

**THE EFFECT OF PERCEIVED RISK IN PREDICTING GIFT  
PURCHASE INTENTION**

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**FACULTY OF BUSINESS AND ACCOUNTANCY  
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KUALA LUMPUR**

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**THE EFFECT OF  
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GIFT PURCHASE INTENTION**

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## ORIGINAL LITERACY OF WORK DECLARATION

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## **ABSTRACT**

Purchasing a gift could be an extremely stressful task. In the purchase trajectory, the gift-giver not only needs to carefully select the gift but also has to ensure that the gift would evoke positive emotions. This stress could increase considerably if the recipient is a loved one. While there are several reasons for engaging in the gift-giving 'ritual', one fundamental reason is its potential to strengthen relationship ties between the giver and receiver.

Research on gift-giving has long been conducted in disciplines such as anthropology, psychology and economics; marketing has also weighed into the research more recently due to the huge amount of money spent on gifts by givers each year. However, the marketing literature that specifically examines how consumers make gift purchases are lacking. Also, studies examining the specificities of the gifts as well as the role of the giver in the purchase process are scarce.

This research investigates the influence of product factors (brand name and perceived quality) and personal factors (consumer knowledge and consumer involvement) on perceived risk. Next, this study investigates the influence of the indicated product factors, personal factors and perceived risk on purchase intention. Lastly, the study examines the mediating effect of risk that links the specified product and personal factors to purchase intention.

For the methodology of the study, all the constructs used in the study were adopted from previous studies. A quota sampling based on gender and ethnicity was employed in order to reflect Malaysia's population. Also, the survey for the current study was subjected to a pre-test procedure to ensure that the survey was appropriate for the study. A total of 447 responses were collected using self-administered

questionnaires from general adults living in the Klang Valley area in Malaysia, which were used for further analysis.

Structural Equation Modelling (SEM) was employed to analyse all the data collected. A two-step approach was adopted to examine the model of this research. The result from the measurement model was found to have a good fit. In addition, the results from the convergent validity, composite reliability and discriminant validity were valid and reliable. All the hypotheses proposed in this study were examined. Firstly, the study examined the product factors and personal factors influencing perceived risk. It was found that brand name, perceived quality and consumer involvement influence perceived risk. Interestingly, however, consumer knowledge was found to have an insignificant influence on perceived risk. Secondly, the study also examined the influence of product factors, personal factors and perceived risk on purchase intention. The results showed that all the hypotheses have a significant influence on purchase intention. Lastly, the study measured the mediating effect of perceived risk using the SEM bootstrapping method. Consumer knowledge was found to be insignificant in the study and was, therefore, not included in the analysis. The bootstrapping analysis indicated that perceived risk has a partially mediating effect between brand name and purchase intention and consumer involvement and purchase intention. On the other hand, the relationship between perceived quality and purchase intention showed that perceived risk has a full mediation effect. This study not only provides a great theoretical and methodological framework, but also a makes practical contribution. Retailers are able to craft a better marketing strategy and promotions to attract consumers to purchase products in their store. Overall, this study provides a better understanding of how a giver purchases a gift.

## **ABSTRAK**

Pembelian hadiah boleh menjadi satu tugas yang amat tertekan, kerana bukan sahaja pemberi perlu berhati-hati memilih hadiah itu tetapi mereka juga perlu memastikan bahawa hadiah itu menepati cita rasa penerima. Tekanan ini boleh meningkat dengan ketara jika penerima hadiah itu adalah seseorang yang anda cintai. Walaupun terdapat banyak sebab-sebab bagi seseorang untuk melibatkan diri dalam ritual pemberian hadiah, sebab utama adalah keupayaan untuk menentukan hubungan dan mengeratkan hubungan di antara pemberi dan penerima.

Kajian ke atas pemberian hadiah telah lama dikaji dalam bidang seperti antropologi, psikologi dan ekonomi, dan, akhir-akhir ini, pemasaran juga telah ditimbang dengan penyelidikan kerana jumlah wang yang lumayan yang dibelanjakan untuk hadiah oleh pemberi setiap tahun. Walau bagaimanapun, terdapat kekurangan sastera pemasaran yang mengkaji bagaimana pengguna membeli hadiah, terutamanya mengenai sejauh mana hadiah itu sendiri dan peranan pemberi dalam perbuatan pembelian hadiah.

Penyelidikan ini mengkaji pengaruh faktor-faktor produk (jenama dan kualiti) dan faktor-faktor peribadi (pengetahuan pengguna dan penglibatan pengguna) pada risiko dilihat. Seterusnya, kajian ini mengkaji pengaruh faktor-faktor produk (jenama dan kualiti), faktor-faktor peribadi (pengetahuan pengguna dan penglibatan pengguna) dan risiko dilihat pada hasrat pembelian. Akhir sekali, kajian ini mengkaji kesan pengantara risiko yang menghubungkan produk (jenama dan kualiti) dan faktor-faktor peribadi (pengetahuan pengguna dan penglibatan pengguna) untuk hasrat membeli.

Bagi kaedah kajian, semua konstruk yang digunakan dalam kajian ini telah diambil daripada kajian sebelumnya. Persampelan kuota berdasarkan jantina dan etnik digunakan agar data yang dikumpul mencerminkan penduduk Malaysia. Selain itu, kajian semasa adalah tertakluk kepada pra-ujian untuk memastikan kajian ini sesuai untuk dikaji. Seramai 447 orang responden dikumpul dengan menggunakan soal selidik yang ditadbir sendiri daripada orang dewasa umum yang tinggal di kawasan Lembah Klang di Malaysia, yang telah digunakan untuk analisis selanjutnya.

Structural Equation Modelling (SEM) telah digunakan untuk menganalisis semua data yang dikumpul. Pendekatan dua langkah telah diambil untuk mengkaji model kajian ini. Hasil daripada model pengukuran didapati mempunyai sesuai untuk diguna. Di samping itu, keputusan daripada kesahihan tumpu, kebolehpercayaan komposit dan kesahihan diskriminan sah adalah sah dan boleh dipercayai. Semua hipotesis yang dicadangkan dalam kajian ini telah diperiksa. Pertama, kajian ini mengkaji factor-faktor produk dan faktor-faktor peribadi mempengaruhi risiko. Didapati bahawa nama jenama, kualiti dan penglibatan pengguna pengaruh persepsi risiko, tetapi, apa yang lagi menarik adalah, pengetahuan pengguna didapati tidak mempunyai pengaruh penting ke atas risiko. Kedua, kajian ini juga mengkaji pengaruh faktor-faktor produk, factor-faktor peribadi dan dilihat risiko persepsi dilihat keatas pembelian. Hasil kajian menunjukkan bahawa semua hipotesis mempunyai pengaruh yang besar ke atas hasrat pembelian. Akhir sekali, kajian ini mengukur kesan pengantara risiko dilihat menggunakan kaedah bootstrapping SEM. Pengetahuan pengguna didapati tidak signifikan dalam kajian ini, dan oleh itu, ia tidak termasuk dalam analisis. Analisis bootstrapping menunjukkan bahawa risiko mempunyai kesan sebahagiannya pengantara antara jenama dan niat pembelian dan

penglibatan pengguna dan niat pembelian. Sebaliknya, hubungan antara kualiti dilihat dan pembelian menunjukkan bahawa risiko mempunyai kesan pengantara penuh. Kajian ini bukan sahaja menyediakan sumbangan besar teori dan metodologi, tetapi juga sumbangan yang praktikal. Peruncit berupaya menyusun strategi pemasaran yang lebih baik dan promosi untuk menarik pengguna untuk membeli produk di kedai mereka. Secara keseluruhan kajian ini memberikan pemahaman yang lebih baik mengenai bagaimana pemberi membeli hadiah.



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## **LIST OF ABBREVIATIONS**

AMOS	Analysis of Moment Structure
AVE	Average Variance Extracted
BN	Brand Name
CDP	Consumer Decision Process
CFA	Confirmatory Factor Analysis
CFI	Comparative Fit Index
CK	Consumer Knowledge
CI	Consumer Involvement
CIP	Consumer Involvement Profile
CITC	Corrected Item-total Correlations
EBBT	Exploratory Buying Behaviour Tendencies
EFA	Exploratory Factor Analysis
FCB	Foote, Cone, and Belding
GFI	Goodness-of-Fit Index
KMO	Kaiser-Myer-Olkin's Sample of Adequacy
PDI	Purchase Decision Involvement
PII	Personal Involvement Inventory
PQ	Perceived Quality
PR	Perceived Risk
RMSEA	Root Mean Square Error of Approximation
SEM	Structural Equation Modelling
SPSS	Statistical Package for the Social Sciences
TLI	Tucker-Lewis Index
VIF	Variance Inflating Factor



## **CHAPTER 1: INTRODUCTION**

### **1.1 Introduction**

This chapter will be divided into six different sections. The first section will briefly introduce the current research topic. Secondly, the chapter discusses the relevant research problem. Following this, the research questions as well as the specific research objectives are presented. Fourthly, this chapter discusses the significance of the current study, and finally the organisation of the report is discussed in detail.

### **1.2 Background of Study**

Almost every living individual has engaged in the gift-giving ritual at one time or the other. This ritual is a common practice that is embedded in nearly every culture. However, the way it is being practised may differ from one culture to another even though they are inspired by similar goals. For instance, in the western culture a guest for a wedding will give physical product such as a set of plates to the bride and groom as a wedding gift but in the Chinese culture, the invited guest will give the bride and groom an “angpow”, a red packet containing money (Lupo et al., 2011).

Although the gift-giving ritual is embedded in all cultures, there are many other factors that drive people to engage in this practice. Wolfinbarger and Yale (1993) found that there are three main motivations for engaging in the rituals. One is the experiential/positive attitude attached to the practice, in which the giver spends a considerable amount of time and effort selecting a gift. Furthermore, the giver enjoys the process of choosing a gift and finds that gift-giving is a way to build a relationship with the recipient. Secondly, the giver may feel obligated to participate

in this ritual in order to comply with the social norm of giving. Lastly, the giver may provide practical assistance to the receiver through gift-giving, especially if the recipient is in dire need of support and assistance. Belk and Coon (1993) also found that people engage in gift-giving as an expression of agape love. This type of motivation is not only limited to romantic love but also includes other types of love like brotherly, spiritual and parental love. Park (1998), in the gift-giving behaviour study, found that there are other motivations such as altruism, self-interest, face-saving and group conformity that motivate people to engage in the ritual of gift-giving. The giver engages in altruistic motivation to enhance the welfare of the recipient. Self-interest manifests when the giver participates in the gift-giving ritual in order to avoid being indebted to the recipient for whatever reason or relationship that both parties may have had. The other type of motivation is face-saving. In this regard, the giver engages in the gift-giving ritual to enhance his/her dignity, reputation or standing. Lastly, group conformity motivation relate to the giver presenting a gift to people who are deemed to be important to the giver. These clearly show that the ritual is not only tempered by culture but, at the same time is influenced by the motivation of a person as well.

Meanwhile, this unique gift-giving ritual is found to impact significantly on many national economies. In a country like the U.S.A, for instance, more than US\$100 billion is spent on gifts each year celebrating various occasions (Ruth et al., 1999). Similarly, the gift market in China is accountable for more than a quarter billion Yuan (Jiang et al., 2007). A lot of money is spent on gifts due to high participation in the gift-giving ritual and the amount of gift-giving occasions people celebrate throughout the year. In addition to that, gift-giving occasions like Christmas and Valentine's Day, are also believed to have a unique social significance

on certain people by showing love and care. As a result, today's gift-giving occasions are becoming more commercialised, and most marketers are taking advantage of this ritual of giving by promoting their products to the consumers. It is found that the gift market is becoming a major driver for domestic consumption in several national economies such as UK, France, Italy, Switzerland, Germany and Spain (Deloitte, 2017). Gill and Ip (2011) reported that gifts like gold and premium local wine account for high domestic consumption for China.

Due to the huge gift market, retailers are increasingly encouraged to tap into the gift market since gift-giving is a year-round affair and not just limited to holiday seasons alone (Campanelli, 2006). For instance, during 2016, some \$46 billion was spent on gift cards alone by Americans (O'bannon, 2017). Furthermore, when a retailer ventures into the gift market, opportunities are created such that the product sold is able to touch the giver and recipient simultaneously (Danziger, 2017). This is because purchasing a gift is an emotionally-charged shopping experience for the giver which in turn delivers an emotional punch to the receiver. Generally, this gift market is creating a new revenue stream for retailers where this opportunity should be fully capitalised.

According to Sherry (1983), this ritual of gift-giving can be classified into three major aspects: holiday, rites of passage and spontaneous events. Holiday gift-giving ritual is usually an occasion to celebrate or commemorate an event which has cultural or religious significance, such as Christmas and Thanksgiving. Gift-giving for rites of passage signifies a celebration of a person's transition from one stage to another, such as from adolescence to adulthood. Lastly, there are spontaneous events which are commonly celebrated such as a celebration with a comical intention (Chocolate Day- July 7<sup>th</sup>) or it can be supporting a cause (e.g., gift to a charity

organisation). While most of these gift-giving occasions are commonly practised across cultures, Eastern cultures, however, celebrate more gift-giving occasions in comparison to Western culture (Park, 1998). It has been identified that the two most popular gift-giving occasions that people participate in around the world are Christmas and Birthdays (Belk, 1974; Bussey, 1967; Othman et al., 2005).

### **1.3 Problem Statement**

This section discusses the rationale for this research and sets the stage for the thesis. It introduces to the reader the relevance of the study to ensure that it is seen in defined parameters.

Extensive research has been conducted on gift-giving from diverse disciplines such as sociology (Gouldner, 1960), economics (Belshaw, 1965) and even anthropology (Mauss, 1954). However, in the marketing discipline, there is a limited body of work on consumer gift purchasing behaviour. This is rather surprising considering the number of gift-giving occasions being celebrated each year (Green and Alden, 1988) along with the economic significance of gift-giving (Camerer, 1988). Therefore, more research should be conducted from the marketing perspective since there is much marketing value that can be derived from the research findings.

A gift is more than a mere product. According to Austin and Huang (2011), a gift is an embodiment of perceptions and intentions: the perception of a giver towards the receiver, the perception of the giver's current and future relationship with the recipient, and an indication of the giver's intention. In another research, Segev and Shoham (2016) found that the givers' public self-consciousness and self-monitoring were positively related to the motivation to engage in joint gift-giving to facilitate the development of desired private identities. These research clearly show

that gift-giving is indeed a rather complex ritual to participate in. There is a need for further studies to have a better understanding of consumer gift-giving behaviour. Gift-giving is not an easy task in comparison to making a self-directed purchase as there are many things to be considered such as the gift and how the recipient may perceive the giver upon receiving the gift.

Although gift-giving behaviour is currently under-researched from a marketing stand-point, the extent of generalisation of the findings on various gift-giving occasions are equally left unanswered. It will be of great interest for marketers to understand the similarities and differences of the giver's behaviour when participating in different gift-giving occasions. Research conducted on specific gift-giving occasions are mostly limited to examining Valentine's Day (Netemeyer et al., 1993; Rugimbana et al., 2003; Close and Zinkhan, 2009) and Christmas (Clarke, 2006; Laroche et al., 2000) only. Understanding gift-giving behaviour across the various gift-giving occasions will not only provide valuable knowledge for research in gift-giving but also help marketers in their strategy creation and implementation.

Gift-giving occasions like birthdays are still rarely explored in the literature. It is rather surprising as birthdays are found to be the most celebrated gift-giving occasions in comparison to other holiday gift-giving occasions like Christmas (Banks, 1979). As birthdays are significant gift-giving occasions, a better understanding of how to select and evaluate a gift to purchase will provide a great insight and valuable information to marketing practitioners and scholars. In comparison to other gift-giving occasions, which are celebrated only by certain groups of people or cultures, this gift-giving occasion (i.e., birthdays) is a universal celebration.

The majority of the literature on gift-giving have focused on the personal factors in gift selection and purchase. Studies demonstrate that the two most popular personal factors examined are the socioeconomic and demographic background of the consumer (Wagner and Garner, 1993; Laroche et al., 2000). However, there is insufficient examination on the influence of the giver's personal factors on gift purchase. An inclusion of more personal factors will provide a better picture and further demonstrate the role it plays in influencing giving. As such, this research will explore specifically: perceived risk, consumer knowledge and consumer involvement. Although these constructs have been examined on the influence for general purchase for self, however, the influence of these constructs are not significantly known for gift purchase. In addition to that, this study also addresses the limited knowledge on the influence of personal factors in relation to gift purchase for special occasions and for specific recipients.

Past research on perceived risk has examined risk at product or services level (Hornibrook and Fearne, 2003; Macintosh, 2002; Zhao et al., 2008). The extent to which perceived risk could influence consumer purchase behaviour under different purchase situations has not been well researched. It is important to understand the role of perceived risk in various purchase situations as individuals will react differently when they are put in different purchase situations even though the product is the same. Belk (1982) found that it takes more effort to purchase a gift for a recipient than for oneself. This is because the gift is not just merely a product but has a symbolic meaning to both the giver and recipient. The giver may not bear negative consequences if the wrong gift is purchased to satisfy personal needs. Furthermore it is found that situational variables can affect purchase intention (Wong, 1985). With

this in mind, research on perceived risk should also be conducted not only on a specific product or services but also at a situational level.

In many ways, the concept of perceived risk introduced by Bauer (1960) clearly demonstrates that risk occurs in all purchases. However, most studies have yet to adapt this concept to consumer purchasing behaviour. Earlier research on perceived risk mainly focused on the underlying types of risk consumers perceived when purchasing a certain product or service (Cunningham et al., 2005). In addition, research that examined this construct of perceived risk have mainly engaged with it as one of the many variables that influence purchase behaviour (Lee, 2009; Chen, 2013; D'Alessandro et al., 2012). Since Bauer (1960) stated that risk exists in all purchase, there is a lack of research on the mediating effect of perceived risk between various product and personal factors on purchase intention. Some examples of product cues previously studied to examine the mediating effect of perceived risk and purchase intention are price discount (Lee and Stoel, 2014) and service quality (Namahoot and Laohavichien, 2018). As for personal characteristics, past studies had examined the effect of consumer awareness (Hanafizadeh and Khedmatgozar, 2012) and mood (Sar and Anghelcev, 2013). Furthermore, there is a need to investigate whether the mediating effect of perceived risk relates to a full mediation, partial mediation or no mediation at all between personal and product factors on purchase intention.

Research on the attributes of the gift that specifically influence consumer purchasing is also very limited. One of the major gift attributes concept is brand name. Brand name is an important concept for scientific research given its potential to perform multiple functions (Aaker, 1991; Simon, 1970). To date, studies on brand name have been mainly applied at the product level such as drugs (Lexchin, 2004)

and corn chips (Lusk et al., 2002). There have been very minimal empirical research conducted to understand the functionality of brand name construct on various consumer purchase situations.

One specific purchase situation which calls for further scientific inquiry is gift-giving, especially the complex nature of selecting and evaluating a gift to purchase for a recipient. So far, most of the brand name studies on gift-giving are rather exploratory. Andrus et al. (1986) in the study examined factors that influence high- and low- status brand gift purchases. Meanwhile, Parsons (2002) examined the extent of the intended recipient's influence on the choice of brands selected in gift purchases. There is no literature to understand the influence of brand name as a cue to reduce consumers' perceived risk and the ability to increase purchase intention in the gift purchase context. In addition, the influence of this product cue has never been explored in specific gift-giving occasions and the specific giver's relationship with the recipient.

Past studies have examined the influence of brand name on perceived risk and the influence of brand name on purchase intention individually (Huang et al., 2004; Laforet, 2011). No studies have integrated the three constructs and examine them simultaneously. Firstly, arguably little or no studies have examined the direct and indirect effects of brand name on purchase intention in a gift purchasing situation. It will be beneficial for consumer researchers and marketers to understand whether consumers use brand name as a cue to reduce the uncertainty in a purchase to increase the purchase intention or to specifically heighten the purchase intention in a gift purchasing decision.



Perceived quality is one of the most important cues that have been used by consumers when evaluating a product (Dawar and Parker, 1994). So far, past studies have explored the influence of perceived quality when purchasing various products (Mannion et al., 2000; Lee and Tai, 2009). However, very little or no empirical research have specifically examined perceived quality at a situational level. One important purchase situation which is worthy to explore is gift-giving situation. This is because in this situation the consumers are not purchasing a product for themselves but rather purchasing a product as a gift for someone else.

Past studies found that perceived quality has an indirect effect on consumer purchase intention. Sweeney et al. (1999) found that perceived quality has an indirect effect on purchase intention through customer satisfaction. In another study, Tsiotsou (2006) also found that perceived quality has an indirect effect on purchase intention through customer satisfaction. While there have been attempts to understand the indirect effect of perceived quality on purchase decision, there is a need for further research to investigate the indirect effect of perceived quality on purchase intention through perceived risk.

Past researchers have consistently found that consumer knowledge facilitates the selection and purchase of a product (Lee et al., 2014; Liefeld, 2004; McEachern and Warnaby, 2008). Several studies have demonstrated that consumer knowledge plays a big role when purchasing a product (Lee et al., 2014; Liefeld, 2004; McEachern and Warnaby, 2008). There is, however, lack of research as regards how consumer knowledge influences purchase decision under different purchase situations. Specifically, no empirical research has explored the role of consumer knowledge on gift-giving. Therefore, there is a need for more research to investigate this theme.

Many studies have been conducted on consumer knowledge in the marketing literature. Mainly, past studies have investigated the direct effect of consumer knowledge on purchase intention (Lee and Lee, 2009; Marcketti and Shelley, 2009). While it is often found to have a significant effect, little or no research efforts have, however, been devoted to the direct effect in purchase situations such as gift-giving. At the same time, there is a dearth of literature in regards to the indirect effect of consumer knowledge on purchase intention. As such, there should be a call for further study to investigate the indirect effect of consumer knowledge on purchase intention.

Consumer involvement is one of the most established concepts that had been applied in various contexts of consumer research. In fact, some research had identified this construct to be the primary determinant of consumer behaviour (Broderick and Mueller, 1999). Even though this concept proved to be useful, there has been a lack of research in the gift-giving context. More generally, not many studies have examined the construct of consumer involvement in gift-giving and the few existing studies are merely exploratory. Clarke (2006) has, for instance, examined the relationship between consumer involvement in giving gifts and consumer involvement in giving brands as gifts. Belk (1982) has also found that the level of consumer involvement from the different gift-giving occasions will lead to different purchasing strategies employed by the giver. Additional research needs to be conducted to understand the role of consumer involvement in consumer gift-giving behaviour.

In addition, it is found that the relationship between consumer involvement and perceived risk is complex. Past researchers found that the relationship between these two constructs has mixed findings. Bloch (1981) suggested that consumer

involvement should be used as an antecedent of perceived risk, whereas, Laurent and Kapferer (1985) used risk as part of the measurement for consumer involvement. On the other hand, Venkatraman (1989), in the study across product categories, found that consumer involvement has an influence on risk. Due to the complexity of the relationship between these two constructs, further research should be conducted to better understand how these two constructs influence each other specifically in the context of gift-giving.

Past studies on consumer involvement have investigated its influence on perceived risk and purchase intention separately. There has been little or no research on the relationship among these three constructs, specifically, the extent to which consumer involvement has a direct or indirect influence on purchase intention. Also, there has been a gap in the marketing literature as regards the mediating effect of perceived risk on consumer involvement and purchase intention. It will be beneficial to further investigate these relationships since brand name has an influence on perceived risk and purchase intention at the same time. This is also imperative since the risk exists in all purchase decisions.

#### **1.4 Research Questions**

Given the relevant gaps in the literature, the current study attempts to make a more comprehensive assessment of consumers' gift-giving behaviour. Thus, the following questions are examined:

1. To what extent do product factors like brand name and perceived quality influence perceived risk?
2. In what ways do personal factors like consumer knowledge and consumer involvement influence perceived risk?

3. How do product factors like brand name and perceived quality influence purchase intention?
4. In what ways do personal factors like consumer knowledge and consumer involvement influence purchase intention?
5. Does perceived risk mediate between the product factors and purchase intention?
6. Does perceived risk mediate between the personal factors and purchase intention?
7. Do product factors like brand name and perceived quality influence purchase intention directly or indirectly or a combination of both?
8. Do personal factors like consumer knowledge and consumer involvement influence purchase intention directly or indirectly or a combination of both?

### **1.5 Research Objectives**

The objectives of this study are outlined as follows:

1. To examine the influence of product factors (brand name and perceived quality) and personal factors (consumer knowledge and consumer involvement) on perceived risk and purchase intention.
2. To investigate the mediating role of perceived risk on the link between product and personal factors and purchase intentions.
3. To examine whether the influence of product and personal factors on purchase intention are explained by a single process (i.e., a direct or an indirect effect) or by multiple processes (i.e., a combination of direct and indirect effects).

## **1.6 Significance of the Study**

Although gift-giving has already been studied in a number of disciplines, very little research is found in the marketing discipline. This is rather surprising given the number of gift-giving occasions being celebrated and the economic significance of such rituals. This study will fill the research gap by examining gift-giving behaviour from a marketing perspective, especially when it relates to birthdays. It is expected that the result from the study will provide a great insight and further contribute to the understanding of givers' behaviour from a marketing perspective.

While there is a large body of work on gift-giving from various disciplines, most of these studies focus on western cultures. It is also observed that much of the previous studies were conducted in developed countries like America and Japan. The present study attempts to fill this gap by conducting a research in an eastern culture and in an emerging country like Malaysia. This is because unlike eastern countries like Japan and Korea, Malaysia is a multi-racial, multi-cultural and multi-religious country. It will be interesting to understand how gift-giving is practised in a highly diverse country. Furthermore, studies conducted in developed countries mostly focus on Baby Boomers and Generation Y, in demographic terms. According to Kobler et al. (2015), Generation Y is going to be the largest segment at the end of this decade and nearly two third of them are residing in Asia. Thus, it is useful to understand the relevant similarities and differences in this demographic make up when it comes to gift-giving.

It is expected that this research will provide an insight to understand the behaviour of gift purchase in an eastern culture as well as in an emerging country

such as Malaysia. Furthermore, the findings from this research will provide an understanding of the similarities and differences of this ritual in eastern and western cultures.

In the past, research findings tended to be generalised by ignoring the diversity of various gift-giving occasions in existence. Banks (1979) stated that there is need for a clear distinction to be drawn in gift-giving and that studies conducted on gift-giving should be of interest to marketers. As a result, the current research focuses on a specific gift-giving occasion which is the birthday gift-giving occasion. This occasion is selected as it is the most celebrated gift-giving occasion and it is being celebrated from all walks of life and culture. At the same time, this study will also provide a better understanding of the giver's behaviour in purchasing a birthday gift.

In the marketing literature, a considerable amount of effort has been made to understand the purchase decision of consumers in purchasing a product or service. For the most part, such studies are focused more on purchasing the product or service for personal use. So little is known as regards gift-giving behaviour, given that it is a very demanding and complicated task, especially when purchasing for a loved one. This present study will fill this gap by understanding gift-giving behaviour from a marketing perspective. This study also hopes to provide a better insight into the similarities and differences when it comes to purchasing a product for oneself and for others.

As mentioned earlier, past research on perceived risk often examined risk at a product or service level rather than at a purchase situation level. The main reason risk deserves a situational level study is because in different situations, the consumer will

react differently. Relating it to gift-giving, the gift is not just a product but has a symbolic meaning to both the giver and recipient. Therefore, this study adds to the marketing body of knowledge by providing an in-depth understanding of how different factors will influence perceived risk and in return how perceived risk affects the purchase decision in a gift-giving situation. This will provide great benefits to practitioners on how consumers behave when they are put in a highly uncertain situation.

Although there is a large amount of literature on perceived risk in predicting consumer purchase decision, however, most of these studies only examine the types of risk in purchasing a specific product or service. Also, previous studies on the concept of perceived risk in understanding consumer purchase decision often treat this concept as one of the many factors that influence purchase decision. This study will further extend the usefulness of this concept in predicting consumer purchase decision by examining the mediating effect of perceived risk in a purchase decision. Specifically, either personal factors of the consumer and the product factors of the gift influencing purchase decision of a consumer is mediated by the concept of perceived risk. The mediating effect of perceived risk is important to current research as it will provide a better understanding the giver's motivation to avoid purchasing a wrong gift or a gift that gives the most benefit to the giver and recipient.

Previous studies on gift-giving have consistently found that the gift itself and the giver have an influence on how the gift is being bought and given to the recipient. Nevertheless, there is a lack of comprehensive and integrative model that combines the influence of product and personal factors on gift-giving. This study includes two other product factors (gift) namely: brand name and perceived quality and two other personal factors (giver's self): consumer involvement and consumer knowledge

which were not examined in the past to further understand how these factors will have an influence on perceived risk and purchase intention in a comprehensive and integrative model. This proposed integrated model will provide a better understanding of gift-giving behaviour and further contribute to the development of gift-giving related marketing research.

Furthermore, constructs such as brand name, perceived quality, consumer knowledge and consumer involvement are often included in marketing research. However, most of these studies focus on the role of these constructs at product level only. None of the studies has examined how these constructs function at a situational level. The present study is expected to fill this research gap by investigating the relevant constructs on consumer purchase decision at the situational level.

As mentioned earlier, although many researchers have addressed the direct influence of the personal (consumer knowledge and consumer involvement) and product factors (brand names and perceived quality) on purchase intention, however, studies addressing the indirect effect of these factors are still lacking. A more thorough research is needed to investigate the extent to which each of these variables is able to affect gift purchasing behaviour. This study will add some theoretical value to the gift purchasing literature by understanding the direct and indirect effects of personal and product factors influencing purchase intention.

Lastly with the amount of gift-giving occasions being celebrated each year along with the economic significance, it is crucial for marketers to understand the behaviour of the giver in gift purchasing. The researcher is convinced that this research will be beneficial for marketers in crafting their marketing strategies. Also,



findings from this research will assist marketers in promoting and positioning their products to be better used as gifts.

### **1.7 The Organisation of the Research**

In total, this thesis will be divided into five main chapters. In the first chapter, the topic of the current research will be briefly introduced. This will then be followed by the problem statement, research questions and the main objectives, definition of the main terms, the significance of the research and lastly the organisation of the research.

Chapter 2 will discuss the past research conducted on gift-giving and gift purchasing. At the same time, this chapter will conduct an in-depth review of certain constructs mainly, brand name, perceived quality, consumer knowledge, consumer involvement and perceived risk. These constructs will form the theoretical framework for the current study. Also, this chapter will develop a set of hypotheses to examine the relationships among the relevant constructs.

Chapter 3 will discuss the measurement of each construct in the study. At the same time, this chapter will discuss the research approach and the type of research instrument adopted for the current study. In addition, details of the sampling design and how the data is being collected will also be discussed. Lastly, this chapter will briefly explain the methods used to analyse the data collected.

Chapter 4 will discuss the research findings based on the data collected. This chapter will critically discuss the relationship of each hypothesis proposed in the study.

Lastly, Chapter 5 will summarise the major findings of the current study. Also, this chapter will discuss the contributions of the study in terms of theory, methodology and practice. Finally, the research limitation and future direction of the study will be discussed.

## **1.8 Conclusion**

This chapter gives an insight about the ritual of gift-giving and the significant impact on many national economies. . Secondly, it discusses the current research issues that need to be addressed. This is followed by an extensive engagement with the relevant research questions and objectives. This part provides significant information on the contribution of the researchd the implication of the research for marketers, academics and policymakers. The organisation of the research presents the manner in which the thesis is presented.

## **CHAPTER 2: LITERATURE REVIEW**

### **2.1 Introduction**

This chapter is divided into three sections. The first section reviews the existing literature on gift-giving and gift purchasing. The second section will discuss the underpinning theories for this study. Thirdly, this chapter will review all the constructs included in the study. Last but not least, the hypothesis development for the study will also be discussed.

### **2.2 Overview of Past Research in Gift-giving and Gift Purchasing in the Marketing Discipline**

Research on gift-giving is often found in disciplines such as sociology (Gouldner, 1960) and economics (Belshaw, 1965). In the marketing discipline, there is a general lack of interest among marketing researchers to further understand this topic. As a result, limited research is available to understand the manner in which the gift-giving ritual is practised. In the marketing discipline, research conducted on gift-giving can be divided into two major spectrums. The first involves using gift-giving as the primary variable of the study, while the second involves using gift-giving as a situational variable of the study against non-gift buying (DeVere et al., 1983). In this research on gift purchasing, gift-giving is treated as the primary variable. This study only focuses on gift purchasing behaviour rather than drawing a comparison between products against gift purchase. Specifically, this study examines apparel gift purchase behaviour for loved ones celebrating a birthday.

#### **2.2.1 Motivation in Gift-giving**

One of the most researched areas in gift-giving is the motivating factor for engaging in such a ritual. It is found that there are many factors that drive people to

engage in this gift-giving ritual. Wolfenbarger and Yale (1993) found that there are three main motivations for engaging in the ritual. One is experiential/positive attitude; here, the giver spends a considerable amount of time and effort when selecting a gift. Furthermore, the giver enjoys the process of choosing a gift and finds that gift-giving is a way to build a relationship with the recipient. Second, the giver feels obligated to participate in this ritual in order to comply with the prevailing social norm of giving. The last practical gift-giving motivation is where the giver provides practical assistance to receivers. Meanwhile, Belk and Coon (1993) also found that people engage in gift-giving to express agape love. This type of motivation is not only limited to romantic love but also includes other types of love like brotherly, spiritual and parental love. Furthermore, in Park (1998), it was found that there are other motivations that prompt a giver to participate in this gift-giving ritual. These motivations are altruism, self-interest, face-saving and group conformity. Altruistic motivation occurs when a giver engages in the gift-giving ritual to increase the happiness and welfare of the recipient. Self-interest occurs when the giver participates in the gift-giving ritual due to selfish reasons. The third type of motivation is face-saving; this manifests when the giver engages in the gift-giving ritual to enhance his/her own self-dignity, reputation or standing. Lastly, group conformity motivation refers to instances where the giver only engages in the gift-giving ritual in regards to people that are deemed to be important to the giver.

