# The Impact of Service Perceptions and Product Perceptions on the Formation of Fashion Internet Shoppers' Satisfaction and Purchasing Behavioral Intentions

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**Abstract:** The purpose of this study was to develop the service and product perceptions' dimensions for fashion retail sites and to identify the service and product perceptions' dimensions influencing consumers' satisfaction and purchasing behavioral intentions for fashion retail sites. A set of self-administered questionnaires were e-mailed to an internet Research Panel consisting of members who had purchased fashion products or visited fashion retail sites. 799 questionnaires were analysed using frequency, percentage, exploratory factor analysis, Cronbach's  $\alpha$ , stepwise regression analysis utilizing SPSS 10.0. The service perception dimensions of fashion retail sites had reliability, convenience, incentive, responsiveness and tangibility. Online fashion product perception dimensions were product variety and product value. Consumer satisfaction was influenced by reliability, product variety, product value, convenience, incentive and responsiveness. Consumer satisfaction had a direct impact on purchasing behavioral intentions of fashion retail sites.

Key words: internet, service perception, product perception, consumer satisfaction, purchasing behavioral intentions.

#### INTRODUCTION

As the internet, which is a global on-line network of approximately two hundred million users world-wide, has penetrated into consumers' daily lives, it has affected people in many ways from searching information to shopping at home. The number of consumers who have experienced purchasing through the internet has increased rapidly. 51.3% of the internet users had a purchase experience through internet in the latter half of 1999 (The Chosunilbo, 2000. 4. 7).

The rapid consumer adoption of internet shopping has encouraged marketers to build their own internet retailing sites. 72% of Korean fashion retailers have their own internet sites, and among which more than 50% intend to improve their websites and expect online sales to be increased (Fashionbiz, 2001. 3). Also, it is shown that most Korean fashion companies make every effort to launch cyber fashion brand (Korea Economic News, 2000. 7. 4).

According to a recent Bureau of Statistics' survey (2001. 6.), fashion products were ranked as one of the top most frequently purchased items through the internet (The International Textile News, 2001. 8. 27). Internet sales of fashion products grew approximately 9.7%

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between the forth quarter in 2000 and the first quarter of 2001(http://www.nso.go.kr).

Fashion goods are high involvement and experience goods, therefore, it was necessary to apply different method for studying fashion goods compared to standardized products. In this study, consumers' purchasing behavioral intentions of the internet for fashion product shopping was explored through a nation-wide online survey. Important variables which affect consumer's purchasing behavioral intentions were generated by theoretical and empirical literature.

The specific objectives of this study Fig. 1 were:

- H: 1. To identify the dimension of online service and product perceptions.
- H: 2. To identify online service and product perceptions variables affecting consumer satisfaction with fashion product shopping.
- H: 3. To identify online service and product perceptions variables affecting purchasing behavioral intentions on fashion product shopping.
- H: 4. To identify consumer satisfaction variable affecting consumer's purchasing behavioral intentions on fashion product shopping.

### REVIEW OF LITERATURE

### Service perceptions

Consumer service is frequently identified as a salient dimension determining store choice. Researchers have

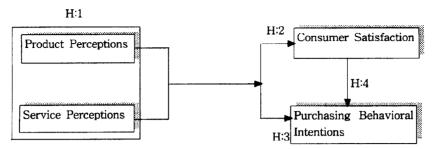


Fig. 1. A conceptual model on consumer purchasing behavioral intentions.

also identified the dimensions of service that influence the selection of service alternatives and help explain satisfaction with the service encounter and service switching behavior. These empirically derived dimensions include reliability, tangibility, responsiveness, convenience and incentive. We conceptualize the dimensions based on the instruments presented in Parasuraman *et al.* (1991, 1993), David & Richard (2000) and relate the dimensions to the internet context.

Reliability is the degree to which the service provider can be counted on to deliver on his or her promises, doing what was promised, when it was promised. Reliability is also a function of the degree to which the retailer convinces consumers that orders will be processed and goods delivered in a timely fashion.

Responsiveness is the degree to which the service provider anticipates and responds promptly to customer needs and requests throughout the shopping process. On the internet, responsiveness concerns how well-prepared merchants are to meet the diverse needs of shoppers during the different phases of shopping, from the prepurchase search, selection, order placement, payment and delivery to after sale support.

