (.91)</td>
<td>2.93 (1.00)</td>
<td>3.08 (.86)</td>
</tr>
</tbody>
</table>

Table 3: Descriptive Statistics.

5.4 Pearson Correlation analysis

Table 4 shows Pearson correlation analysis for retailer source. All relationships between variables were positive, meaning that when one variable increases other increases as well.
Most of the correlations between constructs were significant at the level of p < 0.01 and only 4 correlations were significant at the level of p < 0.05. Relationship between source attractiveness and information comprehensiveness was found to be insignificant. Correlation coefficients vary from 0.150 to 0.449. According to Shiu et al. (2009, p.555) correlation coefficients from 0.21 to 0.40 show weak correlation, from 0.41 to 0.60 moderate and from 0.61 to 0.80 strong. It means that most of the relationships between constructs are weak. Only two relationships were moderate: between relevance and accuracy of information (0.449) and between comprehensiveness and relevance of information (0.443).

<table>
<thead>
<tr>
<th>Constructs</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accuracy (1)</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Relevance (2)</td>
<td>0.49**</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Comprehensiveness (3)</td>
<td>0.249**</td>
<td>0.433**</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trustworthiness (4)</td>
<td>0.373**</td>
<td>0.346**</td>
<td>0.236**</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Expertise (5)</td>
<td>0.274**</td>
<td>0.223**</td>
<td>0.208**</td>
<td>0.401**</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Attractiveness (6)</td>
<td>0.196**</td>
<td>0.198**</td>
<td>0.093</td>
<td>0.368**</td>
<td>0.282**</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Attitude (7)</td>
<td>0.349**</td>
<td>0.376**</td>
<td>0.295**</td>
<td>0.303**</td>
<td>0.245**</td>
<td>0.150’</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Subjective Norms (8)</td>
<td>0.171’</td>
<td>0.221**</td>
<td>0.157’</td>
<td>0.330**</td>
<td>0.312**</td>
<td>0.331”</td>
<td>0.377”</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Purchase Intention (9)</td>
<td>0.316**</td>
<td>0.248”</td>
<td>0.155’</td>
<td>0.302”</td>
<td>0.219”</td>
<td>0.288”</td>
<td>0.320”</td>
<td>0.351”</td>
<td>1</td>
</tr>
</tbody>
</table>

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

Table 4. Pearson Correlation for retailer source

Pearson Correlation analysis for eWOM source presented in Table 5. All relationships were found to be positive. All correlations between constructs were found to be significant at the level of p < 0.01. Correlation coefficients vary from 0.293 to 0.683. Only 8 relationships between constructs were weak, while others were moderate or strong. Similar to results for retailer source, the strongest relationships were between relevance and accuracy of information (0.683) and between comprehensiveness and relevance of information (0.679). All in all, relationships between constructs of eWOM source were stronger than between constructs of retailer source.
Results of Pearson Correlation analysis for neutral source are presented in the Table 6. All relationships were found to be positive. All correlations between constructs were found to be significant at the level of $p < 0.01$. Correlation coefficients vary from 0.293 to 0.751. Only 8 relationships between constructs were weak, while others were moderate or strong. Similar to results for retailer and eWOM sources, the strongest relationships were between relevance and accuracy of information (0.751). Unlike other sources, the second strongest relationship was between comprehensiveness and accuracy of information (0.710). All in all, relationships between constructs of neutral source were stronger than between constructs of both eWOM and retailer source.

Table 5. Pearson Correlation for eWOM source

<table>
<thead>
<tr>
<th>Constructs</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accuracy (1)</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Relevance (2)</td>
<td>0.683**</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Comprehensiveness (3)</td>
<td>0.569**</td>
<td>0.679**</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trustworthiness (4)</td>
<td>0.499**</td>
<td>0.584**</td>
<td>0.501**</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Expertise (5)</td>
<td>0.301**</td>
<td>0.363**</td>
<td>0.293**</td>
<td>0.451**</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Attractiveness (6)</td>
<td>0.558**</td>
<td>0.557**</td>
<td>0.431**</td>
<td>0.595**</td>
<td>0.296**</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Attitude (7)</td>
<td>0.434**</td>
<td>0.493**</td>
<td>0.386**</td>
<td>0.575**</td>
<td>0.448**</td>
<td>0.520**</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Subjective Norms (8)</td>
<td>0.335**</td>
<td>0.345**</td>
<td>0.351**</td>
<td>0.518**</td>
<td>0.426**</td>
<td>0.370**</td>
<td>0.566**</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Purchase Intention (9)</td>
<td>0.466**</td>
<td>0.481**</td>
<td>0.418**</td>
<td>0.487**</td>
<td>0.398**</td>
<td>0.541**</td>
<td>0.533**</td>
<td>0.602**</td>
<td>1</td>
</tr>
</tbody>
</table>

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).
Table 6. Pearson Correlation for neutral source

<table>
<thead>
<tr>
<th>Constructs</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accuracy (1)</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Relevance (2)</td>
<td>.751**</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Comprehensiveness (3)</td>
<td>.710**</td>
<td>.706**</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trustworthiness (4)</td>
<td>.580**</td>
<td>.565**</td>
<td>.610**</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Expertise (5)</td>
<td>.679**</td>
<td>.641**</td>
<td>.607**</td>
<td>.626**</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Attractiveness (6)</td>
<td>.395**</td>
<td>.443**</td>
<td>.418**</td>
<td>.538**</td>
<td>.309**</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Attitude (7)</td>
<td>.518**</td>
<td>.505**</td>
<td>.488**</td>
<td>.595**</td>
<td>.632**</td>
<td>.406**</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Subjective Norms (8)</td>
<td>.445**</td>
<td>.427**</td>
<td>.413**</td>
<td>.489**</td>
<td>.456**</td>
<td>.357**</td>
<td>.513**</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Purchase Intention (9)</td>
<td>.393**</td>
<td>.399**</td>
<td>.357**</td>
<td>.457**</td>
<td>.293**</td>
<td>.458**</td>
<td>.396**</td>
<td>.469**</td>
<td>1</td>
</tr>
</tbody>
</table>

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

5.5 Multiple regression analysis

As already outlined in the previous chapter, multiple regression analysis was used to assess the relationships between variables in our model. Multiple regression analysis examined the strength of relationship between independent and dependent variable (Saunders et al., 2009, p.451). The coefficient of determination R2 shows if a regression equation is a good predictor, and takes values from 0 to 1, where 1 signifies a perfect predictor (Saunders et al., 2009, p.463). We conducted two multiple regression analysis for every source, meaning that in total six regressions were examined. First, we tested the effect of information quality and source credibility as independent variables on the attitude toward using a source as a dependent variable, and second, we assessed the influence of attitude toward using the source and subjective norms as independent variables on the purchase intention, which is a dependent variable in our model. All regressions were conducted by using the “enter” method in the statistical analysis program SPSS.
This regression analysed the effect of information quality and source credibility of retailer source on attitude toward using the retailer source. The independent variables include information accuracy, information relevance and information comprehensiveness as well as source trustworthiness, source expertise and source attractiveness. The dependent variable in this regression is attitude toward using retailer source. The ANOVA test shows F=8.183 (p<0.01), meaning that the model is statistically significant and that probability that the regression’s results have occurred by chance is low (Saunders et al., 2009, p.465). The R² measures the strength of the relationship between the dependent variable and the independent variables (Shiu, 2009, p. 585). The R² is 0.221, therefore around 22% of the variation in attitude toward using the retailer source was determined by independent variables employed in this regression.

In this study the independent variables were measured by the same type of scale, so that it is possible to use unstandardized coefficient B instead of the standardized coefficient Beta to assess the relationship between variables (Shiu et al., 2009, p.584). The
unstandardized coefficient $B$ shows the strength of the influence of independent variables on the dependent variable in a way that it is possible to see which independent variable has the strongest effect on the dependent variable (Shiu et al., 2009, p.584). Results of regression analysis show that two out of six independent variables significantly influence attitude toward using information source. These are the following: information accuracy ($B=0.149$, $p<0.05$) and information relevance ($B=0.168$, $p<0.05$). Thus, it means that a change of information accuracy by one unit will change attitude toward using retailer source by 15% and information relevance around 17%. It can be concluded that only information accuracy and information relevance have the impact on the attitude toward using the retailer source. Four other independent variables showed the following levels of significance: $p=0.176$ for source trustworthiness, $p=0.257$ for source expertise, $p=0.955$, for source attractiveness and $p=0.097$ for information comprehensiveness. As the level of significance for these four variables is greater than established acceptable level of $p<0.05$, the effects of these variables on attitude toward using information source are not significant. To check whether independent variables are correlated, a multicollinearity test was conducted. According to Shiu et al. (2009, p.591), multicollinearity is a problem when the VIF is larger than 5, and the tolerance value is smaller than 0.10. For this regression, the VIF results range from 1.194 to 1.518, with a tolerance level varying from 0.659 to 0.837. It indicates that multicollinearity is not a problem for this regression model (Shiu et al., 2009, p.591).

