Engaging consumers online through websites and social media: A gender study of Italian Generation Y clothing consumers

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Abstract: Consumers increasingly search for, evaluate, and buy items via social media and websites, but little is known about how these activities affect their level of trust, attitudes toward online retailing, and online shopping behaviors. Therefore, this study focuses on how online shopping via Facebook, peer recommendations, and website service quality affect consumer trust, attitudes and loyalty intentions in e-tailing. An online survey was conducted with Generation Y Italian consumers who used Facebook searches of various websites to shop for clothing online. Confirmatory factor analysis was used to validate the constructs, and structural equation modeling (SEM) was employed to test the hypotheses. Findings confirm that website service quality and consumers’ predispositions to use Facebook for online shopping directly and positively affect consumer trust towards an e-tailer. In contrast, peer recommendations affect attitude directly rather than indirectly via trust. The results further indicate that peer recommendations have a significantly stronger influence on attitudes of females than they do on attitudes of males.
Highlights:

- We study consumers’ engagement online through websites and social networking sites and related peer recommendations.

- Data has been collected from Generation Y consumer segments who shop online.

- Online shopping via Facebook and website service quality has positive effect on trust.

- Peer recommendations have a significantly stronger influence on attitudes of females than they do on attitudes of males.

- Trust has a positive and significant effect on attitude towards e-tailer and loyalty intentions.
Engaging Consumers Online through Websites and Social Media: A Gender Study of Italian Generation Y Clothing Consumers

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1. Introduction

Given the prominence of social networks effects on consumer behavior (Goh, Heng, & Lin, 2013; Rapp et al., 2013; Zhu & Zhang, 2010), it becomes vital for e-tailers to understand how social media activities interact with e-tailers’ websites in order to engage consumers. Among different social media, Facebook, with its more than 1 billion users, is the most popular social networking platform, not only among consumers but also among e-tailers. Facebook is favored by e-tailers over other social media sites (Google+, Instagram, Vkontakte, Renren, Pinterest) because it is a popular marketing channel that permits direct interaction with potential consumers (Dekay, 2012) and provides an unparalleled platform for consumers to publicly share evaluations of products (Chen, Fay, & Wang, 2011).

Prior research has not considered how interactive forms of online communication such as social media and peer recommendations interplay with e-tailers’ websites in the creation of trust. Moreover, empirical research on Generation Y (Bolton et al., 2013), which tends to be an ideal group to focus on in online settings, seems to be scarce. Therefore, it is vital to study the online and social networking patterns of Generation Y, because these behaviors are likely to vary in different contexts, and also across genders. Thus, even though prior research has demonstrated that in the e-commerce context females and males may behave in different ways (Garbarino & Strahilevitz, 2004; Rodgers & Harris, 2003; Yeh, Hsiao, & Yang, 2012; Ruane & Wallace, 2013), this finding is yet to be tested with Generation Y online consumers.

Hence, the objective of this research is to identify how perceived website quality, consumers’ predispositions to use Facebook for shopping, and peer recommendations contribute to online engagement – i.e., trust, attitudes, and loyalty towards an e-tailer – in the context of Generation Y
female and male consumers. To reach our research objective, we studied the fashion industry and Generation Y Italian consumers. The fashion industry is a suitable context for social media research because clothing e-tailers are very active on Facebook. For instance, Gap, Hugo Boss, Calvin Klein, and H&M each have more than 10 million Facebook followers. We chose Italian consumers because major new fashion industry players often originate in Italy (Turker & Altuntas, 2014). Moreover, we focused on Generation Y, which is broadly referred to as “all the people who were born between the years of 1981-1991 irrespective of their circumstances” (Bolton et al., 2013). The members of Generation Y have spent their whole lives in a digital environment, and their lives and work have been profoundly affected by information technology (Bennett, Maton, & Kervin, 2008). Moreover, Generation Y actively uses social media platforms to share, contribute to, and search for consumer content, as well as for work and play (Bolton et al., 2013). Indeed, Generation Y represents the future potential of the clothing industry.

This study makes a three-fold contribution: First, we highlight consumer engagement both on e-tailers’ websites and social media, i.e., Facebook, as the antecedents to a variable of uncertainty of behavior (trust) that ultimately impacts consumer attitudes and loyalty intention towards e-tailers. Few studies determine consumers’ engagement on both websites and social media, so this research addresses a very important phenomenon and adds to the existing theoretical knowledge. Second, we have empirically tested the conceptual model with Generation Y consumers on Facebook, and our findings can be applied to other social media (Google+, Twitter, YouTube), which is relevant for academic pursuits. Third, we have tested the conceptual model considering gender differences among Generation Y consumers. The rest of the paper proceeds as follows. We recap earlier literature related to the key concepts of the study. Thereafter we develop hypotheses, describe the method, and validate the
measurement constructs. Finally, we present the results and draw conclusions and theoretical/managerial implications.

2. Consumer Engagement: Loyalty, Attitude, and Trust in E-tailing

2.1 Consumer Engagement

Consumer engagement refers to “Co-creative and interactive consumer experiences with the focal agent/object that lead to a particular psychological state” (Brodie et al., 2011). This is one of the main concerns of companies dealing with interactive websites and social media. In particular, e-tailers are concerned about how consumer engagement affects trust, attitudes, and loyalty (Bowden, 2009; Leventhal, Hollebeek, & Chen, 2014). Because a product cannot be directly experienced in online settings (Alba & Lynch, 1997), the role of online media such as e-tailers’ websites, intermediaries, and social networking sites becomes crucial. In a recent study, Lim et al. (2015) highlight the relationship between loyalty and engagement in the social media context.

2.2 Loyalty

Loyalty in particular has been widely studied in online marketing literature and later in social media (Hawkins & Vel, 2013). In this regard, loyalty in online settings has been defined as “the favorable attitude of consumers towards product/website/brand along with repeat purchase behavior” (Anderson & Srinivasan, 2003). In the same vein, attitude, which includes the affective responses and feelings towards the behavior or object, has been previously investigated as one of the most important antecedents of loyalty intention (Ajzen, 1991; Robinson & Smith, 2002). Moreover, Gruen, Summers,
and Acito (2000) have agreed that continuous loyalty with a service provider is explained by a positive consumer attitude.