Tangibility represents the degree to which the service provider projects a visually appealing, professional and state-of art presentation of products. In a study of catalog shoppers, Jarvenpaa & Todd (1997) found that when consumers were unable to touch and try merchandise, they relied heavily in making purchase decisions on information about the product materials and construction. Therefore, internet merchants face a significant challenge of making a product appear visually tangible to consumers in a virtual environment.

Internet retailing is promoted widely as a convenient avenue for shopping. Shopping online can economize on time and effort by making it easy to locate merchants, find items and procure offerings (Balasubramanian, 1997). These time saving and browsing benefits of online shopping are likely to be manifested in more positive perceptions of convenience and satisfaction.

Incentive is that service provider offers consumer some

benefits such as providing free gift, cyber money, cash back or mileage points. It also includes providing and meeting the specific individual needs of the consumers or life event(birthday, wedding anniversary). These incentives are very important to evoke consumers' purchasing behavioral intentions.

### **Product perceptions**

Perceptions of the product to be found at a given retailer are one key determinant of where consumers choose to shop (Darden & Lusch, 1983). Among these the most influential factors appear to be perceptions of price (Bake et al., 1992; Burt & Gabbott, 1995), product quality(Arnold et al., 1996) and product variety (Arnold et al., 1996, Baker et al., 1992). Price is the total monetary cost to the consumer of purchasing a good or service. Low prices are viewed as particularly important in inducing consumers to try new products or new ways of shopping. We expect more moderate price available online to lead to better buying decisions and higher levels of consumer satisfaction.

Many internet users search and compare the merchandise and price on the internet. The moderate price will be a factor in consumer satisfaction, because most internet shoppers are sensitive to price. Superior quality can increase the probability that consumers' needs will be met and satisfied. The lower search costs traditionally associated with online shopping are thought to result in consumers buying better quality items (Bakos, 1997). Buying better quality items, in turn, can improve satisfaction by delimiting the costs of failed products. These costs include the costs of returning merchandise and losing face when items fail. A failure in one item causes failures in related items, or a failure creates an impediment to task completion.

On the other hand, some researchers (Dodds & Monroe, 1985; Cho, 1997) argued that perceived price and quality were inseparably combined. In consumer evaluation model which consisted of perceived price, quality and value, Dodds & Monroe (1985) found that perceived price and quality affected perceived value through com-

paring with these two factors. These relationship illustrated by utility theory is as follow:

Perceived value = Utility of quality - Inutility of price

Moreover, Parasuraman *et al.* (1994) argued that the antecedent factors of consumer satisfaction were perceived price and quality. Therefore, we investigate whether product value which consists of perceived price and quality is the antecedent factor of consumer satisfaction.

Finally, Variety is the assortment or a range of goods available from retailer.

In terms of variety, merchants who have offered large selections seem to be more successful. Besides wide selection, the internet should offer consumers an opportunity to make requests for products not currently offered or that are hard to get via traditional channels. Thus, it may be that consumers expect that web to offer wider product variety because the reach of the internet and the potential to track down specialty goods. The probability of locating satisfying needs online would also higher (Jarvenpaa & Todd, 1997).

# Consumer satisfaction and purchasing behavioral intentions

Satisfaction is described as "an evaluation of an emotion", suggesting that it reflects the degree to which a consumer believes that the possession and/or use of a service evokes positive feelings (Rust & Oliver, 1994). Consumer satisfaction has been the subject of much attention in the literature because of its potential influence on consumers' behavioral intentions and customer retention (Cronin & Taylor, 1992; Oliver, 1980). In a number of literatures (Kim, 2000; Cho, 1997), purchasing behavioral intentions are regarded as a very important consequence of consumer satisfaction. In addition, theory suggests that increasing customer retention or lowering the rate of customer defection, is a major key to the ability of a service provider to generate profits. Favorable behavioral intentions are associated with service provider's ability to get their customers to 1) say positive evaluation about goods, 2) recommend them to other consumers, 3) remain loyal to them (i.e., repurchase from them), 4) spend more with the company, and 5) pay price premiums (Zeithaml et al., 1996).