5.5.2 Retailer source - Regression 2

<table>
<thead>
<tr>
<th>Model</th>
<th>$R$</th>
<th>$R^2$</th>
<th>Adjusted $R^2$</th>
<th>Std. Error of Estimate</th>
<th>R Square Change</th>
<th>$F$ Change</th>
<th>df1</th>
<th>df2</th>
<th>Sig. $F$ Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.405</td>
<td>.164</td>
<td>.155</td>
<td>.83613</td>
<td>.164</td>
<td>17.364</td>
<td>2</td>
<td>177</td>
<td>.000</td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), SN_Retailer, Attitude_Retailer

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>$t$</th>
<th>Sig.</th>
<th>Collinearity Statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$B$</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
<td>Tolerance</td>
</tr>
<tr>
<td>1</td>
<td>(Constant)</td>
<td>.988</td>
<td>.374</td>
<td></td>
<td>.009</td>
</tr>
<tr>
<td></td>
<td>Attitude_Retailer</td>
<td>.281</td>
<td>.095</td>
<td>.219</td>
<td>.004</td>
</tr>
<tr>
<td></td>
<td>SN_Retailer</td>
<td>.357</td>
<td>.099</td>
<td>.268</td>
<td>.000</td>
</tr>
</tbody>
</table>

a. Dependent Variable: PI_Retailer
Abbreviations: SN_Retailer – subjective norms, Attitude_Retailer – attitude toward using retailer source; PI_Retailer – purchase intention

Table 8. The influence of attitude toward using retailer source and subjective norms on purchase intention

In this regression, the influence of attitude toward using retailer source and subjective norms on purchase intention is examined. Attitude toward using retailer source as well as subjective norms are independent variables, while purchase intention is the dependent variable. The $F=17.364$ ($p<0.01$) and it means that the probability that the results have
occurred by chance is low. It implies that there is a relationship between the attitude toward using retailer source and subjective norms and purchase intention. The $R^2 = 0.164$, which means that around 16.4% of the variation in the purchase intention can be explained by the independent variables used in this regression model.

Second regression analysis shows that both independent variables, attitude toward using information source ($B=0.281, p<0.01$) and subjective norms ($B=0.357, p<0.05$) have significant positive effects on purchase intentions. A change in attitude toward using retailer source by one unit will change purchase intention by 28%, and subjective norms by 35.7%. To conclude, subjective norms have a stronger influence on the purchase intention than attitude toward using retailer source. Multicollinearity was checked in order to examine the correlation between independent variables. The VIF result is 1.166 with tolerance level of 0.858, which means that multicollinearity is not a problem in this regression model.

5.5.3 eWOM Source - Regression 3

**Model Summary**

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
<th>Change Statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>.657&lt;sup&gt;a&lt;/sup&gt;</td>
<td>.432</td>
<td>.412</td>
<td>.71356</td>
<td></td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), SC_A_Blogger, SC_E_Blogger, IQ_Blogger_Comprehensive, IQ_Blogger_Accurate, SC_T_Blogger, IQ_Blogger_Relevant

**Coefficients<sup>a</sup>**

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
<th>Collinearity Statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
<td>Tolerance</td>
</tr>
<tr>
<td>1 (Constant)</td>
<td>.065</td>
<td>.297</td>
<td>.220</td>
<td>.826</td>
<td></td>
</tr>
<tr>
<td>IQ_Blogger_Accurate</td>
<td>.046</td>
<td>.092</td>
<td>.042</td>
<td>.501</td>
<td>.617</td>
</tr>
<tr>
<td>IQ_Blogger_Relevant</td>
<td>.129</td>
<td>.105</td>
<td>.117</td>
<td>1.230</td>
<td>.220</td>
</tr>
<tr>
<td>IQ_Blogger_Comprehensive</td>
<td>-.004</td>
<td>.084</td>
<td>-.004</td>
<td>.046</td>
<td>.963</td>
</tr>
<tr>
<td>SC_T_Blogger</td>
<td>.318</td>
<td>.098</td>
<td>.266</td>
<td>3.260</td>
<td>.001</td>
</tr>
<tr>
<td>SC_E_Blogger</td>
<td>.255</td>
<td>.078</td>
<td>.212</td>
<td>3.264</td>
<td>.001</td>
</tr>
<tr>
<td>SC_A_Blogger</td>
<td>.259</td>
<td>.095</td>
<td>.212</td>
<td>2.729</td>
<td>.007</td>
</tr>
</tbody>
</table>

a. Dependent Variable: Attitude_Blogger
Abbreviations: Attitude_Blogger - attitude toward using eWOM source; IQ – Information quality; SC_T – trustworthiness (dimension of source credibility); SC_E – expertise (dimension of source credibility); SC_A – attractiveness (dimension of source credibility)

Table 9. The influence of information quality and source credibility of eWOM source on attitude toward using eWOM source

In this regression we analysed the influence of information quality and source credibility of eWOM source on the attitude toward using eWOM source. Independent variables in this regression are source trustworthiness, source expertise, source attractiveness,
information accuracy, information relevance and information comprehensiveness. The dependent variable is the attitude toward using eWOM source. The ANOVA-test shows F= 21.932, (p<0.01), which means that the probability that the results of this model have occurred by chance is low (Saunders et al., 2009, p.465). In this regression the R² is 0.432, meaning that around 43.2% of the variation in consumers’ attitude toward using the source can be explained by independent variables considered in this regression model.

Three independent variables have strong influence on attitude toward using information source: source trustworthiness (B=0.318, p<0.05), source expertise (B=0.255, p<0.05) and source attractiveness (B=0.259, p<0.05). It means that a change in source trustworthiness by one unit, will result in change in attitude toward using eWOM source by around 32%; source expertise by 26% and source attractiveness by 26%. Three other independent variables exhibit insignificant effects on the attitude toward using information source: information accuracy (p=0.617), information relevance (p=0.220) and information comprehensiveness (p=0.963). To conclude, only source trustworthiness, expertise and attractiveness have a positive effect on attitude toward using eWOM source. In order to see if the independent variables are correlated with each other, a multicollinearity test was conducted. The VIF between independent variables varies between 1.281 to 2.737 and have a tolerance level ranging between 0.471 to 0.781, which means that multicollinearity is not a problem for these constructs.

5.5.4 eWOM source - Regression 4

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
<th>Change Statistics</th>
<th>R Square Change</th>
<th>F Change</th>
<th>df1</th>
<th>df2</th>
<th>Sig. F Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.646a</td>
<td>.417</td>
<td>.411</td>
<td>.76611</td>
<td>.417</td>
<td>.63,326</td>
<td>2</td>
<td>177</td>
<td>.000</td>
<td></td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), SN_Blogger, Attitude_Blogger

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
<th>Collinearity Statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
<td>Tolerance</td>
</tr>
<tr>
<td>1 (Constant)</td>
<td>.335</td>
<td>.239</td>
<td></td>
<td>1.405</td>
<td>.162</td>
</tr>
<tr>
<td>Attitude_Blogger</td>
<td>.303</td>
<td>.075</td>
<td>.283</td>
<td>4.064</td>
<td>.000</td>
</tr>
<tr>
<td>SN_Blogger</td>
<td>.545</td>
<td>.086</td>
<td>.442</td>
<td>6.351</td>
<td>.000</td>
</tr>
</tbody>
</table>

a. Dependent Variable: PI_Blogger
Abbreviations: SN_Blogger – subjective norms, Attitude_Blogger – attitude toward using eWOM source; PI_Retailer – purchase intention

Table 10. The influence of attitude toward using the eWOM source and subjective norms on purchase intention

In this regression we analysed the impact of the attitude toward using eWOM and subjective norms on the purchase intention. In this regression, attitude toward using eWOM source and subjective norms are independent variables, while purchase intention is a dependent variable. The ANOVA-test presents F= 63.329 (p<0.01), so that the
probability that the results have occurred by chance is low. Thus, the relationship between attitude towards using eWOM and subjective norms and purchase intention exists and it is strong. The $R^2 = 0.417$, so around 42% of the variation in the consumer's purchase intention can be explained by the independent variables used in this regression model.

Both independent variables, attitude toward using information source ($B=0.303$, $p<0.01$) and subjective norms ($B=0.545$, $p<0.01$) have a significant effect on the purchase intention, with superiority of subjective norms. A change in attitude toward using eWOM source by one unit, will result in change in purchase intention by around 30%; subjective norms by 55%. VIF results in 1.47 and has a tolerance of 0.68, therefore it can be concluded that there is no multicollinearity between variables.