2.3 Attitude

“Attitude is referred to as the tendency to evaluate a behavior in a favorable or unfavorable manner” (Eagly & Chaiken, 1993). Also, Limbu, Wolf, and Lunsford (2012) concluded that attitude towards a website is positively affected by trust, which eventually leads to a repeat visit. In consumer studies, attitude comprises the central role because it influences feelings, thoughts and, above all, the process of consumer decision-making (Bagozzi & Warshaw, 1990). The foundations of consumer decision-making influenced by attitudes come from studies (Ajzen, 1991; Fishbein & Ajzen, 1975) that determine attitude is a direct predictor of behavioral intention. Moreover, attitude towards behavior has a direct influence on behavioral intention (Zhang & Kim, 2013). Specifically, in social media settings, the behaviors and attitudes of consumers are learned from the written text or messages sent by peers (i.e., peer recommendations) (Wang, Yu, & Wei, 2012).

2.4 Trust

Online trust is a key issue for e-tailers willing to establish long-term online relationships with consumers (Ruiz-Mafe, Martí-Parreño, & Sanz-Blas, 2014). However, in digital environments, trust is undermined by the uncertain/risky nature of online mediums (for example, privacy and security issues), and by the countless sources of information that can disorient or distract consumers such as the considerable number of Facebook fan pages. Moreover, studies related to user behavior and social media have highlighted the crucial role of trust in stimulating favorable responses for any medium to be
used in the future (Casaló, Flavián, & Guinalíu, 2010; Ruiz-Mafe et al., 2014). Researchers have shown that online peer recommendations influence trust in e-tailing and affect consumers’ purchase intentions (Kim & Prabhakar, 2000). Accordingly, Dabholkar and Sheng (2012) found that people are more likely to trust information from other consumers than from the companies. Thus, e-tailers focus not only on enhancing websites, but also on understanding the phenomenon of peer recommendations (Fikir, Yaz, & Ozyer, 2010; Massa & Avesani, 2004; Sinha & Swearingen), especially through social media in the context of fashion clothing (Kim & Ko, 2012). In this environment, a new form of commerce is developing online: social commerce or S-commerce (Kim & Park, 2013; Marsden, 2010; Stephen & Toubia, 2010), which uses social network features to enhance consumers’ shopping experience (Marsden, 2010; Cecere, 2010). Recent research has demonstrated how S-commerce affects online trust (Kim & Park, 2013). However, little attention has been given to how the antecedents evolve in the creation of trust, especially considering more interactive forms of online communication such as social media and peer recommendations. To the best of our knowledge, the effects of consumers’ social network propensity and online peer recommendations and their influence on online trust have not been investigated yet. This paper contributes to this research gap.

3. Hypotheses Development

Website service quality is defined as “service that is helpful, responsive, and offered willingly, and in which consumers’ inquiries are responded to promptly” (Wolfinbarger & Gilly, 2003). The service quality efforts made by the organization are to be clearly reflected in the website, as it is a gateway to ensure consumer satisfaction, develop trust, and induce a repeated purchase (Shin et al., 2013). Previous research has shown that service quality is the major factor influencing consumer trust and loyalty intention towards e-tailers (Agustin & Singh, 2005; Fassnacht & Köse, 2007), and, in turn, the
engagement online (Song et al., 2012). In our research context, i.e., e-tailing, we have particularly targeted website service quality that previous literature found directly affecting trust (Fassnacht & Köse, 2007; Hwang & Kim, 2007; McKnight, Choudhury, & Kacmar, 2002). Moreover, the risks associated with fashion clothing websites have been recently studied in relation to trust (Chui, Chow, & Choi, 2014; Naoui & Zaiem, 2014). Thus we hypothesize:

**H1.** Website service quality has a significant positive effect on trust towards an e-tailer.

The recent increasing importance of social media supported by growing consumer interest in interacting and sharing experiences with other consumers has provided e-tailers with new tools to engage consumers online. In this regard, consumer consumption culture (Beer & Burrows, 2010) and the process of creating knowledge through recommendations to websites are greatly impacted by social media (Chai & Kim, 2012). Previous studies demonstrate that consumers rely more on recommendations from other consumers than from the company or service provider itself (Dellarocas, Zhang, & Awad, 2007; Smith, Menon, & Sivakumar, 2005). Also, opinions from consumers outside the individual’s immediate social circles are considered, and social media provides instant access to these opinions (Dhar & Chang, 2009). Recently, a theoretical model has been provided by See-To and Ho (2014) for the role of peer recommendations in building trust in social media settings. We aim to address this role empirically with Generation Y consumers by examining how peer recommendations can play a vital and positive role in building trust with e-tailers. We hypothesize:

**H2.** Peer recommendations have a significant positive effect on trust towards an e-tailer.
Dennis et al. (2010) have argued about the idea of social networking along with shopping, as more consumers are spending time on social media. Harris and Dennis (2011) further argued that young adults particularly welcome the idea of combining their shopping experience with Facebook. Social media users often share style or fashion-related information with their peers in order to receive some kind of feedback from them (Lin, Lu, & Wu, 2012; Wolny & Mueller, 2013). Most consumers rely on social networking platforms for search purposes, brand inspections, and shopping (Bilgihan, Peng, & Kandampully, 2014). Content in the form of comments and likes is generated by other consumers; it is more likely that consumers will trust this advice than the information and content produced by the company itself. Jin (2012) first introduced the concept “online shopping via Facebook” by defining it as “involvement expressed by consumers’ willingness to follow brands, browse for information, and purchase items on Facebook”. In line with the studies above, we hypothesize:

**H3.** Online shopping via Facebook has a significant positive effect on trust towards an e-tailer.

Wu and Chen (2005) have revealed that the relationship between trust and use intentions is mediated by attitude. Moreover, Pavlou and Fygenson (2006) have strengthened the phenomenon that trust has a direct influence on attitude because expectations are formed during the process of online shopping. The main aim of including trust in our conceptual model is that it is an important factor in unsafe online environments, specifically in social media where myriad Facebook clothing e-tailer fan pages are available and the pages are not face-to-face. Therefore, it is vital to study the role of trust in social media settings (Hajli, 2015). Recent studies have also harnessed the role of trust as a predictor of attitude towards social media use pertaining to security and privacy issues (Casaló et al., 2010; Ruiz-Mafe et al., 2014). In addition, Wu, Chu, and Fang (2008) demonstrated that online consumers’ trust towards a specific website can influence their decision about whether to adopt the website for their
shopping. Researchers have also demonstrated that trust affects consumers’ attitudes towards online markets (Jarvenpaa et al., 1999; Schlosser, White, & Lloyd, 2006; Yoon, 2002). In addition, Flavián, Guinalíu, and Gurrea (2006) have shown that a greater level of consumer trust increases consumer loyalty. Trust also influences the way consumers make online purchases (Hong & Cho, 2011). Previous studies have also shown that trust influences loyalty intention (Hong & Cho, 2011; Paulssen, Roulet, & Wilke, 2014). Therefore we hypothesize:

**H4.** Trust in the e-tailer has a significant positive effect on attitude towards the e-tailer.

**H5.** Trust in the e-tailer has a significant positive effect on consumers’ loyalty intention.

Consumer attitudes and behavior are based on different types of cognitive, affective, and human memory stored information (Zanna & Rempel, 1988). Contrasted with the fact that users get information from secondary sources in the pre-adoption phase, more experience is gained through the system in the post-adoption phase. In our study, as in most of the studies in this field, loyalty intention towards the e-tailer is manifested through consumer attitudes. Most of the previous studies have demonstrated the influence of attitude on loyalty intention towards the use of electronic services such as banking (Cho & Hwang, 2001; Ok & Shon, 2006), and tourism services (Ruiz & Sanz, 2010). Previous studies have also shown that positive attitude towards the online service provider increases loyalty intention (Shankar, Smith, & Rangaswamy, 2003). In the context of social media, recent studies (Chang et al., 2013; Lee, Xiong, & Hu, 2012) have revealed that consumers’ attitudes influence their intention. Hence we hypothesize:

**H6.** Attitude towards the e-tailer have a significant positive effect on loyalty intention.
3.1. Gender Differences

Even though the role of gender has been examined in many marketing research streams, few studies analyze this difference in e-commerce contexts (Rodgers & Harris, 2003), particularly with a focus on generation Y consumers. Generally, in marketing literature females are considered to have a more positive attitude towards shopping than males; the latter are more interested in the functional meaning of buying activities (Campbell, 2000; Dittmar, Long, & Meek, 2004).

Moreover, Swaminathan, Lepkowska-White, and Rao (1999) in online context validated the previous research in offline contexts, demonstrating that females are more socially interactive than males when shopping online. Sanchez-Franco, Ramos, and Velicia (2009) used the commitment-trust theory framework to analyze gender differences in forming loyalty online. Morgan and Hunt (1994) demonstrated that path relationships between trust, commitment, and loyalty are different between females and males. In the context of online financial services, Kivijärvi, Laukkanen, and Cruz (2007) argued that it is meaningful to test the role of gender in trust-based research models, and more recently, Ladhari and Leclerc (2013) demonstrated that genders differ in their perceptions of website service quality, e-satisfaction, e-trust, and e-loyalty.

The literature on information processing also underlines differences between male and female consumers (Richard et al., 2010) in gathering and sharing information online. For instance, males make faster buying decisions and need less information than females, who surf different sources of information before making buying decisions (Kim, Lehto, & Morrison, 2007). Females were found to be more relationship-oriented than males, as evidenced by females’ online connections with service
providers and other consumers (Richard et al., 2010). Moreover, males are more likely to trust (Riquelme & Román, 2014) and shop online than females (Wolin & Korgaonkar, 2003). Finally, another study investigating the contribution of online word-of-mouth quality (defined as a relevant and useful word-of-mouth system on a retailer website) in creating trust indicated that males are more concerned about their ability to create and post online comments, whereas females place greater value on online comments from other consumers (Awad & Ragowsky, 2008). As the earlier literature demonstrates that genders differ in e-commerce contexts, we hypothesize:

**H7.** The path estimates of the conceptual model vary across genders.

**Figure 1**
Conceptual framework and hypotheses (about here)

### 4. Research Methodology and Sample

#### 4.1 Research context

This study focuses on individuals born between 1981-1991 labeled as Generation Y (Bolton et al., 2013). These consumers had frequent and early exposure to technology, leading to advantages and disadvantages in the form of emotional, cognitive, and social outcomes (Immordino-Yang, Christodoulou, & Singh, 2012). For interaction purposes, entertainment, and emotion regulation, Generation Y relies heavily on technology. Moreover, Generation Y has experienced long periods of prosperity until the past few years and has seen rapid advancement in technologies, instant communication, globalization, and social networking (Park & Gursoy, 2012). This group grew up with the computer and, particularly in terms of communication, has mastered this technology. Moreover, these digital natives are either recent entrants to the workforce or are students (Bolton et al., 2013) and
are the most visually sophisticated and tech-savvy generation. Therefore, we used Generation Y as the target audience for our online survey.

4.2 Questionnaire development

The questionnaire was developed and divided into two sections: The first section was dedicated to respondents’ demographic information, and the second part to six constructs adapted from different sources and modified for our context of fashion clothing and Generation Y consumers.

As shown in Table 1, the construct “trust towards the e-tailer” was drawn from Büttner and Göritz (2008). Of the four dimensions composing the original scale of trustworthiness towards online financial providers (i.e., integrity, ability/competence, benevolence, and predictability), we selected the three dimensions of trust that have been proven more relevant in online retailing: integrity, ability/competence, and benevolence (Gefen, 2002; Lee & Turban, 2001; Urban et al., 2009).