In case of internet apparel shopping, there has been little research comprehensively exploring consumers' purchasing behavioral intentions. A few researchers investigated purchasing tendency of internet users in home shopping (Lee & Hong, 1999), their preferred items for purchasing and satisfaction/dissatisfaction with internet apparel shopping (Kim *et. al*, 2000; Kim & Choi, 1999; Lee, 2000; An, 1999) consumers' online purchasing intentions/behavior

for apparel shopping (Kim, 2001; Cho *et. al*, 2001), and further explored development a fashion website (Kim *et. al*, 2001; Choi, 2000; Oh & Yoo, 2001). However most previous studies regarding internet shopping were descriptive, not theoretical.

#### RESEARCH METHOD AND PROCEDURE

### Research subjects and data collection

The procedure of data collection for the study were consisted of two pilot tests and the final test. The first pilot test was conducted to 10 graduate students and 10 internet shoppers who had an experience of purchasing any fashion products through an internet retail site. This test was to explore the online service and product perceptions. Based on the two pilot tests, the final questionnaire was completed and it was distributed to 1049 nationwide internet shoppers from January 5, 2001 through January 13, 2001.

A self-administrated questionnaire was e-mailed to an INR research (www.inr.co.kr) panel consisting of members who had a purchasing experience of fashion products (i.e., socks/stockings, underwear, T-shirt, sweater, skirt/ pants/blue jeans, suit, coat/jumper, leather wear, sports wear, shoes (sports shoes, low shoes, dress shoes), accessories and cosmetics) or a visiting experience at fashion online retail sites. A sample of respondents, drawn from the INR Research Company's online panel of approximately 2,750 internet users, was invited via e-mail to participate in a twenty-minute survey. The panel members were recruited by online and participated voluntarily. Incentives, such as mileage points, were used to encourage the participation. The sample was selected from the panel so that its respondents approximated the demographic composition of internet users in Korea. 799 (76.2% of response rate) respondents were selected to analyze internet shopper's purchasing behavioral intentions.

The respondents for this study were almost equally divided into both sexes; male (52.5%), female (47.5%). The age of respondents ranged from 18 to 39. The majority of respondents were 20-34 years (88.3%), under 20 years (5.0%), 20-24 years (30.9%), 25-29 years(37.0%), 30-34 years (20.4%) and 35-39 years (6.7%). About 89.5% of respondents had some college education or undergraduate diplomas. Regarding the marital status, most of the respondents were single (69.6%). The occupation distribution of the sample was student (32.8%), sales people (57.1%) and housekeeper (10.1%). Regarding the monthly family income, nearly 41.4% fell in the 1,010,000won to 2,000,000won range, followed by the 2,010,000won to 3,000,000won range (23.9%), below

1,000,000won (18.9%) and 3,010,000won above range (15.9%). About 61.6% of the sample were living in Seoul and Kyunggi, followed by Pusan and Kyungnam (12.7%), Daegu and Kyungpook (8.7%).

# Research instrument and analysis method

A questionnaire representing four measures was developed through two pilot tests. In the first pilot test, respondents were asked to describe and discuss: 1) their prior experiences with internet shopping, 2) feelings and impressions about existing fashion retail sites, 3) experiences of satisfaction/dissatisfaction with fashion retail sites' service and online fashion products, 4) the preferred fashion retail site's name

Based on the respondents' comments, a preliminary questionnaire was developed. Online fashion product perceptions were assessed by 10 statements developed from the comments collected in the first pilot test. The statements included online fashion product perceptions regarding superior quality, moderate price and variety of assortment. A five-point Likert type scale, ranging from "not at all" to "very much", was used.

Service perceptions of fashion retail sites were measured by 20 questions about trustworthiness (financial security, delivery, and refund etc.), convenience(saving shopping time, convenience for shopping, easiness of browsing), marketing promotion (cyber event, cyber money etc.), responsiveness (presenting information fastness) and tangibility(providing detailed information and high quality photos). A five-point Likert type scale, ranging from "not at all" to "very much", was used.

Satisfaction/Dissatisfaction of fashion retail site's service and online fashion products included three questions about some feelings and impressions about internet-shopping experience. The scoring format for the satisfaction scale is a five-point Likert type scale ranging from "very unsatisfied" to "very satisfied". Those scales were developed based on the comments collected in the first pilot test.