This clearly shows that a variety of motivations could cause a giver to participate in this ritual called gift-giving. Firstly, it is through these motivations that the giver will be able to know the gift-giving occasion to participate in. For instance, if a giver would like to show love and affection, a giver will definitely participate in gift-giving occasion such as Valentine's Day. Secondly, the giver's motivation in

gift-giving plays a role in shaping the patronage outcome of a giver. As such, it is important to understand the factors influencing givers to engage in this ritual of gift-giving.

Hyun et al. (2016) identified that narcissism and self-esteem are related to a person's gift-giving motivation. Meanwhile, Ferrandi et al. (2015) found that personal values and materialism also influence gift-giving behaviours. It is found that gift-giving motivations have a significant influence on utilitarian and hedonic benefits when selecting a gift for a recipient (Jeng, 2013). Segev et al. (2013) in the study on gift-giving among adolescents noted that public self-consciousness, self-monitoring, and self-esteem are positively related to gift-giving motivation.

### **2.2.2 Gift-giving Across Cultures**

Past researchers have tried to understand the gift-giving ritual that is practiced across different cultures. Green and Alden (1988), in their study examined the functional non-equivalence of the consumer gift-giving behaviour between Japan and United States consumers and found that there are differences between these two cultures. Similarly, another research compared gift-giving behaviour between the collectivistic nature of the Far East (Korea) and the individualistic nature of the West (America), and again found that there are differences in the gift-giving behaviour in the two cultures (Park, 1998). Shen et al. (2009) conducted a cross-cultural study of gift acceptance between the Chinese consumers and Canadian consumers and found that there are cultural differences in the willingness to accept a gift and the underlying feelings in both cultures. Meanwhile, Chiou (1999) studied the differences between Taiwan and USA on reciprocal gift-giving behaviour, noting the differences in the influences of relationship strength between these two cultures. On

the other hand, Jolibert and Fernandez-Moreno (1983) compared the French and Mexican consumers in Christmas gift purchasing practices and found that the Mexican consumers spend more on gifts as compared to the French consumers. It is consistently found that consumers in the Eastern and Western cultures behave differently in the gift-giving ritual practices, but most of the research that were conducted often concentrate on Asia and Northern America. Little is known about emerging and multi-racial countries like Malaysia.

Therefore, findings on past research could not broadly generalise the findings in different cultures as gift-giving norms appear to be impacted by both demographic variables and actual consumer behaviour of the distinctive culture.

### **2.2.3 Gift- giving Occasion**

Throughout the ages, gift-giving occasions have presented opportunities for givers to participate in this ritual. These gift-giving occasions celebrated around the world could be classified into three main categories: holidays, rites of passage and spontaneous event (Sherry, 1983). Past studies on gift-giving occasions have mainly focused on the holiday category. This could be due to the heavy buying of gifts during the holiday periods.

The most popular holiday gift-giving occasion that past studies have explored is Christmas gift-giving occasion. For studies specifically addressing Christmas gift-giving, it is found that Peter Clarke has done a considerable amount of research in this area. Clarke (2006) studied the involvement of parents in Christmas gift-giving as well as giving branded items as gifts to their kids. Clarke (2007) also conducted another study on Christmas, whereby attempts were made to measure 'Christmas spirit'. The study found that this holiday spirit is a multi-dimensional feelings

evaluation model. Clarke (2008) again studied the Christmas gift-giving occasion by focusing on the parental approach to children's request on Christmas gifts using the Family Communication Patterns (FCP) typology. The result found that parents encourage a positive exchange of desire and opinion from children when it comes to parental responses to their children's Christmas request. Clarke and McAuley (2010), studied the evaluation of popular brand names as gifts and sources used by parents to gather information about the gift's brand names. The study shows that when it comes to popular brands, parents hold low evaluations and when it comes to source of information used when evaluating the gifts, the most popular source is the relevant children themselves followed by store catalogues.

It is found that many other researchers when examining gift-giving behaviour, tend to focus on Christmas gift-giving occasion. Laroche et al. (2000) studied the gender differences on the in-store information search for apparel gift. Similarly, Dyble et al. (2015) also studied the gender differences on Christmas gift-giving, and found that regardless of gender differences, the closer the giver is to the recipient, the greater the value of the gift. On the other hand, gender differences are found when purchasing a gift for a friend; women tend to spend significantly more than men. Meanwhile, Halkoaho and Laaksonen (2009), have examined the meaning of Christmas gift to children using children's letter to Santa. It was found that from the perspective of children, Christmas gift-giving occasion is a non-spiritual holiday event – the majority of the letters to Santa rather expressed wants and desires. Kemp et al. (2011) have also examined the suitability of third party gifts usually presented during Christmas. In general, third-party gift is found to be an acceptable gift; nonetheless, this may also depend on the recipient and the occasion. On the other hand, in comparison to monetary gifts, gift of specific goods are often preferred.

Köksal (2011) studied consumers' in-store information search on Christmas in a non-Western country, Lebanon. The study found that different personal and situational factors have a great influence on consumers' information search strategies.

Another gift-giving occasion that has attracted research attention is Valentine's Day gift-giving occasion. Netemeyer et al. (1993) are some of the early researchers to have explored Valentine's Day gift-giving occasion. In the study the authors compared Theory of Reasoned Action Model, Theory of Planned Behaviour Model and Miniard and Cohen Model. It is found that of the three models compared, the Theory of Planned Behaviour performed better than the two other models. Otnes et al. (1994) have also studied men's attitude towards Valentine's Day gift-giving occasion. The study found that men engage in Valentine's Day gift-giving occasion to express care and affection to their loved one. However, the finding also found that men are negatively pressured to participate in this gift-giving custom. On the other hand, Rugimbana et al. (2006), examined the motivation of young males involved in gift-giving during Valentine's Day. The study found that obligation, self-interest and altruistic gift-giving motivations do exist. Furthermore, the study found that Valentine's Day gift-giving is intricately intertwined and also has deeper manifestations in the perceived social power relationship between genders. Interestingly, Newman et al. (2010) studied the meaning and practice of Valentine's Day among homosexual men. The study found that although similarities exist between homosexual and heterosexual singles in Valentine's Day gift-giving, some of the homosexual singles, however, felt that they may not legitimately participate in this ritual.

Also, past studies assessing how consumers celebrate and view Valentine's Day gift-giving occasion, (Ogletree, 1993) showed that females and feminine



individuals attach more importance to the occasion, and were also reported to give and receive more gifts. Close and Zinkhan (2006) studied the consumer behaviour towards Valentine's Day and numerous key findings were found on the ritual and the behaviour of consumers participating in it. Firstly, it was found that Valentine's Day is constantly evolving. Secondly, many consumers are revolting against this gift-giving occasion. Thirdly, male consumers often feel obligated to make significant gift purchases when participating in this gift-giving ritual. Lastly, female consumers spend a lot of time and money in participating and preparing for Valentine's Day. Meanwhile, Minowa et al. (2010) conducted a study on how consumers participate in Valentine's Day gift-giving in Japan. Based on the visual and textual analysis of advertisement for 50 years, the study made a number of findings, including the significance of chocolate in the creolisation process; persistent gender asymmetric nature; constant change of the ritual's structural aspects; importance of confession; transformation of consumer's role when participating in the gift-giving ritual.

Several studies have examined gift-giving occasions specifically on Christmas and Valentine's Day. The studies generally demonstrate that: firstly, the two occasions (i.e., Christmas and Valentine's Day) are the most celebrated gift-giving events in the western culture. Secondly, according to Deloitte (2017), givers sometimes spend as much as USD1 Trillion during Holiday seasons especially on Christmas. Thirdly, the economic impact of gift-giving is enormous, given the huge amount of money typically spent during this period.

Although studies on gift-giving practices are mostly centred around Christmas and Valentine's Day, past studies have also explored other forms such as Weddings. Englis and McGrath (1996) have, for instance, studied gift-giving on wedding occasions. The study found that two forms of gifts are usually presented

during this period: money and kitchen or household appliances. Fernandez et al. (2011), using Hindu Maning, examined the wedding rituals among Hindus. The result showed that the gift of gold is able to shape and reaffirm collective identity. Tifferet et al. (2017) examined gift-giving at Israeli weddings and found that the greater the genetic relatedness to the newlyweds, the greater the sum of money received as wedding gifts.

Other than Christmas and Valentine's Day, studies on other types of gift-giving occasions are scarce. Even though its economic impact may be less popular, more research is required in order to understand different gift-giving rituals for different gift-giving occasions.

#### **2.2.4 Gift-giving – Recipient Perspectives**

Given that gift-giving researchers are often interested in understanding the behaviour of relevant recipients, a number of studies have been undertaken in this area. Most of the previous studies have focused on the influence of the gift on the relationship between the recipient and giver. Pieters and Robben (1998), in their research, examined how gift influences the relationship between the giver and the receiver and the tendency to reciprocate in return. The findings showed that behavioural and financial costs cannot be perfectly substituted in gift-giving. Liao et al. (2006) examined the effect of individual and joint gift-giving on the receiver's emotional responses. It was found that, individual as well as joint gift-giving are treated as two different mental accounts and the types of gifting were also evaluated differently. Wong and Hogg (2009) used a narrative research design to examine the changes in interpersonal relationship between givers and recipients and the changing meanings associated with the gifts over time. The research finding demonstrated how

old and established gifts have the ability to signify the evolution of interpersonal relationships over time. The study also found that these meanings, in fact, co-evolve with self-change and self-continuity.

There remains a growing interest among researchers on the effect of gift-giving on the giver-recipient relationship. Parsons et al. (2011) examined the relationship between the combination of gift benefits with the nature of the relationship between the giver and recipient. The results showed that the closer the relationship between the recipient and the giver, the more the recipient prefer gifts with a symbolic meaning. At the same time, when the recipient did not know the person well but have strong emotional connection, he/she would prefer gifts that are primarily functional. Chan and Mogilner (2017) investigated the type of gift that better strengthens the giver-recipient relationship. The findings demonstrated consistently that experiential gifts have greater tendency to improve the relationship between the giver and recipient in comparison to material gifts. The study further found that the improvement of the relationship from experiential gift is from the intensity of emotion that is evoked when consuming the gift. Gao et al. (2017) studied Chinese tourists' gift purchase behaviour when going on a trip, and found that the giver and recipient relationship moderated the self-face and interpersonal face of a Chinese tourist on the gift selection effort, brand orientation, and purchase cost in gift purchase. Kim et al. (2018), in the study of social network games, investigated the types of relationship between the giver and recipient and the influence on gift-giving form. Choi et al. (2018) investigated the interpersonal power and giver-recipient role on consumers' gift preferences and the analysis supported it.

Although a number of studies have examined the influence of giver and receiver relationship in relation to gift-giving, these studies did not attempt to examine particular gift-giving occasions on different giver and recipient relationships and their impact on gift-giving practices. Further research is warranted to examine any similarity in practices for different gift-giving occasions. Past research mainly focused on exploratory studies and took broadly different approaches. This has led to much difficulty in generalising the influence of the giver-recipient relationship on gift-giving.

#### **2.2.5 Personal Determinants of Gift Purchasing**

Most researchers on gift purchasing in consumer research, although very diversified, are interested in understanding the process in which consumers search, select and purchase a gift. This is because of the amount of the gift-giving occasions celebrated across the globe and the amount of money spent on the items. One of the most common research conducted in this area examined the role of gender in gift purchasing. In this regard, Mortelmans and Sinardet (2004), found that men consider gift buying to be a women's job and women enjoy buying gifts in comparison to men. Meanwhile, men who shop for gifts are more likely to use price as a basis for judging equality of gift exchange while on the other hand, females would consider whether both the giver and recipient liked the gifts (Rucker et al., 1991). Since many men consider gift-giving as a woman's job, it is found that males experience more practical motivation in gift-giving in comparison to females who experience more experiential motivation in gift-giving (Webster and Nottingham, 2000).

Even though it is viewed as a woman's activity, Areni et al. (1998) in the study, used interpretive analysis of the texts, and found that men are by far more likely to report their gift-giving experiences than women. Similarly, in another

research on gift- giving experiences, it was found that men are better at recalling gift purchasing experiences in comparison to women (Palan et al., 2001). On the other hand, it is the gender roles that actually affect gift purchasing behaviour in a study of Christmas gift shopping (Fischer and Arnold, 1990). While much has been found about gender differences in gift purchasing, the lay theory of gender differences however did not influence the actual shopping behaviour of the giver regardless of gender (Liang, 2011). While many perceived gift purchase are typically a female job, past studies found that it is not necessarily true. Men are equally as active as compared to women when it comes to gift-giving, however, gift-giving strategy used by men generally differs from those employed by women.

Other than gender, many studies have also examined the extent to which the demographic profile of the giver influences gift-giving. Wagner and Garner (1993) examined the influence of demographics of households on the expenditure for gifts. It was found that income and ethnicity have an influence on the expenditures on various gifts tested in the study. However, gender had no influence on gift expenditures like plants and small appliances. In another study, Laroche et al. (2000) investigated the influence demographic profile has on information search for purchasing a Christmas gift. Interestingly, it was found that the influence of the demographic profile of a giver on information search is not as great in comparison to situational and psychographic variables.

A considerable amount of research has also been conducted in areas of consumer characteristics other than the demographic profile of the giver. Beatty et al. (1991), for instance, examined the giver's personal value on gift-giving behaviour. It was found that when givers belong to active and social value segments, they tend to give more gifts and put in more effort in gift selection in comparison to a giver that is

in a passive and non-social value segment. Belk (1982) investigated the varying levels of consumer involvement in different gift-giving occasions. The result of the findings showed that, indeed, there are different levels of consumer involvement on different gift-giving occasions. It was explained that such phenomenon happened because the giver adopted different purchase strategies for different gift-giving occasions. Meanwhile, Lee and Kim (2009) investigated the relationship between consumer's retail channel experiences and gift-giving. Results from the study showed that there was a significant positive relationship in five different types of retail channels (e.g. mail-order) with consumer gift-giving experience. On the other hand, Chowdhury et al., (2009) applied the concept of exploratory buying behaviour tendencies (EBBT) to examine the influence of consumer trait on gift purchasing. The study found that, indeed, the EBBT trait of a giver has an influence on gift purchasing. On the other hand, Mortelmans and Damen (2001) investigated the effect of attitude on commercialisation and anti-commercial reactions on gift purchasing. It was demonstrated that, while in general, people are critical towards the commercialisation of gift-giving occasions, nevertheless, they still engage in it. Therefore, an inference can be drawn that attitude has a weak effect on a giver engaging in such rituals. Ward and Broniarczyk (2011) conducted a research to examine the effect of an identity-contrary gift on a giver's identity threat. It was found that a giver that experiences identity threat when purchasing gifts will subsequently ensure that the next product choice can restore the giver's self-concept. Interestingly, Moufahim (2013) studied the influence of religion on gift-giving. In this regard, the study investigated consumption practices through gift-giving within the context of an Islamic pilgrimage called the ziyara. De Hooze (2016) examined the interaction effect of emotions on gift-giving. It was found that the emotional

effects (positive or negative) of gift-giving stem from the gifts themselves. The use of impression management tactics (i.e. similarity-conformity and target-enhancement) are reflected in their gift-giving behaviour. A study conducted on bicultural consumers found that a person's cultural value has an influence on gift practices (Aung et al., 2017).

Even though studies have found that a giver's personal characteristics generally influence gift-giving, a generalisation is, however, not drawn. This is because there are too many gift-giving occasions where a giver can celebrate each year. The differences in these behaviours are found to be consistent across various gift-giving occasions. Few studies have examined it in great detail.

#### **2.2.6 Product Determinants of Gift Purchasing**

Some studies have also been conducted to understand how a product/gift influences a giver's search, selection and purchase of a gift. Howard (1992) investigated the effects of gift wrapping on product attitudes; the results of four experiments consistently showed that gift wrapping indeed influenced the attitude towards the product. Similarly, Larsen and Watson (2001) found that the presentation, as well as the packaging of the gift was often associated with the giver's effort and was highly valued by the recipient. Therefore, the packaging of a gift is an important aspect a giver should pay attention to when it comes to buying a gift. Meanwhile, Parsons (2002) found that brand plays a role in gift purchasing. The result findings showed that, in general, a giver will purchase different types of brands for different recipients. In another study, Kemp et al. (2011) examined the extent to which people engage in giving and receiving third-party gifts, and whether these third-party gifts are suitable for all gift-giving occasions. The study found that recipients are happy to receive third-party gifts from a giver; but on average

respondents of the study stated that they would rather receive an ordinary gift. However, the findings also showed that the level of acceptance of third-party gift is correlated with the relationship between the giver and the recipient. The study also showed that this type of gift might not be suitable for all gift-giving occasions. For instance, the findings showed that third-party gifts were seen as better Christmas gifts in comparison to wedding gifts. Tuten and Kiecker (2009) investigated the meaning and value of a gift card in a gift exchange situation during Christmas/Hanukkah among teenagers. The findings showed that giving a gift card as a gift during Christmas could signify economic, social and functional values. It was also found that giving a gift card formed a new value for the recipients, which is the value of choice. This value occurs where the overall gift selection is transferred from the giver to the receiver instead. Meanwhile, a study on generic and national brand found that the brand image of a product is important in gift purchase (Baumann and Hamin, 2014). Yang and Paladino (2015), investigating Chinese gift-giving behaviour found that the country-of-origin of the gift has an influence on gift purchase. A study conducted on bi-cultural consumers found that a person's cultural value has an influence on gift practices (Aung et al., 2017).

It is to be noted that the majority of relevant studies are rather exploratory in nature. There is a great need to understand the suitability of a specific product offered as a gift for a specific gift-giving occasion. At the same time, the attributes of a gift is deemed to be suitable under specific relationship between the giver and the recipient. Further research will provide a better understanding and generalisation to the current studies.



### **2.2.7 Self-gift**

While many studies have examined interpersonal gift-giving, research on self-gift-giving is comparatively receiving lesser attention. Mick and Demoss (1990a pg. 322) defined self-giving “as a form of personally symbolic self-communication through special indulgences that tend to be premeditated and highly context bound”. Mick and Demoss (1990b) conducted an exploratory study on consumer self-gift experiences. The results showed that consumers generally engage in self-giving when: celebrating an accomplishment, a person is down, holiday season is coming, a person is undergoing stress, having extra money to spend as well as when the gift is especially needed by the consumer. Mick and Demoss (1992) further investigated the ritual of self-gift from two surveys. The results from the survey showed that when the context of self-gift is rewarded, the most purchased product is clothing. However, if the context of self-gift is therapy, the most frequently purchased product is fast food/grocery food. Furthermore, it was found that males are more inclined to engage in self-giving as an incentive for reaching a goal, while females do so on account of being nice to self.

A growing amount of literature has been devoted to understanding consumer’s intention for engaging in self-gift. One of the areas that has attracted research attention is the extent to which mood influences self-giving. Luomala and Laaksonen (1997) have attempted to develop a conceptual framework of mood-regulatory self-giving behaviour. Based on the analysis, it was found that mood regulatory self-gift behaviour is dynamic, conscious in nature, goal-directed, repetitive and habitual. Meanwhile, Luomala (1998) has also tried to demonstrate the relevance of mood-alleviative self-gift behaviour in order to stimulate theoretical and empirical research to address them. The study developed a classification of the

principal ways of studying relations between mood and consumer behaviour. In this model, mood was viewed either as intervening situational variable or as an object of control. At the same time, mood-related research focusing on consumer behaviour can concentrate on the link between mood and consumer's mental behaviour or mood and actual consumer behaviour. Meanwhile, Luomala and Laaksonen (1999), utilised qualitative methods to empirically examine the mood-regulatory self-gift behaviours. It was found that the majority of the respondents engage in mood-reparatory self-gift behaviours in comparison to mood maintaining self-gift behaviour. Furthermore, it was found that the nature of mood maintaining self-gift behaviours is often nature active and outwardly directed. However, when it comes to mood reparatory, self-gift respondents want to pursue it alone.

Other studies have also examined the role of self gift-giving ritual. Mckeage (1992) examined the relationship between a person's materialistic inclination and self-gift giving. Interestingly, it was found that materialistic individuals tend to be involved in self-gift when they are depressed, during birthdays or just to be nice to themselves. Furthermore, it was found that materialistic individuals frequently purchase apparel and food items in self-gift. Clarke and Mortimer (2013) examined the influence of shopping experience and indulgence on a person's motivation for self-gift. The study found that shopping experience and indulgent practices have some influence on motivations to participate in self-gift. Weisfeld-Spolter et al. (2015), in the study examined whether gender identity, as well as self-construal have an influence on self-gift. It was found that there is a significant influence between gender identity and self-construal when participating in self-gift. Mouakhar-Klouz et al. (2016), has also examined the extent to which a self-gift purchase is related to broader consumers' regulatory focus. The study found that generally perceived

outcomes of an event have an influence on a person's self-gift purchase intention. The influence is also greatly dependent on the outcomes congruent with a person's motivational state.

There is a growing popularity in self-giving research that examines the role of self-influencing self-gift purchase. However, research in this area is still at the infancy stage. Further research is needed to understand the thought processes, behaviours, and emotions in self-gifting, as there are limited research on behavioural processes and self-gifting.

A number of studies have also examined self-giving practices on a specific culture or country basis. Joy et al. (2006) have examined the impact of self-conceptualisation on self-giving using subject and self-metaphors in Cantonese in an interdependent society, Hong Kong. The study found that different motivations exist for practicing self-gift in Hong Kong, and self-giving to reward oneself was found to be the most common practice. Pusaksrikit and Kang (2007) examined British ethnic minority consumers' self-gift behaviours. The study found that self-gift giving is no less acceptable to those with an Asian cultural heritage than those who grew up in a Western culture, and some communality is shared among the two cultures. Tynan et al. (2010) compared self-gift behaviour between collectivist and individualist orientations. While some similarities were found, some differences were also noted as regards the motivations, nature of self-gift and emotions following self-gift. Pusaksrikit and Kang (2016) studied the influence of self-construal on self-gift consumption behaviour among four ethnic groups in the United Kingdom. The study found that Bi-cultural and Western self-construal groups are similar, but the self-giving behaviour of Traditional and Alienated groupings are different from Bicultural and Western self-giving patterns. Even though a growing amount of

studies is comparing self-giving among the eastern and western cultures, however, most of these studies are rather exploratory in nature. For the most part, these studies only identified the similarities and differences between eastern, western and bi-cultural entities. There is a need to further understand how these similarities and differences influence participation in this ritual under different self-gift motivations.

## **2.3 The Underpinning Theories of This Study**

This section will provide a comprehensive review of the underpinning theory for this research. The first model that will be discussed is stimulus response model. Secondly, this section will justify the inclusion of the variables for examining the behaviour of gift purchase.

### **2.3.1 A Model of the Gift Exchange Process**

Sherry (1983) developed a comprehensive model of gift exchange process model called Model of the process of gift-giving behaviour. This model is found to have three stages: Gestation, Prestation and Reformulation. The Gestation stage incorporates all the behaviour prior to the actual gift exchange. Prestation stage refers to the actual process of gift exchange. The last stage of gift-giving is reformulation of the gift. This model was developed to provide direction for research conducted in the area of gift-giving and this model is able to integrate the research findings into a holistic scheme.

By integrating past studies into a holistic scheme, a framework of gift-giving can be created for further studies. Secondly, the creation of this model provides a more systematic study of gift-giving. As this study focuses on gift purchase, only the gestation stage is employed for the present analysis (Figure 2.1). Wagner et al.

(1990) stated that in the gestation stage, most buyer behaviour models in the area of marketing have the ability to explain the gift-giving behaviour.

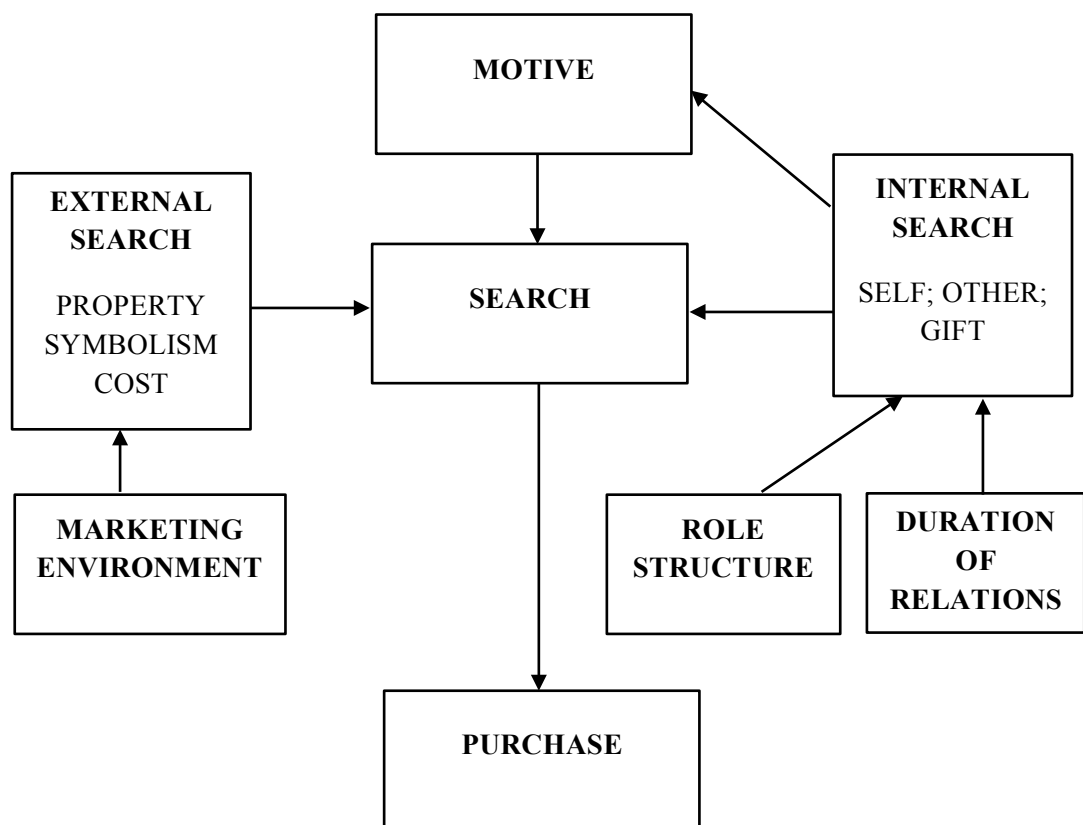
The gestation stage is a stage where the gift is converted from concept to material. The first step in the gestation stage is the motivation of the individual engaging in gift-giving. A person's motivation to participate in gift-giving is based on the precepting condition that a giver is in. One of the perceiving conditions is structure – here, the giver recognises an upcoming holiday season. Another type of perceiving condition is an *ad hoc* decision. These two conditions will ignite the giver's motivation to participate in gift-giving rituals.

The second step in a gestation stage is search. There are two types of search a giver will need to conduct. The first relates to internal search whereby, the giver will try to understand himself or herself, the recipient and the gift itself. In this step, the giver first examines whether to purchase the gift or make it instead. The second relates to the giver's internal search of himself or herself as well as the recipient. Here, the giver will examine how intimate the relationship is between himself/herself and the recipient and how long they have known each other. Through this, the giver will develop a strategy for the right gift and how the gift will portray the giver and the recipient.

The next search that the giver needs to conduct is the external search. In this step, the giver is exposed to the marketing environment such as advertisements, sales persons and retail outlets to assist them in their search for a gift for the recipient. This marketing environment has an influence on the property symbolism cost of the gift. This will generally facilitate the selection and evaluation of the gift for the recipient.

The internal and external search is the most important step in the gestation stage. This is because the gift itself has a symbolic meaning that defines the giver's relationship with the recipient. Therefore, the gift is not merely a product in the case of gift-giving. Furthermore, the gift also acts as a tool to influence the impression of the recipient on the giver.

The last step in the gestation stage is the actual purchase itself. In this step, the giver actually completes the evaluation of the gift. Also, in this stage, the giver also decides that this gift is able to enhance the relationship between the giver and recipient, as well as influence the perception of the recipient on the giver.



Source: Sherry (1983)

**Figure 2.1 A Model of The Process of Gift-giving behaviour- Gestation Stage**

This model is relied upon as a framework for the present study and will be used as a theoretical foundation for this research to understand how givers purchase an apparel gift for their loved ones on their birthdays

*Research gaps in the Gestation Stage*

When Sherry (1983) developed this model, the author called for more research in the area of gift-giving. Specifically, at the gestation stage, the author identified the areas below as deserving of further studies (Sherry, 1983 pg. 164):

1. What is an appropriate gift?
2. Are there categories of propriety?
3. How is a gift selected and obtained?
4. How much money proportionate to income is allotted to gift purchase?
5. How are gifts symbolically encoded?
6. What precipitates initiatory giving?
7. What encourages or discourages ongoing reciprocity?
8. On what occasion are gifts given?
9. Who give gifts, and who receives them?
10. Who influences selections and who makes the actual purchase?
11. Who is enjoined and who absolved?
12. What effects do factors such as status and network density have on gift exchange?
13. How much time is devoted to search (internal vs external)?
14. How much time elapses between the decision to give and the actual gift exchange?
15. How does gift selection differ from personal use selection?
16. What institutions are associated with gift-giving?

17. Who are the entrepreneurs in the giving process and how do they function?

18. How can the marketing environment of gift exchange be described?

Since Sherry's work was published, several studies have examined the gestation stage in gift-giving. Clarke (2007) observed that this model is found to be most acceptable within the literature of gift-giving. This model is found to be acceptable due to the comprehensiveness of the model in explaining the process of gift-giving. Even though this model has been widely used to understand gift-giving behaviour, existing studies have yet to turn this model into a proper framework of gift-giving. The majority of studies at the gestation stage of gift-giving are either still at the exploratory stage or focusing only on one aspect of the stage in the gift-giving process. In fact, Sherry (1983) clearly explained that antecedent and consequential conditions are important when examining factors influencing gift-giving behaviour. Below are some of the literature gaps identified in the gestation stage; this study attempts to close some of the gaps in order to provide a better understanding of the relevant strategies employed by gift givers during purchase.

#### *Gestation Stage-Internal Search and External Search*

The giver will normally conduct an internal search before purchasing a gift. In this step, the giver will conduct internal search through the conception of self, the recipient, the relationship with the recipient, and lastly the gift itself. The majority of the studies conducted in this step have examined the demographic composition of gift-giving. This demographic influence, in many ways, tend to focus on the gender differences in gift-giving (Mortelmans and Sinardet, 2004; Webster and Nottingham, 2000; Liang, 2011). These research consistently found that there are gender differences in the practice of gift-giving. Other than gender, Wagner and Garner (1993) examined the influence of demographics of households on the expenditure for



gifts. Moufahim (2013), on the other hand, studied the influence of religion on gift-giving.

Studies from the perspective of internal search have also examined gift-giving behaviour from the standpoint of the giver. Beatty et al. (1991) examined the giver's personal value on gift-giving behaviour. Belk (1982) investigated the varying levels of consumer involvement in different gift-giving occasions. Lee and Kim (2009) investigated the relationship between consumer's retail channel experiences and gift-giving. Furthermore, Chowdhury et al. (2009) have examined the influence of consumer trait on gift purchasing. Mortelmans and Damen (2001) have also investigated the effect of attitude on commercialisation and anti-commercial reactions on gift purchasing. De Hooze (2016) has examined the interaction effect of emotions on gift-giving.

Other than internal search, the giver also conducts an external search to identify a gift that is suitable for the recipient. Howard (1992), has, for instance, investigated the effects of gift wrapping on product attitudes. Meanwhile, Parsons (2002) found that brand plays a role in gift purchasing. Furthermore, Tuten and Kiecker (2009) have investigated the meaning and value of a gift card in a gift exchange situation during Christmas/Hanukkah among teenagers. Meanwhile, a study conducted found that the brand image of a product is important in gift purchase (Baumann and Hamin, 2014). Yang and Paladino (2015) investigating Chinese gift-giving behaviour found that the country-of-origin of the gift has an influence on gift purchase.

A considerable amount of studies have assessed the relevant internal and external search steps, however, the majority of the studies examined the steps at a more general level rather than controlling it on a specific gift-giving context. It is important to control the gift-giving context by examining the relevant motivations for

giving, gift-giving occasions available, gift types and the relationship between the giver and the receiver. Furthermore, while many studies have examined givers' self-influencing gift-giving, studies that examine how the internal search influences the evaluation of the gift prior to purchasing them are lacking. There is need to close these gaps in order to better understand the gift-giving behaviour. Furthermore, there is minimal research that examines the joint effect of internal search and external search influencing gift purchase.

Although this model is found to be the most acceptable among gift-giving researchers, the model is however found to have its weakness. Clarke (2007) identified that the Sherry model offers less guidance and detail. Currently, the model indicates that once the search is complete, the gift-giver needs to ensure that the gift meets the symbolic meaning and the impression intended to be projected. If these two criteria are met, then the giver will proceed to the next step, which is the actual purchase of the gift. This model, however, fails to recognise that consumers' decision-making process is a complicated process, as there are many factors that have the ability to influence the giver's decision. Furthermore, Mitchell (1999) observed that consumers are often motivated by mistake avoidance when making purchase decisions rather than maximising utility.

Therefore, this research will try to close the relevant gaps in the search steps. Firstly, attempts will be made to fill the gap of the internal search and external search steps by examining the influence of the givers (personal factors) and the gift attributes (product factors) on purchasing a gift under specific control gift-giving context (gift, relationship and occasion). This study will specifically examine the influence of personal characteristics of a giver and the gift attributes influencing the apparel gift purchase intention for loved ones celebrating a birthday.

### 2.3.2 Perceived Risk Model

Five decades ago, Bauer (1960) introduced the concept of risk in consumer behaviour, stating that: "*consumer behaviour involves risk in the sense that any action of the consumer will produce consequences which he cannot anticipate with any approximate certainty, and some of which at least are likely to be unpleasant*" (p. 390). Unlike in other disciplines, risk is evaluated in both positive and negative aspects and in consumer research, risk is only from the negative aspect (Dholakia, 2001). It is found that risk exists in all purchase decisions, and, often, consumers find ways to minimise the level of perceived risk by employing various risk reduction strategies in a purchase (Gretorex and Mitchell, 1994). The type of risk reduction strategies employed will largely depend upon the consumer's threshold or tolerance level for perceived risk in the purchase (Mitchell, 1998). Therefore, this construct is found to be crucial in understanding consumer purchasing behaviour since it exists and have such significant impact on consumer's purchase decision.