The “loyalty intention” scale was adapted from Parasuraman, Zeithaml, and Malhotra (2005), and the “attitude towards e-tailer” was adapted from Van der Heijden, Verhagen, and Creemers (2003). To measure consumer perception of “website service quality,” related only to the dimension of consumer service of the e-tailer, was derived from Wolfinbarger and Gilly (2003). In the literature review developed by Ladhari (2010), he asserted that the e-tailing dimension combining responsiveness, reliability, and assurance is the most relevant for promoting consumer trust. Since reliability and assurance are linked to post-purchase activities and we are investigating perceived website service quality, we decided to measure “website service quality” only through the dimension of “responsiveness”.

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Finally, we developed the measurement scale for “online shopping via Facebook” from Jin (2012) and the measurement for “peer recommendations” from Königstorfer and Gröppel-Klein (2007). The items were measured on a 7-point Likert scale ranging from 1 (totally disagree) to 7 (totally agree).

Table 1
Sources of observed variables used to measure latent constructs (about here)

4.3 Sample

To collect data from Italian Generation Y consumers, we posted our questionnaire on the Facebook fan page of a master-level course in fashion marketing at an Italian university; we also asked fans to post the questionnaire on their personal Facebook pages. Thus the questionnaire appeared only once in the timeline of the Facebook fan page, as well as on the Facebook pages of the engaged fans, avoiding the problem of repeated answers from the same respondents.

The composition of the sample (n=288) was as follows: 26 percent male (n=75) and 74 percent female (n=213). In addition, 5 percent of respondents were between ages 15 and 19, 75 percent between 20 and 24, 18 percent between 25 and 29, and 2 percent between 30 and 34. Seventy-one percent of respondents reported very low income (between 0 and 500 euros per week) and thus are economically supported by their families, while 18 percent declared an income higher than 500 but less than 1,000 euros, and only 11 percent reported earning more than 1,000 euros. The sample demonstrated high Internet usage with 29 percent being online for more than four hours a day, 49 percent between two and four hours, and 22 percent less than two hours. All the respondents have shopped online at least once,
and 38 percent of respondents shop online monthly, 28 percent quarterly, 23 percent once in six months, and 11 percent at least once a year.

5. Results

In order to test the hypothesized effects and the moderating role of gender, the authors used the following four steps. First, we conducted a confirmatory factor analysis (CFA), confirming the factor structure and deleting the items that contributed to the poor fit of the measurement model. Second, we conducted an invariance analysis to ensure that the measurement model provides a comparable representation among both genders. Third, we evaluated the discriminant validity of the constructs, and fourth, we conducted a multigroup analysis to assess the moderator effect of gender.

5.1 Measurement Model

Constructs and items have been tested through a CFA to provide a statistical critical test of the homogeneity of the items used to assess the latent constructs. The complete measurement model resulted in an unsatisfactory statistical fit: the ratio between the chi-square ($\chi^2 = 1425.466; p < .005$) and the degrees of freedom (df = 362) was higher than 2 (Tabachnick & Fidell, 2007), the root mean square error of approximation (RMSEA = 0.0903), goodness of fit index (GFI = 0.789), non-normed fit index (NNFI = 0.948), and comparative fit index (CFI = 0.943) were below the suggested thresholds. To identify the measurement items contributing to this poor fit, the largest negative and largest positive standardized residuals were considered along with the scores of the items’ multiple squared correlations below 0.50 (Byrne, 1998). This procedure allowed us to discard the following from the measurement scales: three items from the construct Trust, two items from Loyalty intention and two items from the construct Online shopping via Facebook.
In order to validate the measures and to define the relations between observed and latent variables, we established a six-construct measurement model with the remaining 21 observed variables. The goodness of fit statistics of the measurement model revealed an acceptable fit. The ratio between the chi-square ($\chi^2 = 312.79; p < 0.005$) and degrees of freedom ($df = 174$) is below 2 (Tabachnick & Fidell, 2007), and all other relevant fit indexes overcome the recommended thresholds: root mean square error of approximation (RMSEA = 0.0525), goodness of fit index (GFI = 0.906), adjusted goodness of fit index (AGFI = 0.876), normed fit index (NFI = 0.969), non-normed fit index (NNFI = 0.983), and comparative fit index (CFI = 0.986). Moreover, the constructs indicate excellent internal consistency as the Cronbach’s alphas ranged from a minimum of 0.880 to a maximum of 0.926, thus exceeding the 0.70 threshold level suggested by Nunnally (1978). In addition, composite reliability (CR) and average variance extracted (AVE) of each construct were above the recommended threshold levels of 0.6 and 0.5, respectively (Bagozzi & Yi, 1988; Fornell & Larcker, 1981). We also tested for convergent validity by verifying that each item significantly and substantially loaded onto the expected latent construct by checking that all the $t$ values were greater than 5.23 and that all the standardized parameters were greater than 0.5, respectively (Table 2). Moreover, in order to reduce the risk of common methods bias for data, we employed Harman’s single-factor test (Podsakoff et al., 2003). We estimated a CFA to compare our model to a constrained single-factor model. In case of common method variance, the single latent factor would account for all of the variables. The single-factor fit showed no evidence of common method bias, as it exhibited $\chi^2 = 2289.883$ and $df = 188$. Thus, the measurement model demonstrated significantly improved fit ($p < .001$).

**Table 2**
Overall CFA for the measurement model (about here)
Finally, following Fornell and Larcker (1981), we assessed the discriminant validity of each construct, by comparing the AVE values with the squared correlations for all pairs of latent variables. As the highest squared correlation is 0.537 and the lowest AVE is 0.679, all pairs of constructs met this condition (Table 3).

Table 3
Correlations among constructs (about here)

5.2 Multigroup invariance analysis

Since the model fits the data adequately, the database was divided in two groups (female and male consumers), and we conducted a multigroup CFA (Steenkamp & Baumgartner, 1998) with LISREL 8.8 program in order to assess that the measurement model provided the same representation in both genders. Thus, we ran a configural invariance analysis and, successively, a metric invariance and scalar invariance.