Purchasing behavioral intentions were divided into three elements: purchasing intention, revisiting intention, word-of-mouth intention. A five-point scale was used to ask about purchasing behavioral intention through the fashion retail sites. The purchasing intention was measured by 12 questions about the intention of purchasing fashion products from fashion retail sites within one year. The revisiting intention was measured by one question about the intention of reuse/revisit fashion retail sites again.

The word-of-mouth intention was measured by three questions about the intention of recommend this fashion retail site to friends. A five-point Likert type scale, rang-

ing from "not at all" to "very much", was used.

Demographic characteristics included were gender, age, level of education, marital status, occupation, monthly family income and living area.

Routine quality control procedures were followed, and no errors were found in data preparation. Data were analyzed by using frequency, percentage, factor analysis, Cronbach's  $\alpha$  and stepwise regression analysis.

# RESULTS AND DISCUSSIONS

# The dimension of service perceptions and product perceptions

Factor analysis was used for the dimension of service perceptions. Four items from 20 were eliminated before final factor analysis because the communality was under .40 or they did not completely explain contents of the factor. Principal component analysis using varimax rotation resulted in five underlying dimension of service perceptions. Factor loading ranged from 0.854 to 0.488. The factor loading for each variable, the eigen values and percentage of explained variance for each factor were summarized in Table 1. The product perceptions were classified such as product variety, product value by factor analysis Table 2.

# The effects of service and product perceptions on consumer satisfaction

Multi-regression analysis was performed to determine the effect of service and product perceptions on consumer satisfaction Table 3. Based on the analysis, the service and product perceptions have a significant influence on consumer satisfaction (F=86.360, p<.001). Especially, reliability ( $\beta$ =.262, p<.001) is the strongest predictor of service and product perceptions, followed by product value ( $\beta$ =.246, p<.001), Product variety ( $\beta$ =.235, p<.001), convenience ( $\beta$ =.193, p<.001), incentive ( $\beta$ =.162, p<.001) and responsiveness ( $\beta$ =.109, p<.001). Based on the results, consumer satisfaction is positively influenced by reliability, product value, product variety, convenience, incentive and responsiveness.

It also prove that the theoretical background of this research that consumer satisfaction is related to service and product perceptions because the highest level of consumer satisfaction is shown when service and product perceptions are at its highest.

Therefore, in order to satisfy consumer, marketers should assure the timely delivery, promptly exchange and refund. They also should guarantee the quality and moderate prices of goods. In addition, they should make efforts to provide variety of products and wider selections than other competitive retail shops.

Table 1. Description of service perceptions through factor analysis

Factors statements		Eigen value	Percent of variance	Cronbach α	
Factor 1. Reliability		4.643	29.021%	.7907	
• The internet retail site is trustworthy of exchange and refund	.749				
• The internet retail site is quick to delivery/returns/ and refund	.717				
• The internet retail site delivers merchandises on time	.701				
• The internet retail site is trustworthy to customer's personal information management and credit card security	.630				
• The internet retail site is reliable	.596				
Factor 2. Convenience		1.628	10.176%	.7228	
• The internet retail site is easy to navigate and order	.810				
• The internet retail site is convenient to pay for items purchased	.733				
• On the internet retail site, the arrangement of the product is convenient for shopping	.668				
• The internet retail site is possible to buy anytime	.488				
Factor 3. Incentive		1.340	8.372%	.6873	
• The internet retail site is useful because it treats special to a patron (such as sending birthday card/mileage point)	.854				
• The internet retail site is useful because the cyber money is saved up whenever I buy some products	.726				
• The internet retail site is useful because it gives many free gift and has many cyber event	.617				
Factor 4. Responsiveness		1.215	7.595%	.6336	
• The internet retail site is quick and accurate about downloading of high quality photographs	.753				
• The internet retail site promptly gives the rich information about new product	.739				
Factor 5. Tangibility		1.032	6.448%	.5796	
• The internet retail site needs more extra information about presented fashion product (R)	.803				
• I can not notice the product clearly until that is enlarged (R)	.754				