To date, the concept of perceived risk still continues to receive much attention and is often included as one of the major constructs for predicting consumer's purchase behaviour among consumer researchers (Liao and Hsieh, 2013; Pires et al., 2004). One explanation for this is that the versatile nature of the concept makes it universally applicable in almost all contexts of marketing studies. Another explanation is that most consumers often avoid making mistakes in a purchase rather than maximising the utility in a purchase decision when purchasing a product.

#### *Conceptualisation of Perceived Risk*

Early research in perceived risk mainly attempted to conceptualise this construct. This is because when Bauer (1960) first introduced the concept of risk, it

was broadly conceptualised that risk contains two structural dimensions of uncertainty and consequences. The conceptualisation lacked clarity and failed to articulate further the two dimensions of uncertainty and consequences. This created a deficit in terms of proper structure as well as valid measurement that researchers could apply to consumer research.

Many researchers have attempted to develop a valid and suitable theoretical structure of perceived risk to be used in consumer research. Cox and Rich (1964) further refined the concept of perceived risk introduced by Bauer (1960), noting that the idea of uncertainty and consequences of purchasing a product are derived from consumer buying goals. When a consumer cannot be certain that the product chosen is able to meet the buying goals, this will lead to the existence of risk. The study stated that uncertainty in a purchase could come from a brand, the place of purchase, mode of purchase etc. The study further explains that adverse consequences in a purchase much depends on the amount at stake (value attached to buying goals and cost) as well as individual's feeling of subjective certainty that the product purchase is going to either meet the buying goals or not.

Meanwhile, Roselius (1971) conceptualises perceived risk as multi-faceted losses in a purchase. The study identified four different types of losses which consumers commonly suffer in a purchase. These losses are time, hazard, ego and money. Jacoby and Kaplan (1972) further identified two other forms of losses called social and performance risk. Today, most studies conducted on perceived risk often conceptualise risk as multi-faceted losses (Yeung and Morris, 2001; Tsiros and Heilman, 2005; Coleman et al., 1995; Chen and Chang, 2005).

Meanwhile, Bettman (1973) defined risk rather differently. In this regard, risk is partitioned into two slightly different constructs known as inherent risk (product class risk) and handled risk (specific product risk). Inherent risk is viewed as intrinsic risk in product class that is able to stimulate the consumer, while handled risk is viewed as the amount of risk the product class can stimulate when consumers choose a brand from a product class during the usual buying condition. This risk model was tested over nine different products and was consistently found to be well supported by the data obtained.

On the other hand, Peter and Ryan (1976) defined risk as the expectation of losses with purchase. The study criticised the use of uncertainty and consequence dimensions in conceptualising the notion of perceived risk. It argued that if a consumer is very certain that brand X is totally unacceptable then how could that product be uncertain to the consumer, assuming that risk is conceptualised as uncertainty. At the same time, when risk is defined as negative utility then, clearly, the consumer's expectation of losses is already determined whether the brand is acceptable or not. In comparison to the two dimensions risk model, the expectation of loss risk model is found to be more useful, simpler and realistic.

To date, there is still no general agreement on how perceived risk should be conceptualised. While some studies have conceptualised perceived risk as a unidimensional construct, others have conceptualised it as a multi-dimensional construct. This has led to differing approaches to the concept depending on the objective of the study. If a study is mainly focusing on the underlying dimensions influencing a purchase decision, perceived risk is conceptualised as multidimensional. On the other hand, if the objective of the study focuses only on the

influence of perceived risk on purchase decision, perceived risk can be conceptualised as unidimensional.

D'Alessandro et al. (2012), studied the trends in the online purchase of Thai gemstones and conceptualised perceived risk as a unidimensional construct. Chen and Chang (2013), studied green marketing, and also conceptualised perceived risk as a unidimensional construct. Yen (2015) has also studied the impact of perceived risk on customer loyalty and conceptualised perceived risk as a unidimensional. Marafon et al. (2018) conceptualised perceived risk as unidimensional in the study of internet banking. Saxena (2018) examined the role of perceived risk in adopting mobile government services and further treated perceived risk as a unidimensional construct. These past studies have purely examined the influence of perceived risk in predicting consumer purchasing behaviour, conceptualising it as a unidimensional construct rather than a multidimensional one.

It is to be noted, however, that perceived risk can be conceptualised as a multidimensional construct, and the amount of dimensions can be fixed as little as two dimensions. Ha and Son (2014) in the study of mobile phone, for instance, classified perceived risk into two main dimensions namely performance and financial risks. Desivilya et al. (2015) examined the risk and travel intention among young tourists and further classified perceived risk into only two dimensions, travel and destination risks. Zhang and Hou (2017), in the study on information search for innovative products and services, conceptualised perceived risk on two dimensional risks, functional and emotional risks. This clearly indicates that the risk included as the dimensions differ across studies.

At the same time, perceived risk can be classified into four or more dimensions. Liu et al. (2013), in the study of group buying behaviour, classified perceived risk into four facets: financial, product, time and psychological. Currás-Pérez et al. (2013) in the study of social network loyalty classified perceived risk into four different segments: privacy, psychological, time and social. Yang et al. (2015) studied perceived risk in mobile payment and classified it into five dimensions: financial, privacy, performance, psychological and time. Thakur and Srivastava (2015) in the study of online shopping in India also grouped perceived risk into five dimensions: performance, security, privacy, time and social. On the other hand, Park and Tussyadiah (2016) studied mobile travel booking and classified perceived risk into seven categories: time, financial, performance, privacy, psychological, physical and device. Similarly, in a study of online apparel mass customisation, perceived risk was classified into seven dimensions: financial, product performance, psychological, social, delivery, additional effort and return (Lee and Moon, 2015).

This shows that even when studies conceptualise perceived risk as a multi-dimensional construct, the amount of dimensions differ from one to another. At the same time, the types of risk perceived also differs. As a result, there is an urgent need to address the inconsistency of perceived risk in the literature.

#### *Factors Influencing Perceived Risk*

One of the factors that explains the variations in perceived risk is the type of product categories consumers purchase. Food products (Karakaya and Saraccli, 2018; Yeung and Morris, 2001), luxury goods (Koay, 2018), wines (Cho et al., 2014; Outreville and Desrochers, 2016 Mitchell and Greatorex, 1988), residential property (Bond, 2015) or even private label brands (Bhukya and Singh, 2015; Rahman and

Soesilo, 2018) have different levels and types of losses. This is because the complex nature of the product, the value of the product and the difficulty in assessing the product's attributes greatly contribute to the differences in the levels of perceived risk. For instance, when buying a low-cost convenience product e.g. sugar, there will be minimal perceived risk, as it is easily evaluated, and the consequences of purchasing the product wrongly will not have a great impact on the consumer. On the other hand, when a consumer buys a product such as wine, the consumer will take some time to evaluate the product before purchasing them. This is because the complexities and difficulties in evaluating a product like wine are higher as compared to a convenience product like sugar or salt. The consequences and impact on the consumer purchasing a wrong bottle of wine in comparison to buying sugar or salt also differ.

At the same time, different types of services purchased by consumers have also contributed to the levels of variations in perceived risk. Past research findings demonstrate that services such as holidays (Chahal and Devi, 2015; Park and Tussyadiah, 2016; Alcántara-Pilar et al., 2018), pay-per-view services (Shapiro et al., 2018) traditional banking and internet banking (Zhao et al., 2008; Kassim and Ramayah, 2015; Marafon et al., 2018) have different levels of risk and loss associated with the types of services. Meanwhile, it was further found that in comparison to products, services often constitute a more risky purchase by consumers. This could be due to the inherent properties of service (intangibility, inseparability, heterogeneity and perishability) (Zeithaml et al., 1985). The inherent properties create difficulties for consumers to quantify and evaluate the service attributes thus making purchase on services to be perceived as high risk.



In fact, the levels of variations in perceived risk also derives from the consumers themselves. Different social-demographic characteristics like gender, income, cultural background, education level of the consumer greatly contributed to these variations in perceived risk (Choi and Lee, 2003; Boksberger et al., 2007; Yang et al., 2015; Chakraborty et al., 2016). In addition, social demographic characteristics, as well as different stages of consumer buying process also greatly contributed to the levels of variations in perceived risk (Cunningham et al., 2004; Mitchell and Boustani, 1994).

Other than that, it was found that there are levels of variations in perceived risk on the modes of purchase consumers used (Cox and Rich, 1964; Yavas and Tunclap, 1984). In comparison to each mode of purchase, past research consistently found that home shopping (e.g. mail order or internet shopping) is often the riskier mode of purchase in comparison to in-store shopping (e.g. speciality store or retail store) despite the benefits offered in home shopping (Spence et al., 1970; Larson et al., 2004; Cunningham et al., 2005; Cunningham et al., 2004; Tan, 1999). Burgess (2003) explained that the lack of experience in home shopping generally caused the risk to be higher; however, Laroche et al. (2005) argued that it was the intangibility of the channel that contributed to these differences. In recent years, consumers have started to make purchases over the internet and consistently with other modes of purchases; the level of perceived risk found in this new methods of shopping generally vary (Marriott and Williams, 2018; Hong, 2015).

It is also found that even when consumers used the same mode of purchase but different products, there will be levels of variations in perceived risk as well. This was consistently found in mail order shopping (McCorkle, 1990; Mai, 2001), TV shopping (Burgess, 2003) as well as internet shopping (Choi and Lee, 2003, Kim

et al., 2017). Poel and Leunis (1996) explained that these differences in perceived risk are caused by the value of the product. When the product is high in value, consumers will want to evaluate the product critically prior to purchase, but a certain mode of purchase like mail order or internet shopping will not allow the consumer to do so. These studies clearly show that there are many factors influencing the level of risk perceived in a purchase. Instead of examining one specific product or mode of purchase, studies should comprehensively include different factors: the purchase situation, the relevant purchaser, and the product attributes on perceived risk in a specific product. Such research will improve the understanding of perceived risk and its influence on purchase intention.

This model clearly reveals that risk exists in all purchase decision. Furthermore, perceived risk can be influenced by the purchase situation, product, as well as the relevant consumer. Thus, this model is relevant to the current study as gift-giving is highly complicated and is influenced by the gift-giving occasion and the recipient of the gift (situational factor), the relevant giver (personal factor) and the gift (product factor).

#### *Research Gaps in Perceived Risk Model*

Although this concept of perceived risk has been widely applied in consumer research, most of the research, thus far, have been centred on consumer perceived risk in purchasing a specific product such as food products (Mahon and Cowan, 2004;), consumer products (Summers et al., 1990; Mitchell and Greatorex, 1988), as well as purchasing specific services like dental (Coleman, 1995; Garretson and Clow 1999), legal (Cho, 2006) and banking (Cunningham et al., 2005). There is a lack of research on perceived risk at the situational level. To date, most of the past

researchers who examined perceived risk at the situational level only focused on perceived risk by consumers under different modes of purchase situations (Miyazaki and Fernandez, 2001; Cases, 2002) and consumption situations (Aqueveque, 2006).

There is need for more research into this area. This is because consumer purchasing behaviour is more often shaped by the purchase situation or the consumption situation that the consumer is in. Furthermore, it is more relevant for researchers to examine perceived risk in a specific purchase situation or a consumption situation rather than examining consumer perceived risk in purchasing a specific product or service. For example, individuals needing to buy a dress to attend a casual dinner will have a lower risk of purchasing a product in comparison to purchasing the same dress to attend an important gala dinner. This is because the consequences faced by consumers as a result of the inappropriateness of the dress for a casual dinner, will be different when compared to a gala dinner. This shows clearly that it is insignificant to examine perceived risk in purchasing a specific product or service but rather to examine consumer perceived risk in purchasing a specific product or service in a specific situation or occasion.

Meanwhile, the majority of previous studies on perceived risk have been applied to products with a low level of perceived risk. Pérez-Cabañero (2007) examined five different types of goods and five different types of services and found that even though there are differences between goods and services, the perceived risk score for all the goods and services investigated only has an average score of three out of five. Applying the concept of perceived risk to a product that has little risk involved, a consumer might be able to tolerate the level of the perceived risk in purchasing that product and thus, will not affect their purchase decision. More

research should be conducted on a product or situation in which a consumer will perceive a high level of risk when purchasing.

As there is a dearth of literature on perceived risk in highly involved product or situation, the current study will examine this concept in the context of gift-giving. Gift purchase is believed to be a risky purchase decision because the gift that a giver purchases is also the reflection of the giver and the recipient (Wolfenbarger and Gilly, 1996). Furthermore, unlike some routine purchases, gift-giving is a highly involving, thoughtful and cautious type of purchase decision. Thus, the current study on gift-giving will provide a good avenue for examining consumer behavioural concepts such as perceived risk.

In general, this concept in practice and in theory is still a neglected field of research (Snoj et al., 2004). Past literature have somewhat failed to critically examine the effectiveness of perceived risk in explaining consumer purchasing behaviour. Most of the research conducted on perceived risk were either to understand the underlying types of perceived risk when purchasing the specific product or treated perceived risk as one of the variables studied to explain consumer purchasing behaviour (Liao and Hsieh, 2013; Pires et al., 2004). More research needs to be conducted to examine the other potential roles played by perceived risk that influence consumer purchasing decisions.

Ross (1975) highlighted that the level of perceived risk tends to vary between interpersonal, product and situation and there is a need to simultaneously examine these variables. This can be done by investigating the mediating effect of perceived risk and its influence on purchase decision. While some studies have investigated the mediating effect of perceived risk, the relevant studies, however, presumed the

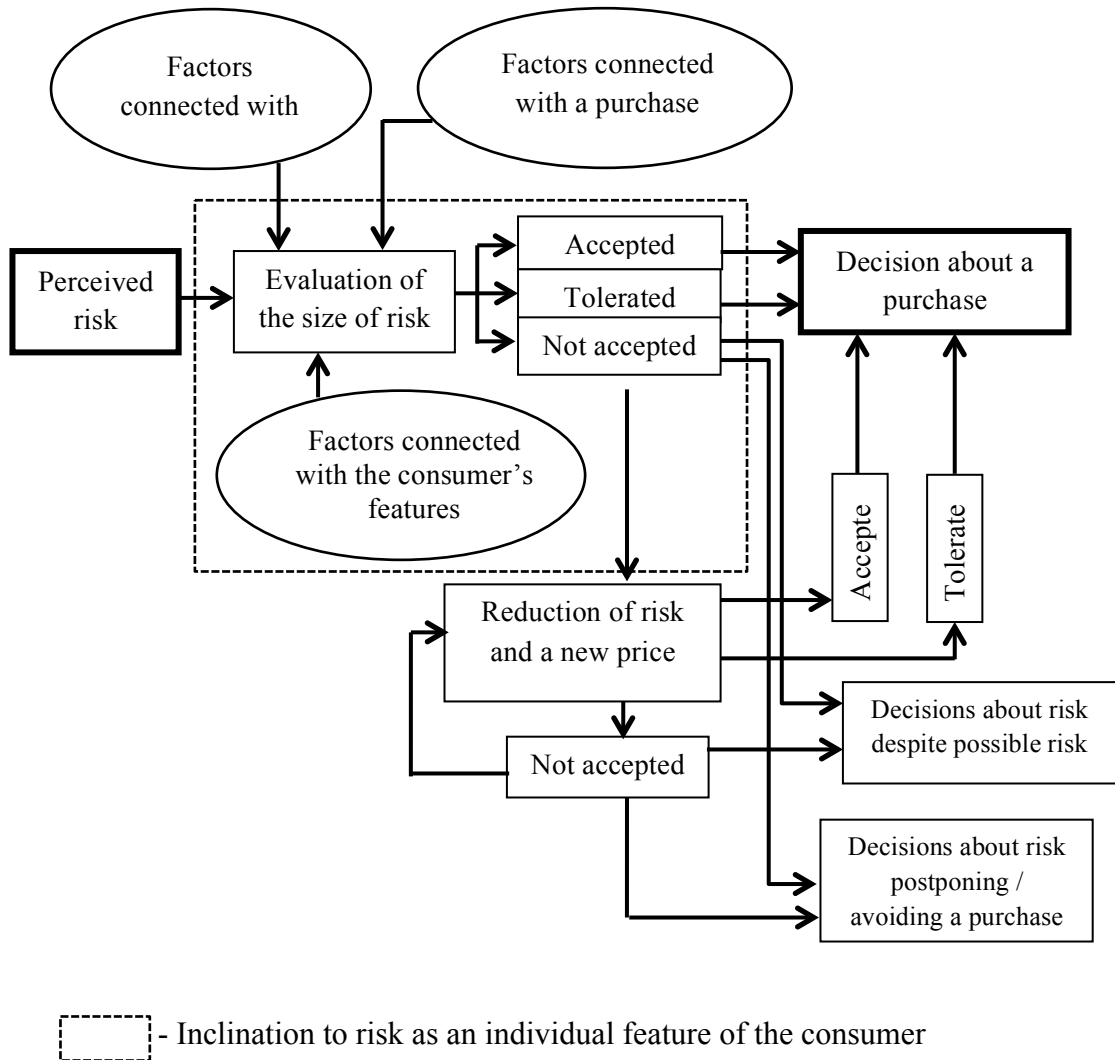
existence of the mediating relationship rather than actually examining the mediating effect (Aldas-Manzano et al., 2009; Grewal et al., 2007; Dholakia, 2001; Aqueveque, 2006).

There are studies that examined the mediating effect of perceived risk and its influence on purchase decision mainly in the area of online context. Namahoot and Laohavichien (2018), for instance, studied the mediating effect of perceived risk between service quality and purchase intention. Lee and Stoel (2014) examined the mediating effect of perceived risk between online price discount and purchase intention. Park et al. (2005) in the study examined the mediating effect of perceived risk between emotion and purchase intention. Hanafizadeh and Khedmatgozar (2012) examined the mediating effect of perceived risk between consumer awareness and purchase intention.

Firstly, it is clear that very little studies have been conducted to examine the mediating effect of perceived risk in purchase decision. Secondly, the study of mediating effect of perceived risk on purchase decision is skewed towards online context. Thirdly, past studies failed to address the extent to which personal and product factors influence the mediating effect of perceived risk simultaneously as these studies only focused on personal or product factors influencing perceived risk and purchase intention when mediating effect of perceived risk is being investigated.

The present study mainly intends to close two gaps. Firstly, the concept of perceived risk will be studied at a situational level, by specifically examining the influence of product and personal factors on apparel gift purchase for a loved one celebrating a birthday.

Secondly, this study aims to close the gap in perceived risk by examining the mediating effect between the product factors and purchase intention and personal factors and purchase intention in the situational factors of apparel gift purchase.



**Figure 2.2 Perceived Risk Model**  
Source: Maciejewski, 2012

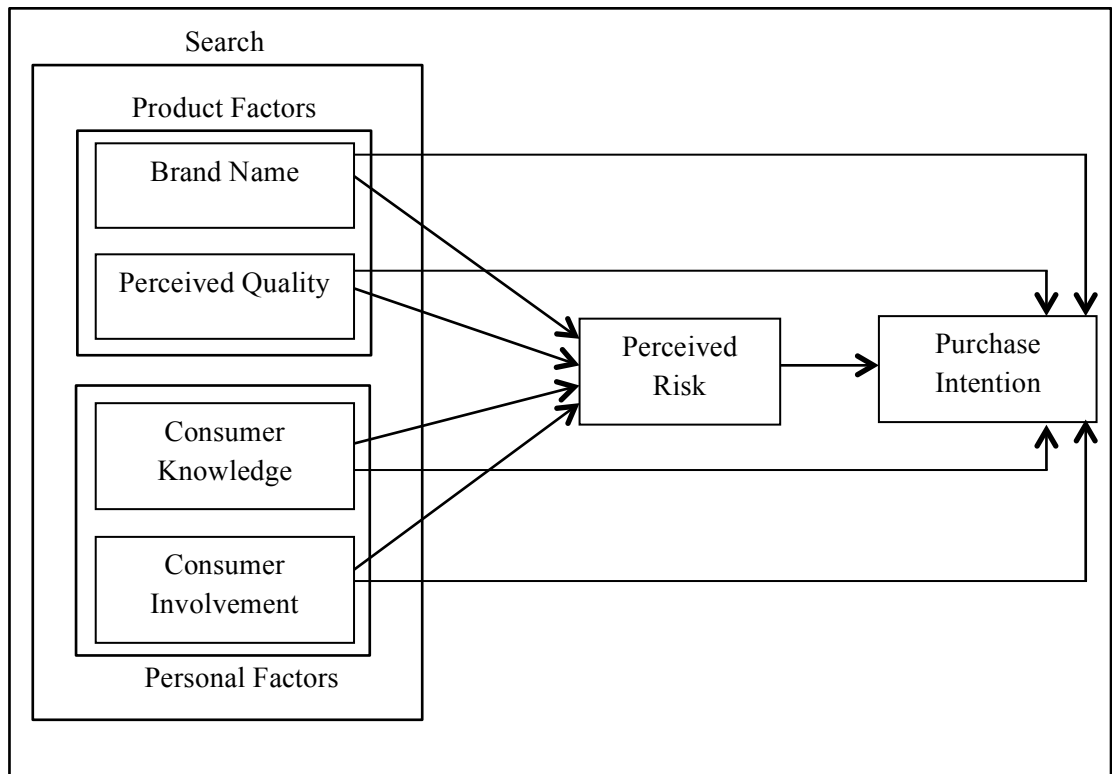
## 2.4 Proposed Research Framework

Sherry (1983) developed the gift exchange process model to provide guidelines for gift researchers when conducting research in the area of gift-giving. The model states that when searching for gift, the giver needs to conduct internal search, i.e., the need for examination from the giver's perspective, and to examine

the closeness of the relationship between the giver and the recipient as well as the type of gift that the recipient will like. Next, an external search will also be conducted, whereby the marketing environment influences the property symbolism cost of the gift. Furthermore, the internal and external search is influenced by the motivation and occasion the giver is participating in.

On the other hand, Bauer (1960) developed a model called perceived risk model. This model claimed that in all purchase decision consumers perceives a certain level of risk, and often in a purchase decision consumers are motivated to reduce the risk perceived rather than maximise the utility in a purchase. The model of perceived risk found that there are three factors influencing the level of risk perceived in a purchase decision. First is the situational factor, i.e., the situation for which the product or service is purchased for e.g purchasing an apparel for self versus purchasing an apparel as a gift. Second is the product factor, i.e., the attributes of the product e.g. a low quality product will have a higher risk in the purchase. Third is the personal factor, i.e., the characteristics of consumers e.g. higher involvement of a consumer in a purchase will lead to higher risk in a purchase.

This study integrates two specific models: the model of the gift exchange process and perceived risk model and used them as the theoretical fundamental of this study. The integrated approach is adopted mainly to examine the impact of perceived risk (direct and mediation) and gift purchase intention. The product factors included in the study influencing perceived risk (direct and mediation) and purchase intention are brand name and perceived quality. The internal personal factors included in the study influencing perceived risk and purchase intention are consumer knowledge and consumer involvement. See Figure 2.3.



**Figure 2.3 Proposed Research Framework**

#### *Brand Name as Product Factor*

It is found that the success or failure of a product depends much on the brand name rather than the product itself (Laforet, 2011; Olavarrieta et al., 2009). This is because brand name has many benefits and could perform multiple functions which could influence the purchase decision. As a result, many studies are conducted to examine the effect of brand name on purchase decision.

Although many studies have been conducted on the influence of brand name on purchase decision, however, a majority of the studies only focus on brand name and price (Baltas and Saridakia, 2009; Rahmat and Iskandar, 2004) and brand name and quality (Brucks et al., 2000; D'Alessandro and Pecotich, 2013). There is a lack



of research on how brand name influences consumers' perceived risk level and determines purchase intention in a specific purchase situation. Therefore, this study will examine the direct and indirect influence of brand names on purchase intention. At the same time, this study will examine the mediating effect of perceived risk between brand name and purchase intention to understand whether consumers actively seek cues to reduce uncertainty in a product purchase rather than maximise the value of the purchase.

There are considerable amounts of literature on the influence of brand name on gift-giving. The study conducted by Otnes et al. (1994) on children's brand requests to Santa Claus found that half of the respondents in the study requested a specific brand name gift. Furthermore, it was also found that boys requested the most popular brands in comparison to girls. Andrus et al. (1986) examined the status of brand management in gift purchase and found that there are differences between high and low status brands when it comes to gift purchase. Parsons (2002) examined brand choice in gift-giving and also found that the choice of brands vary according to the recipient. Furthermore, gender, income and age were also found to influence the giver's brand choice for gift. Clarke and McAuley (2010) studied the parental evaluation of popular brand names given as Christmas gifts and found that parents hold low evaluations of popular brands when buying Christmas gifts for their children. Carsana and Jolibert (2017) examined the influence of brand schematicity on product cue evaluation and found that when a commercial brand name has a salient cue, givers generally tend to allocate high importance to this cue and brand schematicity will not have an effect when evaluating this cue. However, when the brand is not a salient cue brand-aschematic and brand-schematic givers were found to use the same number of cues in a purchase decision.

The present study further advances the broader research on brand name in gift-giving contexts. Firstly this study comprehensively examines the influence of brand name on gift purchase by examining the direct path to perceived risk and purchase intention as well as the indirect effect of brand name on purchase intention through perceived risk.

#### *Perceived Quality as Product Factor*

Past studies on perceived quality largely focused on ways to increase perceived quality (Huddleston et al., 2001; Dekhili and D’Hauteville, 2009; Vranesovic and Stancec, 2003). At the same time, there is a stream of studies on perceived quality that examine the influence of perceived quality on satisfaction and quality (Ranjbarian et al., 2012; Yang and Wang, 2010). There is limited research on perceived quality in aiding consumer purchase decision. It is recommended that future research examines the antecedents and consequences of perceived quality comprehensively rather than separately. Furthermore, no past studies on perceived quality have attempted to examine the relationship of perceived quality, perceived risk and purchase intention in a comprehensive manner in relation to purchase decision and applying it to a specific situation. Therefore, this study will examine the direct and indirect influence of perceived quality of an apparel gift on purchase intention. At the same time, this study will examine the mediating effect of perceived risk between perceived quality and purchase intention to further understand the role of perceived quality cue being used by givers in an apparel gift purchase intention for someone they love on their Birthday.

Perceived quality has been found to be applied in many contexts. Some of these contexts include studies on meat (Mannion et al., 2000), software (Xenos and

Christodoulakis, 1997), wine (Charters and Pettigrew, 2006), automobile (Lee and Tai, 2009) and even fruit products (Alonso et al., 2002). Past research on perceived quality mainly focused on purchasing a product for personal use rather than as a gift for others. As a result, little is known on the extent to which consumer-based quality perception is used as an extrinsic cue by consumers to aid in purchase decision of a product in different purchase situations. Therefore, the present research will close the gap by specifically focusing on the influence of perceived quality on perceived risk and purchase intention in the apparel gift purchase for a loved one celebrating a birthday.

Relating it to this study, little is known in the gift purchase research on the extent to which giver will use quality as a cue in aiding gift purchase. In many ways quality cannot be objectively determined because much depends on what is deemed to be important to a person. As such the giver is expected to know what the recipient considers to be a quality product. This is the only cue that may potentially influence purchase decision. This is in line with the Sherry's model; when searching for a gift the giver needs to understand the suitability of the gift and the likelihood that the gift will be cherished by the recipient. Thus, in this research, it is proposed that perceived quality will have a direct effect on perceived risk. Secondly, perceived quality will have an effect on purchase intention. Most importantly, this framework examines the indirect effect of perceived quality on purchase intention through perceived risk.

#### *Consumer Knowledge as Personal Factor*

So far, most of the literature on consumer knowledge have focused on the influence of consumer knowledge on the utilisation of information sources in a decision making process (Sharifpour et al., 2013; Hristov and Kuhar (2015) as well as the effect of consumer knowledge on the utilisation of intrinsic and extrinsic cues

(Lee and Lee, 2009; Bhaduri and Stanforth, 2016; Bruwer et al., 2017; Cheah and Phau, 2015). Few studies have comprehensively examined the influence of consumer knowledge in a purchase decision. Specifically, there is no evidence of an investigation on the relationship of consumer knowledge, perceived risk and purchase intention in a comprehensive model of purchase decision and applying it in a specific situation. Therefore, this study will comprehensively examine the direct and indirect influence of consumer involvement of an apparel gift on purchase intention in a specific purchase situation which is gift purchase

When studies examine consumer knowledge, often, it is in specific product or service purchase. Some of the product or service purchase that has been studied so far include fast consuming products (Phau and Suntornnond, 2006), apparel products (Mason et al., 2008), retail banking (Devlin, 2002), olive oil (Espejel et al., 2009), wine (Veale, 2008), insurance and catering services (Lin and Chen, 2006) and even counterfeit products (Marcketti and Shelley, 2009). Since much has been studied on specific products or services, little is known about the influence of consumer knowledge in a specific purchase situation. It is important to understand the effect of consumer knowledge in various purchase situations. This is because the mechanism of consumer knowledge may work differently across different purchase situations. For instance, purchasing a product for own consumption versus as a gift for someone. The present study will examine the effect of consumer knowledge specifically in apparel gift purchase for the birthday of a loved one.

#### *Consumer Involvement as Personal Factor*

Existing research on consumer involvement have mainly examined the direct effect of such involvement on purchase decision (Cheung and To, 2011; Ko et al.,

2010). At the same time, consumer involvement has been treated as a moderating variable in some studies (Park and Keil, 2017; Baker et al., 2009). Studies which comprehensively engage with how consumer involvement facilitate a purchase decision are generally lacking. Specifically, no past studies on consumer involvement have attempted to examine the relationship of consumer involvement, perceived risk and purchase intention in a comprehensive model of purchase decision and applying it in a specific situation. Therefore, this study will examine the direct and indirect influence of consumer involvement of an apparel gift on purchase intention in a specific purchase situation (i.e., apparel gift purchase) for the birthday of a loved one.

Some studies have been conducted on the construct of consumer involvement in the gift purchase context. Belk (1982) conducted a research on the effects of consumer involvement on gift selection strategies. The research found that the differences in the level of involvement from different gift-giving situations will cause consumers to adopt different gift-giving strategies. In another research, Clarke (2006) examined consumer involvement in parental gift-giving as well as giving branded items as gifts and found that although it is important for parents to give gifts, the relevant parents did not give popular brand names as gifts. These studies are found to be exploratory and unsuitable to formulate a robust framework of gift purchase. This again calls for more research to be conducted in a comprehensive manner in order to design a useful framework and for generalisations to be drawn.

The current study takes the research on consumer involvement in gift-giving a step further: firstly, by examining a specific gift which is apparel; secondly, rather than focusing on a holiday gift-giving occasion, this study examines birthday as a gift-giving occasion; thirdly, this study examines the effect of consumer involvement

on perceived risk and purchase intention. Additionally, this study also examines the indirect effect of consumer involvement on the purchase intention through perceived risk.

#### **2.4.1 Product Factor-Brand Name**

One of the most important marketing decisions in a company is to develop a brand name that is suitable for a product (Keller, 1993). At the same time, the task is not getting any easier by the day with the ever increasing amount of new brand names being introduced. While it may be an uphill task for most companies, these companies are however not deterred from continuing to build a strong and effective brand name. This is because the success or failure of the product much depends on the brand name rather than the product itself (Laforet, 2011; Olavarrieta et al., 2009).

Research in brand name has been focusing, in particular, on building an effective brand name due to the benefits that can be derived from a suitable brand name. The majority of studies on the effectiveness of brand name have been studied from a linguistic perspective. Klink (2000) investigated the linguistic aspects of brand names through the creation of sound symbolism. The results showed that sound symbolism brand name is an effective approach because the brand name has the ability to convey relevant information about the product. Klink (2001) further studied the creation of sound symbolism of brand name and found that using sound symbolism in a brand name has the ability to convey the perceived benefit of a product. On the other hand, brand names that supplemented sound symbolism with semantics are more preferred by consumers in comparison to using sound symbolism alone. Yorkston and Menon, (2004), also studied the effects of sound symbolism brand name. The study shows that the sound symbolism of a brand name somewhat influences consumers' understanding of the product attributes and brand evaluation.

Shrum et al. (2012) examined the effect of sound symbolism on brand name preference across different languages. The results indicate that sound symbolism has a significant effect on brand name. Research also demonstrates that this findings can be generalised across various languages. In the context of healthy food products, Fenko (2016) noted that consumers with low interest in healthy product often prefer to purchase food that has sound symbolism brand name.

Meanwhile, Kachersky and Palermo (2013) examined the influence of personal pronouns on brand name preference. Findings from the study demonstrated that using an “i” in a brand name is favourable so long as the root word of the brand is a verb. On the other hand, “my” as a brand name is preferable when the brand root word is a noun. Kachersky and Carnevale (2015) examined the relative effectiveness of the second-person pronoun perspective within a brand name and the first-person pronoun perspective within a brand name. The study shows that second-person pronoun is more effective when it is positioned for its social benefit and first- person pronoun will be more effective when the brand is positioned for its personal benefit.

On the other hand, studies looking into the linguistic perspective of a brand name also examined other aspects too. Leclerc et al. (1989) examined the influence of French and English pronunciation of a brand name. It was found that French sounding brand names are preferred for hedonistic products while English sounding brand names are preferred for utilitarian products. Klink (2003) examined the design of multiple branding elements in a brand name. The study found that there is a relationship between front vowels and back vowels (structural characteristics) in a brand mark's size, shape and colour. Wilson and Huang's (2003) study on wine brand naming in China found that when it comes to wine, consumers prefer to have it in the original brand name rather than a translated version. Chan and Huang (2001)

also examined the ways in which Chinese products are branded and formulated a general branding framework, mainly morphological, phonological and semantic requirements. The analysis shows that brand naming is a complex task as marketers need to look at a range of issues including the nature and function of the product, target consumers and culture of the consumers. Francis et al. (2002) examined standardisation and adaptation of international brand name. Firms expanding their companies globally often face difficulty in standardising brand name globally. Firms try to imbue the brand name to have more positive connotations, more product-related meaning, and more cultural symbolism and avoid unfortunate brand name mistakes.