The measurement model estimated for the two groups independently demonstrated a good fit with the data both for female consumers ($\chi^2 = 283.62; p < 0.00; \text{df} = 174; \text{NNFI} = 0.983; \text{CFI} = 0.986; \text{RMSEA} = 0.0819$) and for male consumers ($\chi^2 = 279.48; p < 0.00; \text{df} = 174; \text{NNFI} = 0.926; \text{CFI} = 0.938; \text{RMSEA} = 0.0552$). To test that the two samples show the same factor pattern, we ran a configural invariance test that showed a good fit ($\chi^2 = 563.114; p < 0.00; \text{df} = 348; \text{NNFI} = 0.973; \text{CFI} = 0.978; \text{RMSEA} = 0.0630$). In order to verify whether the interpretation of item measurement between female and male consumers is the same, we tested the metric invariance. Also in this case, results showed a good fit ($\chi^2 = 585.915; p < 0.00; \text{df} = 363; \text{NNFI} = 0.973; \text{CFI} = 0.977; \text{RMSEA} = 0.0625$), and the
univariate $\chi^2$ incremental value reveals that the probability value is higher than 0.05. Successively, we tested the scalar invariance of the model across the two groups, and the results reported a good fit ($\chi^2 = 607.331; p < 0.00; \text{df} = 378; \text{NNFI} = 0.974; \text{CFI} = 0.976; \text{RMSEA} = 0.0610$). Also in this case, the univariate $\chi^2$ incremental value reveals that the probability value is higher than 0.05.

5.3 Hypotheses testing

To test our hypotheses, we checked the squared multiple correlation for structural equations. The analysis indicated that trust in the e-tailer is explained by website service quality, peer recommendations, and online shopping via Facebook ($R^2 = 0.569$). Attitude towards the e-tailer is explained by trust in the e-tailer ($R^2 = 0.386$), and loyalty intention is explained by attitude towards the e-tailer and trust in the e-tailer ($R^2 = 0.599$). The results further show that website service quality positively explains consumer trust toward the e-tailer ($\gamma = 0.736; p < .001$), supporting H1. The relationship between peer recommendations and trust is statistically non-significant ($\gamma = 0.027; \text{ns}$). Thus, H2 is not supported. However, online shopping via Facebook positively affects trust in the e-tailer ($\gamma = 0.145; p < 0.05$), supporting H3. The results suggest that website service quality is a strong predictor of consumers’ trust instead of online shopping via Facebook. In addition to that, trust in the e-tailer positively and directly affects both the attitude towards the e-tailer ($\beta = 0.614; p < 0.001$) and the loyalty intention ($\beta = 0.379; p < 0.001$), supporting H4 and H5. Moreover, hypothesis H6 is supported as attitude towards the e-tailer positively influences the loyalty intention ($\beta = 0.523; p < 0.001$).

In order to verify whether gender moderates the relationship paths in the model, we first compared a fully constrained model, constraining the paths equally across the two groups, to an unconstrained model in which paths are allowed to vary freely. The result of the $\chi^2$ difference test showed that
genders do not vary at the model level ($\Delta \chi^2(6)=9.369; p>0.05$), meaning that there are no differences in the path relationships between females and males. Therefore, H7 is not supported. The results of the structural model and the statistical tests of the research hypotheses are reported in Table 4.

**Table 4**
Standardized path coefficients and corresponding hypotheses results (about here)

5.4 Mediating effects

Since, according to Dellarocas, Zhang, and Awad (2007) and Smith, Menon, and Sivakumar (2005), consumers highly rely on recommendations from other consumers, we also verified the mediating role of trust between peer recommendations and attitude. While no mediating effect of trust was found in the relationship between peer recommendations and attitude towards the e-tailer, a one-tail significant ($t_{value}=1.91$) direct-only effect was found between peer recommendations and attitude towards the e-tailer ($\gamma = 0.031; p < 0.10$). The direct effect of peer recommendation on attitudes is significant both for females and males. However, gender appears to moderate this effect as the results show that the peer effect on attitudes toward the e-tailer is significantly stronger for females than for males (Table 5).

**Table 5**
Direct effect of peer recommendations on attitudes between genders (about here)

6. Discussion and Implications

The main objective of this study was to identify how consumer engagement – such as trust, attitude, and loyalty intention toward an e-tailer – is affected by an e-tailers’ website quality, peer
recommendations, and online shopping via Facebook. The current study has bridged certain gaps in previous research, which did not take into account both e-tailers’ websites and social media, i.e., Facebook presences and the trust, attitude, and loyalty intention of consumers. Moreover, the moderating role of gender in such settings was not previously identified. Previously, websites were mainly used for surfing, but now social media enables consumers to develop long-term relationships with e-tailers as consumers share their product and service experiences on e-tailers’ Facebook fan pages. However, unlike previous research, the current study also highlights consumers’ online engagement both on the e-tailers’ websites and on Facebook, and has determined which of these two (websites or Facebook) is a strong predictor of consumers’ trust. Our findings have significant implications both theoretically and managerially. Theoretically, we have proposed a new model for engaging consumers online and tested it empirically among Generation Y consumers, also taking into consideration the possible role of gender.

Based on our empirical findings, we provide a fivefold summary of theoretical implications. First, the relationships between trust, attitude, and loyalty are widely demonstrated by relationship marketing literature (Hong & Cho, 2011; Singh & Sirdeshmukh, 2000); however, few studies determine consumers’ engagement online through websites and Facebook and analyze the effects of consumers’ trust on attitude and loyalty intention toward e-tailers in social media settings. We aim to fill this gap in the marketing literature. Moreover, trust, attitude, and loyalty intention are salient here as we targeted Generation Y consumers who do not generally have well-established attitudes compared to adults. With the passage of time and different life experiences, attitudes develop and mature, becoming stronger, as mentioned in the psychology stream (Visser & Krosnick, 1998). In line with previous research (Dennis et al., 2010; Limbu et al., 2012), trust was found to influence attitude, which in turn affects loyalty intention.
Second, it has been revealed that website service quality and online shopping via Facebook directly affect trust in e-tailers, highlighting once again the power of social media in strengthening the relationship between consumer and e-tailer. Therefore, researchers have to consider the importance of both (websites and social media) in coming up with significant implications for practitioners.