### 5.5.5 Neutral source - Regression 5

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
<th>Change Statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>.693</td>
<td>.480</td>
<td>.462</td>
<td>.55616</td>
<td>R Square Change</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>.480</td>
<td>F Change</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>df1 df2 Sig. F Change</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>.480</td>
<td>.480</td>
<td>.480</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), SC_A_Stylist, SC_E_Stylist, IQ_Stylist_Comprehensive, SC_T_Stylist, IQ_Stylist_Relevant, IQ_Stylist_Accurate

<table>
<thead>
<tr>
<th>Coefficientsa</th>
</tr>
</thead>
<tbody>
<tr>
<td>Model</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>1 (Constant)</td>
</tr>
<tr>
<td>IQ_Stylist_Accurate</td>
</tr>
<tr>
<td>IQ_Stylist_Relevant</td>
</tr>
<tr>
<td>IQ_Stylist_Comprehensive</td>
</tr>
<tr>
<td>SC_T_Stylist</td>
</tr>
<tr>
<td>SC_E_Stylist</td>
</tr>
<tr>
<td>SC_A_Stylist</td>
</tr>
</tbody>
</table>

a. Dependent Variable: Attitude_Stylist

Abbreviations: Attitude_Stylist - attitude toward using neutral source; IQ – Information quality; SC_T – trustworthiness (dimension of source credibility); SC_E – expertise (dimension of source credibility); SC_A – attractiveness (dimension of source credibility)

Table 11. The influence of information quality and source credibility of neutral source on the attitude toward using neutral source

This regression evaluated the influence of information quality and source credibility of neutral source on the attitude toward using neutral source. Information accuracy, information relevance and information comprehensiveness as well as source trustworthiness, source expertise and source attractiveness are independent variables, while attitude toward using neutral source is a dependent variable. The ANOVA-test
shows $F= 26.649 \ (p<0.01)$, which implies that the probability that the results of this model have occurred by chance low. The result of $R^2$ is 0.480, which implies that around 48% of the variation in the consumer's attitude toward using neutral source can be explained by the independent variables used in this regression model.

Two independent variables have strong effect on the attitude toward using neutral source: source expertise ($B=0.371, \ p<0.01$) and source trustworthiness ($B=0.244, \ p<0.05$). It means that a change in source trustworthiness by one unit, will result in change in attitude toward using neutral source by around 24% and source expertise by 37%. The rest of independent variables had the $p$-level higher than acceptable ($p<0.05$), so they are considered as insignificant. The VIF results range between 1.505 and 3.009 and have a tolerance varying between 0.332 to 0.664. It means that independent variables are not highly correlated and multicollinearity is not a problem in this regression model.

5.5.6 Neutral source - Regression 6

### Model Summary

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
<th>Change Statistics</th>
<th>R Square Change</th>
<th>F Change</th>
<th>df1</th>
<th>df2</th>
<th>Sig. F Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.503$^a$</td>
<td>.253</td>
<td>.244</td>
<td>.75107</td>
<td></td>
<td>253</td>
<td>29.951</td>
<td>2</td>
<td>177</td>
<td>.000</td>
</tr>
</tbody>
</table>

$a$. Predictors: (Constant), SN_Stylist, Attitude_Stylist

### Coefficients$^a$

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>1 (Constant)</td>
<td>.846</td>
<td>.300</td>
<td></td>
<td>.005</td>
</tr>
<tr>
<td>Attitude_Stylist</td>
<td>.241</td>
<td>.086</td>
<td>.211</td>
<td>.006</td>
</tr>
<tr>
<td>SN_Stylist</td>
<td>.431</td>
<td>.090</td>
<td>.361</td>
<td>.000</td>
</tr>
</tbody>
</table>

$a$. Dependent Variable: PI_Stylist

Abbreviations: SN_Stylist – subjective norms, Attitude_Stylist – attitude toward using neutral source; PI_Retailer – purchase intention

Table 12: The influence of attitude toward using neutral source and subjective norms on purchase intention

This regression evaluates the impact of attitude toward using neutral source and subjective norms on purchase intention. The attitude toward using neutral source and subjective norms are independent variables and purchase intention is considered as dependent variable in this regression. The $F= 29.951 \ (p<0.01)$, which indicates that the probability that the independent variable’s impact on the dependent variable occurred by chance is low. The $R^2 = 0.253$ and it means that the used independent variables determine around 25.3% of the variation in consumer’s purchase intention.

Both independent variables, attitude toward using information source ($B=0.241, \ p<0.05$) and subjective norms ($B=0.431, \ p<0.01$) express strong influence on purchase intention.
It means that a change in attitude toward using neutral source by one unit, will result in change in purchase intention by around 24%; subjective norms by 43%. Subjective norms have a stronger impact on the purchase intention than attitude toward using the neutral source. Multicollinearity was examined by conducting a VIF test. VIF results for both independent variables have values of 1.357 with tolerance level of 0.737. It means that multicollinearity is not a problem for this regression model.
6 DISCUSSION

This chapter presents discussion of empirical findings in relation to previous research. It summarizes results of this study, showing which hypotheses were confirmed and which were rejected. It ends up with revised conceptual model for each online information source.

6.1 Discussion of multiple regression analysis

6.1.1 Retailer source - Regression 1

In this regression, we intended to test the influence of retailer source’ trustworthiness, expertise, and attractiveness as well as retailers’ information accuracy, information relevance and information comprehensiveness on attitude toward using the retailer source. As discussed in the theory chapter, these factors were hypothesized to have an impact on the consumer's attitude toward using the source. The regression analysis showed that source trustworthiness, source expertise and source attractiveness have the significance level above p<0.05, therefore the effect of these variables is insignificant. Thus, hypotheses H4a, H5a and H6a are being rejected. The findings of our study are contradictory to the previous literature. MacKenzie & Lutz (1989) found that retailer’s credibility is an important factor in influencing consumers' attitudes toward the retailer message and toward the retailer. They found significant relationships between retailer credibility and attitude toward retailer as well as between retailer credibility and attitude toward information provided by the retailer. Yoon et al. (1998) analysed source credibility (as expertise, trustworthiness and attractiveness) and found that corporate credibility affects consumers’ attitudes toward the retailer’s message and the attitude toward retailer. Also Lafferty & Goldsmith (1999) and Goldsmith et al. (2000) demonstrated a significant influence of retailer credibility on the attitude toward retailer message, attitude toward retailer and purchase intention. A possible explanation of the contrary findings is that the participants of our study do not consider a retailer as an expert, trustworthy and attractive source of information. Another interpretation for contradictory findings is using different measures. For this study, the measuring scale for each construct had to be adjusted so it was able to measure a construct for three different information source, where two of them were identified as persons, while retailer’s nature is impersonal. Thus, the scales used in this study might have not been able to examine the effect of source credibility on the attitude toward using a retailer source.

Two components of the information quality were found to have a positive influence on attitude toward using retailer source. The regression analysis revealed that information relevance and information accuracy were significant at the level p<0.05. Information comprehensiveness is not considered to be significant (p=0.097). Therefore, the hypotheses H1a and H2a – stating that information relevance and information accuracy have a positive impact on the attitude toward using retailer source-were accepted. Consequently, the hypothesis H3a assuming that information comprehensiveness has a positive effect on attitude toward using retailer source, was rejected. Information relevance was found to have a weak effect on the attitude toward using retailer source (unstandardized coefficient B = 0.168; p<0.05) and a weak correlation with attitude (Pearson correlation = 0.376). Even though this finding does not exert a strong influence, it is in line with previous literature suggesting that information relevance is an important
element of information quality (Filieri, 2015) and in align with Bickart & Schindler (2001) who found that information relevance has a positive effect on the attitude toward the source. Furthermore, information accuracy shows a weak relationship with attitude (unstandardized coefficient $B=0.149$; Pearson correlation $=0.349$; $p<0.05$). Wixom & Todd (2005) found that information accuracy is a relevant component of information quality. However, due to the lack of literature examining the effect of retailer's information accuracy on the attitude toward using retailer source, the findings of this study cannot be directly compared.

Information comprehensiveness is considered to be insignificant in this study, which is contradictory to Cheung et al. (2008) who found that information comprehensiveness is crucial for informational influence. A possible explanation for this is that when buying apparel products online, consumers use different criteria to evaluate the information quality of a retailer’s website (Metzger, 2007, p.7). Metzger (2007, p.7) states that consumers may judge the retailer’s website credibility and information quality by evaluating the website design. Moreover, in this study the information quality is not strongly correlated with attitude toward using retailer source. Li (2013, p.267) states that a strong arguments embedded in information quality lead to form a strong attitude toward the information. Conversely, weak information quality will result in weak relationship to the attitude, which is the case in this study as information accuracy and information relevance have a weak correlation with attitude toward using the retailer source. A possible reason that would explain is that consumers do not trust the information provided by a retailer and thus have a low perception about its quality (Beldad et al., 2010). In addition, consumers can have a low level of susceptibility to informational influence and prefer to use more than one information source while searching for product information, which in turn affects their attitude formation, and thus they are less likely to be influenced by only one information source (Chen et al., 2016, p.473).