Aside from the linguistic perspective, past studies have also examined other perspectives in developing an effective brand name. One of the most common research is alpha-numeric brand names (Costa and Pavia, 1992). Research reveals that alpha-numeric brand names reflect an effective brand name which carry meanings and evoke interpretations beyond the product. Different cultures will ascribe different meanings to the alpha-numeric brand names, therefore one culture may look at it positively while the other may not. Meanwhile, in another study, Costa and Pavia (1993) examined the extent to which alpha-numeric brand names may evoke strong and consistent responses from consumers. The study found that alpha-numeric brand names are only suitable when they are modern, serious and non-sensual. Also this kind of brand name can be used as a cue for product superiority. Ang (1997) examined the influence of alpha-numeric aspects on the response of Chinese consumers and found that when certain alphabets and numbers are used, consumers felt luckier and ascribed higher quality to the products. Gunasti and Ross (2010) found that alpha-numeric brand name has an influence on consumer



purchase decision. It was also found that the effects are moderated by the need for cognition by consumers, product attribute information availability, and taxonomic category of the alpha-numeric brand name.

Some studies have also assessed the effect of dual brand name as an effective method to brand a product (Saunders and Guoqun, 1996). It is found that having brand names and corporate names together provide value for relevant products. Levin et al. (1997) investigated the use of movie stars and authors in brand name. The study found that popular movie stars and authors have an influence on consumer purchase decision. It was further discovered that the equity of the popular actors and authors could potentially reduce negative views about the product. Past studies have examined various effective avenues for building a brand name, the common narratives are: a successful brand name should be simple, distinctive, memorable as well as emotional to the product (Robertson, 1989).

Other than building effective brand names, past studies have also attempted to examine the influence of brand name on consumer evaluation and purchase decision. One area that draws research interest is the influence of brand name on the price of the product (Biswas and Sherrell, 1993; Wolinsky, 1987). Baltas and Saridakia (2009) in the study of new car market found that brand name has a strong influence on the price structure of new cars. Consistently, Holbrook (1992) in the study on electronic products also found that brand name has an influence on price. The influence of brand name was even examined on service product. Firth (1993) examined the influence of an accounting firm brand name on the audit fees earned. It was found that the Big Eight accounting firms are often associated with companies paying premium audit fees. Rahmat and Iskandar (2004) also conducted similar research in the context of Malaysia and equally found that firm brand name has an

influence on audit fees earned. Apfelbaum et al. (2003) examined the effect of brand name on price premium and found that when quality is equal between both brands, national brand command high price premium in comparison to store brand.

Also, past researchers have examined the influence of brand name on consumers' perceived quality for a product (Rao and Monroe, 1989, Rigaux-Bricmont, 1982). Meanwhile, Brucks et al. (2000) further examined the influence of brand name on a multi-dimensional perceived quality construct. It was found that brand name has a differential influence on each and every dimension of the perceived quality construct. Furthermore, it was found that brand name is extensively used when the consumer is trying to evaluate the prestige dimension in perceiving the quality of the product. The influence of brand name on perceived quality was further examined across various cultures (Dawar and Parker, 1994). Findings from Dawar and Parker (1994) consistently found that brand name has a significant influence on perceived risk across different cultures. In addition, brand name was also found to be the most important extrinsic cue to signal product quality in comparison to the price, physical appearance and retailer reputation. D'Alessandro and Pecotich's (2013) evaluation of wine by expert and novice consumers found that regardless of expert or novice consumers, brand name has a significant influence on perceived quality of the wine product.

Other than price and quality, past studies have also assessed the influence of brand name on consumer purchase decision. Degeratu et al. (2000) in the study of supermarkets found that when consumers do not have much information about a product, they tend to use brand name to aid purchase decision. Cavanagh and Forestell (2013) studied the effects of brand names on flavour perception. They found that health-related brand names have significant influence on taste and flavour of

food product. Jiang (2004) examined the effect of brand name in customisation decisions and found that brand names have a stronger effect in the customisation of search products than in experience products. Similarly d'Astous and Chnaoui (2002) in the study of sports garment found that brand name has a significant effect on consumer product perceptions. Suki (2013), in the study on smartphones, found that brand name has a strong significant influence on the demand of smartphones among Malaysian students. Kinra (2006), examined the effect of foreign brand name on consumer purchase decision in India, and found that consumers tend to purchase foreign brands compared to local brands. This is because India consumers attach higher quality and status to foreign brands in comparison to local ones. Vaerenbergh (2017) examined the reaction of consumers towards paid brand name placement in song lyrics and found that paid brand name placement is only able to increase brand awareness; however, it has no effect on the brand attitude. Pan et al. (2015) examined the effect of Chinese brand name syllable on consumer purchases and found that brand name syllable has a significant influence on purchase intention. The influence of brand name syllable on purchase intention is also found to be moderated by seller reputation and moderated by product category when purchasing over the internet.

Earlier studies on brand name were more interested in crafting a suitable brand name. Studies that examine the influence of brand name on consumer purchase decision are generally lacking. Meanwhile, studies that examine the influence of brand name on purchase decision mainly address the influence of brand name on price and quality. Little is known on the influence of brand name on other constructs in influencing consumer purchase decision.

At the same time, little is known on the extent to which brand name influences purchase decision, either directly or through another construct. On top of

that, studies that examine brand name under different purchase situations are also lacking.

#### **2.4.2 Product Factor-Perceived Quality**

Quality is indeed an important determinant for a product as well as for a company's success or failure in the market. This is because businesses that offer superior quality will benefit from having more satisfied customers and loyal customers (Anderson and Sullivan, 1993). At the same time, it also influences the level of profitability in a company (Aaker and Jacobson, 1994). In addition, businesses that provide superior quality are found to be less vulnerable to price wars and often command higher prices for products or services (Gale and Buzzell, 1989). Undoubtedly, quality is a critical success factor in driving business performances. As a result, marketers should seek more understanding on how quality is measured and how this key strategic concept can be better implemented.

Quality is conceptualised differently across different disciplines of study. In the marketing context, quality is conceptualised as the "consumer's judgement about the superiority or excellence in the product" or better known as perceived quality (Zeithaml, 1988 p.3). Perceived quality is subjective in nature; the level of quality is highly reliant on consumer judgement and not on the actual product quality itself. Since perceived quality results from consumer perception process, the level of perceived quality will differ depending on the type of product category, the usage purpose as well as the consumer itself (Ophuis et al., 1995). It has also been found that any changes in objective quality will not result in an immediate change in consumer perceived quality but rather over a long period of time instead (Mitra and Golder, 2006).

Past studies were found to have low reliability in measuring perceived quality due to the used one item question. Consequently, Dodds and Monroe (1985) found that using multi-items in measuring perceived quality will increase the reliability of the test. Since then, multi-items has been used to perceive quality to this day. Akdeniz and Kara (2014) examined the quality perception of Turkish consumers on brands that are produced in China and measured perceived quality using multi-items. In another study Das (2014) examined consumer perceived quality on Indian food retail brands and also measured perceived quality using multi-items. Chen and Chang (2013) examined the influence of perceived quality on trust in green marketing context utilising multi-items to measure perceived quality. It was found that the multi-items of perceived quality measurement could be easily adopted in various study contexts.

On the other hand, perceived quality has been construed as a multidimensional construct. Stone-Romero et al. (1997) argued that perceived quality should be measured multi-dimensionally, because in the past perceived quality was merely measured with a single item scale or reliability of the measurement went unreported. In the study, perceived quality was measured by four dimensions: flawlessness, durability, appearance and distinctiveness. Swinker and Hines (2006) measured perceived quality in a clothing product also in four dimensions, however, the four dimensions are: intrinsic, extrinsic, appearances and performance. Pribeanu et al. (2016) also measured the perceived quality of AR-based learning application multi-dimensionally. The dimensions that were used to measure perceived quality are: ergonomic, learning and hedonic. This clearly shows that there is no universally acceptable dimension for measuring perceived quality. García-Fernández et al. (2018) equally examined the influence of perceived quality on fitness centres using

the dimensions of: physical environment, interaction quality and outcome quality. It can be clearly seen that the multidimensional construct of perceived quality varies according to the relevant study context and there is no generally acceptable multidimensional perceived quality measurement.

Studies on perceived quality have mainly been focusing on ways to increase the level of perceived quality in specified products. One of the most common trends is the relationship between the prices of the product on quality. Peterson (1970) in the experimental study on soft drink products, found that price was, in fact, a major determinant of consumer perceived quality. In addition, Lichtenstein and Burton (1989) found that the accuracy of this perceived relationship between price and quality is moderated by the product category. In fact, Dodds and Monroe (1985) found that stronger perceived relationship is in the low to medium price range compared to the medium to high price range. Meanwhile, Mason (1974) observed that changes in price will not have an immediate effect on consumer perceived quality. It is only when increase or decrease in price is believed to be unreasonable by consumers that price affects perceived quality. For example, if a wine retailer were to reduce the price of a particular wine brand, say, Yellow Tail, by ten percent, it is unlikely that consumers will change their perception as regards the quality of the wine. However, if the wine retailer was to slash the original price by seventy percent, the consumer will likely reassess the quality of the wine and this will have an effect on the perceived quality towards the product. Farashahi et al. (2018) examined the influence of price on perceived quality in the context of denim jeans product and found that price does not influence all elements of perceived quality in a denim jeans product. Lee and Yu (2018) in the study of apparel product found that there is a significant and direct influence between price promotion and perceived quality.

There is also a considerable amount of research on the relationship between brand name and perceived quality. Brucks et al. (2000) found that consumers use brand name to determine the quality of relevant products. In certain product categories, the effect of brand name is found to be even bigger on consumer perceived quality in comparison to the physical characteristics of the product (Vranesevic and Stancec, 2003). Meanwhile, other than the direct effect of brand name on perceived quality, brand name is also found to enhance the price cue in determining consumer perceived quality (Dodds and Monroe, 1985). In addition, brand name is also found to be the most important extrinsic cue in predicting consumer perceived quality in a product (Dawar and Parker, 1994).

At the same time, many past studies have examined the influence the country of origin has on perceived quality. Zain and Yasin (1997) in the study on various imported products found that Uzbekistani consumers perceived products from advanced countries as possessing higher product quality in comparison to less developed countries. On the other hand, Bhuian (1997) examined the influence the country of origin has on perceived quality from various developed countries. It was found that the country of origin of products from different developed countries also have an influence on consumer perceived quality. This means that the significant influence of the country of origin on perceived quality is not only between advanced countries and less developed countries but also between developed countries as well. Meanwhile, it has been found that the strength of the influence varies according to the product (Huddleston et al., 2001). At the same time, notwithstanding the cultures or nationalities of the consumer, there is evidence that the country of origin of a product has significant influence on consumer perceived quality towards relevant products (Dekhili and D'Hauteville, 2009).

While much research had examined possible ways to increase perceived quality, there is also a stream of research addressing the influence of perceived quality on various constructs. One of the constructs often utilised to assess the influence of perceived quality is perceived value. Wong and Dean (2009) in the study of ways to increase perceived value of shoppers in a department store found that the quality of the merchandise greatly influences the level of perceived value on a department store. This finding is also consistent with the research on food service whereby the quality of the food has an influence on consumers' perceived value (Kwun, 2011). This relationship also applies to products as well; this has been noted by Liljander et al. (2009), in a study of apparel products. In this regard, it was found that quality has an influence on perceived value. Yu et al. (2005) in the study of cars also found that perceived quality greatly influences the level of consumer perceived value. On the other hand, Yu et al. (2011) examined the relationship of perceived quality and perceived value as the antecedents of channel choice and usage, and found that perceived quality has an influence on perceived value. This clearly shows that building a superior quality in a product or service will elevate the perceived value of a consumer towards the service or product. Allameh et al. (2015) found perceived quality to have a significant influence on the perceived value of sports tourism in Iran. Konuk (2018), in the study of private label food found that perceived quality positively influences perceived value. Matsuoka et al. (2017) in the study of tourism destination similarly found that the perceived quality of the destination has a significant influence on perceived value.

Other than perceived value, many researchers have examined the influence of perceived quality of customer satisfaction. Ha and Jang (2010) in the study on ethnic restaurants found that perceived quality influence the level of customer satisfaction.



In another research on rural tourism accommodation, it was similarly found that perceived quality has an influence on customer satisfaction (Loureiro and Kastenholz, 2011). Furthermore, a research on department stores found that perceived quality has an influence on customer satisfaction (Ranjbarian et al., 2012). This demonstrates that numerous scholars have examined the relationship between perceived quality and customer satisfaction. In this regard, it is often found that this relationship is significant. Han and Hyun (2015) in the study of medical tourism industry found that perceived quality plays a significant and positive role on the customer satisfaction of medical travellers. Wang et al. (2017) in the study of tourism in Da Nang, Vietnam found that there is a significant positive and direct relationship between perceived quality and customer satisfaction. Similarly, Ranjbarian and Pool (2015) examined tourism in Iran and also made similar findings.

In addition, many researchers are interested in examining the relationship between perceived quality and customer loyalty. Gürbüz (2008) conducted a research on store brand name and found that perceived quality has an influence on customer loyalty. In another research, Yang and Wang (2010) found that perceived quality has a significant direct and positive relationship on store loyalty. Meanwhile, Onyiaso et al. (2008) employed a time series econometrics method to examine the relationship between the two variables and found that there was a significant positive effect. The study claimed that perceived quality is an intangible strategic asset due to the ability of perceived quality to linger beyond the current period which also explains why it can influence consumer's loyalty in a product.

So far, it can be observed that most of the studies on perceived quality are mainly focusing on ways to increase the level of quality or the influence of perceived quality on various constructs. There is a dearth of literature on the influence of

perceived quality on purchase decisions. Furthermore, since the majority of studies on perceived quality examine either the antecedents or consequences of perceived quality, this construct may be a mediating variable influencing consumer purchase decision.

#### **2.4.3 Personal Factor-Consumer Knowledge**

Most consumer researchers recognise that consumer knowledge plays a pivotal role in predicting consumer purchasing behaviour (Lee et al., 2014; Liefeld, 2004; McEachern and Warnaby, 2008). This is because consumer knowledge influences all phases in the consumer decision process (Bettman and Park, 1980). It is also found to influence strongly on how a consumer performs various product-related tasks (Philippe and Ngobo, 1999). Since consumer knowledge is such an important construct in predicting and explaining consumer purchase behaviour, many consumer researchers recognised consumer knowledge as an independent area of research and theorisation in the marketing discipline (Alba and Hutchinson, 1987).

Park et al. (1994) conceptualised consumer knowledge as an evaluation process whereby consumers search their memory for various cues to help them evaluate a product (Park et al., 1994). Brucks (1985) opined that consumer knowledge comes in three different categories: objective knowledge (what the consumer knows about the product), subjective knowledge (what consumers think they know about the product) and experience. Since then there has been consensus among researchers as to the different categories of consumer knowledge and measurement, even though they are applied differently.

While it is found that there are three categories of consumer knowledge, the number of categories adopted, however, vary. It is found that the categories of

consumer knowledge measurement chosen highly depend on the purpose of the research (Mitchell, 1982). Dodd et al. (2005) examined the influence of objective knowledge, subjective knowledge and experience on wine purchase. Cordell (1997), in the study of the amera also examined the influence of objective knowledge, subjective knowledge and experience on product evaluation. Examining the influence of consumer knowledge on VCR purchase decision, Raju et al. (1995), also adopted all the three categories in the study.

Meanwhile, some studies on consumer knowledge conceive objective and subjective knowledge as influential in purchase decisions. Kuusela et al. (2017) examined only the influence of objective and subjective knowledge on real-life insurance choices. Pieniak et al. (2010), in the study of vegetable consumption, measured consumer knowledge by only using objective and subjective knowledge. Aertsens et al. (2011), in the study of organic food also examined consumer knowledge by using objective and subjective knowledge.

Also, some studies have measured consumer knowledge purely on one category of knowledge. Bruwer et al. (2017) examined the influence of consumer knowledge on wine choice by just focusing on subjective knowledge. Hristov and Kuhar (2015), examined the influence of consumer knowledge on young adult consumers' purchasing behaviour by just using subjective knowledge. At the same time, there are also studies focusing specifically on objective knowledge. Sujan (1985), for instance, investigated the influence of consumer knowledge on camera purchase decision by only examining the objective knowledge about the camera. Tuu et al. (2011), in the study examined the influence of objective knowledge on the relationship between satisfaction and loyalty. Although, originally, it had been identified that there are three different types of knowledge, however, most of the

study did not use all the three types of knowledge. The types of knowledge to be included was adapted according to the research objectives of the study. That being said, experience is found to be often omitted in the past studies.

Many studies have been conducted on the influence of consumer knowledge towards the utilisation of information sources in a decision making process. Chang and Huang (2002), for instance, found that the lower the level of consumer knowledge, the higher the utilisation of external information sources in the product purchase in spite of the level of consumer involvement. Dodd et al. (2005) in the study of wine purchase found that consumer knowledge influenced the use of impersonal sources of information to make purchase decision. In addition, the study also found that consumer knowledge has a positive influence on impersonal sources as well as one's own preferences but negatively influence the use of personal sources. However, Mattila and Wirtz (2002) in the study of credence services found that the knowledge of consumers has a strong influence on the utilisation of personal sources (e.g. word of mouth communication of information) and also strongly influenced the utilisation of impersonal sources. Sharifpour et al. (2013) in the study of tourist decision making found that high level of objective knowledge is less likely to be receptive to promotional information sources. Furthermore, those with high travel experience will tend to use internal information search. Hristov and Kuhar (2015) in the study of wine products found that young consumers with low knowledge tend to rely on family members' recommendation, while consumers with high knowledge tend to use the information from the front and back of the labels. Lee and Ro (2016) investigated the role of consumer knowledge in online review information processing and found that consumers with high knowledge resist pressures from others' opinions in online reviews and consumers with low knowledge tend to be easily susceptible to

others' opinions in online reviews. Gallant and Arcand (2017), studying the online information search found that consumer knowledge has an influence on the amount of time spent on personal information sources, however, it has no significance on the number of sources consulted online. This shows clearly that consumer knowledge plays a role in the acquisition and evaluation of the various sources of information and could assist consumers in a purchase decision. On the other hand, studies that examine the specific source of information used for a specific product and how it differs from one product type to another are currently lacking. For the most part, existing studies only focus on wine products.

Also, numerous studies have examined the effect of consumer knowledge on the utilisation of intrinsic and extrinsic cues. Cordell (1997), in the study of cameras found that consumer knowledge has a great influence on the use of extrinsic cues in their product evaluation. Schaefer (1995), in the study of alcoholic beverages found that consumer knowledge plays an influential role leading to the use of extrinsic cues in the product evaluation. Further, Lee and Lee (2009), in the study of laptop also found that the knowledge of consumers influence the utilisation of extrinsic cues in product evaluation. Similarly, in an investigation of luxury clothing products, Bhaduri and Stanforth (2016), found that the knowledge of a consumer impacts on the use of extrinsic cues in product evaluation.

On the other hand, there are also studies that examine the impact of consumer knowledge on the use of intrinsic cues when it comes to product evaluation. Bruwer and Buller (2012), in the study on Japanese wine consumers found that consumers utilise more intrinsic cues than extrinsic cues in their purchase decisions of wine. Similarly, a study conducted on consumers in Canada found that consumers with high knowledge tend to use intrinsic cues to evaluate the wine product (Bruwer et al.,

2017). Cheah and Phau (2015), in the study of Australian products found that the higher the consumer knowledge, the higher the tendency of consumers to use intrinsic cues to evaluate a product.

Past studies have found that consumer knowledge influences reliance on extrinsic and intrinsic cues by consumers. However, Devlin (2002), found that high consumer knowledge will potentially result in the use of intrinsic cues in product evaluation while low consumer knowledge will lead to reliance on extrinsic cues instead. The level of consumer knowledge vis-à-vis the different cues used in product evaluation could be explained by the consumer information processing model. Beattie (1982) found that low consumer knowledge often leads to product attribute comparison in a product evaluation. However, high consumer knowledge prompts an ideal prototype for a product class within an internal knowledge structure in consumers' memory. This, therefore explains why consumers with high knowledge tend to use intrinsic cues rather than extrinsic cues in product evaluation. Whichever cues are being used, whether extrinsic or intrinsic, the influence of consumer knowledge on product evaluation is clearly evident; the acquisition and evaluation of these cues generally aid consumers in their product choice (Lee and Lee, 2009; Schaefer, 1997; Mason et al., 2008). It is found that, the forms of extrinsic and intrinsic cues utilised to influence consumer knowledge have been discussed extensively in the literature, however, past studies failed to examine the cues used under specific product category and specific purchase situation.

Since the level of consumer knowledge has a strong influence, many researchers often treat consumer knowledge as a moderator in their respective studies. Srivastava and Mitra (1998) in their study found that consumer knowledge significantly moderated the relationship between information on warranties and

product quality. In another study, Malaviya and Sivakumar (1998) found that consumer knowledge significantly moderated the relationship between the attraction effect and the attributes of the brand. Gauzente (2010) in the study of e-tailers found that consumer knowledge significantly moderated the relationship between attitude and click intention. Kwon and Lee (2009) in the study of financial products found that consumer knowledge significantly moderated the relationship between the effect of a reference point and product evaluation. Even though consumer knowledge was found to significantly moderate various relationships, however, this is not always the case. Veale (2008), in a study of wines found that price and country of origin strongly influence the perceived quality of the wine regardless of the level of consumer knowledge. Swaminathan (2003) in the study also found the insignificant moderating effect of consumer knowledge between recommendation agents on consumer evaluation and choice. Cakici and Shukla (2017) found that consumer knowledge significantly moderate the relationship between countries of origin misclassification awareness on behavioural intentions of fashion luxury goods. Peng and Chen (2015) examined diners' luxury restaurant consumption behaviour by incorporating consumer knowledge into a modified Mehrabian-Russell model as a moderator. The findings show that consumer knowledge moderate between restaurant stimuli and emotion and loyalty. Sato et al. (2018) examined athletes' reputational crisis, and found that consumer knowledge significantly moderate the relationships between perceived severity, athlete endorser credibility (i.e., incompetence, untrustworthiness), and attitudes towards endorsed and competing brands. Kim and Bonn (2015) in the study of organic wine products found that consumer knowledge significantly moderate the relationship between organic wine attributes and behavioural intentions. Many studies also treat this construct as a

moderating variable. By treating this variable as a moderating variable, studies ignore the different categories of consumer knowledge which were introduced by Brucks (1985) and commonly applied in the literature.

#### **2.4.4 Personal Factor-Consumer Involvement**

The idea of consumer involvement has received considerable attention in the consumer behaviour research for decades. Even though this concept has existed in consumer research for decades, however, to date, there is no common understanding of its meaning. The term has, for instance, been defined as the level of an unexamined state that designates the amount of drive, interest as well as arousal derived from a product or situation (Bloch, 1982). Meanwhile, Zaichkowsky (1985) has defined consumer involvement as the relevance of a person towards the object based on the inherent needs, values and interest of a particular person. On the other hand, Zaltman and Wallendorf (1983) defined consumer involvement as a personal motivational state of mind (arousal) which is the targeted goal. In spite of the numerous ways consumer involvement has been defined, the concept is one of the most important constructs in the marketing discipline. In this study, consumer involvement is being conceptualised as the level of the unexamined state that designates the amount of drive, interest, as well as arousal derived from a product or situation (Bloch 1982).

Meanwhile, Houston and Rothschild (1977) have pointed out that there is a great interest from researchers as regards the concept of consumer involvement. As such, a research paradigm of consumer involvement is developed in the present study to provide guidance for future research in consumer involvement. Research demonstrates that consumer involvement generally belongs to two main categories:



situational and enduring. Situational involvement “implies that situations differ in their tendency to elicit concern for ultimate decision making and/or behaviour towards the situation” (Houston and Rothschild, 1977 P.6). It is found that two main factors will generally influence the level of situational involvement: factors relating to object or issues and occasions. Next, enduring involvement refers to the existing relationship a person has in regards to an object. The degree of this involvement largely depends on the past experiences of the individual as well as the consumer value system towards the object.

Zaichkowsky (1985) developed a bipolar adjective scale called the Personal Involvement Inventory (PII) to measure the construct of consumer involvement. In this scale, twenty items were developed to measure the construct of consumer involvement. Each of this scale was rated from 1 to 7 and the summation of the twenty items will give a score from as little as 20 to as high as 140 points. Meanwhile, Laurent and Kapferer (1985) developed another consumer involvement scale called Consumer Involvement Profile (CIP). Unlike PII, twenty items were employed to measure consumer involvement unidimensionally. There are four facets in this measurement, including product perceived importance, perceived importance of negative consequences and probability of mispurchase, hedonic value of the product class as well as perceived sign of the product class. Ratchford (1987) also developed a measurement system for consumer involvement called Foote, Cone, and Belding (FCB). This scale was designed to serve as a planning model for advertising in which purchase decisions can be classified. Lastly, another prominent measurement for consumer involvement is called Purchase Decision Involvement (PDI) developed by Mittal (1989).

One of the consumer involvement studies previously conducted has mainly focused on the effectiveness of this construct as a segmenting variable. In this regard, Lockshin et al. (1997) in the study of wine retail found that wine shoppers could be segmented according to product, brand and consumer involvement. Broderick (2007) in the study of international marketing strategies found that in the international market, consumers could be segmented according to product development, situational involvement, normative involvement as well as risk involvement. Josiam et al. (2005) in a study on the segmentation of tourist shoppers at malls, however, reached a different conclusion, it was found that mall shoppers were segmented according to the level of consumer involvement: low, medium and high. Furthermore, Wu (2002) also consistently segmented consumers purchasing automobiles and shampoo products according to the level of consumer involvement: high and low. Certain studies have also segmented consumers based only on product involvement. The study by Guthrie and Kim (2008) showed that female cosmetic consumers were segmented on the basis of consumer involvement of the product only. Rooij (2015) in the study of performing arts services utilised involvement as the segmenting basis; in this regard, involvement was divided into six dimensions: attraction, centrality, self-expression, social bonding, cultural transmission and financial contribution. Similarly, Taylor-West et al. (2008) in a study found that consumer involvement of the product was used as an effective segmentation tool in the launch of new automotive products. It is clearly seen that consumer involvement is an effective construct for segmenting consumers in the product purchase. While it is an effective segmenting tool, however, the ways it is being segmented are found to differ from one study to another. As such while it is an effective tool, no generalisation may, however, be drawn and applied across product categories.

A number of studies have also been conducted on the influence of consumer involvement on advertisement responses. Park and Young (1986) in the study on consumer response to television commercials found that different types of consumer involvement had an effect on how brand attitude was formed. It was further found that in a low-involvement condition, music had a facilitative effect on brand attitude, while in the cognitive involvement condition, music had a distracting effect on brand attitude. However, in the affective involvement condition, the effect was not clear. Buchholz and Smith (1991) examined the role of consumer involvement in determining consumer response towards radio and television commercials and found that under high-involvement condition, radio subjects significantly would produce more elaboration in comparison to television subjects. In addition, in a low-involvement condition, it was found that television would generate more brand and ad recognition in comparison to radio commercials. Ko and Park (2002), in the study of internet advertising effect found that consumer involvement had a significant influence on consumer attitude to advertisements.

Meanwhile Kavadas et al. (2007), in a study of consumer involvement towards direct-to-consumer advertising response, found that there was a great difference as to how consumers process risk information when they were grouped into high versus low involvement. The advertisement response demonstrated that consumer involvement played an influential role, especially in terms of the medium of the advertisement. Munnukka (2016), in the study of advertising effectiveness found that involvement affects advertising effectiveness indirectly through the endorser-credibility construct. Fernando et al. (2016) noted that instigated message involvement influences the attitude towards green advertisements and found that involvement can produce favourable attitudes towards green advertisements. Most of

these past studies on consumer involvement advertisement responses have been on television. Little is known on the effect of consumer involvement on other means of advertisement. These other forms are deserving of research attention.

This construct has also been used to understand consumer purchase decision. One of the most common areas investigated in previous studies was the influence of consumer involvement on information search. Gore et al. (1994) in the study of consumer non-prescription medicine product purchase decision found that there was a positive relationship between consumer involvement and the consumer seeking advice and information from expert sources. Similar finding was also made in service purchase as well. Edgett and Cullen (1993) in the study of service organisation selection found that regardless of the cultural differences, high-involvement decision led to higher intensity of information search by the consumers. In addition to that, McColl-Kennedy and Fetter (2001) examined the effect of consumer involvement on consumer's external information search when purchasing credence and experiential services. The result across all services revealed that the level of consumer involvement had a significant influence on consumer's propensity to search for information. In fact, this relationship was also tested in another context like clothing purchase among Generation Y and tourist purchase decision, which also found a significant positive relationship (Kinley et al., 2009; Cai et al., 2004).

Apart from that, consumer involvement construct has been examined for its influence on other various constructs as well. Cheung and To (2011), in a study examined the influence of consumer involvement on perceived service performance of Chinese banks and was found to be highly significant. Ko et al. (2010), in a study of international sports event found that the level of consumer involvement significantly influences the event quality perception as well as the level of

satisfaction. Meanwhile, Varki and Wong (2003) found that consumer involvement significantly impacted on consumers' willingness to engage in relationships with service providers. It was also found that the level of consumer involvement significantly affected the perception of the brand status as well as the brand attitude (O'Cass and Choy, 2008). Ferreira and Coelho (2015), in the context of grocery products found that there is a significant direct influence of consumer involvement on brand loyalty. Also, in relation to clothing products, Bhaduri and Stanforth (2017), found that consumer fashion involvement has an influence on consumer's perceived value of the clothing product.

The studies above clearly show that consumer involvement is an important construct for understanding consumer purchasing behaviour better. Despite this reality, however, past studies have largely focused on the antecedents and consequences of consumer involvement separately. More integrated studies should be conducted to examine the antecedents and consequences of consumer involvement in a specific product and purchase intention. This way, the extent to which this construct influences consumer purchase decision can be examined. At the same time, generalisation of the findings can be drawn.

Meanwhile, researchers are also interested in understanding the factors that heighten the level of consumer involvement in a purchase. O'Cass (2001) in the study of fashion clothing found that gender, age and consumer's materialism has an influence on the level of consumer involvement. The influence of gender, age and materialism on consumer involvement on fashion clothing were also re-examined in the Brazilian context, but this time only gender and materialism were found to be significant (Vieira, 2009). Meanwhile, in the context of forced consumption situation, it was found that other than age, the level of consumer involvement could

also be influenced by consumers' subjective knowledge. Consistently, consumer knowledge was also found to have an effect on the level of consumer involvement in the context of financial products. In another study, Papavassiliou (1989) found that other than the product and consumer characteristics, different country or group of countries, market, advertisement and advertising medium also have an influence on the level of consumer involvement in the purchase decision. This shows that various factors could contribute to the level of consumer involvement, in varying proportions across different contexts.

As the level of consumer involvement influences the way consumers behave when purchasing a product, there have been studies that treat this construct as a moderating variable in examining consumer purchasing behaviour. Spreng and Sonmez (2001) in a study, found that the level of consumer involvement moderate between predictive expectations disconfirmation and desires congruency on the satisfaction formation process. In another study, Silayoi and Speece (2004) found that consumer involvement moderate between visual and informational elements with purchase decision. Meanwhile, Park and Lee (2008) in a study on e-commerce, found that the level of consumer involvement moderate between the two roles of an informant and a recommender in online consumer reviews and purchase intention. In addition, Baker et al. (2009) also found that in a study on key service relationships, consumer involvement moderated the relationship between service contact employees' customer orientation and perceived service quality. The study further found that consumer involvement also moderated the relationship between perceived service quality and satisfaction. Sohn and Lee (2016) examined the moderating effect of involvement on tourists' impulse buying behaviour at duty-free shops and found that the higher the involvement the higher the cognitive impulse buying. Park and

Keil (2017) examined the moderating effect of involvement between escalation drivers of sunk cost and willingness to continue bidding. The study revealed that different levels of involvement will lead to different forces which may inform consumer willingness to continue bidding. Vieira (2017) examined the moderating effect of consumer involvement on over-choice effect, the study found that there is a significant moderating effect of involvement with the over-choice condition.

It can be seen that many past studies have treated consumer involvement as a moderating variable in predicting consumers' purchase decision. At the same time, past studies have also examined the antecedents and consequences of consumer involvement. Studies that examine how this construct should best be treated are, however, lacking. More studies should be conducted to further understand the functionality of this construct and its influence on consumer purchase decision.

#### **2.4.5 Dependent Variable- Purchase Intention**

In the area of marketing, purchase intention is found to be an important variable being used to examine consumer purchase decision. Furthermore, this variable is often being treated as a proxy to consumers' actual purchase (Schiffman and Kanuk, 2007). Brown et al. (2003) stated that consumers with intentions to purchase a product often exhibit higher actual buying in comparison to those without any intention to purchase. To date, the popularity and relevancy of this variable in predicting consumer purchase behaviour exist across different product categories due to the versatility of this variable (Alalwan, 2018; Sreen et al., 2018). As such, many studies focus on the factors that can influence purchase intention. Several scholars have attempted to examine the influence of marketing mix strategy on purchase intention. According to Martinez and Kim (2012), there are several factors that

influence consumers' shopping orientation (e.g., fashion leadership, impulse buying, and bargain shopping) and the purchase intention from a private sale site.. The research found that only impulse buying and bargain shopping have a significant influence on purchase intention. Bhukya and Singh (2015) examined the influence of perceived risk on intention to purchase private labels. The study found that the higher the risk perceived in a product, the lower the intention of consumers to purchase the product. Kim and Lennon (2013), in the study of online purchase intention examined the influence of emotion on purchase intention. It was found that the positive emotion of a consumer has an effect on the intention to purchase products online. Tuu and Olsen (2012) conducted a study on new product experiment and examined the influence of consumer knowledge on purchase intention. The analysis shows that consumer knowledge has a significant positive relation on purchase intention. Lin and Lu (2010) examined the influence of trust on purchase intention in an online travel agency; the result shows that trust is an important factor influencing the intention to purchase travel products and services. Bian and Moutinho (2011) examined factors influencing consumer purchase intention on counterfeit branded products. The study showed involvement to be an antecedent of purchase intention when it comes to counterfeit branded product purchase. Ruiz-Real et al. (2017) used three assortment models to estimate consumer reponse. The results show that regardless of the size or composition of the assortment of private label, consumer attitude towards private label has a strong influence on purchase intention. Koubaa et al. (2011) examined the dual impact of traditional and national cultural values on the intention to purchase skin care product. It was found that traditional cultural values and national value influence the type of skin care product consumers intend to purchase in different ways.