Third, our study generates the important finding that the online gender gap is diminishing, as we found no significant gender differences. Even though there has been a long history of studying gender differences in various contexts in marketing research (Garbarino & Strahilevitz, 2004; Ladhari & Leclerc, 2013; Yeh et al., 2012), gender analysis in social media contexts is at a very early stage (Verbraken et al., 2014; Zhang et al., 2014). In particular, previous research supports the findings of this paper, as it demonstrates a different intensity of e-trust, e-attitude, and e-loyalty across genders, but no differences have been detected in the relationships with their drivers – i.e., web design, information quality, and e-tailers’ responsiveness (Ladhari, and Leclerc, 2013). Moreover, earlier gender analysis in e-commerce contexts used a sample different or partially different from our Generation Y sample, which could explain the non-moderation effect.

Fourth, peer-recommendations do not affect trust towards an e-tailer, but instead have a direct effect on the consumers’ attitude toward an e-tailer. This indicates that peer recommendations have a strong impact directly on consumers’ affective responses and feelings towards the e-tailer. This finding is of particular interest because previous research has focused more on analyzing how peer recommendations could affect trust (Awad and Ragowsky, 2008; Zhang et al., 2014). Differently, as we demonstrated, peer recommendations are assuming more relevance in building positive attitudes towards e-retailers, which has strong behavioral implications such as willingness to recommend the
websites (Kumar & Benbasat, 2006), accept e-retailers’ advertisements, and leave comments, at least as far as Generation Y is concerned. Moreover, according to the results of the mediation analysis, we found a positive and direct effect of peer recommendations on attitude both for female and male consumers. In particular, as shown in Table 5, females demonstrate a stronger relationship between peer recommendations and attitude towards the e-retailer. These results are in line with the previous information processing literature, which already evidenced how females make buying decisions on the basis of a wider set of information (Kim, Lehto, & Morrison, 2007). Moreover, being more relationship-oriented (Richard et al., 2010), women have been previously found to rely more on peers’ comments when shopping online (Awad & Ragowsky, 2008). Males, instead, make faster buying decisions, tend to rely more on their own judgment (Awad & Ragowsky, 2008), and therefore are less influenced by peer recommendations.

Thus, unlike in the previous research where consumers’ attitudes were affected by peer recommendations via e-trust (De Vries & Pruyn, 2007), we propose an alternative conceptual model (Figure 2). In this new framework, peer recommendations instead of influencing trust; directly influences the attitudes of consumers with a moderating effect of gender.

**Figure 2**  
Re-Specified Model (about here)

Finally, even though the social media platform Facebook is widely used, when it comes to shopping, consumers show less interest. The low mean values of the items composing online shopping via Facebook demonstrated a lack of interest in purchasing fashion clothing online via Facebook, which is in line with previous studies (Harris & Dennis, 2011). It can be said that currently consumers are likely
to use Facebook for searching and connecting but not for purchasing. It implies that Facebook fan pages mainly serve as a source of information for consumers, and also as a source of enjoyment and a way to connect with significant others. But a higher activity level on Facebook may lead to greater trust towards clothing e-tailers.

**Managerial Implications**

The current study provides various useful insights into consumer engagement for shopping online via Facebook and websites. Managers can take into account the following insights to enhance positive attitude and loyalty intention of consumers towards e-tailers.

We provide three key contributions for managers: First, the presence of an e-tailer on Facebook can enhance consumer trust in the e-tailer, but managers should be aware of the importance of peer recommendations since they have a significant direct impact on the attitude of consumers towards e-tailers. For this reason, online marketing managers should invest not only in website service quality and in Facebook presence, but also in the quality of the peer recommendations that consumers can post online by facilitating peer recommendation activities to generate positive consumer attitude. Peer recommendations and comments are posted directly on websites, and therefore, the reliability and quality of the content becomes very important. As our study highlights, the attitude of female consumers is influenced more by peer recommendations than males. In this regard, managers need to identify the influential groups and individuals related to their brand and devise strategies (for example, giving special discounts to drive more traffic to the online stores) to get positive recommendations from such groups/individuals in order to influence potential female consumers. Managers should aim to evaluate and control the quality and content of peer recommendations. Consumers on Facebook are
producing content in the form of comments, likes, sharing posts, and uploading photos, and if this content is read/monitored carefully by e-tailers, they can come up with strategies (such as aiding consumers with more informative and visual content) to positively influence consumers’ attitude and loyalty intention.

On the other hand, if peer recommendations are external to the website, they need to be commented on to give the perspective of the company so they are not just driven by consumers. This is important because peer recommendations have the potential to affect consumers’ attitude towards the e-tailer even if website service quality is good. It is also vital for companies to enhance valued information to increase consumers’ engagement through interactions with a mix of desired fun on Facebook fan pages.

Second, building trust is a key to bringing about positive change in the attitudes and loyalty intention of consumers. Trust is often generated by website service quality. Consumers evaluate e-tailers not only based on their websites, but also based on their shopping outlets on Facebook; if their Facebook fan page has an updated look and strong content, it is more likely that consumers will develop trust and have a favorable attitude and loyalty intention towards the e-tailers. Effective Facebook fan page design demands continuous improvement and updating with newer fashion clothing items and accessories. E-tailers must create an enjoyable and informative exploring experience that ensures consumers’ engagement.

Third, this study shows that consumer services are a crucial aspect of website quality. For service-related matters, consumers still rely on the websites of the e-tailers. However given the time consumers spend on Facebook fan pages and Facebook in general, trust measures should be taken into consideration; this means, for example, delivering fashion clothing items and replying to consumers’
queries in a prompt manner. It is important for managers to play a significant role in facilitating conversations between companies and consumers to generate mutual positive feelings (Powers et al., 2012).

Companies should place special emphasis on improving website services (e.g., utilizing responsive design) for the tech-savvy Generation Y consumers. Managers should invest significantly in improving their company’s websites and provide access to all social media plugins. This is an era of omni-channeling and providing consumers multiple ways to interact online with the company can enhance overall online shopping (McKinsey, 2014). The importance of this is highlighted in our results showing that better website service quality will lead to higher trust in the e-tailer.