### 6.1.2 eWOM source - Regression 3

This regression examines the influence of information quality and source credibility on the attitude toward using the eWOM source. As discussed in the theory chapter, information accuracy, information relevance and information comprehensiveness as well as source trustworthiness, source expertise and source attractiveness were hypothesized to influence consumers’ attitude toward using eWOM source. The regression analysis revealed that only source trustworthiness ($p<0.05$), source expertise ($p<0.05$) and source attractiveness ($p<0.05$) have an impact on the attitude toward using eWOM source. As a result, hypotheses H4b, H5b and H6b are being confirmed. This results are in line with previous research stating that source credibility plays an important role in information adoption model (Cheung et al., 2008) and influences attitude toward the source as well as purchase intention (Huang & Chen, 2006). Subsequently, results of this study show that source trustworthiness is strongly correlated with the attitude toward using eWOM source (Pearson correlation coefficient $= 0.575$) and has $B=0.318$. At the same time, source expertise is moderately correlated with the attitude toward using eWOM (Pearson correlation coefficient $= 0.448$) and has $B=0.255$. Source attractiveness was found to correlate strongly with the attitude toward using eWOM source (Pearson correlation coefficient $= 0.520$) and has $B=0.259$. It is in line with findings of Chen et al. (2016) and
Huang & Chen (2006) who found a positive influence of source credibility on the attitude toward retailer and subsequently, on purchase intention. However, information accuracy (B =0.046, p=0.617), information relevance (B =0.129, p=0.220) and information comprehensiveness (B = -0.004, p=0.963) have a low unstandardized coefficient B and a very high probability that results have occurred by chance and thus, are being rejected. The findings from this study are contradictory to the previous research. For example, Chen et al. found that eWOM information quality is positively correlated with consumer’s attitude toward a retailer which also influences the purchase intention. Also Gunawan & Huarng (2015) showed that eWOM information quality has a positive effect on attitude toward information usefulness. A reason that would explain the contradictory findings could be that consumers form their attitude toward using the eWOM source basing on the assessment of source credibility rather than on the quality of provided information. An alternative explanation can be that when consumers have less knowledge about the product, they tend to depend on the source credibility in order to judge the credibility of the message. When consumers have previous knowledge about the product, they consider the recommendation more carefully (Cheung et al., 2009, p.30). As this study consider source credibility and information quality in terms of fashion, and the survey research regarded fashion in general, it can be argued that consumers could not assess the source by evaluating its message; thus they paid more attention to its credibility.

6.1.3 Neutral source - Regression 5

Similarly to other information sources, we used two regressions to test relationships between variables for neutral source. Professional stylists were used as an example of information source that is independent from marketers’ influence and therefore neutral. Regression analysis 5 was used to determine the influence of six factors on attitude toward using neutral information source. Determinants included three factors of information quality: information accuracy, information relevance, information comprehensiveness, and three factors of source credibility: trustworthiness, expertise and attractiveness. Regression analysis revealed that only two factors out of six significantly influence attitude toward using neutral source. These influential factors included factors of source credibility: trustworthiness and expertise. Therefore, hypothesis H4c and H5c, stating that trustworthiness and expertise of neutral source have positive effects on attitude toward using neutral source, have been confirmed. The attractiveness of neutral source presented an insignificant effect on the attitude toward using the neutral source (p=0.061). Thus, hypothesis H6c was rejected. Three factors of information quality, relevance, accuracy and comprehensiveness showed the level of significance higher than acceptable p<0.05, consequently effects of these factors are insignificant. Consequently, the hypotheses H1c, H2c and H3c, stating that relevance, accuracy and comprehensiveness of information provided by neutral source have positive effects on attitude toward using neutral source, have been rejected.

Furthermore, expertise and trustworthiness of neutral source showed the strongest effect on attitude toward using neutral source with B coefficients 0.371 and 0.244 respectively. Additionally, results of the study demonstrate strong correlation between trustworthiness and attitude toward using neutral source (Pearson correlation coefficient = 0.596) and
strong correlation between expertise and attitude toward using neutral source (Pearson correlation coefficient = 0.632).

These results are in line with research that investigates influence of fashion stylist on the adoption of appearance message, conducted by Saiki (2015). This study shows that fashion stylist should possess higher level of expertise, than a client, to develop successful relationships (Saiki, 2015, p.220). In this case, client or consumer perceive stylist as credible, which generates trust and willingness to use information provided by stylist (Saiki, 2015, p.220). Additionally, this study examines similarity between stylist and client, which was used as one dimension of attractiveness in our study. It demonstrates that high level of similarity stimulates adoption of a fashion-related message (Saiki, 2015, p.220). However, it is argued that similarity may have weak relationship to message adoption in case of short interaction period between people (Saiki, 2015, p.220). This argument can explain the insignificant effect of attractiveness on attitude toward using neutral source in this study. We examined influence of information from fashion stylists in online context, when consumers do not have an opportunity to engage with stylist for a long time. It means that in this context source attractiveness can be perceived as unimportant. It can be concluded that for neutral source two factors of source credibility, trustworthiness and expertise, have positive effects on attitude toward using information source. However, information quality does not have effect on attitude toward using information source. We exemplified neutral source by professional stylist as it is suitable for apparel products. In fashion industry stylists may be involved in marketing communications, participating in PR and product placement activities (Lea-Greenwood, 2013, p.58). It is argued that in today’s crowded media environment this source can be considered as credible (Lea-Greenwood, 2013, p.58). Results of this study provide empirical evidence for this argument, showing that source credibility of professional stylists can influence attitude toward this information source and, consequently, positively affect purchase intention of apparel products.

6.2 Aggregated results for Regression 2, Regression 4 and Regression 6

Regression 2, Regression 4 and Regression 6 examine effects of attitude toward using information source and subjective norms on purchase intentions. According to the theory of Reasoned Action (Ajzen & Fishbein, 1980) attitude toward behaviour and subjective norms serve as determinants of behavioural intentions. Therefore, on the basis of theoretical discussion it was proposed that attitude toward using information source and subjective norms influence purchase intentions. Results of Regression 2, Regression 4 and Regression 6 analysis reveal similar findings for all three information sources. Hence, we discuss findings of these regressions simultaneously for three information sources. Regression analysis in all three cases showed significant positive effects of both attitude toward using information source and subjective norms on purchase intentions. For retailer source subjective norms have coefficient B=0.357 and attitude toward using retailer source B=0.281. However, Pearson correlation analysis show a weak correlation between attitude toward using retailer source and purchase intention (Pearson correlation coefficient = 0.320) and between subjective norms and purchase intention (Pearson correlation coefficient = 0.351). For eWOM source subjective norms have coefficient B=0.545 and Pearson correlation revealed that subjective norms are strongly correlated with purchase intention (Pearson correlation = 0.602). This finding is in line with previous
studies, which discovered that subjective norms have a positive effect on the consumer's purchase intention (Gunawan & Huarng, 2015; Kim, et al., 2009). Attitude toward using eWOM source has $B=0.303$ and it was found to be strongly correlated with purchase intention (Pearson correlation coefficient $=0.533$). For neutral source, subjective norms have $B=0.431$ and correlation between subjective norms and purchase intention is moderate (Pearson correlation $=0.469$). Attitude toward using neutral source has $B=0.241$ and correlation between attitude toward using neutral source and purchase intention is weak (Pearson correlation $=0.369$). It can be concluded that for all information sources subjective norms have stronger influence on purchase intention than attitude toward using information source.

Previous research, that combined IAM and TRA, demonstrate that attitude positively influence purchase intention. Erkan & Evans (2016) proved that attitude towards information has positive effect on purchase intentions. Similarly, Gunawan & Huarng (2015) in their study identified positive influence of attitude towards information usefulness on purchase intentions. However, previous studies show controversial results regarding influence of subjective norms on behavioural intention. Some researchers found insignificant effect of subjective norms on behavioural intention (George, 2004; Wu & Liao, 2011). Other researchers argue that subjective norms influence purchase intention (Gunawan & Huarng, 2015, p.2241). Empirical findings of our study show that subjective norms have positive effect on purchase intentions and they are seen by respondents as more important determinant than attitude toward using information source. It contradicts results of other studies, confirming that attitude toward information usefulness has stronger effect than subjective norms (Gunawan & Huarng, 2015, p.2240). However, careful examination of TRA helps to explain this contradiction. According to Ajzen & Fishbein (1980), for different behaviours importance of subjective norms and attitudes in determining behavioural intention may vary. For some behaviours subjective norms can be more important than attitudes, and for others reverse can be true (Ajzen & Fishbein, 1980, p.58). Researchers argue that subjective norms can be more important determinant of behavioural intention, than attitudes for behaviour that involves other people (Park, 2000, p.165). In the context of apparel shopping, decisions about the product choice are often influenced by opinion of others, including imagined or perceived reactions of others (Yan et al., 2010, p.209). Therefore, subjective norms play an important role in predicting purchase intentions of high involvement products, such as apparel. Results of our study provide evidence that in the context of online apparel shopping for all three information sources subjective norms have stronger effect that attitude toward information source on purchase intention.

6.3 Revised conceptual model

Based on the analysis and discussion of empirical findings, the conceptual model for each information source was revised in accordance to hypotheses testing. Discussion of regression analysis shows that not all hypotheses were confirmed, and therefore, not all factors that were proposed have effects on attitude toward using information source and purchase intentions.

6.3.1 Revised conceptual model for retailers

Results of hypotheses testing for retailer source are presented in Table 13.
For retailer source it was found that factors of information quality such as relevance and accuracy have positive effects on attitude toward using retailer source, while comprehensiveness has no influence. On the contrary, effects of source credibility factors, trustworthiness, expertise and attractiveness on attitude toward using retailer source were found insignificant. Furthermore, attitude toward using retailer source and subjective norms have positive effects on purchase intentions. These results are shown in Figure 9.