The components of the traditional Chinese values (Buddhism, Daoism and Confucianism) and national Singaporean values were found to have differing impacts on the attitude towards skin beauty and the purchase intention of skin care cosmetics among Singaporean women. Confucianism was found to have a very strong impact on skin fairness and whitening; national Singaporean values were found to have a strong impact on skin anti-ageing; and Buddhist values were found to have moderate impact on attitude towards skin smoothness and skin fairness and on the willingness to buy skin smoothening and skin whitening cosmetics.

Another common research area is the influence of products on purchase intention. Ponte et al. (2015) examined the influence of perceived value on the intention to purchase travel tickets online. Perceived value was found to have the greatest influence on consumer purchase intention to shop on the travel website. Garretson and Clow (1999) examined the influence of service quality on purchase intention in a dental practice. The result shows that service quality has a significant positive relationship on purchase intention. On the other hand, Soh et al. (2017) examined the effect of perceived product quality of fashion goods on Generation Y purchase intention. The result shows that perceived product quality influences consumer purchase intention in buying fashion goods. Toldos-Romero and Orozco-Gómez (2015) have also investigated the effects of seven dimensions of brand personality on purchase intention. The authors found that Hipness/Vivacity, Success, Sincerity and Sophistication have a positive significance on purchase intention. In addition, Domesticity/Emotionality and Professionalism have a negative influence on purchase intention. Shen and Wang, (2017) examined the impact of country of origin on purchase intention among Chinese consumers. It was found that products “made in America” and “made in China” have a significant influence on consumer purchase

intention. Herrmann et al. (1999) examined the influence of product and service bundling on purchase intention. The result shows that the more related the products being bundled together are the higher the purchase intention. It was also discovered that five products being bundled together have the highest influence on purchase intention. Akbari et al. (2018) in the study of Halal food, examined the influence on food packaging on purchase intention. The study revealed that Islamic symbols in the food packaging influence highly religious consumers to purchase the food. Azam (2016) investigated the purchase patterns for non-Muslim packaged halal food. It was found that ingredients used influenced the purchase of packaged halal food from non-Muslim manufacturers.

Secondly, research demonstrates that studies have been conducted on the effect of promotion on consumer purchase intention. Jee and Ernest (2013) examined the effects of sales promotion preferences on purchase intention across consumer products. It was found that different sales promotions have an influence on the intention to purchase convenience, shopping and speciality products. Reichert and Walker (2005) examined the influence of sexual appeals on purchase intention of magazines. In this regard, a study conducted (on males and females) found that magazines with promotion card of sexual images have higher purchase intention in comparison to non- sexual promotion card images. Chi et al. (2009) examined the influence of advertising endorsers and price promotion on consumer purchase intention. The results show that advertising endorser (reliability and attractiveness) and price promotion have a positive and significant influence on purchase intention. Daneshvary and Schwer (2000) examined the influence of celebrity endorsers on purchase intention. The finding shows that celebrity endorsers have an influence on purchase. Furthermore, it was found that the influence of celebrity endorsers on

purchase intention is greater for consumers that have lower education level. Yeung and Yee (2010) have, for instance, explored factors influencing consumer purchase intention at a flower market in Macau. From the regression analysis, it was found that free sample testing has a positive influence on impulse purchase intention. Bues et al. (2017) have also examined the influence of mobile in- store advertising on purchase intention. The study found that there is an increase in purchase intention when the consumer receives a personalized mobile text message while shopping in-store as well as when the product is in close proximity.

Another area of marketing mix strategy examined in regards to its influence on purchase intention is price. Harlam et al. (1995) examined price framing towards purchase intention for durable and non-durable goods. The results showed that the format price being described and presented has an influence on consumer purchase intention. Diallo (2012) investigated the influence of price image on store brand purchase intention in Brazil. The analysis demonstrated that the price image in terms of relative price level and perceived benefit have a significant influence on purchase intention. Chiang and Jang (2007) examined the influence of perceived price on the intention to book hotel online. The analysis from the study revealed that prices offered by hotels are more affordable than their internal price standard or competing prices depending on the the purchase intention. Bower and Turner (2007) studied the effect of price on branded, own label and economy line crisp snack foods. It was found that the higher the price awareness of consumers the more the price of crisp snack foods will influence consumer purchase intention. Munnukka (2008) examined perceived price on customers' intentions to purchase mobile communications services. The study found a significant positive relation between perceived price and purchase intention. Tripathi and Pandey (2018) examined price endings on consumer

purchase intention and found that round prices have a higher purchase intention over nine-ending prices when purchasing green products.

Regarding other marketing mix, previous studies have also examined the influence of 'place' on purchase intention. Also, Hsu et al. (2010) have examined the influence of travel distance on consumer intention in the context of grocery shopping. The analysis found that while travel distance has an influence on customer satisfaction, it, however, has no effect on purchase intention. It can be said that while consumers generally tend to be satisfied if the grocery store is nearer to their home, however, this does not deter them from patronising it even when farther away. Chang and Chen (2008) examined the influence of online store environment cues on purchase intention. The study found that the website quality and the brand of the website has a significant influence on consumer purchase intention on the website. Hussain and Ali (2015) studied the influence of the store atmosphere of an international retail chain outlet in Pakistan on purchase intention. In this regard, cleanliness, scent, lighting, and display/layout were found to have a significant positive influence on consumer purchase intention. Kim et al. (2005) examined the influence of multi-channel consumers' perceived retail attributes on purchase intentions on purchase intentions of clothing products. Assessing it on brick-and-mortar stores, catalogues and the Internet, the findings demonstrated that consumers perceive important retail attributes across the three channels and its influence on consumer purchase intention differently. Wu et al. (2011), examined the direct effect of store image purchase intention for private label brands. The analysis revealed that store image has a significant positive influence on private label brands purchase intention. Meanwhile, Das (2014) examined the influence of retail personality on

purchase intention of a non-food retail store in India. The study showed that retail personality have a positive and significant influence on purchase intention.

From the literature it is clearly seen that purchase intention is a popular construct utilised to examine consumer purchase decision. Past studies examine two main factors; the perspective of consumer and the perspective of the marketing mix and its relation.. While there are two main areas, past studies failed to address which area has a greater influence over the other. Furthermore, studies that assess the level of purchase situation are also lacking.

## **2.5 Hypothesis Development**

As a starting point, it should be indicated that each and every variable included in the study were reviewed above. This section will formulate a set of hypotheses to explore the relationship and influence among the constructs proposed in the research framework. The hypotheses proposed in this study will address the direct effect of product and personal factors on perceived risk, the direct and indirect effect of product and personal factors on purchase intention and the mediating effect of perceived risk between product and personal factors on purchase intention.

### **2.5.1 The Link between Brand Name and Perceived Risk**

To most consumers purchasing a product is rather a stressful job. This is because consumers perceive a certain level of risk when purchasing a product (Bristow et al., 2002). These risks perceived by consumers are even higher when the product is found to be difficult to evaluate. As a result, the main motivation for consumers in a purchase is to avoid making any mistakes rather than maximising the utility of the purchase (Mitchell, 1999).

More often than not, consumers will search for various cues to aid their purchase and avoid any potential mistakes. Richardson et al. (1994), in a study found that consumers are mainly motivated by the extrinsic cues rather than the intrinsic cues in a product evaluation. At the same time, of all the extrinsic cues, brand name is also found to be the most important cues of all (Dawar and Parker, 1994).

Numerous studies have found that brand name has an influence on perceived risk. Many studies found that brand name is used by consumers as a risk reduction strategy in a purchase decision (Roselius, 1971; Huang et al., 2004). Brand name is used to reduce consumers' perceived risk because highly-credible brand name in a low-involvement product brand acts to reduce consumer information cost, while in high-involvement product highly-credible brand name is used to increase consumer product quality expectation and, at the same time decrease the variance of the quality expectation (Swait and Erdam, 2007). It has also been found that when a consumer finds it too difficult to evaluate a product, especially where certain aspects of the product are hard to quantify, brand name is used to convey information about those various aspects (Baltas and Saridakis, 2009).

Relating it to the current study, when selecting an apparel gift for a loved one on their Birthday, givers often perceive a significant high level of risk. This is because Birthday is a highly personalised gift-giving occasion and givers need to ensure that the gift has to be suitable for the recipient. As a result, givers will find various cues to minimise risk and avoid purchasing a wrong gift for the recipient. One option a giver has is to purchase an apparel which has a credible brand name as a risk reduction strategy. Thus, it can be hypothesised that:

## **H1: Brand name has negative influence on perceived risk towards apparel gift purchase**

### **2.5.2 The Link between Perceived Quality and Perceived Risk**

Consumers often spend a considerable amount of time and effort when evaluating a product before purchasing it. This is because in any purchase a consumer will face a certain level of risk (Bristow et al., 2002). This level of risk is found to be even higher when the product is too difficult for the consumer to evaluate. As a result, consumers often use cues to aid in their product evaluation and purchase decision. The cues used by consumers could be intrinsic as well as extrinsic. However, a consumer has a higher tendency to use extrinsic cues rather than intrinsic cues in product evaluation (Richardson et al., 1994). One of the extrinsic cues used by consumers in product evaluation is perceived quality (Dawar and Parker, 1994).

Past studies have found that perceived quality has a significant influence on perceived risk. Snoj et al. (2004) in a study on mobile phones found that perceived quality of a mobile phone has a negative impact on the perceived risks. Similarly in a study on protected designation of origin (PDO) food, it was found that perceived quality has an influence on perceived risk (Espejel et al., 2009). Beneke et al. (2013) conducted a study of private label merchandise, and found a significant negative relationship between perceived quality and perceived risk. This shows that across various context, perceived quality has a significant influence on perceived risk.

Relating the above findings to the current study, searching for, and purchasing, an apparel gift for a loved one as a birthday present is rather difficult and stressful. This is because if a giver purchases an apparel gift that does not suit the

taste of the recipient, it may show the recipient that the giver does not understand the recipient well. A giver often will find ways and strategies to show that the giver puts in much effort and understanding when purchasing a gift for the recipient. One way givers can avoid this unnecessary stress when purchasing an apparel gift is to purchase a high quality product. As high quality products are usually expensive, when the giver purchases them, the importance and value placed on the relationship between the giver and recipient could be said to be prioritised. Thus, it can be hypothesised that:

**H2: Perceived quality has negative influence on perceived risk towards apparel gift purchase**

### **2.5.3 The Link between Consumer Knowledge and Perceived Risk**

It is well documented that risk exists in all purchase decisions and consumers often find ways to reduce the uncertainty and consequences attached to such purchases. One way consumers often use to overcome this uncertainty is by relying on their knowledge of a product. Consumers that have high knowledge are not only able to understand the attributes of a product better, but also have the ability to compare and analyse one product over another available alternative. This is because this knowledge will enable information to be processed more deeply as well as identify what is relevant and important in a product (Alba and Hutchinson, 1987). Similarly, Kempf and Smith (1998) argued that a consumer with high knowledge tends to be more diagnostic and informed. Therefore, consumer knowledge aid consumers to make more effective decisions as well as provide consumers the confidence that the decision made will limit the negative consequences to the lowest level.



The relationship between consumer knowledge and perceived risk has been considered in a number of studies. For instance, Heaney and Goldsmith (1999), in a study on banking services, found that the higher the knowledge on banking services the less risky the decisions made. In another research, Tuu and Olsen (2009) similarly found that there was a negative relationship between consumer knowledge and perceived risk. Meanwhile, Klerck and Sweeney (2007), in a study on genetically modified foods, found that the objective and subjective knowledge has an influence on various dimensions of perceived risk. This consistently showed that consumer knowledge indeed has an influence on perceived risk.

Relating it to this research, purchasing an apparel gift for a loved one as a birthday present can be viewed as a risky activity. This is because if a giver buys a wrong apparel gift, not only will the recipient be displeased with the giver, but will lead the recipient to have a bad impression of the giver. In order to prevent such occurrence, the giver may use existing consumer knowledge on apparel products to guide in a purchase decision. As discussed earlier, consumer knowledge aid consumers to make more effective decisions, as well as provide consumers the confidence that the decision made will limit the negative consequences to the lowest level. In addition, a giver that has high knowledge has a higher understanding of the gift attributes better and the ability to evaluate and compare which apparel gift is more suitable for the recipient. Therefore relying on this cue will significantly decrease the level of risk experienced by the giver when purchasing an apparel gift for someone important on their birthday. With this, it can be hypothesised that:

**H3: Consumer knowledge has negative influence on perceived risk on gift apparel purchase decision**

#### **2.5.4 The Link between Consumer Involvement and Perceived Risk**

Past researchers have different views about how the construct of consumer involvement and perceived risk should be treated. Basically, these two concepts can be engaged with in two ways. Firstly, perceived risk can be conceived as the antecedents of consumer involvement. In this regard, Kapferer and Laurent (1985) treated perceived risk as the antecedent of consumer involvement. Dholakia (1997) also studied the relationship between perceived risk and involvement; the result from the analysis similarly found that perceived risk has a significant influence on involvement. Gutiérrez et al. (2010) examined the influence of risk and involvement in the online context and found it to be significant.

Secondly, consumer involvement is found to have an influence on perceived risk. Venkatraman (1989) in a study across product categories found that involvement has an influence on risk. Chaudhuri (2000), in the study of the role of risk between the relationship of consumer involvement and information search, found that involvement has a strong influence on perceived risk. Dholakia (2001) examined that the influence of consumer involvement on perceived risk. Hong (2015), in the study of consumer's online merchant selection process, found that involvement has a significant influence on consumer risk perception. Bruwer and Cohen (2018), in the study on wine by-the-glass consumption, found that involvement has a significant influence on perceived risk.

Relating the above findings to this study, while the indicated constructs are generally treated in two different ways, in this study, it is argued that consumer involvement has a negative influence on perceived risk. Givers are expected and obligated to celebrate the birthday of their loved ones, as birthday is a highly

personalised gift-giving occasion. As such, givers will be actively involved when selecting apparel gifts for their loved ones, in order to find products that best suite the taste and needs of the recipient. This is because this gift-giving occasion is a great opportunity for the giver to reaffirm and further strengthen the relationship with their loved one. Also, selecting a wrong apparel gift may give a negative impression; thus, high involvement in selecting suitable apparel gift will lead to lower risk propensity in purchasing an unsuitable gift. Thus it can be hypothesised that:

**H4: Consumer involvement has negative influence on perceived risk towards apparel gift purchase**

#### **2.5.5 The Link between Brand Name and Purchase Intention**

Consumers often use brand name in a purchase decision. This is because brand name can simplify a consumer's alternative product evaluation process (Baltas and Saridakis, 2009). At the same time, brand name can convey information about the product quality to the consumers especially when consumers find it hard to evaluate the product (Rao et al., 1999). On top of that, it also increases consumers' perceived familiarity with the product (Raju, 1977). Therefore, often, consumers will use this as a cue to assist them in their purchase decision.

Numerous studies have examined the influence of brand name on consumer purchase intention. Laforet (2011), in a study of chocolate and cereal bars, found that a consumer has a higher intention to choose a well-known brand over price when purchasing those products. Pan et al. (2015) examined the effect of Chinese brand name syllable on internet shopping. It was found that brand name syllable has an influence on consumer purchase intention. Similar findings were also made in the acceptance of genetically engineered corn chips, whereby the more well-known the

brand the higher the level of consumers' acceptance of the product (Lusk et al., 2002). In addition, similar findings were made in mobile phone products whereby brand name has a significant effect on purchase intention (Shabbir et al., 2009). Moriuchi and Jackson (2017) examined the effect of brand name on purchase intention and found that brand name has a significant influence on purchase intention.

Relating this to the present study, gift-giving is indeed a stressful ritual to participate in, especially where the giver is to purchase an apparel gift for someone they love on their birthday. Not only does the gift itself represent the giver, but also it shows the level of generosity and understanding towards the recipient. Givers are often motivated to ensure that the gift purchased is suitable and being liked by the recipient, especially if the recipient is someone loved. As such, brand name is often used as a cue when a giver finds it difficult to analyse the gift itself. This is because a good brand name will not only convey information about the product quality, but it will also give the impression that the product, as well as the giver, is not cheap. Parsons (2002) found that brand plays a role in gift purchasing where in general, a giver will purchase different types brands for different recipients. Therefore, the brand name chosen for the apparel gift will give the recipient the notion of how the giver views their relationship. Thus, it can be hypothesised that:

**H5: Brand name has positive influence on apparel gift purchase intention**

#### **2.5.6 The Link between Perceived Quality and Purchase Intention**

Many studies have examined how consumers use various cues to gauge the perceived quality of a product (Zain and Yasin, 1997; Vranesevic and Stancec, 2003). This is because the level of perceived quality has an effect on the product and

company performance (Anderson and Sullivan, 1993, Aaker and Jacobson, 1994). In addition, it is found that perceived quality aids consumers in purchase decision. Some studies have found that perceived quality has an influence on consumer purchase intentions on a product (Soh et al., 2017; Ali et al., 2018). In addition, the influence of perceived quality on consumer purchase intention is influenced directly and indirectly

Studies have equally found that perceived quality has a direct influence on consumer purchase intention. In this regard, Woodside and Taylor (1978) found that the higher the perceived quality of a brand, the higher the purchase intention of the consumer. Similarly, Kwak and Kang (2009) in a study of sport merchandise purchase, also found that perceived quality has a significant direct influence on purchase intention. The direct effect of perceived quality on purchase intention was also found to be significant in a study conducted in the B2B context (Kumar and Grisaffe, 2004).

At the same time, past studies have also found that perceived quality has an indirect effect on consumers' purchase intention. Sweeney et al. (1999), in a study, found that perceived quality has an indirect effect on purchase intention through customer satisfaction. Tsiotsou (2006), in a study, also found that perceived quality has an indirect effect on purchase intention through customer satisfaction. Although Bou-Llusar et al. (2001), in a study, also consistently made similar findings, however the study further found that the direct effect of perceived quality on purchase intention is greater than the indirect effect.

Relating these findings to the present study, it is important for a giver to ensure that the apparel gift is of high quality. This is because the quality of the

apparel gift is indicative of how the giver views the relationship with the recipient and the extent to which the giver understands the taste of the recipient. Furthermore past studies have found that perceived quality has an influence on perceived value (Kwun, 2011; Yu et al., 2011). This shows that when a giver purchases a quality apparel gift, the perceived value of the apparel gift will be higher, which may show to the recipient how much the giver values the relationship and the importance of the recipient to the giver. Past studies have equally found that perceived quality has a significant influence on customer satisfaction (Loureiro and Kastenholz, 2011; Ranjbarian et al., 2012). In a sense, therefore, when a giver presents the recipient with a quality apparel gift, often, the recipient will be satisfied with the apparel gift. Thus, it can be hypothesised that:

#### **H6: Perceived quality has positive influence on apparel gift purchase intention**

##### **2.5.7 The Link between Consumer Knowledge and Purchase Intention**

Many studies included consumer knowledge as a construct mainly because it has an influence on the whole consumer decision-making process (Bettman and Park, 1980). The reason consumer knowledge has such a great influence is its potential ability to control the way consumers acquire and evaluate various cues when assessing a product. (Fu and Elliott, 2013; McEachern and Warnaby, 2008). This is possible because consumers with high product knowledge often show better developed and more complex schemata with well-formulated decision criteria in comparison to consumers with lesser knowledge (Marks and Olson, 1981). Therefore, consumer knowledge plays a major role in consumer purchase decision.

Numerous studies have examined the influence of consumer product knowledge on consumer purchase intention. Lee and Lee (2009), in a study of laptop

products, found that consumer knowledge significantly influenced purchase intention. Lin and Chen (2006), in a study of insurance and catering services, found that consumer knowledge strongly influences purchase intention. Meanwhile, Marcketti and Shelley (2009), in a study of counterfeit apparel products, also found that increase in consumer knowledge led to consumers having higher behavioural intention of paying more for non-counterfeit goods. The influence of consumer knowledge on purchase intention was also evident in online shopping context. Consistent with past studies, consumer knowledge was found to have an influence on consumer purchase intention (Chen and Chang, 2005).

Consumer knowledge plays a significant role in an apparel gift purchase especially if the recipient is a loved one. Unlike purchasing a product for personal use, purchasing an apparel gift is a very complex and time consuming process. On the other hand, from the recipient's perspective, an apparel gift received as a birthday gift is not merely a product but rather signifies the level of a giver's effort and understanding of the recipient. So, a giver needs to understand the functional and aesthetic features of the apparel very well when purchasing an apparel gift by controlling the way cues are being acquired and evaluated in purchasing an apparel gift. (Fu and Elliott, 2013; McEachern and Warnaby, 2008). In addition to that, when evaluating a gift, the functional and aesthetic features of the apparel also has to match the recipient's personality and needs. Failing to match, an impression that the giver does not understand the recipient's personality and needs may be formed. This shows the importance of consumer knowledge in apparel gift purchase for a loved one. With this, it can be hypothesised that:

**H7: Consumer knowledge has positive influence on apparel gift purchase intention**

### **2.5.8 The Link between Consumer Involvement and Purchase Intention**

Consumer involvement is a very popular construct that has been included in many consumer marketing research. This is because this construct has a significant influence on the way a consumer makes a decision in a purchase. The extent a consumer searches for information, find ways to solve the problem as well as evaluate alternatives products in a purchase decision depends much on the level of consumer involvement (Zaichowsky, 1985).

Numerous studies have examined the relationship between consumer involvement and purchase intention. Kim et al. (2007) in a study of online apparel retailer found that consumer involvement has an influence on the consumer patronage intention. In another study conducted by Huang (2012) on virtual goods, it was found that consumer involvement has a great influence on purchase intention. Meanwhile, Walsh et al. (2012) in a study of drivers on consumer intention to purchase manufacturer brands, found that consumer involvement on a brand has an influence on consumer purchase intention to purchase manufacturer brand. In a separate study, it was also consistently found that consumer involvement has a significant influence on purchase intention (Mazaheri et al., 2012).

A gift does not just signify a product, but the amount of understanding and knowledge a giver has of the recipient. The current research examines the influence of consumer involvement towards apparel gift purchase intention for a loved one's birthday. It is understood that a giver will have a high involvement when purchasing the apparel gift. Firstly, this is because the giver is buying for someone close and important to the giver. Secondly, birthday gift-giving occasion is a highly personal occasion in which the giver is expected to be involved if the giver cherishes the



relationship with the recipient. Lastly, purchasing an apparel gift for someone loved on their birthday, is an avenue to demonstrate to the recipient that the giver is showing love, affection and attention to the recipient. Thus, it can be hypothesised that:

**H8: Consumer involvement has positive influence on apparel gift purchase intention**

### **2.5.9 The Link between Perceived Risk and Purchase Intention**

Perceived risk is often used and considered as a major construct for understanding consumer purchase decision (Dowling and Stealin, 1994). This is because risk is often associated with consumer purchase decision (Bauer, 1960). Furthermore, consumers often avoid making a mistake of choosing and buying the product rather than to maximise the utility in purchasing the product intended (Mitchell, 1999).

When a purchase is perceived to be risky or exceeds the tolerable level of risk, a consumer will devise ways to reduce the level of perceived risk (Yeung et al., 2010). It is found that the level of perceived risk in a purchase could be reduced either by reducing the consequences of the purchase or by reducing the level of perceived uncertainty of the purchase (Mitchell and McGoldrick, 1996). When a consumer is able to find ways to reduce the level of perceived risk to a tolerable level, the intention towards the purchase will be higher.

Past research have constantly examined the effect of perceived risk on purchase intention. Findings from the past studies showed that perceived risk negatively influences purchase intention, especially in the context of online shopping (Miyazaki and Fernandez, 2001), use of pirated software (Liao et al., 2010), store

brand purchase (Mieres et al., 2006), genetically modified food purchase (Klerck and Sweeney, 2007), perishable products purchase (Tsiros and Heilman, 2005) and airline ticket purchase (Kim et al., 2005). The perceived risk of various products and services were consistently found to have a significant effect on purchase intention.

This study attempts to understand the influence of perceived risk towards apparel gift purchase intention for a loved one's birthday. Undoubtedly, gift purchasing is a stressful and demanding activity. Belk (1991) found that a gift signifies a giver's personality. Any wrong decision made when selecting and purchasing a gift could be disastrous for the giver. It is important for the giver to participate in this gift-giving ritual if the giver still wants to maintain the relationship with the recipient. Mitchell and McGoldrick (1996) suggested that in such situations, a giver can reduce the risk perception level either by reducing the consequences of the purchase or by reducing the level of perceived uncertainty of the purchase. Once the giver's risk perception has been reduced to a comfortable level, the intention to purchase the apparel gift will be high. Thus it can be hypothesised that:

**H9: Perceived Risk has a negative influence on apparel gift purchase intention**

#### **2.5.10 The Mediating Role of Perceived Risk between Product Factors (Brand Name and Perceived Quality) and Purchase Intention**

As demonstrated above, a giver is expected to purchase an apparel gift for a loved one's birthday. Failure to participate in the gift-giving culture could strain the relationship between the giver and receiver since birthday is highly personalised and important gift-giving occasion. As a result, the giver often feels anxious when it comes to gift purchase especially for someone that is close to them. The giver is

often motivated to use product cues to reduce the uncertainty in the purchase in order to increase the purchase intention.

In order to minimise these uncertainties, the giver may purchase a well-known brand name apparel-gift. Brand name is found to be an effective cue for reducing givers' risk perception especially when the giver finds it too difficult to select suitable apparel product for the recipient. Baltas and Saridakis (2009) claimed that when certain aspects of the apparel are hard to quantify, brand name is used to convey information about those various aspects. This information will increase the giver's purchase intention by lowering the risk perceived during apparel gift selection process.

Another way to minimise the risk perceived in a gift purchase is by selecting an apparel gift that is perceived to be high in quality. An apparel gift that is more durable, long-lasting and carefully designed will eliminate the likelihood of giving a sub-standard gift to the recipient. This is because a sub-standard gift may create a negative impression of the giver. Furthermore, when an apparel gift is perceived to be high in quality the risk perceived from the purchase will reduce below the threshold of the giver which will increase giver's intention to purchase the apparel product as a gift.

Thus, it can be hypothesized that:

**H10: Perceived risk mediates the relationship between brand name and apparel gift purchase intention**

**H11: Perceived risk mediates the relationship between perceived quality and apparel gift purchase intention**

### **2.5.11 The Mediating Role of Perceived Risk between Personal Factors (Consumer Knowledge and Consumer Involvement) and Purchase Intention**

It has been established that perceived risk exists in all purchase decisions. As such, consumers are motivated to reduce the risk perceived in a purchase decision by employing various risk reduction strategies to ensure that the risk will not exceed their tolerance level (Greataorex and Mitchell, 1994). Furthermore, the type of risk reduction strategies employed largely depend on the level of risk perceived and the extent to which the consumer can cope with the risk (Mitchell, 1998). Once a consumer can comprehend the uncertainty of the product and the potential consequences of a wrong decision, then the purchase intention of the product is likely to increase.

Similarly, in the context of this research, the purchase situation in which the giver is to purchase an apparel gift for a loved one's birthday is deemed to be high in perceived risk. Firstly, this is because the giver is not purchasing a gift for personal use but for a loved one. Next, the gift is a birthday gift, which is a highly personal and important gift-giving occasion for the recipient. Lastly, the gift itself will show the extent to which the giver understands and appreciate the relationship with the recipient. Thus, the giver is motivated to reduce the risk perceived in the apparel gift purchase. By reducing the perceived risk below the threshold level of the giver, the intention to purchase the apparel gift will increase.

One of the ways to reduce the level of risk in a purchase is by using the knowledge the giver possesses of the apparel gift itself. Devlin (2002) stated that the ways in which consumers use extrinsic and extrinsic cues in product evaluation much

depend on the consumer knowledge. This means that a giver's knowledge of the apparel product will help to evaluate either the apparel gift itself or its ability to suit the taste of the recipient. Through consumers' knowledge of the apparel gift, givers' risk perception when purchasing the apparel gift will be reduced to an acceptable level which in turn increases the intention to purchase the apparel gift.

Other than consumer knowledge, givers could reduce perceived risk in an apparel gift purchase for someone they love through direct involvement. Givers' involvement has the ability to reduce the risk perceived in the purchase of apparel gift, because as they are actively involved in this gift-giving ritual, they (i.e., givers) will invest a lot of time researching the apparel gift and ensure that the apparel presented will be suitable for the recipient. By actively seeking for information to ensure that the gift is suitable for the recipient, the risk level perceived in purchasing the apparel gift is inevitably low. As such the intention to purchase the apparel gift will be heightened.

The discussion above clearly shows that perceived risk mediates the relationship between consumer knowledge and apparel gift purchase intention. Also, perceived risk mediates the relationship between consumer involvement and apparel gift purchase intention. Thus, it can be hypothesised that:

**H12: Perceived risk mediates the relationship between consumer knowledge and apparel gift purchase intention**

**H13: Perceived risk mediates the relationship between consumer involvement and apparel gift purchase intention**

## **2.6 Conclusion**

This chapter has, firstly, discussed the past research conducted on gift-giving. From the review, it is found that this context can be further examined as it is relatively unexplored in the marketing literature.

Secondly, this chapter has discussed the underpinning theories for the research on apparel gift purchase. The underpinning theories that are used to form the conceptual framework are stimulus response model, consumer decision process model and model of consumer decision making. These models are integrated together to formulate the research framework for this study.

Next, this chapter has also discussed the variables proposed for this research. It is found that independent variables are divided into product (brand name and perceived quality) and personal factors (consumer knowledge and consumer involvement). Meanwhile, the mediator variable for this study is perceived risk and the dependent variable is purchase intention.

This chapter has also reviewed the past literature and highlighted the existing gaps; the relevance of the independent, mediating and dependent variable constructs included to this research was also discussed. Lastly, a total of 13 hypotheses were proposed to examine the relationship and influence among the constructs in this study.

**Table 2.1: Summary of the Hypotheses of The Study**

<b>Hypothesis</b>	<b>Statement</b>
H1:	Brand name has negative influence on perceived risk towards apparel gift purchase
H2:	Perceived quality has negative influence on perceived risk towards apparel gift purchase
H3:	Consumer knowledge has negative influence on perceived risk on gift apparel purchase decision
H4:	Consumer involvement has negative influence on perceived risk towards apparel gift purchase
H5	Brand name has positive influence on apparel gift purchase intention
H6:	Perceived quality has positive influence on apparel gift purchase intention
H7:	Consumer knowledge has positive influence on apparel gift purchase intention
H8:	Consumer involvement has positive influence on apparel gift purchase intention
H9:	Perceived Risk has a negative influence on apparel gift purchase intention
H10:	Perceived risk mediates the relationship between brand name and apparel gift purchase intention
H11:	Perceived risk mediates the relationship between perceived quality and apparel gift purchase intention
H12:	Perceived risk mediates the relationship between consumer knowledge and apparel gift purchase intention
H13:	Perceived risk mediates the relationship between consumer involvement and apparel gift purchase intention

## **CHAPTER 3: RESEARCH METHODOLOGY**

### **3.1 Introduction**

This chapter is divided into four major parts. Each part will discuss in detail the methodology and procedure employed to conduct the present study. The first part will discuss the scope of the current study to facilitate easier interpretation of the findings. The second part of this chapter will discuss in detail the various measurement scale adopted for the purpose of measuring each construct. Lastly, this chapter will also discuss the questionnaire development, the sampling design adopted as well as the data collection procedure conducted for the current study. Finally, the method of analysis for the present study will be explained briefly.

### **3.2 Research Design**

The central aim of this study is to examine the extent and effectiveness of the proposed model in predicting consumer gift-giving behaviour. In order to understand the predictive value of this model, the proposed model was tested through a self-administered survey using a sample of adults from different backgrounds ( $n = 500$ ). As a starting point, all the data collected from the survey were assessed using the item total correlation to assess multicollinearity existing among constructs in the study, an exploratory factor analysis to assess the validity of each construct in the study and lastly, the Cronbach Alpha to assess the reliability of the constructs in the study. These assessments were made in order to examine their suitability for further analysis. The study employed structural equation modelling (SEM) technique to confirm each and every hypothesis proposed in the present study.



### **3.3 Scope of the Study**

This section will critically discuss the scope of the present study to provide a clearer picture of what is being covered in this study. To a large extent, existing gift-giving studies have mainly examined certain specific areas like feelings attached to gift-giving participation (Otnes et al., 1994; Wooten, 2000), gift-giving behaviour from the recipient's perspective (Pieters and Robben, 1998; Moisio and Beruchasvili, 2009) as well as consumer self-giving behaviour (Mick and Demoss, 1990; Mick et al., 1992). While gift-giving studies have examined different aspects of the practice, however, little is known on the factors influencing gift purchase intention for a loved one's birthday. This is because a gift is not merely a product, the value derived from the product has the ability to improve the relationship between the giver and the recipient; the gift also has the ability to communicate the extent to which the giver understand and knows the recipient. This leads to gift purchase decision being rather too overwhelming for the giver especially if the gift to be purchased is for a loved one or someone important to the giver. In addition, little is known about factors influencing gift purchase under a specific gift-giving occasion and specific recipient. Thus, the present study will address this gift-giving research gap.

Secondly, in the past, gift-giving studies mainly focused on gift-giving occasions like Christmas and Valentine's Day. However, these gift-giving occasions were perceived to have a unique social significance whereby different people attach different social meanings to these gift-giving occasions (DeVere et al., 1983). The scope of the present study specifically focuses on birthday gift-giving occasions. Birthday gift-giving occasion is selected because it is the most celebrated gift-giving occasion (Banks, 1979; Othman et al., 2005). Furthermore, unlike other gift-giving occasions, birthday is a highly personalised gift-giving event; therefore, for a giver to

purchase a gift, a lot of thought and evaluation need to take place prior to purchase. This is because the choice of gift has the ability to influence the relationship between the giver and the recipient.

Generally, people engage in the gift-giving ritual for a number of reasons. Some of the motivating factors are experiential; in this regard, the giver will spend a considerable amount of time and effort when selecting a gift. The giver is obligated to participate in this ritual in order to comply with the social norm of giving. Practical gift-giving is another motivating factor; this relates to the giver providing practical assistance to receivers (Wolfenbarger and Yale, 1993). However, the current study specifically focuses on people engaged in gift-giving through the expression of agape love (Belk and Coon, 1993). This motivation is chosen because of its highly involved nature, and the level of perceived risk is higher in comparison to other motivations.