**Limitations and Future Research**

This study has limitations and opens up avenues that can be addressed by the future research. First, in terms of the analysis, the LISREL results show a linear relationship, which can be considered an oversimplified assumption in the case of online consumers’ engagement. Social media research is still in an embryonic state (Ngai, Tao, & Moon, 2015), and more novel approaches to integration of website and social media linkage would be welcomed in marketing literature. E-tailers should pay more attention to facilitating conditions where consumers have easy access to information, not just in official form but also from their friends or other consumers. Also, marketing literature highlighting the shrinking Internet gender gap is scarce, so the role of gender deserves more attention.

Second, every aspect of human activities nowadays is influenced or even controlled by social media (Ngai et al., 2015), so researchers must focus on a wider perspective; a possibility to extend this study
would be to replicate it using product categories such as electronics, books, and tourism, which may lead to more diverse patterns of understanding.

Third, we targeted only on Generation Y consumers; further studies can incorporate Generation X (1961-1981) (Brosdahl & Carpenter, 2011) to address a significant number of consumers who are not young adults and include more professionals. This may lead to interesting findings pertaining to Generation X’s engagement online and how they perceive shopping in social media settings, which is rather a new phenomenon. Extending this research to this group could help demonstrate that the current study has an acceptable level of external validity.

Fourth, this study was done in an online environment, taking into account the antecedents of trust. Future studies could be done in brick-and-mortar settings by applying the qualitative stream of research and conducting interviews with key persons responsible for reaching consumers via social media. We have borrowed some conventional constructs to meld with our new constructs for drawing our conceptual framework. However, upcoming research could incorporate new social commerce constructs to come up with a totally new research framework. Finally, one major social media site, Facebook, was employed as an empirical context in our study. Future studies could include other services such as Pinterest, QQ, VKontakte, or Renren and their influences on consumers’ online shopping behavior.

References


Fornell, C., & Larcker, D. F. (1981). Structural equation models with unobservable variables and measurement error: Algebra and statistics. Journal of Marketing Research, 382-388.


Marsden, P. (2010). *Social commerce: Monetizing social media*. Syzygy Group


Available at: http://www.mckinsey.com/insights/consumer_and_retail/how_digital_is_transforming_retail_the_view_from_ebay


Figure 1
Conceptual framework and hypotheses

Figure 2
Re-specified model
<table>
<thead>
<tr>
<th>Construct and measurement items</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Website service quality (Wolfinbarger and Gilly, 2003)</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Responsiveness</strong></td>
<td></td>
</tr>
<tr>
<td>The company is willing and ready to respond to consumer needs</td>
<td></td>
</tr>
<tr>
<td>When you have a problem, the website shows a sincere interest in solving it</td>
<td></td>
</tr>
<tr>
<td>Inquiries are answered promptly</td>
<td></td>
</tr>
<tr>
<td><strong>Online shopping via Facebook (Jin, 2012)</strong></td>
<td></td>
</tr>
<tr>
<td>I'm interested in utilizing Facebook to follow up on brands’ online updates</td>
<td></td>
</tr>
<tr>
<td>I'm interested in utilizing Facebook to browse brands I like</td>
<td></td>
</tr>
<tr>
<td>I'm interested in utilizing Facebook for shopping for brands online</td>
<td></td>
</tr>
<tr>
<td>I am interested in utilizing Facebook for shopping fashion brands online</td>
<td></td>
</tr>
<tr>
<td>I am interested in utilizing Facebook to refer to consumer reviews</td>
<td></td>
</tr>
<tr>
<td><strong>Peer recommendations (Königstorfer and Gröppel-Klein, 2007)</strong></td>
<td></td>
</tr>
<tr>
<td>Recommendations make online shopping more simple</td>
<td></td>
</tr>
<tr>
<td>Recommendations lead to the desired product</td>
<td></td>
</tr>
<tr>
<td>Recommendations lead to new relevant products</td>
<td></td>
</tr>
<tr>
<td><strong>Trust (Büttner and Göritz, 2008; Gefen, 2002)</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Ability</strong></td>
<td></td>
</tr>
<tr>
<td>One can expect good advice from this website provider</td>
<td></td>
</tr>
<tr>
<td>This provider is very competent</td>
<td></td>
</tr>
<tr>
<td>This provider is able to fully satisfy its customers</td>
<td></td>
</tr>
<tr>
<td><strong>Benevolence</strong></td>
<td></td>
</tr>
<tr>
<td>This website provider is genuinely interested in consumer's welfare</td>
<td></td>
</tr>
<tr>
<td>If problems arise, one can expect to be treated fairly by this website provider</td>
<td></td>
</tr>
<tr>
<td>This provider puts customers’ interests first</td>
<td></td>
</tr>
<tr>
<td><strong>Integrity</strong></td>
<td></td>
</tr>
<tr>
<td>I am happy with the standards by which this website provider is operating</td>
<td></td>
</tr>
<tr>
<td>This website provider operates scrupulously</td>
<td></td>
</tr>
<tr>
<td>You can believe the statements of this website provider</td>
<td></td>
</tr>
<tr>
<td><strong>Attitude (Van der Heijden, Verhagen, and Creemers, 2003)</strong></td>
<td></td>
</tr>
<tr>
<td>I would have positive feelings toward buying a product from this website</td>
<td></td>
</tr>
<tr>
<td>The thought of buying a product from this website is appealing to me</td>
<td></td>
</tr>
<tr>
<td>It would be a good idea to buy a product from this website</td>
<td></td>
</tr>
<tr>
<td><strong>Loyalty intention (Parasuraman, Zeithaml, and Malhotra, 2005)</strong></td>
<td></td>
</tr>
<tr>
<td>I say positive things about this clothing e-tailer to other people</td>
<td></td>
</tr>
<tr>
<td>I recommend this clothing e-tailer to someone who seeks my advice</td>
<td></td>
</tr>
<tr>
<td>I encourage friends and others to do business with this clothing e-tailer</td>
<td></td>
</tr>
<tr>
<td>I will consider this site to be my first choice for future transactions</td>
<td></td>
</tr>
<tr>
<td>I’ll do more business with this site in the coming months</td>
<td></td>
</tr>
</tbody>
</table>
### Table 2
Overall CFA for the measurement model