The attitude toward using retailer source is affected only by information accuracy and relevance, but not by information comprehensiveness. It means that the information should contain accurate and relevant arguments in order to form a positive attitude toward using retailer source. Furthermore, consumers do not consider source trustworthiness and expertise as relevant criteria for evaluating retailer source. Also the insignificant effect of retailer’s attractiveness implies that consumers do not feel the need to form a bond with a retailer, which means that they do not identify with the retailer source. To conclude, the quality of provided product information is more important for consumers than source credibility to assess the retailer source. Thus, consumers pay more attention to the information content than source characteristics, meaning that they use central route to evaluate information.
Figure 9. Revised conceptual model for retailer source.

6.3.2 Revised conceptual model for eWOM source

Results of hypotheses testing for eWOM source are presented in Table 14.

<table>
<thead>
<tr>
<th>eWOM source</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>H1b</td>
<td>Relevance of information, provided by eWOM source has a positive effect on attitude toward using eWOM source.</td>
</tr>
<tr>
<td>H2b</td>
<td>Accuracy of information, provided by eWOM source has a positive effect on attitude toward using eWOM source.</td>
</tr>
<tr>
<td>H3b</td>
<td>Comprehensiveness of information, provided by eWOM source has a positive effect on attitude toward using eWOM source.</td>
</tr>
<tr>
<td>H4b</td>
<td>Trustworthiness of eWOM source has a positive effect on attitude toward using eWOM source.</td>
</tr>
<tr>
<td>H5b</td>
<td>Expertise of eWOM source has a positive effect on attitude toward using eWOM source.</td>
</tr>
<tr>
<td>H6b</td>
<td>Attractiveness of eWOM source has a positive effect on attitude toward using eWOM source.</td>
</tr>
</tbody>
</table>
Table 14. Results of hypotheses testing for eWOM source

<table>
<thead>
<tr>
<th>Hypothesis</th>
<th>Description</th>
<th>Supported</th>
</tr>
</thead>
<tbody>
<tr>
<td>H7b</td>
<td>Attitude toward using eWOM source has a positive effect on purchase intention.</td>
<td>Supported</td>
</tr>
<tr>
<td>H8b</td>
<td>Subjective norms of using information from eWOM source have a positive effect on purchase intentions.</td>
<td>Supported</td>
</tr>
</tbody>
</table>

For eWOM source results of information quality and source credibility effects were opposite to retailer source. It was discovered that factors of source credibility, namely trustworthiness, expertise and attractiveness have positive effects on attitude toward using eWOM source. On the contrary, factors of information quality, relevance, accuracy and comprehensiveness do not cause effects on attitude toward using eWOM source. Furthermore, attitude toward using eWOM source and subjective norms have positive effects on purchase intentions. These results are shown in Figure 10.

The study revealed that only source credibility affects the attitude toward using the source. It means that consumers evaluate the honesty, reliability and trustworthiness of the eWOM source; its level of knowledge, expertise and qualifications as well as to the which extent the eWOM source is similar and familiar to the recipient and whether it is likeable. On the other hand, consumers do not consider the quality of provided information when they assess the eWOM source. It can be concluded that consumers perceived eWOM source to be credible and thus do not feel the need to evaluate the information, since it is assumed that a credible source provides an information of sufficient quality. Thus, credibility serves as a peripheral cue for consumers to judge the eWOM source.

Figure 10. Revised conceptual model for eWOM source.
6.3.3 Revised conceptual model for neutral source

Results of hypotheses testing for neutral source are presented in Table 15.

<table>
<thead>
<tr>
<th>Neutral source</th>
</tr>
</thead>
<tbody>
<tr>
<td>H1c Relevance of information, provided by neutral source has a positive effect on attitude toward using neutral source.</td>
</tr>
<tr>
<td>H2c Accuracy of information, provided by neutral source has a positive effect on attitude toward using neutral source.</td>
</tr>
<tr>
<td>H3c Comprehensiveness of information, provided by neutral source has a positive effect on attitude toward using neutral source.</td>
</tr>
<tr>
<td>H4c Trustworthiness of neutral source has a positive effect on attitude toward using neutral source.</td>
</tr>
<tr>
<td>H5c Expertise of neutral source has a positive effect on attitude toward using neutral source.</td>
</tr>
<tr>
<td>H6c Attractiveness of neutral source has a positive effect on attitude toward using neutral source.</td>
</tr>
<tr>
<td>H7c Attitude toward using neutral source has a positive effect on purchase intention.</td>
</tr>
<tr>
<td>H8c Subjective norms of using information from neutral source have a positive effect on purchase intentions.</td>
</tr>
</tbody>
</table>

Table 15. Results of hypotheses testing for neutral source

For neutral source it was identified that two factors of source credibility: trustworthiness, and expertise have positive effects on attitude toward using neutral source. On the contrary, factors of information quality, relevance, accuracy and comprehensiveness as well as source attractiveness do not affect attitude toward using neutral source. Furthermore, attitude toward using neutral source and subjective norms have positive effects on purchase intentions. Revised conceptual model for neutral source is shown in Figure 11.

It was found that consumers assess the neutral source solely through trustworthiness and expertise. Therefore, source trustworthiness and expertise are crucial factors that form an attitude toward using neutral source, when conducting a product information search. The source attractiveness and aspects of information quality were found to be insignificant. Therefore, consumers do not identify with or intent to have a relationship with neutral
Moreover, the study revealed that information quality is not an important factor for assessing the neutral source, since the neutral source, also known as expert source, is already perceived to have professional knowledge and experience. Therefore, in the context of this study, consumers do not feel a need to assess information quality of neutral source if they can judge its source credibility. Similarly to eWOM, source credibility serves as a peripheral cue for consumers to judge the neutral source.

![Figure 11. Revised conceptual model for neutral source.](image)

### 6.4 General discussion

Empirical findings reveal that consumers perceive online information sources differently. When respondents read product description on apparel retailer’s website, they take into consideration only factors of information quality, such as accuracy and relevance. These factors were found positively related to attitude toward using retailer source, which consequently influences purchase intention. However, when they use bloggers or professional stylists to get information about apparel products, source credibility factors are considered by them. For bloggers all three factors of source credibility, trustworthiness, expertise and attractiveness have significant positive effects on attitude toward using eWOM source, which in turn has impact on purchase intention. However, for professional stylist only trustworthiness and expertise have significant positive effects on attitude toward using neutral source, which has positive effect on purchase intention. Furthermore, for all three information sources positive relationships were found between subjective norms and purchase intentions. It means that in the context of online apparel shopping the purchase intentions are influenced by opinions of friends, relatives and important others. As apparel belongs to the high-involvement products people are
concerned with expressing their identity as well as what others think about their appearance (Yan et al., 2010, p.209).

Results of this study show that the persuasive information process vary for different online information sources and consumers cognitively evaluate information from these sources differently. When consumers are exposed to persuasive communication from retailer’s website, they are influenced by central route. In accordance with IAM, it means that they cognitively elaborate this communication by paying attention to the content and quality of information provided by this source (Sussman & Siegal, 2003, p.50). As they elaborate information from retailer’s website cognitively, they do not feel the need to establish relationships with the company and, therefore, source credibility does not influence their attitude toward using retailer source. But when they receive information from two other sources, bloggers and stylists, they use peripheral cues, which implies that they do not evaluate content, but rather make decisions based on source credibility. According to IAM, people use peripheral cues when they are unable or unwilling to evaluate information cognitively (Sussman & Siegal, 2003, p.50). It can be explained by different nature of online information sources that examined by this study. While retailer’s website is perceived by consumers as organization, bloggers and stylists are perceived as humans, and therefore, consumers evaluate not the content of information received from them, but how credible they are. Additionally, stylists are perceived by consumers as professionals, who possess particular level of expertise, which serves as a peripheral cue and therefore, there is no need to cognitively elaborate the quality of information, provided by stylists.
7 CONCLUSIONS

This chapter starts with general conclusions that have been drawn from empirical results. The chapter demonstrates theoretical and practical contribution of this research. Further, the evaluation of the study with regard to truth criteria is presented. The chapter ends up with limitations and suggestions for further research.

7.1 General conclusion

The purpose of this study was to examine the effects of information quality and source credibility on the attitude toward using the information source and purchase intentions in the context of apparel products. This study investigates these effects for three online information sources: retailer source, eWOM source and neutral source. This master thesis makes a theoretical contribution by finding differences between effects of information quality and source credibility on the attitude toward using the information source and purchase intentions among these sources. By doing so, we discovered which factors considered by consumers as relevant, are more important for particular online information source. Additionally, as previous studies examined influence of information source characteristics in general, we enhanced existing knowledge by applying the theoretical framework particularly to the context of online apparel shopping.

On the basis of theoretical discussion, we developed the conceptual model, which was tested for each online information source separately. Conceptual model included variables that evaluated effect of information quality, namely accuracy, relevance and comprehensiveness, while source credibility was assessed using such variables as trustworthiness, expertise and attractiveness. Relationships between these factors and purchase intentions were mediated by the attitude toward using the information source. Furthermore, model included subjective norms as an independent variable that may influence purchase intentions. The data was collected by means of online questionnaire and then analysed with SPSS software. Empirical results of this study allow answering research questions:

What kind of effects do source credibility and information quality have on attitude toward using information source and purchase intention of apparel products?