Lastly, since this research is conducted in Malaysia, the sampling for the study will mirror the demographic profile of the country. Also, the sampling collected for this study is related to individuals purchasing a gift for someone they love or during the recipient's birthday. Furthermore, in order to ensure that the sample represents the various subgroups within a population, this research shall concentrate on the greater Kuala Lumpur area, the capital city of Malaysia.

### **3.4 Research Approach**

When conducting a research it is vital for the researcher to develop a sound research strategy in order to answer all the proposed research questions in the research study. Saunders et al. (2015) developed a model called The Research Onion, a model developed to illustrate the stages a researcher need to go through in

developing a research strategy. The model identified a total of six stages in developing a research strategy. Firstly, the researcher has to define the underpinning philosophy adopted in the research. The result of this selection will then assist the researcher on the approach adopted to theory development. Once that is done, the researcher will have to decide on the methodological choice in collecting the data. Next, the strategy or strategies chosen to collect the data for answering the research questions must be indicated. Also, the researcher has to define the time horizon in which the data is to be collected. Last but not least, the techniques and procedures employed when collecting the data for the research must be demonstrated. The paragraphs below describe the research design employed for the current research in further detail.

Before discussing the major research philosophies, it is important to understand the three types of assumptions that differentiate one research philosophy from the other. These three forms are: ontology, epistemology and axiological assumptions. Ontology refers to the science or study of being and deals with nature or reality (Blaikie, 2010). Next, epistemology, otherwise known as the theory of knowledge, refers to an identification of what constitutes knowledge and what does not constitute knowledge by the researcher (Hallebone and Priest, 2009). Last but not least, axiology refers to the role of values and ethics (Saunders et al., 2012).

According to Saunders et al. (2016), there are five major philosophies in the area of research for business and management. First is positivism; in this regard, reality can be observed and measured and from the observation, generalisations can be drawn. The second philosophy is critical realism, i.e., the explanation of what is being observed and experienced which will shape the observable events. Next, is interpretivism; this philosophy asserts that physical phenomena is different with

humans because humans have the ability to create meanings. Fourthly, postmodernism, the focus of this philosophy is on language as well as power relations. Lastly, pragmatism; this is where concepts can become relevant only if they are supported by action.

Based on the five philosophies above, this study adopts the positivism philosophy. Positivism is chosen for a number of reasons; for instance, positivism largely focuses on facts and phenomena that can be observed and measured which would make the data more meaningful and credible (Crotty, 1998). Basically, the current study seeks for actual facts and phenomena of apparel gift purchase for the birthday of a loved one. Furthermore, positivism often focuses on the cause of effect in order for generalisations to be drawn (Gill and Johnson, 2010). Similarly, this current research examines the cause and effect between independent variables and dependent variables. At the same time, this study also examines the mediating effect of perceived risk, mainly to understand the cause and effects, and for broader generalisations to be drawn as regards gift purchasing behaviour, specifically apparel gift purchase for a loved one's birthday.

The next step in the research strategy is to select the appropriate approaches to theory development. In general, there are three main approaches to theory: deductive, inductive and abductive. According to Saunders et al. (2016), deductive approach is used when the main purpose of the research is theory falsification or verification. As for inductive approach, it is used when the research is focusing on theory generation and building. Lastly, abduction approach is employed when the research attempts to build a new theory or modify existing ones. The current research examines the personal and product factors that influence perceived risk and purchase intention in gift purchase context. Additionally, it also examines the mediating

effects of perceived risk. Since this study engages with the causal relationship between variables and makes theory verification in the context of gift purchase, a deductive approach in theory development is adopted. Secondly, each and every concept in the study is being operationalised accordingly in order to measure those concepts accurately which is also one of the characteristics of the deductive approach. Lastly, the main purpose of this research is to draw generalisation of apparel gift purchasing behaviour for someone loved on their birthday, thus, since the deductive approach is useful for generalisation, it fits the purpose of this study.

Once the appropriate approach to theory development is decided upon, the current research will select a methodological choice for the study. When it comes to methodological choice there are two major forms: mono method and multiple methods. When a research design uses single data collection method with quantitative analysis, it is called mono method quantitative study. Next, a research design that uses single qualitative data collection method and qualitative data analysis, is also called mono method qualitative study. On the other hand, the multiple methods approach is broadly divided into multi method and mixed methods. According to Bryman (2006), due to the weakness associated with the single method in collecting data, it is found that multiple method is a more preferable approach as a business and management methodological choice. The multi method can be further sub-divided into: multi method quantitative study and multi method qualitative study. Basically, the two approaches use more than one qualitative or quantitative method in a research and these two methods are not supposed to be mixed. The other method under the multiple methods approach is mixed methods. In this context, the researcher uses both quantitative and qualitative analysis for data collection. Furthermore, the mixed methods can either be simple or complex mixed methods. As

the current study utilises the deductive approach, it is worth noting that this approach is often associated with quantitative research. Also, since this research purely seeks to validate the theory and generalise the research findings in the context of apparel gift purchase for someone loved on their birthday, mono method quantitative study is utilised.

More generally, three different types of techniques are commonly used under the quantitative approach. These techniques are: surveys, observation and experiments (Malhotra, 2004). Out of these three, it is found that the observation technique is the least popular technique used by researchers. Even though observation is a less popular technique in comparison to experimental survey techniques, it has its own strengths and weaknesses when producing findings in research (Cooper and Schindler, 2003). Between experiment and survey techniques, many researchers still prefer the survey approach, since in the experimental approach it is difficult to generalise on the basis of the non-probability samples due to the artificial nature of laboratory settings (Cooper and Schindler, 2003). Furthermore, the experimental approach is less representative of the real world (Wells, 1993). Meanwhile, even though some studies on gift-giving are conducted using the experimental approach, most of the research on gift-giving thus far have, however, been using the survey approach instead. Consequently, the current study will adopt the survey approach as well.

### **3.5 Measurement of Constructs**

This section will discuss in detail the measurement for each of the construct proposed in the current study. It is worth noting the importance of having precise conceptual and operational definition for each construct in the current study. This is because the SEM technique used is known for its theoretically driven statistical tool

when analysing data (Kline 2005). The measurement of constructs for the current study are consumer knowledge, consumer involvement, brand name, perceived quality, perceived risk and purchase intention.

### **3.5.1 Measuring the Brand Name Construct**

Various studies have been conducted to understand the use of brand name in the consumer decision making process. Despite this, a proper scale for measuring brand name is yet to be developed. Previous research that assessed the link between brand name and purchase decision, measured a product with and without a brand name (Jacoby et al., 1971). Biswas and Sherrell (1993), measured brand name by identifying a list of brand names found from various issues of Consumer Reports. There are also studies that measured brand name through pre-identified brand names. Raju (1977), for instance, examined the influence of brand name on product evaluation by identifying a well-known brand, three brand names that are well-known, as well as moderately known and lesser known brands. Grewal et al. (1998) have also examined the effect of brand name on purchase intentions by selecting two different brands to measure the construct of brand name. Similarly, d'Astous and Chnaoui (2002), in the study of brand name, discussed the influence of sports apparel purchase by dividing the brand into national brand and private brand. It is evident that an appropriate scale for measuring the construct of brand name is still lacking.

Certain studies have attempted to develop a scale to measure this construct of brand name. Rio et al. (2001), have for instance, measured brand name by the functional and symbolic benefits of the relevant brand. Jiang (2004) measured brand name by developing two items for measuring the importance and helpfulness of a brand name in selecting a product. Meanwhile, Bristow et al. (2002) developed a brand name scale to measure the extent to which consumers will use brand name as a

cue to aid purchase. While there is an attempt to develop a scale for measuring the effect of brand name, however, there is no homogeneous scale commonly agreed to by researchers.

In this study, brand name will be conceptualised as “the role that brand name plays in the decision-making process of choosing the most preferred product” (Jiang, 2004 pg 74). The brand name measurement for this study will be adopted from Bristow et al. (2002). This is because the items were designed to measure the extent to which consumers use the cue of brand name in purchase decisions. This is similar to what this research is trying to achieve –to understand the extent to which gift-givers rely on brand name to reduce the uncertainty in apparel gift purchase as well as increase the purchase intention.. The measurements conducted in this study utilised five items (Bristow et al., 2002). This concept employed a 7-point Likert scale from 1 = strongly disagree to 7 = strongly agree to measure each of the items. The details of the measurement are presented in Table 3.1.



**Table 3.1: Items for Measuring Brand Name**

Item Statements	Reference	Measurement Type
1. When it comes to buying an apparel, I rely on brand names to help me choose among alternative products.	Bristow et al. (2002)  Cronbach Alpha= 0.9248	7-point Likert Scale
2. I would be more likely to purchase an apparel that has a well-known brand name		1 = Strongly Disagree
3. Brand name would play a significant role in my decision on which apparel to purchase		2 = Disagree
4. When faced with deciding among two or more brands of apparel, I depend on the brand name of each product to help me make a choice.		3 = Somewhat Disagree
5. If faced with choosing between two brands with similar features, I would select the better known brand name.		4 = Neither Agree Nor Disagree
6. The brand name of the apparel is important to me when deciding which product to purchase.		5 = Somewhat Agree
7. Regardless of what features a competing brand of the apparel I purchase may offer, I would buy the brand of the apparel that I most trust.		6 = Agree
		7 = Strongly Agree

### **3.5.2 Measuring the Perceived Quality Construct**

For the purpose of this study, perceived quality is conceptualised as consumer's judgement on whether the product is of much better-quality or fineness (Zeithaml, 1988). In the measurement of perceived quality, there are two approaches commonly used by researchers, unidimensional or multidimensional. These two approaches were designed to overcome the issue of a single item and unavailability of the reliability report being presented. Dodds and Monroe (1985) is one of the early research that measured perceived quality using multi-items. Since then, perceived

quality has been measured through multi-items until today. Akdeniz and Kara (2014) examined the quality perception of Turkish consumers on brands that are produced in China using multi items. In another study, Das (2014) examined consumer perceived quality on Indian food retail brands also using multi-items. Chen and Chang (2013) examined the influence of perceived quality on trust, also using multi-items.

On the other hand, Stone-Romero et al. (1997) argued that perceived quality should be measured multi-dimensionally because in the past, perceived quality was merely measured with a single item scale, or the reliability of the measurement went unreported. While it is being argued as a multi-dimensional construct, it is found that there is a variation of multi-dimensional construct which differs from Stone-Romero et al.'s (1997) study (Swinker and Hines, 2006; Pribeanu et al., 2016; o García-Fernández et al., 2018 ).

From the discussion above, this study employed multi-items rather than multi-dimensional measurement of perceived quality. This is because there is no one universally agreeable dimension for measuring perceived quality and most of the dimensions are context bound. Furthermore, according to Stone-Romero et al. (1997), multi-dimensional measurement was essentially developed to addresss the issue of single item and no reliability of the measurement was reported. As such, the measurement for the current study was undertaken using five items (Dodds et al., 1991). This concept employed a 7-point Likert scale from 1 = strongly disagree to 7 = strongly agree to measure each of the items. The details of the measurement are presented in Table 3.2.

**Table 3.2: Items for Measuring Perceived Quality**

Item Statements	Reference	Measurement Type
1. I expect the apparel I purchase to be highly reliable 2. I expect the workmanship of the apparel I purchase to be very fine. 3. I expect the apparel I purchase to be good in quality 4. I expect the apparel I purchase to be highly dependable 5. I expect the apparel I purchase to be long-lasting	Dodds et al. (1991)  Cronbach Alpha= 0.95	7-point Likert Scale  1 = Strongly Disagree 2 = Disagree 3 = Somewhat Disagree 4 = Neither Agree Nor Disagree 5 = Somewhat Agree 6 = Agree 7 = Strongly Agree

### **3.5.3 Measuring the Consumer Knowledge Construct**

Consumer knowledge is conceptualised as an evaluation process whereby consumers search their memory for various cues to help them evaluate a product (Park et al., 1994). Brucks (1985) proposed that consumer knowledge comes in three different categories: objective knowledge (what the consumer knows about the product), subjective knowledge (what consumers think they know about the product) and experience.

Some studies have measured all categories of consumer knowledge on the basis of objective knowledge, subjective knowledge and experience (Dodd et al., 2005; Cordell, 1997). However, a number of consumer knowledge studies have only measured two categories, i.e., objective and subjective knowledge (Kuusela et al., 2017; Pieniak et al., 2010). On the other hand, there are studies that measure

consumer knowledge purely on subjective knowledge (Bruwer et al., 2017; Hristov and Kuhar, 2015) as well as objective knowledge (Sujan, 1985; Tuu et al., 2011)

According to Mitchell (1982), the categories of consumer knowledge measurement chosen highly depend on the purpose of the research. In this study, consumer knowledge will be measured using subjective knowledge and experience adopted from Laroche et al. (2003). In this regard, objective knowledge is excluded because Park and Lessig (1981) stated that subjective knowledge is more influential in product evaluation in comparison to objective knowledge. Furthermore, Rudell (1979) found that consumers that possess higher subjective knowledge are less likely to find new information about the product. As a result, many studies utilise subjective knowledge to measure consumer knowledge (Bruwer et al., 2017; Hristov and Kuhar, 2015). Meanwhile, this study also includes the consumer knowledge category of experience. Experience is often conceived as the ability of oneself to perform a product related task (Alba and Hutchinson, 1987). The inclusion of experience category is relevant to the current context of gift purchase as it is important to understand either giver's experience play a role in apparel gift purchase. This measurement employs a 7-point Likert scale from 1 = strongly disagree to 7 = strongly agree to measure each of the items. The details of the measurement are presented in Table 3.3.

**Table 3.3: Items for Measuring Consumer Knowledge**

Item Statements	Reference	Measurement Type
1. I have more knowledge of purchasing apparels in comparison with my friends and acquaintances. 2. In general, I have high knowledge of purchasing apparel products 3. I would consider that I am very informed about different fashions of apparel products 4. Compared with people who often purchase apparel products, my knowledge of apparel products is high. 5. I perform an information search (e.g. friends or magazine etc) when purchasing apparel products 6. I do purchase apparel products 7. I have much experience purchasing apparel products	Laroche et al. (2003)  Cronbach alpha= 0.85	7-point Likert Scale  1 = Strongly Disagree 2 = Disagree 3 = Somewhat Disagree 4 = Neither Agree Nor Disagree 5 = Somewhat Agree 6 = Agree 7 = Strongly Agree

#### **3.5.4 Measuring the Consumer Involvement Construct**

Consumer involvement is conceptualised as the level of the unexamined state that reflects the amount of drive, interest as well as arousal derived from a product or situation (Bloch, 1982). Generally, several measurements are available for gauging consumer involvement. While several measurements have been developed to measure consumer involvement, few comparative studies have been conducted to ascertain the most effective one. Foxall and Pallister (1998) have, for instance, compared Zaichkowsky's Personal Involvement Inventory and Mittal's Purchase-decision Involvement Scale. The result showed that both measurements performed

well. In another study, Mittal (1995) compared PII, CIP, FCB and PDI scales. From the analysis, it was found that PII scale was the best scale in comparison to the other scales.

The measurement for the current study was conducted using five items adopted from Laroche et al. (2010). Laroche et al.'s (2010) involvement scale is an adapted version of Zaichkowsky (1985) involvement scale. This study used the adapted version because the original scale is too lengthy for the current study. Park and McClung (1986) also found that the scale was too long for repeated testing couple with some of the items considered as irrelevant. Secondly, Mittal (1995) also suggested that the scale in the original Zaichkowsky (1985) involvement scale should be reduced. This concept employs a 7-point Likert scale from 1 = strongly disagree to 7 = strongly agree to measure each of the items. The details of the measurement are presented in Table 3.4.

**Table 3.4: Items for Measuring Consumer Involvement**

Item Statements	Reference	Measurement Type
1. Buying a birthday gift for someone I love on their birthday, is very important to me 2. Buying a birthday gift for someone I love means a lot to me 3. Buying a birthday gift for someone I love is very significant to me 4. Buying a birthday gift for someone I love matters a lot to me 5. Buying a birthday gift for someone I love is very valuable to me	Laroche et al. (2010)  Cronbach Alpha= 0.930	7-point Likert Scale  1 = Strongly Disagree 2 = Disagree 3 = Somewhat Disagree 4 = Neither Agree Nor Disagree 5 = Somewhat Agree 6 = Agree 7 = Strongly Agree

### **3.5.5 Measuring the Perceived Risk Construct**

The current study conceptualise perceived risk as any action of a consumer that will produce consequences which cannot be anticipated with any approximate certainty, and some of which at least are likely to be unpleasant in a specific purchase situation (Bauer, 1960).

To date, there are no acceptable measurements or amount of dimensions for measuring the construct of perceived risk. Brack and Benkenstein (2014) have previously measured perceived risk by only looking into one dimension of the construct which is performance risk. Sweeney et al. (1999), in the study of perceived risk in retail environment also measured perceived risk only on performance and financial risk dimensions. Ha and Son (2014), in the study on the effects of perceived risk on customer loyalty measured perceived risk constructs also on performance and financial risk dimensions. Meanwhile, Lee and Stoel (2014), in the study on perceived risk on price discounts measured perceived risk constructs with three dimensions: performance risk, security risk and convenience risk.

Studies that examined the mediating effect of perceived risk construct often measured it in a unidimensional manner. Sar and Anghelcev (2013) examined the mediating effect of perceived risk in a unidimensional manner and the items included purely measured the general risk perception. Also, studying the mediating effect of perceived risk towards the use of internet banking, Namahoot and Laohavichien (2018), measured the construct of perceived risk with six dimensions and 20 items, however, it was treated as a unidimensional perceived risk measurement. In another study, Chang and Chen (2008) examined the mediating effect of perceived risk in the online store environment, and also measured it in a unidimensional manner with six

items; in this regard, each item measured each type of risk perceived by the consumer. This shows that, consistently, when perceived risk construct is being treated as a mediating effect, the measurement of perceived risk is unidimensional rather than multidimensional.

In the present study, perceived risk is measured using five items adopted from Laroche et al., (2000). This measurement dealt with two dimensions of perceived risk which is social risk and performance risk. Similar to other studies that examine the mediating effect of perceived risk, the measurement will be treated as unidimensional. This concept employs a 7-point Likert scale from 1 = strongly disagree to 7 = strongly agree to measure each of the items. The details of the measurement are presented in Table 3.5.

**Table 3.5: Items for Measuring Perceived Risk**

Item Statements	Reference	Measurement Type
1. I would feel really bad if I bought someone I love a birthday gift that they did not like 2. I often worry about what can happen if I buy a birthday gift for someone I love and they do not like it 3. I will not like the consequences, if the person I love does not like the birthday gift 4. It is very important that I get just the right birthday gift for him/her 5. I often feel that I run a high risk of buying someone I love a birthday gift that they will not like	Laroche et al. (2000)  Cronbach Alpha= 0.760	7-point Likert Scale  1 = Strongly Disagree 2 = Disagree 3 = Somewhat Disagree 4 = Neither Agree Nor Disagree 5 = Somewhat Agree 6 = Agree 7 = Strongly Agree



### **3.5.6 Measuring the Purchase Intention Construct**

In this study, purchase intention is conceptualised as the likelihood of a consumer's purchase decision to buy a product (Grewal et al., 1998). This variable is deemed to be important in predicting consumer purchase decision. This is because this variable is often treated as a proxy to consumers' actual purchase (Schiffman and Kanuk, 2007). For this research, purchase intention is applied to the context of apparel gift purchase intention.

Purchase intention can be defined as the likelihood of a consumer's purchase decision to buy a product (Dodds et al., 1991; Grewal et al., 1998) or to visit a store offering services (Shao et al., 2004), a decision that came from the value and benefits perceived by consumers (Zeithaml, 1988). Purchase intention has always been treated as an important variable and is extensively used in marketing academic literature because it is a good proxy for consumers' actual purchase behaviour (Chandon et al., 2005; Fishbein and Ajzen, 1975; Schiffman and Kanuk, 2000). The evaluations of consumers' purchase intention can help practitioners both know better the trend of the market and adjust the position of products or services. "Green purchase intention," which applies to the domain of environmental issues, means the likelihood of a consumer's decision to buy an eco-friendly product which has a low impact on the environment. Consumers know that they are contributing to an environmental cause.

Some past studies have measured purchase intention using as little as a single item. Toldos-Romero and Orozco-Gomez (2015) used a single item to measure purchase intention. Similarly, Huang (2012) measured purchase intention using a single item. In this regard, "likely to" was used to measure purchase intention for

each product to be purchased. Meanwhile, the majority of studies that measure purchase intentions often use three items. However, the three items differ from one study to the other. Hung et al. (2011) measured purchase intention using three items: ‘possibly to’, ‘likely to’, and ‘intention to’. Ko and Jin (2017) measured purchase intention also using three items but measured it differently utilising: ‘intent to’, ‘want to’, and ‘plan to’.

In order to ensure that the measurement of purchase intention is able to gauge a wider range of behavioural intentions, the measurement for the current study was measured using six items adopted from Chu and Lu (2007), as well as Prendergast et al. (2010). Subjects were asked of the probability, the likelihood, the possibility, the willingness and consideration of purchasing a gift for someone they love. This concept employs a 7-point Likert scale from 1 = strongly disagree to 7 = strongly agree to measure each of the items. The details of the measurement are presented in Table 3.6.

**Table 3.6: Items for Measuring Purchase Intention**

Item Statements	Reference	Measurement Type
1. I am likely to buy a birthday gift for someone I love. 2. I will probably buy a birthday gift for someone I love 3. I will possibly buy a birthday gift for someone I love. 4. I am certain to buy a birthday gift for someone I love. 5. I am willing to buy a birthday gift for someone I love. 6. In the near future, I would consider purchasing a birthday gift for someone I love.	Chu and Lu (2007)  Cronbach Alpha= 0.940  and  Prendergast, Tsang and Chan (2010)  Cronbach Alpha= 0.960	7-point Likert Scale  1 = Strongly Disagree 2 = Disagree 3 = Somewhat Disagree 4 = Neither Agree Nor Disagree 5 = Somewhat Agree 6 = Agree 7 = Strongly Agree

### **3.6 Questionnaire Design**

The survey instrument for the current study used a questionnaire to collect all the relevant information in order to examine the relationships in the proposed model. Basically, the questionnaire was divided into three main sections and a total of 53 items was used to measure each of the exogenous as well as the endogenous construct in the proposed model. In addition, the questionnaire also measures the general consumer behaviour towards the gift-giving ritual and the demographic information of the respondents for the current study.

The questionnaire for this study was translated from English to Malay using back-to-back translation method. The back-to-back translation method followed the seven-step procedures suggested by Brislin (1970). Translation of the questionnaire was considered necessary because Malay is the official language in Malaysia and

English is the second official language spoken and written in Malaysia. Secondly, since Malay and English languages are also taught in all primary and secondary schools, this increased the proficiency level of both languages and the understanding of the questions in the questionnaire. Thirdly, having the questionnaire in dual languages will increase the ease in reading as well as increase the understanding of the statements in the questionnaire, thus leading to a higher response rate. This is especially applicable for Malaysian baby boomers and also those educated Malaysians who prefer to use English, in spoken and written contexts, on a daily basis. Lastly, it is important that back-to-back translation method is conducted in order to establish data equivalency by comparing primary data with other countries (Aulakh and Kotabe, 1993). The final questionnaire that is ready for distribution is attached as Appendix A to this thesis.

Podsakoff et al. (2012) found that method biases have a significant influence on the validities, reliabilities as well as covariation between latent constructs. It is suggested that researchers when conducting a research must have the necessary knowledge to ensure that method biases are well controlled. One of the ways to control method bias is to ensure that the research procedures are carefully designed. In this study, few methods were proposed in the questionnaire design for factors that decrease the ability to respond accurately, decrease motivation to respond accurately, and decrease the difficulty of satisficing.

Firstly, in order to ensure that there is no decrease in the ability of the respondents to respond to the questionnaire accurately, the design of the questionnaire ensures that there is no complex or abstract questions and item ambiguity. This ensures that the language, vocabulary and syntax used are easily understood by the respondents. Next, the questionnaire is designed in such a way that

the questions do not require the respondents to recall retrospectively but rather focusing on retrieving information about the current states.

Next, the questionnaire design ensures that there is no decrease in the motivation to respond accurately. The design of the questionnaire ensures that there is no unending stream of questions with only six pages and an average of six questions per page to ensure that the respondents may not feel fatigued in answering the questions. Furthermore to ensure that there is no social or professional consequences for respondents' answers, the questionnaire informed the respondents that there is no wrong or right answers and the researcher is merely interested in their opinions.

Lastly, the questionnaire design ensures that there is no decrease in the difficulty of satisficing. One of the ways to ensure that is by not grouping all the related items together. The items of the study are being dispersed throughout the six pages of the items in the questionnaire with unrelated buffer items.

The first section of the questionnaire has a total of 35 statements that measured the extrinsic cues (Brand Name and Perceived Quality) constructs of the product, consumer personal constructs (Consumer Knowledge and Consumer Involvement), perceived risk as well as purchase intention. Items measuring each construct were adapted from past published works and measured using a 7-point Likert scale ranging from "Strongly Agree" to "Strongly Disagree".

The second section of the questionnaire was designed to measure the general gift-giving behaviour of the respondents. Questions asked were about the respondents' gift-giving behaviour in the present study, to whom the gifts were purchased for, types of gift-giving occasions participated in by the respondents, types

of gifts often purchased, reasons for engaging in gift-giving and the enjoyment in participating in the gift-giving process.

For the question: “to whom the gifts were purchased for”, there were altogether eight categories comprising of: "Parents", "Loved ones", "Siblings", "Relatives", "Friends", "Colleagues or school, university mate", "Others" and "None given". Respondents were encouraged to tick more than one category.

For the section on “gift-giving occasions participated in”, ten main occasions were identified comprising of: “Wedding”, “Birthday”, “Festival”, “Mother’s/ Father’s Day”, “Christmas”, “Anniversaries”, “St. Valentine’s Day”, “New Year”, “Congratulatory” and “Sympathy/ Condolence”. Meanwhile, there was also one category called "Others", this category addresses the occasion celebrated other than the ten main or less celebrated gift-giving occasions. Respondents were encouraged to tick more than one of the categories mentioned above.

Lastly, for the section on the “types of gifts purchased”, there was a total of thirteen major types of gifts comprising of "Clothing and Accessories", "Money", “Gift Certificate", "Household Equipment", "Jewellery", "Perfumes", "Handbags", "Sporting Goods", "Personally Made Items", "Electronic Entertainment Equipment", "Books", "Flowers", "Toy" and "Music CDs or DVDs". This section also included a category called "Others" for the gifts given other than the main gift types or gift less given during gift-giving occasions. Respondents were encouraged to tick more than one of the categories mentioned above.

The third section of the questionnaire sought to record the demographic information of the respondents who participated in the study. The demographic information included in the current study are: gender, age, ethnicity, marital status,

level of education, income and occupation. For the gender section, the respondents either ticked male or female options. The age section was divided into five groups and the respondents were required to tick either one: “under 20”, “20-29”, “30 – 39”, “40 – 49” or “over 50”. There were four main groups in the ethnicity section which reflects Malaysia’s major ethnicity namely: “Malay”, “Chinese”, “Indian” and “Others”, and respondents will tick the most relevant. For marital status, there were four main groups comprising of “Single”, “Married without children”, “Married with children” lastly “Divorced” or “Widowed”; again, respondents were required to tick the most relevant answer. The education section was divided into five main groups comprising of “PMR/SRP/LCE”, “SPM/SPVM/MCE/O-Level”, “STPM/HSC/A-Level”, “College Diploma” up to a higher level like “University/Professional Degree” and respondents ticked one that was most relevant. The income section was divided into seven main sections comprising of “Below RM1000”, “RM1000 – RM2999”, “RM3000 – RM4999”, “RM5000-RM6999”, “RM7000- RM 8999”, “RM9000 and lastly “Not Applicable”. Respondents ticked one that was most relevant and “Not Applicable” was mainly for respondents who do not earn any money e.g., housewives, students or unemployed. The last section of the demographic variables is occupation and it is divided into seven main sections comprising of “Professional / Managerial Position”, “Middle Level Manager”, “Executive / Technician / Production Worker / Clerical”, “Own Business”, “Student”, “Housewife”, and “Retired or Unemployed”.

It can be seen that in the age and income sections, respondents were not asked for the exact age and income but rather to indicate the category that is most relevant to them. This is because these two questions are usually considered personal and respondents may be reluctant to provide that information. By having the

information in a group format, this will encourage the respondents to participate and reduce the level of sensitivity. Furthermore, nominal and ordinal scales were used to measure all the demographic data in the study.

### **3.6.1 Pre-test and Pilot Test**

In a survey design, it is important that a pre-test is conducted to ensure that the questionnaire functions well for the research study (Hunt et al., 1982). Since the current questionnaire is built on existing instruments and it is being translated from English to Malay, it is vital for the questionnaire to go through a pre-test exercise to ensure its effectiveness. The pre-test was administered using personal interview where respondents were asked to complete the questionnaire while the interviewer will observe the respondents fill out the questionnaire. Once the questionnaires were completed, the interviewer will probe the respondents on the issues and concerns found in the questionnaire.

In the pre-test, respondents were to examine the questionnaire's layout as well as the sequencing of the relevant questions. The respondents were also required to evaluate each statement and instructions in the questionnaire in terms of the clarity of the wording, comprehension, length, and format to make sure that effective participation was not undermined. Furthermore, the respondents indicated whether each item stated in the questionnaire was easily understood to avoid potential ambiguities.

A total of 5 retail managers and 5 academic experts in the marketing field participated in the pre-test. Based on the feedback, further improvement on the initial instrument was needed. Some of the corrections made were the choice of words used, the sentence structure as well as rephrasing potentially vague statements.



Next, a pilot test was conducted using a sample size of 100 respondents consisting of faculty members in a university as well as undergraduate and postgraduate students. The participants in the pilot exercise were not included in the actual study. Respondents were encouraged to provide feedback on the content and structure of the questionnaire.

The initial reliability assessment from the data collected from the pilot test was also examined using Cronbach coefficient reliability test. In a pilot test, the acceptable level of alpha coefficient is between 0.50 and 0.60 (Nunnally, 1978). Based on Table 3.7, in the pilot test conducted in this study, all the constructs in the proposed model exceeded the acceptable rate of 0.60. Thus, the reliability of the constructs in the proposed model is high.

**Table 3.7: Pilot Test Reliability Results**

<b>Construct</b>	<b>No. of Items</b>	<b>Construct Reliability</b>
Brand Name	7	0.864
Perceived Quality	5	0.921
Consumer Knowledge	6	0.886
Consumer Involvement	5	0.965
Perceived Risk	5	0.854
Purchase Intention	6	0.856

### **3.7 Sampling Design**

This section will discuss the sampling design for the current study. Specifically, it will look into the sampling technique for the current study, subject selection approach, sample size and the scope of the current study.

#### **3.7.1 Subjects of the Study**

In the past, many consumer research as well as gift-giving research used students as the subjects of study. Even though this approach is quite common, however, this homogenous group is not representative enough to draw generalisations for a larger population (Hagger et al., 2007). The use of more diverse adult participants will generally offer a better, more accurate and realistic assessment, as they have rich life experiences and maturity level. Consequently, in this study, the subjects that are being considered are adults more generally rather than students.

#### **3.7.2 Sample Size and Scope**

Gift-giving rituals are widely practised all around the world regardless of geographical boundaries and cultural differences. It has been discussed previously that many gift-giving occasions are celebrated yearly. While some occasions are celebrated in certain cultures e.g. Hari Raya or Chinese New Year, at the same time, there are also gift-giving occasions which are commonly celebrated by all cultures e.g. birthdays. The gift-giving behaviour researched in this study only relates to birthdays.

Meanwhile, the current study only included the adult population living in the Klang Valley. Firstly, data was collected only in the Klang Valley area because it is the largest urban and most developed urban area in the country. Secondly, Klang

Valley is situated in a location where most commercial, business and industrial activities are undertaken. Thirdly, many individuals from other states in Malaysia work in the Klang Valley due to the various job opportunities and higher salaries in comparison to other urban and suburb areas.

This study uses Structural Equation Modeling (SEM) technique to analyse the data collected. There are many factors that need to be considered when proposing the required sample size to analyze the data. Some of these factors identified are the distribution of data, the level of complexity of the model, the amount of missing data and also the average variance of indicators (Hair et al., 2006). In general, this technique requires a large sample size (Byrne, 2001). For example, in a model that consists of ten variables with the sample size under 200, the data would be deemed to be too small, as it will create unstable parameter estimates as well as poor power of the significance test (Loehlin, 1992). In addition to that, Bentler and Chou (1987) suggested that the amount of sample size should be 5 or 10 sample per estimated parameter. In other words, the more variables and parameters included in the study the higher the sample size needed in the study. Taking this into consideration has led to the present study with a proposed target sample of 500 respondents.

In order to achieve the target sample, a total of 1100 sets of questionnaires were distributed. The distribution of the questionnaires was conducted with the help of research assistants. It is the job of the research assistants to ensure that all the questionnaires are completely filled in, and in case some questions were unanswered, the respondents were asked to fill in the statements left out. Once all the completed questionnaires are collected, the research assistants will go through one more time and if the questionnaires have more than five percent of the statements incomplete, the questionnaire will not be considered for further analysis.

### **3.7.3 Sampling Technique**

When selecting a sampling technique, it is important to ensure that the findings from the data collected can be generalised for the larger population. For the current research, the non-probability sampling is being adopted. This is because the current study focusses more on the theoretical generalisability rather than population generalisability (Calder et al., 1982). Furthermore, in a country like Malaysia, it is almost impossible to estimate the exact number of people involved in the gift-giving ritual, thus random sampling is deemed to be impossible.

Meanwhile, when selecting a sample, the researcher should always take into consideration the existence of the various sub-groups from the general adult population in order to ensure that these sub-groups are included proportionately in the sample for the current research. The current study will adopt the non-probability quota sampling. Gender and ethnicity are selected as the basis for quota sampling. Gender is considered as part of the quota sampling, because, consistently, past research on gift-giving have found that there are gender differences in the gift-giving ritual between males and females (Jonason et al., 2012; Palan et al., 2001). Since Malaysia is a multicultural society consisting of different ethnic groups with social and cultural differences, this will have a different influence on the gift-giving behaviour. In this study, the researcher only recognises gender and ethnicity as a basis for quota sampling rather than other demographic variables because of the potential complexity and difficulties with too many demographic variables being included in the quota sampling (Malhotra, 2004).