<table>
<thead>
<tr>
<th>Constructs and measurement items</th>
<th>Completely standardized loadings (t-value)</th>
<th>Mean</th>
<th>SD</th>
<th>CA</th>
<th>CR</th>
<th>AVE</th>
</tr>
</thead>
<tbody>
<tr>
<td><em>Website service quality</em></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The company is willing and ready to respond to consumer needs</td>
<td>.785 (std.)</td>
<td>5.58</td>
<td>1.15</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>When you have a problem, the website shows a sincere</td>
<td>.877 (16.11)</td>
<td>5.34</td>
<td>1.26</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inquiries are answered promptly</td>
<td>.890 (16.32)</td>
<td>5.50</td>
<td>1.18</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><em>Online shopping via Facebook</em></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I'm interested in utilizing Facebook to follow up on brands’ online updates</td>
<td>.923 (std.)</td>
<td>4.25</td>
<td>2.03</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I'm interested in utilizing Facebook to browse brands I like</td>
<td>.873 (19.87)</td>
<td>4.50</td>
<td>2.97</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I'm interested in utilizing Facebook for shopping for brands online</td>
<td>.725 (14.94)</td>
<td>3.27</td>
<td>1.85</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><em>Peer recommendations</em></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Recommendations make online shopping more simple</td>
<td>.844 (std.)</td>
<td>4.52</td>
<td>1.75</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Recommendations lead to the desired product</td>
<td>.919 (18.72)</td>
<td>4.32</td>
<td>1.70</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Recommendations lead to new relevant products</td>
<td>.823 (16.66)</td>
<td>4.75</td>
<td>1.71</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><em>Trust</em></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>One can expect good advice from this website provider</td>
<td>.810 (std.)</td>
<td>5.78</td>
<td>1.07</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>This website provider is genuinely interested in consumer's welfare</td>
<td>.777 (14.97)</td>
<td>5.18</td>
<td>1.23</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>If problems arise, one can expect to be treated fairly by this website provider</td>
<td>.803 (15.67)</td>
<td>5.31</td>
<td>1.18</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I am happy with the standards by which this website provider is operating</td>
<td>.888 (18.12)</td>
<td>5.54</td>
<td>1.17</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>This website provider operates scrupulously</td>
<td>.827 (16.35)</td>
<td>5.28</td>
<td>1.19</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>You can believe the statements of this website provider</td>
<td>.837 (16.62)</td>
<td>5.54</td>
<td>1.19</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><em>Attitude</em></td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>I would have positive feelings toward buying a product from this website</td>
<td>.852 (std.)</td>
<td>5.71</td>
<td>1.28</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The thought of buying a product from this website is appealing to me</td>
<td>.881 (17.93)</td>
<td>5.31</td>
<td>1.40</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>It would be a good idea to buy a product from this website</td>
<td>.804 (15.97)</td>
<td>5.29</td>
<td>1.41</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><em>Loyalty intention</em></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I say positive things about this clothing e-tailer to other people</td>
<td>.869 (std.)</td>
<td>5.60</td>
<td>1.29</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I recommend this clothing e-tailer to someone who seeks my advice</td>
<td>.887 (19.29)</td>
<td>5.59</td>
<td>1.30</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I encourage friends and others to do business with this clothing e-tailer</td>
<td>.820 (17.18)</td>
<td>5.11</td>
<td>1.55</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Note: Items of the constructs adapted from the mentioned authors and amended and fitted into our context*
Table 3
Correlations among constructs

<table>
<thead>
<tr>
<th>Constructs</th>
<th>(1)</th>
<th>(2)</th>
<th>(3)</th>
<th>(4)</th>
<th>(5)</th>
<th>(6)</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1) Trust</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2) Attitude</td>
<td>.582</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(3) Loyalty intention</td>
<td>.651</td>
<td>.718</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(4) Website service quality</td>
<td>.731</td>
<td>.425</td>
<td>.476</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(5) Online shopping via Facebook</td>
<td>.249</td>
<td>.145</td>
<td>.162</td>
<td>.091</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>(6) Peer recommendations</td>
<td>.134</td>
<td>.078</td>
<td>.087</td>
<td>.017</td>
<td>.555</td>
<td>1</td>
</tr>
</tbody>
</table>

Table 4
Standardized path coefficients and corresponding hypotheses results

<table>
<thead>
<tr>
<th>Relationships</th>
<th>Hypotheses</th>
<th>Std. estimates</th>
<th>t value</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Website service quality → Trust in the e-tailer</td>
<td>H1</td>
<td>.736</td>
<td>11.07</td>
<td>Supported</td>
</tr>
<tr>
<td>Peer recommendations → Trust in the e-tailer</td>
<td>H2</td>
<td>.027</td>
<td>.485</td>
<td>Not Supported</td>
</tr>
<tr>
<td>Online shopping via Facebook → Trust in the e-tailer</td>
<td>H3</td>
<td>.145</td>
<td>2.87</td>
<td>Supported</td>
</tr>
<tr>
<td>Attitude toward the e-tailer → Loyalty intention</td>
<td>H4</td>
<td>.523</td>
<td>7.93</td>
<td>Supported</td>
</tr>
<tr>
<td>Trust in the e-tailer → Attitude towards the e-tailer</td>
<td>H5</td>
<td>.614</td>
<td>9.21</td>
<td>Supported</td>
</tr>
<tr>
<td>Trust in the e-tailer → Loyalty intention</td>
<td>H6</td>
<td>.379</td>
<td>5.74</td>
<td>Supported</td>
</tr>
<tr>
<td>Moderating role of genders</td>
<td>H7</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 5
Direct effect of peer recommendations on attitudes between genders

<table>
<thead>
<tr>
<th>Direct Relationships</th>
<th>FEMALE Std. estimates</th>
<th>MALE Std. estimates</th>
<th>χ² difference and significance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Peer recommendations → Attitude towards the e-tailer</td>
<td>.347**</td>
<td>.093**</td>
<td>6.862**</td>
</tr>
</tbody>
</table>

**p<.05