Empirical findings demonstrate differences among sources in effects of information quality and source credibility on the attitude toward using the information source and purchase intentions. For retailer source, factors of information quality, accuracy and relevance, have positive effects on attitude toward using information source, which in turn influences purchase intention. On the contrary, for eWOM source all three factors of source credibility, trustworthiness, expertise and attractiveness, have positive effects on attitude toward using information source, which consequently influences purchase intention. For neutral source only two factors of source credibility, trustworthiness and expertise positively affect attitude toward using information source, which have positive effect on purchase intention. To sum up, for all three sources purchase intentions are positively affected by both the attitude toward using the information source and subjective norms.

Additionally, it was found that in the context of apparel online shopping for all three sources subjective norms have stronger effect on purchase intentions, than attitude toward
using information source. These results are not common, as previous studies show opposite (Gunawan & Huarng, 2015). However, it was discussed in previous chapter that for some behaviours normative component of TRA can be more important than attitudinal. To conclude, for three online information sources different factors affect attitude toward using information source. At the same time, for all sources there are similar effects of subjective norms and attitude toward using information source on purchase intentions.

7.2 Theoretical contributions

This research provides further support for the positive effects of such factors as information quality and source credibility on purchase intentions. Previous studies examined these effects for one particular source and proved positive effects of both information quality and source credibility on purchase intentions (Gunawan & Huarng, 2015; Erkan & Evans, 2016). This study addressed the research gap by investigating these effects for three online information sources simultaneously. Therefore, this study is more comprehensive as it considers various online information sources. Results of analysis bring insights to existing knowledge by demonstrating that consumers assess these sources differently. When they search for product information on retailer’s website the factors of information quality, such as accuracy and relevance, influence their attitude toward using information source and consequently purchase intention. But when they are exposed to information from fashion bloggers or professional stylists their attitude toward using information source and their purchase intentions are influenced by source credibility.

In this master thesis we used existing theoretical framework that combined two theories, TRA and IAM. This framework was recently developed to link information characteristics and consumer behaviour toward information (Erkan & Evans, 2016, p.47-48). However, we modified the moderating variable in our study. Previous studies used the attitude toward information usefulness (Gunawan & Huarng, 2015) as a mediating variable or information usefulness and information adoption as two mediators (Erkan & Evans, 2016). Researchers argue that in the context of technology acceptance, attitudinal construct represents attitude toward the behaviour of using technology (Wixom & Todd, 2005, p.86). Hence, we used attitude toward using information source as the mediating variable in this study. Furthermore, this theoretical framework has not been applied to the context of online apparel shopping before.

Additionally, to evaluate source credibility and information quality we used combination of variables that differs from theoretical framework proposed by Erkan & Evans (2016). To measure information quality, we used dimensions of relevance, accuracy and comprehensiveness, adopted from Cheung et al. (2008). To assess source credibility, the majority of studies take into consideration only two dimensions, trustworthiness and expertise, (Senecal & Nantel, 2004; Willemsen et al., 2012; Lis, 2013; Ballantine & Au Yeung, 2015). However, we included third dimension, attractiveness, as some researchers argue that it can increase persuasiveness of the source (Ohanian, 1990; Kiecker & Cowles, 2001). These studies evaluated source credibility and information quality separately, while we included them both to one study. This approach contributes to existing
knowledge by combining dimensions that were used by previous studies to assess the influence of source credibility and information quality.

Furthermore, little research devoted to one of the information sources, neutral source, represented in this study by professional stylists. There is one study that examines influence of source credibility of stylists on adoption of appearance message (Saiki, 2015). However, Saiki (2015) did not investigate influence of this information source on purchase intentions of apparel products. Hence, findings of our study identified another online information source that may influence purchase intentions of apparel products and, therefore, should be taken into consideration.

7.3 Societal implications

In this thesis we have discovered that source credibility and information quality have influence on purchase intention through attitude toward using the information source. It means that these factors are considered as important in evaluating product information and influencing consumers’ decision to make a purchase. This study brings several implications for the society.

First, customers have to be treated fairly and with respect by providers of information. The information should be of high quality and credibility in order to be considered by consumers as believable and useful. Such information can encourage consumers to read online product reviews more often and increase their engagement in online shopping. Additionally, reliable online review will facilitate consumers to make an informed decision about purchasing a product online and may decrease the perceived risk of online shopping. It will improve people's lives by making online shopping easier and less time consuming. Moreover, it may increase consumers’ satisfaction with online purchasing and enhance them to shop online more. Consequently, it will benefit online retailers and increase their sales.

Second, retailers should present accurate and relevant product information on their websites in order to be considered as a reliable seller. By doing so, they can attract more customers and thus, increase their revenues. On the other side, false or inadequate information may mislead customers, making them feel deceived and unsatisfied with the product. Consequently, they may lose trust in the retailer and deter them from shopping online. Besides, it could damage the retailer reputation and significantly decrease its sales.

7.4 Managerial contributions

Besides providing theoretical contribution, this study yields several practical implications. Since this study concerns three online information sources, each source will be discussed individually. Empirical findings revealed that amongst examined factors, only information relevance and information accuracy had an influence on the attitude toward using the retailer source. It means that consumers pay attention to whether the provided product description posted on the fashion retailer website is accurate and contains relevant information. Therefore, retailers should focus on improving the relevance and accuracy of the provided information in order to attract consumers. If consumers consider the provided product information to be relevant and accurate, they are more likely to purchase the product online. It can be argued that relevant and accurate product information affects consumers’ purchase intention and leads to higher sales.
Additionally, considering the influence of eWOM and neutral source on purchase intentions, online apparel retailers should increase cooperation with bloggers and stylists. It can be done by providing hyperlinks to blogs or other websites that generate eWOM or provide expert recommendations (Chen et al., 2016).

Study’s results showed that source credibility plays an important role for eWOM source. Consumers believe a fashion blogger is credible, if they can see that the blogger is trustworthy, has expertise about the field he/she blogs and is considered to be appealing. Consequently, fashion bloggers can become more trustworthy and thus, influential if they show their real motivation to write a product review. It refers to whether a blogger recommends a product to consumers for their own good or whether a blogger had a commercial incentive to write a post. Bloggers that are more honest are considered as more trustworthy. Next, when consumers search for product information, they evaluate the blogger’s knowledge and experience about fashion. Bloggers can improve their perceived expertise by providing valid information and show their practical competence by, for example, posting pictures of their own created outfits. Also bloggers can improve their perceived attractiveness if they show similarities to their readers and empathize with them (Wang et al., 2012, p.205). By enhancing their perceived credibility, bloggers can improve the attitude consumers have toward using them as a source of information, and consequently, influence their purchase decisions.

Findings also imply that for a neutral source, only source trustworthiness and source expertise have positive effects on the attitude toward using stylists as an information source. It means that consumers see stylists as specialists with professional knowledge and experience, who are honest toward their readers. Even though stylists are already seen as professionals, bloggers may also be perceived as experts. To differentiate from them, stylists can emphasize their academic and professional experience to prove that the level of their expertise is superior. It is also essential for stylists’ credibility that they are free from commercial influences. Thus, stylists should be honest and reliable towards consumers and have an altruistic motivation to write a product review. If consumers do not have a reason to be sceptical about stylists’ trustworthiness and expertise, they are more likely to have a favourable attitude toward them and follow their recommendations in purchasing the apparel products.

Furthermore, the empirical findings indicate that subjective norms play an important role while making a purchase online. This finding was unexpected since the previous literature argues that subjective norms have a weak role in online purchasing (George, 2004; Pavlou & Fygenson, 2006). It is an interesting finding, implying that consumers feel under social pressure to conform with accepted behaviour even in online environment. Consequently, retailers need to acknowledge that the consumers can make their purchase decision dependent on their friends and relatives. Thus, one can assume that consumers share information about products and which information sources they use. This type of communication is a part of WOM, which means that retailers could apply word-of-mouth advertising to increase their sales.

7.5 Truth criteria

Truth criteria deal with issues of quality and quality criteria in social research (Bryman et al., 2008, p.261). To determine whether the research fulfils the quality standards, it is
necessary to scrutinize the research design in order to make sure that research findings are credible (Saunders et al., 2009, p.156). Most important criteria to evaluate a business research are reliability, validity, and replication (Bryman & Bell, 2015, p.49).