In the current study, gender is set at 50-50 (Male-Female). This is to reduce the possibility of bias since females, rather than males, often take the lead when

shopping for gifts. As for the ethnic composition, since there are three major ethnic groups in Malaysia, in order to mirror the composition of the total population of the country, the quota for ethnic groups will be set at a ratio of 50-30-20 (Malay-Chinese-Indian). The Indian ethnic group was set higher than the national Census which is 10 percent. The main purpose is to better capture the number of the Indian respondents for the current study. The details of the set sampling quota are shown in Table 3.8. Meanwhile, it was also found that when the quota sampling has been identified and finalised, the subjects of the study were freely selected as long as it can fit the relevant characteristics identified (Malhorta, 2004).

**Table 3.8: Quota Sampling Subjects Allocation**

Targeted Sample Size	Gender		Ethnicity		
	Male	Female	Malay	Chinese	Indian
500	250	250	250	150	100

It should be noted that the quota sampling method does not guarantee that the sample selected is representative (Sekaran, 2000). However, this issue could be solved by carefully executing the data collection procedure along with proper training of all the research assistants. In addition to that, there should be more control, especially on the respondent selection procedures in order to avoid any selection bias from happening.

### **3.8 Data Collection Technique**

For the current study, the mall intercept approach was adopted in collecting the relevant data. This approach was adopted because most of the gifts bought are more than often available in the shopping malls. Furthermore, a shopping mall is also

a place that enables the giver to choose, compare and evaluate the right type of gift to purchase for the recipients.

As indicated earlier, this study was conducted in the Klang Valley area. Firstly, as much as a quarter of Malaysians reside in the Klang Valley area (TheStar, 2013). Secondly, all commercial and business activities are centred in this area. Thirdly, Klang Valley is the most developed area in Malaysia. As this study was conducted only in Klang Valley, a total of ten shopping malls were chosen for data collection. Half of the malls selected are based in Kuala Lumpur while the other half is in Petaling Jaya. The malls selected are: One Utama, Sunway Pyramid, Mid Valley, Sungei Wang Plaza, Suria KLCC, Paradigm Mall, The Curve, Empire Subang, Pavilion Kuala Lumpur and Lot 10. In order to meet the target respondents of 500 people, 150 questionnaires were allocated for each of the shopping malls. See Table 3.9.

This study used the self-administered questionnaire approach for the data collection. For the data collection process to run smoothly, the current study employed four research assistants to be stationed in each of the shopping malls selected. Prior to collecting the data, these research assistants had undergone training and were thoroughly briefed on all the guidelines. In addition, the research assistants were recruited based on their positive personalities as well as the willingness shown in collecting the relevant data.

**Table 3.9: Shopping Malls Chosen For Questionnaire Distribution**

Area	Shopping Mall	No. Questionnaires Distributed
Petaling Jaya	One Utama	150
	Sunway Pyramid	150
	Empire Subang	150
	The Curve	150
	Paradigm Mall	150
Kuala Lumpur	Pavilion Kuala Lumpur	150
	Lot 10	150
	Mid Valley	150
	Suria KLCC	150
	Sungei Wang Plaza	150

In general, research assistants need to approach as many shoppers as possible to encourage them to participate in the study when they are entering the shopping mall or when they are about to leave the shopping mall. The research assistant would first explain to the prospective respondents the purpose of the study and also assure them on the confidentiality of the response and that the responses will only be used for academic purposes only. The research assistant should also inform the prospective respondents that participation in the study is voluntary and if they feel uneasy or were sensitive to the questions in the survey, they had the option to stop. Only if the prospective respondents agreed to participate were the survey questionnaires given to them and the research assistants would brief them on the instructions to follow when filling up the questionnaire.

In addition to that, the research assistants would highlight to the respondents again that when filling up the questionnaire, they should assume that they are purchasing an apparel gift for someone they love on their birthday. There are many reasons for choosing apparel gift in the current study. Firstly, apparel is found to be the most popular gift purchased by givers (Banks, 1979; Caplow, 1982; Othman et al., 2005; Richter, 2013; Deloitte, 2017). Secondly, each year millions of Ringgit is being spent by consumers on apparel products, however, little is known about gift apparel. Thirdly, very limited studies have looked into specific gift types in the research of gift-giving (Reyneke et al., 2011; Laroche et al., 2000; Horne and Winakor, 1991). Lastly, it is important in this study to focus on one specific gift as risk perception differs across products and situations. This clearly explains the importance of selecting only one product in this study.

The respondents would then begin to fill up the questionnaire, and once they were done the research assistants would collect the questionnaires and check that all the items have been filled in correctly.

The data collection was only conducted on the weekend. This is because most people patronise shopping malls on the weekends since many of them work on weekdays. Furthermore, since most people patronise shopping malls on the weekends, this will also help to ensure that the respondents will come from various demographic backgrounds. Meanwhile, the research assistants in each respective shopping mall conducted the survey from 1 p.m. to 6 p.m. The survey was conducted during afternoons rather than mornings or late evenings, as these times are the peak hours in most shopping malls and most people flock to the shopping malls for lunch and shopping activities. The whole data collection process took almost thirteen weeks in total.



### **3.9 Data Analysis Technique**

This section discusses the method of analysis for the current study. Firstly, this section discusses the data coding and cleaning of the data. Secondly, this section discusses the exploratory analysis conducted on all latent variables. Thirdly, this section discusses how the confirmatory analysis was conducted in the study. Fourthly, analysis of the respondents and general gift-giving behaviour are assessed to provide an overview of the respondents' profile and to understand the general attitude towards the gift-giving behaviour. Lastly, how the test structural model was conducted will be discussed. The method of analysis for this study was based on the suggestion given by Lu et al. (2007).

#### **3.9.1 Data Coding and Cleaning**

When all the data had been collected, a codebook was created to help facilitate all the data coding and entry into the software for analysis. The software used in this study is the Statistical Package for the Social Sciences (SPSS) and Analysis of Moment Structure (AMOS). When conducting the data coding and entry, each of the items answered was converted into numbers so that the software could be used to understand the data, analysis was also conducted on the data itself. Once all the data had been entered, the data cleaning process took place. The main purpose of data cleaning process is to detect any extreme values and missing data from the data set.

#### **3.9.2 Demographic Profile and General Gift-giving Behaviour**

Descriptive statistics like frequency, percentage, means and standard deviation were employed to provide information on the demographics of the respondents, the general attitude of gift-giving and all the constructs in the study. In

addition, correlation analysis was conducted to examine the relationship between the variables in the study. All these analyses mentioned above were conducted using the SPSS software.

### **3.9.3 Exploratory Analysis**

Firstly, in the exploratory analysis, all the items went through Corrected Item Total Correlations (CITC). This method was used to detect any unimportant items that may muddle the interpretation of the factor analysis conducted later. Secondly, exploratory factor analysis (EFA) was conducted on the entire set of items of the study. This analysis determined the amount of variables that existed from the analysis. Lastly, a reliability assessment was conducted using Cronbach's alpha to assess the reliability of each and every variable in the current study.

### **3.9.4 Confirmatory Analysis**

The main purpose of undertaking confirmatory analysis was to validate the items used in the study. These items were subjected to a series of validity checks like convergent validity, fit indices and unidimensionality assessment and discriminant validity. It is an important criterion for all the items to go through this analysis before proceeding to the hypotheses testing in the proposed model. Once it has been validated by the assessment mentioned above, another round of construct reliability assessment was conducted.

### **3.9.5 Test Structural Model**

Once the exploratory and the confirmatory analysis were conducted, the next analysis was to test the structural model of the study and the hypotheses proposed in the study. All the tests in this section were conducted using Analysis of Moment Structure (AMOS). Firstly, the model fit was assessed by Chi-square and Normed

$\chi^2/df$  value. In addition, model fit indices like Goodness-of-Fit Index (GFI), Comparative Fit Index (CFI), Tucker-Lewis Index (TLI), and Root Mean Square Error of Approximation (RMSEA) were also used to assess the model fit for the current study. Once the model was deemed fit, AMOS was utilised to assess the significance and the strength of the proposed hypotheses in the study.

### **3.10 Conclusion**

To summarise this chapter, firstly, from a general standpoint, this study seeks to investigate givers' gift purchasing decision for someone they love. Secondly, the present study specifically focuses on gift purchasing on birthday gift-giving occasions, as it is the most celebrated gift-giving occasion and a highly personalised gift-giving occasion. Thirdly, this study chose the expression of love as the motivation for gift-giving as this type of motivation is highly involved, and the level of perceived risk is higher in comparison to other motivations.

Next, this chapter discussed the measurement of constructs of this study. Each of these constructs was conceptualised and the manner in which each construct was measured was discussed. This research employed a 7-point Likert scale to measure the items of each construct in this study. Furthermore, under the measure of constructs section, the measurement of general gift-giving behaviour and the demographics of the respondents were also discussed.

Thirdly, this chapter also discussed the questionnaire design, sampling design and the data collection and administration for this study. The questionnaire was presented in dual languages: English and Malay; the Malay language was translated from English to Malay using the back-to-back translation method. Quota sampling was employed for this study on gender and ethnicity in order to reflect the general

Malaysian consumers. The target sample for this study was 500 respondents. Mall intercept approach was adopted to collect the data for the current study. More specifically, this study was conducted only in Klang Valley in which a total of ten shopping malls were chosen for data collection. This study used the self-administered questionnaire approach for the data collection technique by employing four research assistants to be stationed in each of the shopping malls selected.

Lastly, this chapter has briefly discussed the method of analysis employed in chapter 4 such as data coding and cleaning, exploratory analysis, confirmatory analysis, demographic profile and general gift-giving behaviour and test of the structural model.

## **CHAPTER 4: RESEARCH RESULTS**

### **4.1 Introduction**

This chapter engages with the research findings of the current study. Firstly, this chapter discusses the response rate, respondent demographic profile and general respondents' gift-giving profile. Secondly, this chapter discusses the measurement scale validation or the assessment of fit, unidimensionality and construct validity of the measurement model for the current research. Thirdly, this chapter discusses the full structural model testing as well as alternative model comparison in order to understand which model is best suited for this study. Lastly, this chapter will evaluate the final hypothesised structural model for the current study.

### **4.2 Preliminary Data Analysis**

As discussed earlier, the respondents for the current study are patrons of major shopping malls in Malaysia such as One Utama, Mid Valley and Sunway Pyramid. These malls were chosen due to the high traffic and diverse ethnic shoppers in Klang Valley. Throughout the distribution of the survey questionnaires, the administrators were aware of the quota imposed for gender and race, in order to reflect the Malaysian population as a whole. A total of 513 survey questionnaires were collected.

### **4.3 Cleaning the Data**

Once all the questionnaires were coded, the questionnaires were subjected to further data cleaning to ensure the data is clean for further research. Although the administrators ensured that the respondents filled up the survey properly, however one more round of checking was conducted. The author checked and discovered that the respondents did not fully fill up the survey and found some variance on the

responses. Based on the responses, it was obvious that the respondents did not clearly understand the content of the study or the prior instructions given by the research assistants. Therefore, 52 questionnaires in total were discarded from the filtering process.

Next, frequency distributions for each construct were conducted to ensure that the data is clean for further analysis. The frequency distribution analysis was also used to detect whether there were any missing items which respondents did not answer. Any missing items found in the frequency distribution analysis were treated as missing values. For this study, no missing values were found from the data set that was entered into the SPSS software.

Next, the data set was tested to detect whether any outliers were evident. According to Hair et al. (2006), outlier refers to "the observations with a unique combination of characteristics identifiable as distinctly different from the other observations" (p. 64). A total of 14 questionnaires were removed as the values from the data were found to be outliers. As a result of data cleaning, a total of 447 final questionnaires were used for further analysis.

#### **4.4 Respondent Profiles**

This section will discuss in detail the general respondent profiles that participated in this study (see Table 4.1). As this study employed quota sampling for gender (50:50) and race (50:30:20), therefore, the percentage of male and female respondents is 47.4 and 52.6 respectively. The races of the respondents were mostly Malays, with a percentage of 49.9 followed by Chinese 29.8 and Indians 20.4.

A majority of the respondents in the study fall between the ages of 20 to 39 years old. Consistently, Othman et al. (2005) conducted a gift-giving research in

Malaysia and found that the majority of the research respondents fell under the ages 20 to 29. One possible explanation for such a biased age distribution is that most of the young people reside in the urban areas due to better career opportunities. After completing their diplomas or degrees, they have a tendency to move to urban areas as job opportunities are much higher in such places. Also, the median age for Malaysia in 2017 is 28, this also clearly explains why the respondent is skewed towards the ages of 20-39 (Department Of Statistics Malaysia, 2017).

As high as 59.3 percent of the respondents are single, this could be due to the young age of the respondents who participated in this study. Furthermore, young people today marry at a later stage in their lives as they would want to focus on and establish their careers before settling down and having children. Furthermore, Ahmed et al. (2013), in a study on Malaysian consumers purchasing US products found similar patterns where consumers who are single (53.1 percent) and consumers married with children (37.5 percent) are higher as compared to other groups of consumers.

More than 50 percent of the respondents obtained at least a university or professional degree. This is not surprising since most of the people who completed their studies moved to urban areas like Klang Valley for better and positive job prospects and opportunities as compared to the rural areas or less developed places. In the income section, more than 50 percent of the respondents earned less than RM 5000 a month. One possible reason to explain the income category between RM1000-RM4999 is that the respondents just started working for a couple of years, thus, the earnings are still relatively low and the respondents are trying to gain as much working experience as possible or their position in the company is still low. As Malaysia is still an emerging country and the household income is still relatively

low, individual income will be inevitably low as well. Meanwhile, 24 percent of the respondents chose not to reveal their salary. It could be due to the sensitivity of this question, or they are students, housewives or retired/unemployed. Meanwhile, this also explained the reason a majority of the respondents' occupations is in the executive/technician/production worker/clerical category (31.8 percent). The respondents' profile is in line with their ages as well as monthly income, which explains why the income is so low.

**Table 4.1: Profile of the Respondents**

<b>Demographic Variables</b>	<b>Description</b>	<b>Frequency</b>	<b>Percentage</b>
<b>Gender</b>	Male	235	52.6
	Female	212	47.4
<b>Age</b>	Below 20	25	5.4
	20 – 29	221	49.4
	30 – 39	109	24.4
	40 – 49	62	13.9
	50 and above	30	6.7
<b>Race</b>	Malay	223	49.9
	Chinese	133	29.8
	Indian	91	20.4
<b>Marital Status</b>	Single	265	59.3
	Married without children	58	13.0
	Married with children	115	25.7
	Divorced / Widowed	9	2.0
<b>Education Level*</b>	PMR/SRP/LCE or below	16	3.6
	SPM/SPVM/MCE/O-Level	52	11.6
	STPM/HSC/A-Level	15	3.4
	College Diploma	127	28.4
	University or Professional	237	53.0
	Degree		



**Table 4.1: Profile of the respondents, continued**

<b>Demographic Variables</b>	<b>Description</b>	<b>Frequency</b>	<b>Percentage</b>
<b>Income Level**</b>	Below RM1000	22	4.9
	RM1000 - RM2999	104	23.3
	RM3000 - RM4999	113	25.3
	RM5000 - RM6999	56	12.5
	RM7000 - RM8999	20	4.5
	Above RM9000	21	4.7
	Not Applicable/ Not Willing to Reveal	111	24.8
<b>Occupation</b>	Professional/Managerial Position	71	15.9
	Middle Level Manager	68	15.2
	Executive/Technician/Production/	142	31.8
	Worker/Clerical	61	13.6
	Own Business	69	15.4
	Student	12	2.7
	Housewife	11	2.5
	Retired or Unemployed	13	2.9

Note: \* PMR/SRP/LCE is equivalent to nine years of formal elementary and middle school education; \*\* Exchange rate: USD1 is equivalent to approximately RM4.00 as at August 2016

#### **4.5 General Gift-giving behaviour**

This section will discuss the general gift-giving behaviour among the respondents for this study. Firstly, this section discusses who the respondents typically purchase a gift for. Next, this section also discuss the gift-giving occasions the respondents participated in each year. Lastly, the types of gift often purchased in various gift-giving occasions are discussed.

##### **4.5.1 For Whom the Gift Was Purchased**

Based on Table 4.2, it is found that almost all respondents (98.65 percent) were involved in the gift-giving ritual, which could be attributed to the amount of the

occasions celebrated each year in Malaysia. Most of the respondents purchase gifts for their loved ones (87.0 percent) followed by for their parents (76.2 percent) and friends (72.5 percent).

Purchasing for a loved one is common, as the respondents would want to express their love and appreciation for someone special in their life. For parents, it could be done to show appreciation for the sacrifices of bringing them up by providing shelter, clothing, food as well as education. Buying gifts for friends could enhance and strengthen the relationship between the giver and the recipient. Furthermore, it is not surprising that loved ones, parents and friends are the top three targeted gift recipients in most of the gift-giving occasions.

Although this question is a replication of Banks' (1979) study, the present study, however, included a loved one as another recipient of the gift to align with the research topic. The findings of this study differ from Banks' (1979) study which was conducted in the U.S.A. In Banks' study, givers purchased the relevant gifts for their friends more often than for their parents. The difference in findings in comparison to Banks' (1979) research could be due to the fact that parental love and care are deeply ingrained in the eastern culture than in the west. As such, one way to demonstrate love and care to parents is through the gift-giving ritual.

#### **4.5.2 Gift- giving Occasions**

Based on Table 4.3, the most celebrated gift-giving occasion is birthdays (90.4 percent). Regardless of race or religion, everyone celebrates this universal occasion. The second most celebrated occasion is Mother's/Father's Day; in which parents are appreciated for their care and love. Even though some may claim that this gift-giving occasion is celebrated by the Westerners, this gift-giving occasion is

commercially marketed and celebrated by all races in Malaysia. However, the least gift-giving occasion participated in by the respondents is for sympathy or condolence (12.5 percent).

**Table 4.2: For Whom The Gift Was Purchased**

<b>For Whom The Gift Was Purchased</b>	<b>Frequency</b>	<b>Percentage</b>
Parents / <i>Ibu bapa</i>	341	76.2
Loved ones / <i>Orang kesayangan</i>	389	87.0
Siblings / <i>Abang atau kakak</i>	233	52.1
Relatives / <i>Saudara-mara</i>	147	32.9
Friends / <i>Kawan-kawan</i>	324	72.5
Colleagues or school/university mates/ <i>Rakan sekerja/ sekolah/ university</i>	152	34.0
Others/ <i>Lain-lain</i>	52	11.6
None given/ <i>Tidak bagi</i>	6	1.3

\*Loved ones e.g. husband, wife, boyfriend or girlfriend

Similarly, this question replicates Banks' (1979) study and both studies found that birthdays are the most celebrated gift-giving occasions. The reason birthday is the most celebrated gift-giving occasion is because this occasion is highly personalised and it is the best opportunity for givers to strengthen their relationship with the recipients. Meanwhile, the current study found that Christmas is the fourth most celebrated gift-giving occasion while in Banks' (1979) study it is the second most celebrated gift-giving occasion. The reason for the difference in finding is because Malaysia is an Islamic country, thus, a majority of the citizens do not celebrate Christmas as this occasion is to celebrate the birth of Christ.

**Table 4.3: Gift- giving Occasions**

<b>Gift- giving occasions</b>	<b>Frequency</b>	<b>Percentage</b>
Weddings/ <i>Perkhawinan</i>	227	50.7
Birthdays/ <i>Hari Jadi</i>	404	90.4
Festivals/ <i>Perayaan/ Pesta</i>	156	34.9
Mothers/ Fathers Day/ <i>Hari Ibu/ Bapa</i>	287	64.2
Christmas/ <i>Hari Krismas</i>	244	54.6
Anniversaries/ <i>Ulang Tahun</i>	255	57.0
St. Valentine's Day/ <i>Hari St. Valentine's</i>	216	48.3
New Year/ <i>Tahun Baru</i>	61	13.6
Congratulatory/ <i>Tahniah</i>	127	28.2
Sympathy/ Condolence/ <i>Simpati/Takziah</i>	56	12.5
Others/ <i>Lain-lain</i>	49	11.0

#### **4.5.3 Gifts Often Purchased For the Gift-giving Occasion**

Based on Table 4.4, the most popular gift given is clothing and accessories (66.1 percent). The second most popular gift given by the respondents for this study is perfume (43.4 percent). The third most popular gift given by the respondents is money or gift certificates as well as jewellery (35.6 percent). One reason money and gift certificates as well as jewellery are some of the most popular gifts in a gift-giving occasion is because it is a custom especially for the Chinese community to give money "angpow" or jewellery to wedding couples. Another reason could be because the giver is not sure what type of product to give the recipient and do not want to run the risk of getting the wrong product that would affect the relationship

between giver and recipient. Another possible reason for giving money rather than the usual gift is that it lessens the burden of deciding on what to purchase. This also increases the risk of showing that little or no effort is invested in the actual act of purchase. This again is possibly due to the level of closeness between the giver and receiver is low. Meanwhile, the rest of the gifts stated in Table 4.3 more or less have the same amount of percentages. The least purchased product is sporting goods (1.1 percent).

Again, this study also replicates the study conducted by Banks (1979) and the findings are found to be similar whereby apparel is the most popular gift purchased by givers. Interestingly, in Banks' study, sporting goods and personally made products are very popular in the western culture, however; it is one of the least popular gift in the eastern culture. In the eastern culture, perfume, jewellery and money are more preferable gifts.

Meanwhile, Deloitte (2017) conducted a retail holiday survey and for the four years preceding the publication, found apparel to be consistently the most popular gift purchased. Similarly, Richter (2013) found that apparel is the top three most popular product givers purchase as a gift. This is a clear indication that for the past four decades apparel is still the most popular gift among givers.

#### **4.6 Testing the Assumptions of Multivariate Analysis**

In this section, tests like normality, homoscedasticity, linearity and multicollinearity are being conducted. These tests were conducted to examine whether there were any violations of the normality assumption. In this regard, a finding of violations will generally affect the use of multivariate techniques utilised in the study.

**Table 4.4: Gifts Often Purchased for Gift- giving occasion**

<b>Gifts often purchased for gift- giving occasion</b>	<b>Frequency</b>	<b>Percentage</b>
Clothing and accessories/ <i>Pakaian dan Aksesori</i>	295	66.1
Money/ Gift Certificates/ <i>Duit/ Sijil Hadiah</i>	159	35.6
Household equipment/ <i>Peralatan Isi Rumah</i>	143	32.0
Jewellery/ <i>Barang Kemas</i>	160	36.0
Perfume/ <i>Minyak Wangi</i>	194	43.4
Bags/ Beg or Handbags/ <i>Beg Tangan</i>	151	34.0
Sporting goods/ <i>Alat-alat Sukan</i>	50	1.1
Personally made items/ <i>Item Dibuat Sendiri</i>	143	32.0
Electronic entertainment equipment (eg. ipod) / <i>Peralatan Hiburan Elektronik (eg. ipod)</i>	119	26.6
Books/ <i>Buku</i>	135	30.2
Flowers/ <i>Bunga</i>	111	24.8
Toys/ <i>Alat Mainan</i>	138	30.8
Music CD or DVD/ <i>Musik CD atau DVD</i>	106	5.1
Others/ <i>Lain-lain</i>	78	3.8

#### 4.6.1 Normality Test

Normality tests are often used to examine whether the shape of a construct is normally distributed. According to Kline (2005), the normality of a data can be assessed at two different levels; one is univariate normality while the other is multivariate normality. The current study only focused on the univariate normality

by analysing the distribution of data for each construct using kurtosis, skewness and histogram.

According to Hair et al. (2006), typically, the z value for either kurtosis or skewness should exceed the value of  $\pm 1.96$  at a 0.5 significant value or should exceed  $\pm 2.58$  at a 0.01 significance value. Based on the result summarised in Table 4.5, it was found that all of the kurtosis value is positive or as leptokurtic. When the value is positive or leptokurtic, it means that the data peak more than a normal distribution. On the other hand, the skewness of the current data for all constructs was found to be negatively skewed.

**Table 4.5: Summary Kurtosis and Skewness Value for All Constructs**

<b>Constructs</b>	<b>Kurtosis</b>	<b>Skewness</b>
Brand Name	0.302	-0.623
Perceived Quality	1.913	-1.080
Perceived Risk	0.979	-0.484
Consumer Knowledge	0.053	-0.525
Consumer Involvement	0.039	-0.635
Purchase Intention	0.109	-0.695

Next, a histogram was used to assess the normal distribution of the data on all constructs in the study. This was conducted by comparing the observed data value with a distribution estimated to be normally distributed. From the histogram of each construct in the study, it was found that all have a normal distribution. Each construct of the histogram is presented in Appendix B.

#### **4.6.2 Homoscedasticity Test**

According to Hair et al. (2006), homoscedasticity test helps to ensure that the dependent variable of the study should have equal levels of variance on all the independent variables included in the study. The homoscedasticity test between an independent variable and dependent variable were examined using a scatter plot. Detailed scatter plot findings for each relationship tested are presented in Appendix C. It was found that the patterns derived from the scatter plot had not violated the assumptions where the dependent variable of this study has an equal level of variance on all independent variables in this study.

#### **4.6.3 Linearity Test**

When regression models are being used, it is important to examine the linearity assumption where there is a linear relationship between independent variables and dependent variables (Hair et al., 2006). The linearity test was conducted by using Normal Probability P-P Plot analysis. The results for the linearity test are presented in Appendix D. The Normal Probability P-P Plot analysis revealed that all the independent variables and dependent variables in the regression equations were randomly distributed around the diagonal axis line. This indicated there is a linear relationship between the independent and dependent variables proposed in the study, thus, the assumption was not violated.

#### **4.6.4 Multicollinearity Test**

According to Cooper and Schindler (2003), multicollinearity is a phenomenon whereby two or more independent variables are highly correlated. More than often, tools that were used to assess multicollinearity among constructs of the study have tolerance, as well as the variance inflation factor (VIF). If there is no



evidence of multicollinearity among constructs in the study, the tolerance value should be more than 0.10 while the VIF value should be lesser than 10.0 (Kline, 2005; Hair et al., 2006). The detailed analysis of tolerance and VIF for each construct are presented in Table 4.6, which shows that multicollinearity is not evident where the tolerance value is above 0.10 and the VIF value is lesser than 10.0. This clearly shows that multicollinearity is not evident in this study.

**Table 4.6: Multicollinearity Test – Tolerance and VIF**

<b>Variables</b>	<b>Tolerance</b>	<b>VIF</b>
Brand Name	0.761	1.314
Perceived Risk	0.688	1.454
Perceived Quality	0.744	1.344
Consumer Knowledge	0.802	1.247
Consumer Involvement	0.657	1.522

From all the analysis conducted, there are no violations to the normality, homoscedasticity, linearity, correlation and multicollinearity assumptions from the data collected. Therefore, this data is deemed suitable for further analysis.

#### **4.7 Exploratory Analysis**

This section will discuss the various exploratory analysis conducted on all the items for the current study including corrected item-total correlations, exploratory factor analysis, as well as reliability assessment. The purpose of this exploratory analysis is to ensure that the data collected is reliable and valid. Each subsection will discuss the analyses mentioned above in more depth.

#### **4.7.1 Corrected Item-Total Correlation**

The corrected item-total correlation was performed for each construct in this study. According to Lu et al. (2007), each item in the construct has a cut-off value of 0.50. Therefore, any value that is below the cut-off value will not be included for further analysis.

The first construct assessed on corrected item total correlation is Brand Name. A total of five items demonstrated that the value for Brand Name items varied between 0.55 and 0.79, so all the items were above the cut-off value of 0.50. Further, the Perceived Risk construct, with a total of five items was found to have a value range from 0.52 and 0.78. Next, as regards the value for Perceived Quality construct, also with five items, it was found that the value for all the items was above the value of 0.70. Utilising seven items to measure the construct of Consumer Knowledge, it was found that the value of the items varied between 0.45 and 0.77. Meanwhile, it was found that one item K6 (0.45) has a value lesser than the recommended cut-off value. Thus, it was not included in the subsequent analysis. As for Consumer Involvement, all the five items were found to have a value of 0.80 and above, much higher than the recommended cut-off value. Lastly, there are a total of six items for the construct Purchase Intention and the values are all above the recommended cut-off value; PI2 (0.78) has the highest value of all the items. Table 4.7 shows the summary of the discussion of the corrected item total correlations.

#### **4.7.2 Exploratory Factor Analysis**

Exploratory factor analysis (EFA) was used in the study to reduce all the items included in the study to a much smaller yet manageable set of factors. This analysis was assessed using principal components analysis along with Varimax

rotation. According to Hair et al. (2006), the minimum value of eigenvalues of 1.0 helps to determine the number of factors or dimensions for each scale. In addition, items which only have factor loadings greater than 0.50 are considered acceptable.

Kaiser-Meyer-Olkin (KMO) was used to assess the appropriateness of the use of factor analysis in terms of sampling adequacy. According to Hair et al. (2006), the KMO value should be between 0.5-1.0 so that factor analysis can be used. In this study, the KMO value is 0.906, thus, the factor analysis is appropriate to be used in the study. At the same time, Bartlett's test of sphericity was used to assume that all variables are correlated. The p-value result from the study is 0.000; this shows that all factors are correlated. Table 4.8 and Table 4.9 below summarise the findings from the exploratory factor analysis.

**Table 4.7: Corrected Item-total Correlations (CITC)**

<b>Construct</b>	<b>Item</b>	<b>CITC</b>
Brand Name	bn1	0.663
	bn2	0.796
	bn3	0.800
	bn4	0.688
	bn5	0.632
	bn6	0.760
	bn7	0.555
Perceived Risk	pr1	0.597
	pr2	0.785
	pr3	0.684
	pr4	0.589
	pr5	0.528
Perceived Quality	q1	0.710
	q2	0.777
	q3	0.764
	q4	0.775
	q5	0.729
Consumer Knowledge	k1	0.711
	k2	0.770
	k3	0.707
	k4	0.760
	k5	0.535
	<b>k6</b>	<b>0.452</b>
	k7	0.711
Consumer Involvement	iv1	0.847
	iv2	0.911
	iv3	0.892
	iv4	0.885
	iv5	0.860
Purchase Intention	pi1	0.785
	pi2	0.788
	pi3	0.753
	pi4	0.732
	pi5	0.780
	pi6	0.756

Note: K6 (0.45) item is below the cut-off value of 0.50 thus not included for subsequent analysis

**Table 4.8: Kaiser-Meyer-Olkin (KMO), Barlett's Test and Total Variance Explained**

<b>Bartlett's Test of Sphericity</b>			
Approx. Chi-Square= 12195.151, d.f. = 595, p = 0.000			
Kaiser-Meyer-Olkin Measure of Sampling Adequacy = 0.908			
<b>EXTRACTION SUMS OF SQUARED LOADINGS</b>			
<b>Factor</b>	<b>Eigenvalue</b>	<b>Percentage of Variance</b>	<b>Cumulative Percentage of Variance</b>
1	11.918	34.051	34.051
2	4.175	11.928	45.979
3	2.710	7.742	53.721
4	2.458	7.024	60.745
5	1.803	5.151	65.896
6	1.246	3.560	69.456

Based on the principal components analysis, it was found that six factors have eigenvalues greater than 1.0. It was also found that all the factors identified from F1 to F6 were accountable for the total variance of 69.45 which is higher than the common satisfactory level in social sciences research which is 60 percent (Hair et al., 2006). All the factor loadings underlying each construct were also found to be above the value of 0.50 except for k6. As a result, k6 was dropped from further analysis.

Factor 1 (Consumer Involvement) comprised of five items explaining 34.05 percent of the total items' variance and has an eigenvalues of 11.918. Next, Factor 2 (Brand Name) comprised of seven items (11.92) of the total variance explained and has an eigenvalue of 4.175. Meanwhile, Factor 3 (Consumer Knowledge) which comprised of seven items was found to have a total of 7.74 percent of total items variance explained with an eigenvalue of 2.710. As for Factor 4 (Purchase Intention), the six items in the factor explained 7.02 percent of the total items' variance and has an eigenvalue of 2.458. The factor analysis also found that Factor 5 (Perceived Quality) which has five items explained 5.15 percent of the total variance and has an eigenvalue of 1.803. Last but not least, Factor 6 (Perceived Risk) that has five items was found to have 3.56 percent of the total variance with eigenvalue of 1.246.

**Table 4.9: Rotated Factor Matrix Results**

<b>Rotated Component Matrix<sup>a</sup></b>						
	Component					
	1	2	3	4	5	6
bn1	.007	<b>.681</b>	-.130	.231	.182	-.173
bn2	.027	<b>.828</b>	-.184	.152	.139	-.068
bn3	.005	<b>.830</b>	-.135	.155	.173	-.116
bn4	.143	<b>.751</b>	-.228	.091	-.016	.001
bn5	.202	<b>.666</b>	-.048	.174	.075	-.173
bn6	.031	<b>.844</b>	-.206	-.002	-.034	-.045
bn7	.218	<b>.572</b>	-.070	.117	.168	-.159
pr1	-.189	.049	.041	-.063	-.259	<b>.718</b>
pr2	-.222	-.058	.080	-.108	-.206	<b>.827</b>
pr3	-.273	-.178	.128	-.235	-.098	<b>.699</b>
pr4	-.272	-.214	-.006	-.249	-.153	<b>.579</b>
pr5	.123	-.093	-.020	-.137	.011	<b>.757</b>
q1	.076	.101	-.034	.161	<b>.779</b>	-.124
q2	.121	.091	-.099	.130	<b>.822</b>	-.149
q3	.127	.094	-.116	.203	<b>.792</b>	-.117
q4	.196	.083	-.059	.123	<b>.814</b>	-.145
q5	.167	.058	-.033	.062	<b>.793</b>	-.152
k1	-.019	-.186	<b>.803</b>	.067	-.061	.108
k2	-.134	-.130	<b>.842</b>	.034	-.080	.074
k3	-.036	-.050	<b>.806</b>	-.176	.015	.063
k4	-.028	-.175	<b>.846</b>	-.041	.023	-.038
k5	-.060	-.071	<b>.623</b>	-.107	-.170	.018
k6	-.415	-.196	.407	-.173	-.247	.082
k7	-.143	-.164	<b>.747</b>	-.040	-.074	.041
iv1	<b>.809</b>	.056	-.146	.271	.135	-.202
iv2	<b>.836</b>	.054	-.092	.327	.220	-.171
iv3	<b>.805</b>	.080	-.121	.340	.200	-.191
iv4	<b>.791</b>	.086	-.085	.366	.151	-.203
iv5	<b>.781</b>	.154	-.048	.305	.176	-.195
pi1	.376	.116	-.003	<b>.702</b>	.186	-.194
pi2	.253	.109	-.088	<b>.811</b>	.109	-.168
pi3	.222	.061	-.136	<b>.798</b>	.141	-.153
pi4	.335	.285	.010	<b>.659</b>	.128	-.187
pi5	.348	.206	.012	<b>.654</b>	.258	-.235
pi6	.264	.172	-.091	<b>.685</b>	.201	-.235

Rotation Method: Varimax

### 4.7.3 Internal Consistency

The next analysis conducted was the internal consistency reliabilities. Cronbach's alpha coefficient was mainly employed to analyse the internal consistency reliabilities on all the items included in the study. According to Nunnally (1978), the acceptable value for an item to retain is the item that has at least 0.70.