Table 2. Description of product perceptions through factor analysis

Factors statements	Factor loading	Eigen value	Percent of variance	Cronbach α
Factor 1. Product variety		3.308	47.257%	.7445
• The internet retail site has many kinds of trendy fashion products	.833			
• The internet retail site has various fashion products which have various design, color and size	.818			
• The internet retail site has many kinds of fashion, product, so it is convenient to compare with others	.755			
• The internet retail site is convenient to buy various products regardless of season	.460			
Factor 2. Product Value		1.024	14.624%	.7348
• The price of the fashion product in the internet retail sites is proper	.876			
• On the internet retail site, the quality of fashion product is good to compare with the price	.804			
• On the internet retail site, the quality of product is good, so it is worthy to buy	.506			

**Table 3.** The effects of service and product perceptions on consumer satisfaction

Dependant variable	Independent variable	β	$\mathbb{R}^2$	F	
Consumer satisfaction	Product value	.246***			
	Reliability	.262***		86.360***	
	Product variety	.235***	205		
	Convenience	.193***	.395		
	Incentive	.162***			
	Responsiveness	.109***			

<sup>\*\*\*</sup>p<.001

This finding supports Hwang *et al.* (2000) and Cho (1997)'s convictions that service perception and product value have a direct effect on consumer satisfaction. Moreover, it supports David & Richard (2000)'s study that merchandising and convenience have a positive effect on the e-satisfaction.

# The effects of service and product perceptions on purchasing behavioral intentions

Table 4 shows the effects of service and product perceptions on purchase intention. It indicates that the service and product perceptions have a significant influence on purchase intention (F=17.965, p<.001). Convenience ( $\beta$ =.164, p<.001) is the strongest predictor of service and product perceptions, followed by reliability ( $\beta$ =.134, p<.001) and product variety ( $\beta$ =.105, p<.001). This result indicates that purchase intention is positively influenced by convenience,

Table 4. The effects of service and product perceptions on purchase intention

Dependant variable	Independent variable	β	$R^2$	F
Purchase intention	Product value Convenience Reliability Product variety	.080** .164*** .134*** .105***	.083	17.965***

<sup>\*\*</sup>p<.01, \*\*\*p<.001

**Table 5.** The Effects of service and product perceptions on word-of-mouth intention

Dependant variable	Independent variable	β	$R^2$	F	
Word-of-mouth intention	Reliability	.148***			
	Tangibility	.129***			
	Convenience	.078*	.069	11.743***	
	Incentive	.097**			
	Product value	.085*			

<sup>\*</sup>p<.05, \*\*p<.01, \*\*\*p<.001

Table 6. The effects of service and product perceptions on revisit intention

Dependant variable	Independent variable	β	$R^2$	F
	Convenience	.178***	-	
Revisit intention	Reliability	.120*		
	Responsiveness	.081*	.057	12.063***
	Tangibility	.068*		

<sup>\*</sup>p<.05, \*\*\*p<.001

reliability, product variety and product value.

Table 5 shows the effects of service and product perceptions on word-of-mouth intention. According to Table 5, the service and product perceptions have a great influence on word-of-mouth (F=11.743, p<.001). Reliability ( $\beta$ =.148, p<.001) is the strongest predictor of service and product perceptions, followed by tangibility ( $\beta$ =.129, p<.001), incentive ( $\beta$ =.097, p<.01), product value ( $\beta$ =.085, p<.05) and convenience ( $\beta$ =.078, p<.05). This results reveals that consumer satisfaction is positively influenced by reliability, tangibility, incentive, product value and convenience.

Table 6 shows the effects of service and product perceptions on revisit intention. The service and product perceptions have a great influence on revisit intention (F=12.063, p<.001). Convenience ( $\beta$ =.178, p<.001) is the strongest predictor of service and product perceptions, followed by reliability ( $\beta$ =.120, p<.05), responsiveness ( $\beta$ =.081, p<.05) and Tangibility ( $\beta$ =.068, p<.05). This result demonstrates that revisit intention is positively influenced by convenience, reliability, responsiveness and tangibility Table 6.

Purchasing behavioral intentions are highly related to convenience due to the fact that online consumers tend to seek benefits of convenience in informational search, easy order and pay and unlimited shopping time and zone.