7.5.1 Reliability

Reliability refers to the degree to which the research design and analysis procedures can be replicated and will generate consistent findings (Saunders et al., 2009, p.156; Shiu et al., 2009, p.285). It further refers to the consistency of measures (Bryman & Bell, 2015, p.168). Consequently, reliability describes the consistency in measuring whatever a scale is designed to measure (Peterson, 2000, p.79). If the scale is considered to be highly reliable, the likelihood of measurement error is small (Peterson, 2000, p.79). According to Bryman & Bell (2015, p.169), three factors determine whether a measure is reliable. Stability concerns whether a measure is stable over time and results obtained via this measure do not fluctuate (Bryman & Bell, 2015, p.169). Stability can be examined by using test-retest method. It involves conducting a test or a measure on one occasion and then repeating one or more times on the same sample (Bryman & Bell, 2015, p.168). If the results obtained from a retest differ from the ones obtained from test, then a measure is considered as unstable (Bryman & Bell, 2015, p.168). Internal reliability (also known as internal consistency) describe whether or not the indicators that create the scale are consistent, that is, whether respondents’ score on one indicator is correlated to their scores on another indicator (Bryman & Bell, 2015, p.169). It measures whether several indicators measuring the same construct are coherent, related to each other and yield similar scores (Bryman & Bell, 2015, p.168). Internal reliability can be measured by using Cronbach’s Alpha test, which values vary between 0 to 1, where 1 denotes perfect internal reliability. An acceptable level of internal reliability is 0.7 that is suggested as a rule of thumb (Bryman & Bell, 2015, p.169). Inter-rater reliability refers to a situation where subjective judgement is involved in activities such as data collection or data translation that are performed by more than one rater (Bryman & Bell, 2015, p.169). A possible consequence is that involved researchers will lack consistency in their decisions (Bryman & Bell, 2015, p.169). Thus, it is an important measure to include when more than one researcher is involved in data collection (Bryman & Bell, 2011, p.158).

In this study, due to the time constraints we were unable to conduct a retest, thus we based our study on the first test results. However, the constructs used in our study were derived from previous research so that the stability of the study is compelling. Also we adopted survey questions from previous studies to ensure that they are valid and accurately measure what we determined to measure. Furthermore, the internal reliability was assessed by using Cronbach’s Alpha to see to which extent questions measuring the same construct resulted in similar scores (Bryman & Bell, 2015, p.169). In our study every constructed received Cronbach’s Alpha greater than 0.7, except three measures that were measured by one item. Thus, all analysed constructs were proven to be reliable and considered to measure what we intended to measure. In terms of inter-rater reliability, we conducted our data by using an anonymous online survey and it completion was voluntary. Therefore, we avoided exerting any subjective influence on the respondents. This indicates that the inter-rater reliability of our study is high, meaning that our research is considered to be reliable.
7.5.2 Validity

Validity is concerned with to what extent indicators that are designed to gauge a concept, measure the concept (Bryman & Bell, 2015, p.170; Peterson, 2000, p.79). In contrast to reliability that is concerned how a construct is measured, validity refers to what actually is measured. There are several ways to test the validity of a measure of a concept, such as face validity, internal validity and external validity (Bryman & Bell, 2011, p. 42). Face validity refers to the measure that reflects the content of the concept in the question (Bryman & Bell, 2015, p.170). It can be evaluated by asking other people to judge whether or not he measure reflects the discussed concept (Bryman & Bell, 2015, p.170). Face validity is a useful approach because it allows an initial, common sense interpretation of scale scores (Peterson, 2000, p.79). Internal validity refers to whether a study’s conclusions about a causal relationship between two or more variables are true (Bryman & Bell, 2015, p. 50). In other words, this form of validity relates to the causality between the independent and dependent variable (Bryman & Bell, 2015, p.50). This type of associations between variables can be examined by conducting regression analysis, in which independent variable is tested whether it is responsible for variation in dependent variable (Bryman & Bell, 2015, p.50). External validity is concerned whether the study’s result can be generalized beyond the specific context of research, that is, whether the study findings can be applied to a larger sample than the one considered in this research (Bryman & Bell, 2015, p. 50-51). The generalizability of study findings is only possible to the population the sample was taken from (Shiu et al., 2009, p.257). To be enable to generalize the study’s results, it is essential to generate a representative sample, which reflects the full population (Bryman & Bell, 2015, p.51).

In this study, we checked face validity by making a survey pre-test to see whether the concepts and instructions were clear and understandable for respondents. By considering their comments, we implemented several improvements in our questionnaire in order to reduce the possibility of ambiguity and thus bias. The internal validity of our study was tested by regression analyses. For every information source we conducted two regression analysis that examined causal relationships between independent variables and dependent variables. Also we increased the level of internal validity by including in our survey questions from previous research as they were already proved to be valid. Furthermore, we intended to generalize our findings to a larger sample than used in the study research. We compared our sample to the national population of Sweden in order to determine whether the generalizability is possible. In order to generalize study’s findings, the representative sample needs to accurately reflects the entire population from which that sample was obtained (Saunders et al., 2009, p.367). As outlined in methodology chapter, this study employs non-probability sampling technique. However, Bryman & Bell (2015, p.65) argue that in case of non-random sampling generalizability becomes questionable as the sample does not represent the whole population. Also in this technique, voluntary nature of participating may lead to the self-selection bias, meaning that the sample could be non-representative (Shiu et al., 2009, p.480).

Due to the chosen sampling technique we cannot generalize our findings to the whole Swedish population. The majority of respondents belongs to the 18-25 age group, which constitutes to the significant proportion of the target population of this study, however it does not represent the whole Swedish society. Nevertheless, we managed to get a
sufficient sample base that presents similarities to the whole population, which was discussed in demographics. Thus, we believe that the results of our study are trustworthy and can be partially generalized to a broader population.

7.5.3 Replication

Replicability refers to repeating a study in order to see if the obtained results are the same (Graziano & Raulin, 2014, p.50). A researcher may not believe results from a particular study and decide to replicate it. In order to make a study replicable, a researcher needs to describe in details the research process and the procedures he used in his work (Bryman & Bell, 2015, p.50) so that other researchers can understand, evaluate and apply the same procedures (Graziano & Raulin, 2014, p.50). Hence, every aspect of the research such as data collection methods, sampling size, data analysis, findings, etc. needs to be transparent and clearly explained (Graziano & Raulin, 2014, p.50). Besides, if the study is influenced by biases or subjectivity, its replication of the study is questionable (Bryman & Bell, 2015, p.176). Considering our study, we explained the research process, the procedures we followed and the constructs we used. In our work, we adopted measures and constructs from previous studies. Thus, we believe it increased the level of reliability of our study. Moreover, to facilitate the replication of this study, we described in a clear and comprehensive way the different methods and procedures we applied in this study. These refers to research methodology, survey construction, sampling technique, population, statistical tools and data analysis. Also we intended to be as objective as possible while writing our thesis and reduce the possibility of a potential bias that could influence our research findings. Therefore, we believe that other researchers are able to replicate our study.

7.6 Limitations and further research

Due to constraints of time and resources, this study has several limitations. First, this study is limited only to Sweden. Because of that, the study’s findings generalizability is limited due to cultural differences. Future research could expand the research scope into other countries and test our proposed conceptual model on consumers with different cultural background. A cross-cultural study examining the perceived credibility of online information sources would enrich the existing knowledge and allow to make comparisons among countries. Second, this study employed convenience sampling strategy. The research was conducted by using self-administered questionnaire posted online on Facebook groups. The participation was voluntary and thus, there is a risk of self-selection bias. As a consequence, it limits the generalizability of study’s findings to a broader population. It is recommended to conduct a study including the proposed conceptual model on the random sample that would result in greater generalizability of the future study’s findings. Third, to best of our knowledge this study was the first one to test information source’s source credibility and information quality on the attitude toward using the source. Previous studies often employ attitude toward information usefulness, attitude toward information or use information acceptance as a mediator. Therefore, it was impossible to directly compare our findings with results of other studies in the same field. Testing the proposed conceptual model on different samples would provide comparable results as well as would help to examine whether constructs considered in this study to have insignificant effect on the attitude toward using the source are actually true, are dependent on the sample or are the result of an incorrect measure.
Next, this work employed the combination of Theory of Reasoned Action and Information Adoption Model as it was considered that these theories are the most suitable for the conducted study. Nevertheless, Theory of Planned Behaviour is very similar to Theory of Reasoned Actions and it is used when a consumer does not have volitional control over his/her behaviour (Chiu, 1998, p.298). This theory contains one more construct, Perceived Behavioural Control, which refers to the consumer’s belief about his access to resources and opportunities necessary to conduct a behaviour (Chiu, 1998, p.299). Several researchers found that perceived behavioural control is likely to have a significant influence on the purchase intention in online environment (Chiu, 1998; George, 2004; Pavlou & Fygenson, 2006; Liang & Lim, 2011), so adding this component would complement the proposed conceptual model and enrich the existing knowledge. In addition, TRA as well as TPB model can be extended by examining the actual behaviour that results from the behavioural intention. Thus, future research can examine the proposed conceptual model by adding the construct of actual purchase. Therefore, researchers could investigate how source credibility and information quality impacts on the actual purchase intention.

Furthermore, this thesis examined the influence of the source credibility and information quality of the three different information sources on the attitude toward using the source and its impact on purchase intention online. However, often consumers use several sources while searching for product information. Thus, it is suggested to use more information sources in the future analysis. Further research may include other eWOM sources such as social media networks, discussion forums or consumer review platforms; other types of neutral source such as product rankings or a combination of retailer and eWOM source, where a consumer’s product review is published on the retailer website. Future research can concern other types of products, such as low- and high- involvement products. Also it would be interesting to test the proposed conceptual model in the scope of utilitarian and hedonic products. Moreover, further research can include other dimensions of source credibility such as goodness and dynamics as well as add other aspects of information quality such as completeness and consistency. In addition, future works can focus more on the consumer’s personal characteristics such as consumer self-efficacy or susceptibility to informational influence.
8 References


Folkes, V.S. (1988). Recent attribution research in consumer behaviour: a review and new


9 Appendix

Appendix 1 Questionnaire
Believe it or not? Perception of online information source credibility

Dear respondent!

We are two students from Umeå University. Currently we are writing our Master's thesis and would like to invite you to participate in our survey. The purpose of our study is to investigate how consumers perceive different online information sources and how their perception influences the intention to buy clothes.

This survey focuses on 3 types of online information sources:
• fashion retailer;
• fashion blogger;
• professional stylist.

We would greatly appreciate if you would spend about 10 minutes to complete this survey. The data collected in this survey is gathered anonymously. If you have any questions, you can contact us at haku0011@student.umu.se

Thank you for your participation!

Anna Fanoberova and Hanna Kuczkowska

* Required

Overall
This section consists of general questions regarding online shopping. Online product information refers to any information about product including product description, review or recommendation that presents product features and performance.

1. How often do you buy clothes online? *
   Mark only one oval.
   
   ○ More often than once a week
   ○ Once a week
   ○ Once a month
   ○ Several times a month
   ○ Several times a year
   ○ Rarely shop online

2. How often do you search for online product information before purchasing it? *
   Mark only one oval.
   
   ○ Always
   ○ Often
   ○ Sometimes
   ○ Rarely
3. When you search for information about clothes, how likely these online information sources would affect your intention to purchase? *
*Mark only one oval per row.*

<table>
<thead>
<tr>
<th>Fashion retailers</th>
<th>Very unlikely</th>
<th>Unlikely</th>
<th>Neutral</th>
<th>Likely</th>
<th>Very likely</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fashion bloggers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Professional stylists</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Fashion retailer**

In this survey a fashion retailer refers to the mass market retailer selling clothes online.

4. **Using product description provided by a fashion retailer is:** *
*Mark only one oval per row.*

<table>
<thead>
<tr>
<th>Good idea</th>
<th>Strongly disagree</th>
<th>Disagree</th>
<th>Neither agree nor disagree</th>
<th>Agree</th>
<th>Strongly agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wise idea</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pleasant idea</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

5. **If my friends and family knew that I read product description provided by a fashion retailer, I believe that they would:** *
*Mark only one oval per row.*

<table>
<thead>
<tr>
<th>Approve of me buying clothes online</th>
<th>Strongly disagree</th>
<th>Disagree</th>
<th>Neither agree nor disagree</th>
<th>Agree</th>
<th>Strongly agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Support my behavior of buying clothes online</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prefer me to buy clothes online</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

6. **After reading the product description provided by a fashion retailer:**
*Mark only one oval per row.*

<table>
<thead>
<tr>
<th>It is likely that I buy clothes online in the near future</th>
<th>Strongly disagree</th>
<th>Disagree</th>
<th>Neither agree nor disagree</th>
<th>Agree</th>
<th>Strongly agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>I intend to buy clothes online in the near future</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I will definitely buy clothes online in the near future</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Fashion retailer**

Please recall THE LAST TIME you searched for information about clothes on the fashion retailer's website and read a product description. To what extent do you agree with the following statements
7. The product description provided by the fashion retailer was: *  
*Mark only one oval per row.*

<table>
<thead>
<tr>
<th></th>
<th>Strongly disagree</th>
<th>Disagree</th>
<th>Neither agree nor disagree</th>
<th>Agree</th>
<th>Strongly agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accurate</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Relevant</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Comprehensive</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

8. I perceived the fashion retailer as: *  
*Mark only one oval per row.*

<table>
<thead>
<tr>
<th></th>
<th>Strongly disagree</th>
<th>Disagree</th>
<th>Neither agree nor disagree</th>
<th>Agree</th>
<th>Strongly agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Honest</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Reliable</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trustworthy</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Expert</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Knowledgeable</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Qualified</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Likeable</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Similar to me</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Familiar to me</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Fashion bloggers**  
In this survey a fashion blogger refers to the person who runs a blog and knows a lot about fashion, but has no professional background, such as relevant education or previous work experience in the fashion industry.

9. Using fashion blogger's reviews to get information about clothes is: *  
*Mark only one oval per row.*

<table>
<thead>
<tr>
<th></th>
<th>Strongly disagree</th>
<th>Disagree</th>
<th>Neither agree nor disagree</th>
<th>Agree</th>
<th>Strongly agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Good idea</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wise idea</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pleasant idea</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

10. If my friends and family knew that I check fashion blogger's reviews, I believe that they would: *  
*Mark only one oval per row.*

<table>
<thead>
<tr>
<th></th>
<th>Strongly disagree</th>
<th>Disagree</th>
<th>Neither agree nor disagree</th>
<th>Agree</th>
<th>Strongly agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Approve of me buying</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>clothes online</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Support my behavior</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>of buying clothes</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>online</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prefer me to buy</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>clothes online</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
11. **After reading fashion blogger’s reviews:**
*Mark only one oval per row.*

<table>
<thead>
<tr>
<th>Statement</th>
<th>Strongly disagree</th>
<th>Disagree</th>
<th>Neither agree nor disagree</th>
<th>Agree</th>
<th>Strongly agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>It is likely that I would buy clothes online in the near future</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I intend to buy clothes online in the near future</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I will definitely buy clothes online in the near future</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Fashion bloggers**

Please recall THE LAST TIME you searched for information about clothes and you read a product review written by a fashion blogger. To what extent do you agree with the following statements.

12. **A fashion blogger’s review was:** *
*Mark only one oval per row.*

<table>
<thead>
<tr>
<th>Quality</th>
<th>Strongly disagree</th>
<th>Disagree</th>
<th>Neither agree nor disagree</th>
<th>Agree</th>
<th>Strongly agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accurate</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Relevant</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Comprehensive</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

13. **I perceived the fashion blogger as:** *
*Mark only one oval per row.*

<table>
<thead>
<tr>
<th>Quality</th>
<th>Strongly disagree</th>
<th>Disagree</th>
<th>Neither agree nor disagree</th>
<th>Agree</th>
<th>Strongly agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Honest</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Reliable</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trustworthy</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Expert</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Knowledgeable</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Qualified</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Likeable</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Similar to me</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Familiar to me</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Professional stylists**

In this survey a professional stylist refers to a person employed in the fashion industry that offers advice on clothes and other aspects of personal appearance.

14. **Using professional stylist’s reviews to get information about clothes is:** *
*Mark only one oval per row.*

<table>
<thead>
<tr>
<th>Quality</th>
<th>Strongly disagree</th>
<th>Disagree</th>
<th>Neither agree nor disagree</th>
<th>Agree</th>
<th>Strongly agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Good idea</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wise idea</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pleasant idea</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
15. If my friends and family knew that I check professional stylist's reviews, I believe that they would: *

*Mark only one oval per row.

<table>
<thead>
<tr>
<th>Strongly disagree</th>
<th>Disagree</th>
<th>Neither agree nor disagree</th>
<th>Agree</th>
<th>Strongly agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Approve of me buying clothes online</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Support my behavior of buying clothes online</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prefer me to buy clothes online</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

16. After reading professional stylist's reviews: *

*Mark only one oval per row.

<table>
<thead>
<tr>
<th>Strongly disagree</th>
<th>Disagree</th>
<th>Neither agree nor disagree</th>
<th>Agree</th>
<th>Strongly agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>It is likely that I would buy clothes online in the near future</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I intend to buy clothes online in the near future</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I will definitely buy clothes online in the near future</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Professional stylists**

Please recall THE LAST TIME you searched for information about clothes and you read a product review written by a professional stylist posted online. To what extent do you agree with the following statements

17. A professional stylist's review was: *

*Mark only one oval per row.

<table>
<thead>
<tr>
<th>Strongly disagree</th>
<th>Disagree</th>
<th>Neither agree nor disagree</th>
<th>Agree</th>
<th>Strongly agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accurate</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Relevant</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Comprehensive</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

18. I perceived the professional stylist as: *

*Mark only one oval per row.

<table>
<thead>
<tr>
<th>Strongly disagree</th>
<th>Disagree</th>
<th>Neither agree nor disagree</th>
<th>Agree</th>
<th>Strongly agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Honest</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Reliable</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trustworthy</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Expert</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Knowledgeable</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Qualified</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Likeable</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Similar to me</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Familiar to me</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
About you

19. **Age** *
   *Mark only one oval.*
   - [ ] <18
   - [ ] 18-25
   - [ ] 26-35
   - [ ] 36-45
   - [ ] >46

20. **Gender** *
    *Mark only one oval.*
    - [ ] Male
    - [ ] Female

21. **Education** *
    *Mark only one oval.*
    - [ ] High school or less
    - [ ] Bachelor's degree
    - [ ] Master's degree
    - [ ] Post-graduate or above

22. **Occupation** *
    *Mark only one oval.*
    - [ ] Student
    - [ ] Part-time employed
    - [ ] Full time employed
    - [ ] Unemployed
    - [ ] Other