In the theoretical background of this research, purchasing behavioral intentions are strongly related to reliability. So most online browsers are hesitant to buy online products because they could not trust internet retail sites or financial securities. Therefore, marketers should provide fastness, unclutter and easiness to navigate sites for consumers. In addition, they should put more efforts to familiarize their internet retail site with consumer and to increase overall trust of internet retail sites. This finding supports Taylor & Baker (1994)'s conviction that service perception has a direct effect on purchasing behavioral intentions.

# The effects of consumer satisfaction on purchasing behavioral intentions

Table 7 shows the effects of consumer satisfaction on purchasing behavioral intentions. As indicated in Table 7,

Dep	endent variable	Independent variable		$R^2$	F
Purchasing	Purchase intention	Consumer satisfaction	.230***	.053 44.714*	44.714***
behavioral intentions	Word-of-mouth intention	Consumer satisfaction	.233***	.054	45.920***
	Revisit intention	Consumer satisfaction	.186***	.035	28.569***

Table 7. The effects of consumer satisfaction on purchasing behavioral intentions

the consumer's satisfaction significantly influences purchase intention (F=44.714, p<.001). The consumer's satisfaction also greatly influences word-of-mouth (F=45.920. p<.001), and revisit intention (F=28.569, p<.001). These results indicate that the greater consumer satisfaction is the greater their influence on purchasing behavioral intentions. In other words, the highest level of purchasing behavioral intentions are found when consumer satisfaction is at its highest. This finding supports Taylor & Baker (1994)'s results that consumer satisfaction has a direct effect on purchase intentions and Cho (1997)'s results that consumer satisfaction has a direct effect on revisit intentions. However, these low R<sup>2</sup> value indicate that even though consumers were satisfied with the internet retail sites, they were hesitant to determine purchasing behavioral intention. Therefore, marketers need to develop their unique services for consumers to increase internet retail patronage.

### CONCLUSIONS AND IMPLICATIONS

The purpose of this study was to develop service and product perception dimensions for fashion retail sites and to identify those dimensions that influenced a consumer's satisfaction and purchasing behavioral intentions for fashion retail sites. The study showed that service perception dimensions of fashion retail sites are reliability, convenience, incentive, responsiveness and tangibility. Consumers were most perceptible about reliability (29%) and convenience (10%) factors. Besides, online fashion product perception dimensions were product variety and product value. Consumer satisfaction was positively influenced by reliability, product value, product variety, convenience, incentive and responsiveness. The purchase intention is positively influenced by convenience, reliability and product variety. The word-of-mouth intention was positively influenced by reliability, tangibility, incentive, product value and convenience. Revisit intention was positively influenced by convenience, reliability, responsiveness and tangibility. Lastly, consumer satisfaction has direct impact on purchasing behavioral intentions (purchase intention, word-of-mouth intention, revisit intention) of fashion retail sites.

From these results, some implications for marketing

practice are as follows.

First, in order to increase reliability and responsiveness perceptions, marketers should make efforts to familiarize their internet retail site with the consumers and to create a reputation of the actual merchant organization. In addition, they should assure not only timely delivery but also prompt exchange or refund.

Second, in order to increase convenience perception, marketers should ensure that the consumer can navigate the site with ease and quickness. Moreover, they should provide richer information (i.e.,more extensive and better quality)online to increase the levels of consumer satisfaction and to improve purchasing behavioral intentions.

Third, marketers should guarantee not only the quality of products but also ensure the moderate pricing of them. In addition, they should make an effort to keep an assortment of products.

Finally, marketers should develop their service and higher switching barrier to increase consumer's purchasing behavioral intentions.

There are some interpretative limitations to the findings from this study that indicates the purchasing behavioral intentions are completely explained by only service and product perceptions. Therefore, the following directions for additional study stem from the limitations of our investigation plus the desire to know more about the antecedents of purchasing behavioral intentions. Developing research models that capture potential moderators of purchasing behavioral intentions effects are encouraged. For example, convenience effects could be moderated by discretionary shopping time. Reliability effects could be moderated by differences in consumer's risk proneness. Product variety and product value perceptions effects could be moderated by consumers' shopping orientations (i.e., price consciousness orientation, more merchandise assortment orientation and recreational enjoyment of shopping orientation etc.). Specifying such moderator variables in future consumer satisfaction and purchasing behavioral intentions studies may prove to be fruitful.

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<sup>\*\*\*</sup>p<.001

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