Based on the summary contained in Table 4.10, it was found that Consumer Involvement (0.957) and Purchase Intention (0.917) have a high degree of reliability. At the same time, the lowest reliability result value in comparison to other constructs is the Perceived Risk (0.834) construct. Meanwhile the results from the reliability analysis conducted found the reliability value of all construct to be above the suggested value from Nunnally (1978). This means that all constructs are reliable and suitable to be used for further analysis.

**Table 4.10: Internal Consistency Reliability Results**

<b>Constructs</b>	<b>Cronbach's Alpha</b>
Brand Name	0.896
Perceived Risk	0.834
Perceived Quality	0.900
Consumer Knowledge	0.885
Consumer Involvement	0.957
Purchase Intention	0.917

### 4.8 Structural Equation Modelling (SEM)

Since the current study on gift-giving behaviour is rather complex, the SEM technique for the analysis was adopted. The study adopted this multivariate analysis

technique based on several factors. According to Hair et al. (2006), one of the major advantages of using this technique for relevant analysis is its ability to assess multiple structural relationships in the model at one time while maintaining the statistical efficiency. This multivariate technique combines both interdependence and dependence techniques, whereby analysis and test can be conducted more comprehensively and simply through one step.

Meanwhile, Byrne (2001) stated that SEM technique of analysis is a better multivariate technique because this technique incorporates unobserved and observed variables in the model. In addition to that, this technique of analysis also shows explicit estimates of the measurement error in the model. More importantly, it is found that this technique takes a confirmatory approach in data analyses rather than exploratory approach.

Lastly, one of the main objectives of this study is to understand the direct and indirect predictors in the study. More importantly, this study examines whether perceived risk mediates purchase behaviour, in this case, gift-giving; as discussed in past literature. Traditionally, in order to address the research objectives discussed above, one should conduct a series of regression equations (Baron and Kenny, 1986). However, this process is easier with the SEM analysis, as it can assess the relationships among constructs simultaneously.

For this study, the SEM technique was used to examine the model fit of the observed data collected. Specifically, the current model consists of four exogenous constructs mainly: brand name, perceived quality, consumer knowledge and consumer involvement. At the same time, there are also two endogenous constructs which are perceived risk and purchase intention.



In general, there are three main steps when conducting a research model testing. Firstly, model analyses were conducted using covariance which is the most widely used maximum likelihood estimation method in AMOS 7.0 (Anderson and Gerbing, 1982). Secondly, the model re-specification procedures were used to identify any source of misfit that exists and also to ensure that the model could achieve a better fit of data (Byrne, 2001). This is followed by competing model strategy whereby different models with different hypothetical structural relationships are compared and examined to determine the mediating role of perceived risk between brand name, perceived quality, consumer knowledge and consumer involvement with purchase intention which is also the ultimate dependent variable for the current study (Cooper and Schindler, 2003).

The current study also examined multiple indices of model fit in order for the model to achieve a good fit. Multiple indices are needed to examine the model fit because a model could achieve fit in one particular fit index and not in another fit index. So it is important that all the construct measurements and structural model are enabled to meet all selected indices requirements (Hair et al., 2006)

#### **4.8.1 Measurement Validation Procedures**

The measurement validation procedure adopted for this study is the two-step approach developed by Anderson and Gerbing (1988). This approach was adopted because structural analyses are often found to be unreliable so long as the proposed measurement model has a low reliability and validity (Hair et al., 2006). Firstly, all latent constructs including reflective indicators are being depicted in the proposed measurement model. These latent constructs are also allowed to correlate among each other as well. This study will examine the convergent validity, discriminant

validity and construct reliability of the measurement to ascertain their reliability as well as validity. Then the study will identify the structural model that best fits the current data. Once identified, each hypothesis for the current study will be tested.

#### **4.8.2 Confirmatory Factor Analysis**

It is of utmost importance to confirm the validity of the measurement so as to ensure the validity of the finding. Researchers often commonly use exploratory measurement analyses e.g., corrected item-total correlations, exploratory factor analyses, item analysis, and coefficient alpha to examine the validity and reliability of the construct. Even though it is necessary for the current study to conduct it since all measurements adopted are established but not in gift purchase context. However, it is found that exploratory analyses are not a theory based analysis and also they do not have the ability to examine unidimensionality directly (Gerbing and Anderson, 1988). As a result, all measurements for the current study are confined to confirmatory factor analysis (CFA) in order to assess, develop and modify the proposed model for the current study.

#### **4.8.3 Assessment of Fit and Unidimensionality of the Measurement Model**

In this study, a total of six latent constructs were incorporated that indicated the items for each scale (brand name, perceived quality, consumer knowledge, consumer involvement, perceived risk and purchase intention) for the initially proposed measurement model. All the latent constructs go through an assessment of fit and unidimensionality. These tests were conducted to ensure that the proposed model has a good model fit at the same time meeting all the various fit indices. For this study, the measurement model and proposed model were assessed based on chi-

square, root mean square error of approximation (RMSEA), comparative fit index (CFI) and Tucker Lewis index (TLI).

Firstly, the result showed the findings on the absolute fit measures. The chi-square has a value of 569 with a degree of freedom of 512. Ideally, the value of chi-square should have a very low value. However, most of the time it is not the case, as the chi-square value is very sensitive to the sample size. Therefore, to counter this weakness, the value of chi-square is normalised by the degree of freedom (Bentler, 1990). According to Hair et al. (2006), the value for  $\chi^2/\text{df}$  should have a value below 3.0. The analysis of the current study has a value of 1.112, therefore, it fulfilled the requirement and thus showed a good fit. As for RMSEA, Hu and Bentler (1999) suggested it should be 0.08 and below. The result from the assessment showed that the RMSEA for the measurement model is 0.03, which is far below the acceptable value of 0.07, thus, this index showed a good fit.

Next, the result also showed the findings on the incremental fit measures. CFI and TLI indexes were utilised. Hu and Bentler (1999) have suggested that the cut of criterion for CFI and TLI is 0.09 and above. The present analysis found that both the CFI and TLI value is above the cut off criterion. Thus, it was found that all the indices for the measurement model are a good fit. The summary of all indices finding is presented in Table 4.11 below.

**Table 4.11: Result Findings for Assessment of Fit and Unidimensionality of the Measurement Mode**

Fit Index	Recommended Value	Result
<b>Absolute Fit Measures</b>		
$\chi^2$	The lower, the better	569
$\chi^2/df$	$\leq 3$	1.112
RMSEA	$\leq 0.08$	0.03
<b>Incremental Fit Measures</b>		
CFI	$\geq 0.90$	0.979
TLI	$\geq 0.90$	0.936

#### 4.8.4 Construct Validity

This section will discuss in detail the construct validity of the proposed measurements for the current research. As there are many ways to examine construct validity, the current research adopted Straub's (1989) measurement validation procedure. This validation procedure examined the convergent validity and discriminant validity of the construct. The first part of the section discusses the convergent validity, and then it will be followed by the discriminant validity.

##### *a) Convergent Validity*

Once the goodness of fit indices is found to be appropriate, next, the researcher should examine the convergent validity of the data. In accordance with Anderson and Gerbing (1988), the convergent validity for the present study was assessed by checking each of the loading observed indicators on their underlying latent construct. Table 4.21 presents the detailed CFA results for each indicator included in the current study.

To start with, each of the factor loadings was examined to discover any potential problem which existed within the CFA model. According to Hair et al. (2006), each factor loading must significantly be linked to the latent construct, and also, the loading estimate value should be more than 0.5 and preferably exceed 0.7. Any loading that is found to be significantly low will potentially pose a problem in the measurement. From the Table 4.21, it is found that all indicators were significant at 0.001.

Other than that, the squared multiple correlations or item reliability of the model were also examined. According to Bollen (1990), each squared multiple correlation indicators should have a value higher than 0.50. The Table 4.21, showed that not all the values of the multiple correlation indicators are higher than the acceptable level of 0.50. Items such as k5, k7, bn4, bn5, bn7, pr1, pr4 and pr5 have a value below the recommended value of 0.50 and above. However, items mentioned above were retained even though their values are below the recommended level.

The relevant indicators were retained for the current study for a number of reasons. Firstly, those indicators have gone through one round of reliability test using Cronbach alpha and the findings demonstrated that the value of each latent constructs is reliable. In addition, the content validity connected with these items was found to be high. Secondly, the value from other items within the latent construct in current analysis also showed a satisfactory value. Lastly, and also most importantly, if those indicators are deleted, there might be a possibility that those constructs will face identification problem (Byrne, 2001).

One should also note that convergent validity is not merely fulfilling the factor loadings function and the item reliability for each construct but it also assessed

the construct reliability and variance extracted. In ensuring that convergent validity is being met, the construct reliability for each construct needs to have a value larger than 0.70 (Nunnally, 1978). Table 4.13 shows clearly that the construct reliability value is in the range of 0.841 (consumer knowledge) to 0.957 (consumer involvement).

**Table 4.12: Indicator Loadings and Item Reliability**

<b>Latent Constructs</b>	<b>Items</b>	<b>Standardised Factor Loading</b>	<b>Standard Error a</b>	<b>Critical Ratio b</b>	<b>Item Reliability</b>
<b>Consumer Involvement</b>	iv1	0.876			0.768
	iv2	0.937	.064	16.129	0.878
	iv3	0.922	.067	15.493	0.849
	iv4	0.903	.069	14.801	0.816
	iv5	0.88	.070	13.958	0.774
<b>Perceived Quality</b>	q1	0.754			0.568
	q2	0.828	.121	9.309	0.686
	q3	0.815	.118	9.149	0.665
	q4	0.835	.119	9.394	0.698
	q5	0.775	.126	8.654	0.601
<b>Consumer Knowledge</b>	k1	0.827			0.683
	k2	0.868	.097	11.338	0.754
	k3	0.754	.105	9.327	0.569
	k4	0.815	.104	10.378	0.663
	k5	0.542	.120	6.173	0.294
	k7	0.704	.096	8.508	0.496
<b>Brand Name</b>	bn1	0.757			0.573
	bn2	0.887	.123	10.331	0.786
	bn3	0.887	.120	10.337	0.787
	bn4	0.694	.134	7.813	0.482
	bn5	0.621	.133	6.911	0.382
	bn6	0.768	.118	8.768	0.590
	bn7	0.57	.127	6.301	0.325
<b>Perceived Risk</b>	pr1	0.703			0.494
	pr2	0.873	.140	8.488	0.762
	pr3	0.767	.136	7.695	0.588
	pr4	0.667	.130	6.760	0.445
	pr5	0.555	.140	5.670	0.308
<b>Purchase Intention</b>	pi1	0.83			0.689
	pi2	0.81	.095	10.610	0.657
	pi3	0.775	.097	9.940	0.601
	pi4	0.784	.098	10.105	0.615
	pi5	0.835	.085	11.095	0.697
	pi6	0.8	.094	10.419	0.641

This shows that each construct in the current study exceeded the acceptable 0.70 threshold (Nunally, 1978), and thus, it is deemed that the constructs are reliable to measure the latent constructs proposed in the current model.

Next, the variance extracted was also examined. According to Fornell and Larcker (1981), the acceptable variance extracted should have a value exceeding 0.50. From Table 4.13, it is clearly revealed that the value of the variance extracted for each construct is in the range of 0.520 (perceived risk) to 0.817 (consumer involvement). This clearly shows that the variance extracted for each construct exceed the acceptable 0.50 threshold proposed by Fornell and Larcker (1981).

Findings from the model fits, factor loading, composite reliability and average variance extracted assessments provided enough evidence to support the convergent validity of the measurement for the current study model. As a result, all items for the current study are to be retained at this point in time. Next, the discriminant validity of the measurements was examined.

**Table 4.13: Confirmatory Factor Analysis for Convergent Validity**

<b>Construct</b>	<b>No. of Items</b>	<b>Construct Reliability</b>	<b>Average Variance Extracted</b>
Brand Name	7	0.897	0.561
Perceived Quality	5	0.900	0.643
Consumer Knowledge	6	0.889	0.577
Consumer Involvement	5	0.957	0.817
Perceived Risk	5	0.841	0.520
Purchase Intention	6	0.917	0.650

*b) Discriminant Validity*

The discriminant validity of this study was assessed based on the suggestion of Fornell and Larcker (1981). It was suggested that discriminant validity is determined by comparing the amount of variance captured by the construct and the shared variance with other constructs. To achieve discriminant validity, the value exceeds the squared inter-construct correlations associated with that particular construct. Table 4.14, demonstrates that the square root of average variance extracted value for each construct is above its squared correlation with other constructs. In other words, all the constructs for this current study achieved good discriminant validity.

**Table 4.14: Results of Square Root of Average Variance Extracted and Squared Correlations of Each Construct**

	Mean	SD	CR	AVE	BN	PQ	CK	CI	PR	PI
<b>BN</b>	4.59	1.19	0.89	0.56	<b>0.75</b>					
<b>PQ</b>	5.52	0.96	0.90	0.64	0.10	<b>0.80</b>				
<b>CK</b>	4.49	1.02	0.88	0.57	0.15	0.04	<b>0.76</b>			
<b>CI</b>	5.55	1.55	0.95	0.82	0.08	0.23	0.06	<b>0.90</b>		
<b>PR</b>	2.78	0.98	0.84	0.52	0.11	0.23	0.04	0.31	<b>0.72</b>	
<b>PI</b>	2.39	1.04	0.92	0.65	0.19	0.25	0.03	0.58	0.34	<b>0.81</b>

Note: CR= Composite Reliability; SD= Standard Deviation; AVE= Average Variance Extracted; BN= Brand Name; PQ= Perceived Quality; CK= Consumer Knowledge; CI- Consumer Involvement; PR= Perceived Risk; PI= Purchase Intention

a. Values in bold are square root of AVE



## **4.9 Structural Model Testing**

The focus of this section is to assess the hypothesised relationships among the 6 constructs in the proposed model of study. In order to do so, firstly, the proposed model should go through various fit indices and ensure that the proposed model meets the goodness of fit threshold (Hu and Bentler, 1999). Next, the chi square difference test was used to assess various alternative models such as non-mediation, full mediation and partial mediation model, in order to confirm the hypothesised model (partial mediation model) in the study (Kelloway, 1995). Once this was done, the significance, direction and strength of each path were examined.

### **4.9.1 Evaluation of the Hypothesised Model**

Hair et al. (2006) stated that the standardised loading estimated for the structural model was examined before model testing. This is to ensure that there are no issues on the interpretational confounding whereby the empirical meaning of a latent construct departs from the meaning intended by the study. Comparing the final loading estimate of the final measurement model with the structural model, all the factor loading estimates did not differ much. Again, the result further supports the validity of the current measurement model in this study.

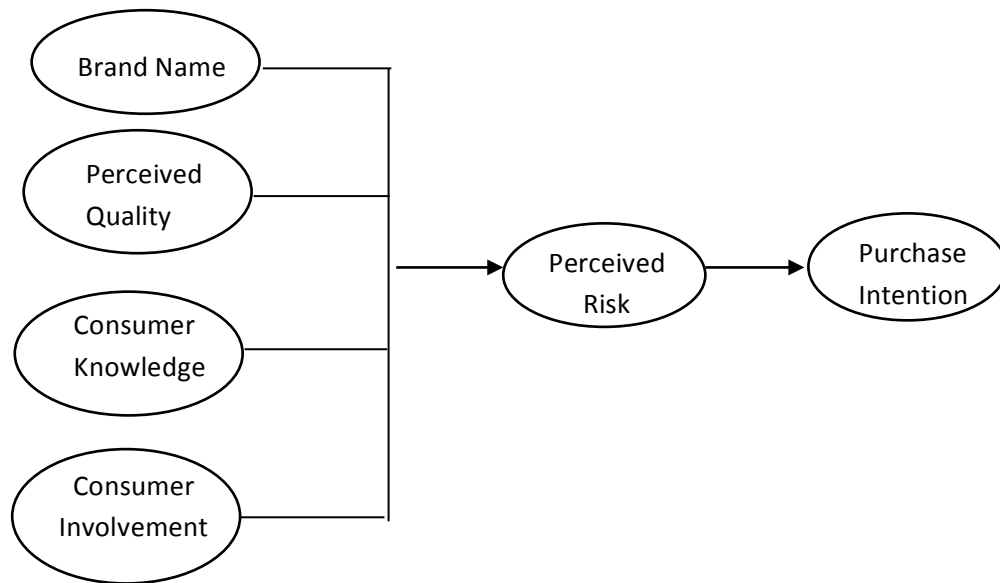
The next step of action is to examine the overall model fit on the structural model. The overall model fit was examined based on the same indices used when measuring the measurement model. The result for the fit ( $\chi^2 = 1244$ ,  $\chi^2/\text{df} = 2.498$ ,  $\text{TLI} = 0.909$ ,  $\text{CFI} = 0.919$ ,  $\text{RMSEA} = 0.065$ ) showed that the value for each indices is above the recommended value of Hair et al. (2006) and Hu and Bentler (1999). Thus, this structural model is a good fit and will be used to examine all the hypotheses in this study.

Based on the literature discussed earlier in Chapter 2, the current model is, in fact, a partial mediation model. This is because the independent variables that are included in this model have an influence not only on perceived risk but also on purchase intention. Meanwhile, to ensure that the current model has the best fit, there is a need to compare other various models. Cooper and Schindler (2003) suggested that the researcher should adopt a competing model strategy rather than model-development strategy. At the same time, Hair et al. (2006) stated that competing model assessments is one approach to SEM. As a result, the current research examines the various possible models available and assesses whether the current model or some alternative models have the best fit.

#### **4.9.2 Alternative Model Comparison for Mediation Effect Testing**

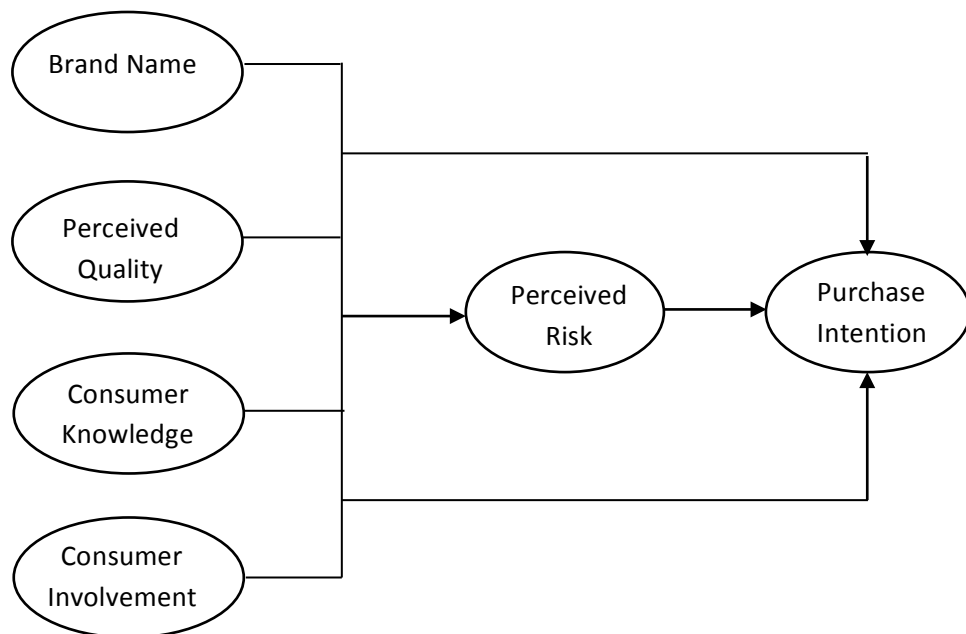
In this section, a comparison of alternative models was examined to achieve the best model fit. Firstly, the full mediation model was examined against the partially mediated-model. The non-mediated model was also tested against the partially mediated model. The comparison was made from one model to the other using chi-square ( $\chi^2$ ); other fit indices were also included in this study to examine whether there are any differences. Figure 4.1 delineates each of the graphical representation of the models that were compared.

*Model 1: Fully Mediated Model*



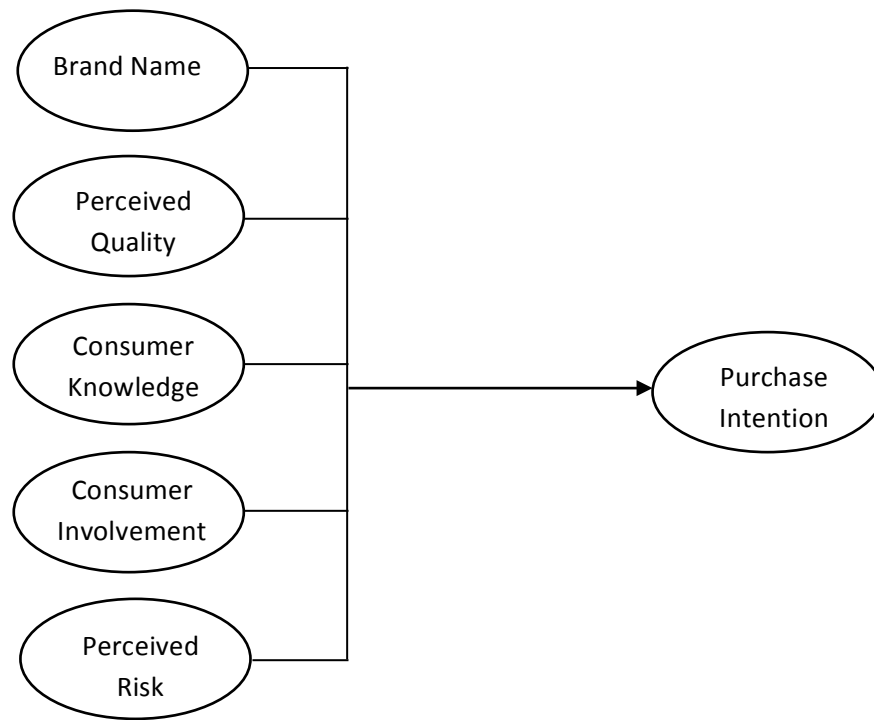
**Figure 4.1: Alternative Model Comparison for Mediation Effect Testing**

*Model 2: Partially mediated model (The conceptual framework for the current study)*



**Figure 4.1: Alternative Model Comparison for Mediation Effect Testing, continued**

*Model 3: Non mediated model*



**Figure 4.1: Alternative Model Comparison for Mediation Effect Testing, continued**

Firstly, this study will compare the  $\chi^2$  of all the three models. According to Hair et al. (2006), the value should be as low as possible. Firstly, the partial mediation model was compared with non-mediation model, it was found that the chi-square value for partial mediation model is ( $\chi^2= 1244$ ) while the non-mediation model chi-square value is ( $\chi^2= 1455$ ). This showed that the partial mediation model has a better fit. Next, the partial mediation model was compared with a full mediation model. The full-mediation model chi-square value is ( $\chi^2= 1353$ ). Again the chi-square value for the full mediation model is higher than the partial mediation model, thus partial mediation model is found to be a better model.

Next, chi square of ratio  $\chi^2/df$  is being used for model comparison. Once again, the partial mediation model was compared with non-mediation model and full

mediation model. It was found that the partial value was ( $\chi^2/df= 2.498$ ), while non-mediation model was ( $\chi^2/df= 2.922$ ) which is very close to 3; the full mediation model value was ( $\chi^2/df= 2.694$ ). This clearly reveals that the partial mediation model has a better fit in comparison to the other two competitive models.

This study also compared the RMSEA value of all the three models. According to Hu and Bentler (1999), the RMSEA cut-off value is below 0.08. The partial mediation model has a RMSEA value of (RMSEA= 0.065), which is found to be the best fit in comparison to the full mediation model (RMSEA=0.069) and the non- mediation model (RMSEA=0.068). Although the differences in value are minimal, however, consistent with other indices examined, the partial mediation model has the best fit.

CFI index was also used to examine the model fit among the competitive models included in this study. According to Hu and Bentler (1999), the CFI should have a value more than 0.9. The three models were examined and all the models were found to have a value of more than 0.9. In this regard, the CFI value of partial mediation was (CFI=0.919), the full mediation model value was (CFI= 0.908) and non-mediation model was (CFI=0.912). The CFI results show that while the three models have a good fit, partial mediation model has a better fit in comparison to full mediation and non-mediation models.

Lastly, TLI fit index was compared among the models to examine which model has a better fit. According to Hu and Bentler (1999), the recommended value for TLI should be above 0.90. When the three models were compared it was found that all the models have a good fit. The partial mediation model has the highest value which is (TLI=0.909) while the non-mediation model has the lowest value which is

(TLI=0.907). The result from the analysis clearly identified that the partial mediation model has the best fit in comparison to other competitive models, as it has the highest value above the recommended value.

The analyses above clearly reveal that the partial mediation model proposed in this study is the best model to be used for hypotheses testing. This research also demonstrates that when developing the partial mediation model, there is a good enough theoretical basis to explain the proposed partial mediation model. Since this model is based on a good theoretical foundation along with good fit, the model will, thus, be used to examine each hypothesis in the study (Table 4.15).

**Table 4.15: Model Comparison for Mediation Effects Testing**

<b>Fit Index</b>	$\chi^2$	$\chi^2/\text{df}$	<b>RMSEA</b>	<b>CFI</b>	<b>TLI</b>
<b>Recommended Value</b>	The lower the better	$\leq 3$	$< 0.08$	$> 0.9$	$> 0.9$
<b>Partial Mediation</b>	<b>1244</b>	<b>2.498</b>	<b>0.065</b>	<b>0.919</b>	<b>0.909</b>
<b>Full Mediation</b>	1353	2.694	0.069	0.908	0.904
<b>Non Mediation</b>	1455	2.922	0.068	0.912	0.907

#### **4.10 Results of Hypotheses Testing**

As demonstrated in the model comparison findings, the partial mediating model has the best fit and would be used to examine all the hypotheses for the current study. Consistent with Hair et al. (2006), the hypotheses for the current study

were examined by viewing the significance signs as well as the magnitude of the estimated coefficients. Meanwhile, the size of effect for the standardised path coefficient interpretation is based on Kline's (2005) recommendation.

In the current study, a total of thirteen hypotheses were examined. Each of the hypotheses finding will be reviewed in this chapter. The discussion and the implication of all the hypotheses examined will be discussed in the last chapter of this thesis.

#### **4.10.1 The Effects of Product Factors on Perceived Risk**

As personal factors have been discussed, this section will now examine the influence of product factors on perceived risk. The effect of brand name on perceived risk will be discussed first, followed by the effect of perceived quality on perceived risk.

**Table 4.16: The Effect of Product Factors on Perceived Risk**

<b>Paths</b>	<b>Hypothesise d Direction</b>	<b>B</b>	<b>SE</b>	<b>Critical Ratio</b>	<b>P</b>	<b>Remarks</b>
H1BN→ PR	-	-0.195	.048	-3.295	0.001	Supported
H2 PQ→PR	-	-0.194	.054	-3.157	0.002	Supported

The first hypothesis tested the effect of brand name on perceived risk. The findings in Table 4.16 shows that the influence of brand name on perceived risk is significant ( $\beta = -0.195$   $p < 0.001$ ). According to Kline (2005), a medium effect will have a value of around 0.30, while a small effect will have a value of less than 0.10, therefore, the value of 0.195 will have an effect of low to moderate. Meanwhile, even

though the size of the effect is low to moderate, it is however the most important factor that can influence the level of perceived risk. The finding of the current research, is, in fact, consistent with past research, indicating that brand name does influence consumers' perceived risk in a purchase (Wang, 2015; Mishra et al., 2016). Relating this to the current research would suggest that givers use brand name as a way to reduce their uncertainty in the selection and purchase of apparel gift for their loved ones during their birthday. While the result showed a significant level, however, the effect size is low to moderate. This shows that even though givers may use brand name as a cue to reduce their risk perception, however, gift is more than a mere product, as such, the effort to purchase a gift for a loved one on their birthday may be perceived to be more important.

The second hypothesis tested the effect of perceived quality on perceived risk. From the results in Table 4.16, it was also found that the effect of perceived quality on perceived risk is significant ( $\beta = -0.194$   $p < 0.05$ ). Similar to brand name, the size of the effect of perceived quality on perceived risk is low to moderate, according to Kline (2005). Meanwhile, the findings from the current research is consistent with past research that examined the relationship between perceived quality and perceived risk (Hossain et al., 2015; Marakanon and Panjakajornsak, 2017). Relating this to the current study, it was found that the perceived quality of an apparel gift has the ability to reduce the uncertainty of the giver when purchasing a gift for someone they love on their birthday. While it has a significant effect, however, the size of effect is similar to brand name, which is low to moderate. The low size is because gifts are usually purchased by givers to show their thoughtfulness and also to reinforce their feelings of love to their loved ones on their birthday. As such, even though perceived quality may have a significant influence on givers'



perceived risk in a purchase, however, based on the findings, considerations are often beyond the quality of the gift item when it comes to gift purchase.

#### 4.10.2 The Effect of Personal Factors on Perceived Risk

This section will discuss the influence of consumer knowledge and consumer involvement on perceived risk. Table 4.17 below shows the results of the effect of personal factors on perceived risk.

**Table 4.17: The Effect of Personal Factors on Perceived Risk**

<b>Paths</b>	<b>Hypothesised Direction</b>	<b>B</b>	<b>SE</b>	<b>Critical Ratio</b>	<b>P</b>	<b>Remarks</b>
H3CK→PR	-	- 0.014	.043	-.256	0.798	Not Supported
H4 CI→PR	-	- 0.438	.047	-6.349	0.001	Supported

The third hypothesis tested in this study is the effect of consumer knowledge on perceived risk. From the Table 4.17 above, it was found that consumer knowledge does not significantly influence perceived risk ( $\beta = -0.014$   $P > 0.05$ ). Although previous studies have found that consumer knowledge significantly influences consumer perceived risk (Coleman and Casselman, 2016; Frank and Schvaneveldt, 2016); the current study, however, reveals that consumer knowledge has no influence on consumers' perceived risk when purchasing an apparel gift for someone they love on their birthday.

The fourth hypothesis in the study tested the effect of consumer involvement on perceived risk. Table 4.17 also shows that consumer involvement does significantly influence perceived risk ( $\beta = -0.438$   $p < 0.001$ ). According to Kline's

(2005) guidelines, the beta value showed that the size of the effect between consumer involvement and perceived risk is moderate. It also showed that the beta score for consumer involvement is the highest in comparison to other independent variables. This signified the importance of this construct in the context of gift-giving. The result of the current finding is consistent with previous studies which state that the level of consumer involvement has an effect on perceived risk (Dholakia, 2001; Hong, 2015). Relating this to the current study suggests that the higher the level of consumer involvement in the selection and purchase of apparel gift, the lower the level of perceived risk by the giver.

#### **4.10.3 The Effects of Product Factors on Apparel Gift Purchase**

##### **Intention**

This section discusses the effect of various product factors in the current study on purchase intention. Firstly, the effect of brand name on a purchase is examined, followed by perceived quality.

The fifth hypothesis in this study tested the effect of brand name on purchase intention. Table 4.18 demonstrates that the effect of brand name on purchase intention is significant ( $\beta = 0.231$   $p < 0.001$ ). The size of the effect of brand name on purchase intention is low to moderate, according to Kline (2005).

**Table 4.18: The Effect of Product Factors on Apparel Gift Purchase Intention**

<b>Paths</b>	<b>Hypothesised Direction</b>	<b><math>\beta</math></b>	<b>SE</b>	<b>Critical Ratio</b>	<b>P</b>	<b>Remarks</b>
H5 BN→PI	+	0.231	.050	5.043	0.001	Supported
H6 PQ→PI	+	0.092	.055	1.981	0.048	Supported

The current study is consistent with past research whereby the more well known the brand name, the higher the purchase intention towards the particular product (Pan et al., 2015; Rahim et al., 2016; Laforet, 2011). Linking this to the gift purchase context, it is found that givers do consider the brand name of relevant apparel gifts prior to purchase. However, the size of the effect is rather moderate. Furthermore, the analysis of this study also found that brand name has a stronger effect on purchase intention in comparison to perceived risk when purchasing apparel gift for a loved one during a birthday.

The sixth hypothesis for the study tested the effect of perceived quality on purchase intention. Table 4.18 also found that the size of the effect of perceived quality on purchase intention ( $\beta = 0.092$   $P < 0.05$ ) is very weak, according to Kline (2005). While perceived quality did not much affect the purchase intention, however, it has a stronger effect on perceived risk. The current finding is consistent with past research in which perceived quality was found to play a role in consumer purchase intention (Soh et al., 2017; Ali et al., 2018). Relating this to the current study, it is found that the perceived quality of an apparel is an important gift attribute that a giver considers when intending to purchase a gift for a loved one on a birthday occasion.

#### 4.10.4 The Effects of Personal Factors on Apparel Gift Purchase

##### Intention

This section will discuss the influence of consumer knowledge and consumer involvement on giver purchase intention for apparel gift. First, this section will examine the influence of consumer knowledge on purchase intention, followed by the effect of consumer involvement on purchase intention.

**Table 4.19: The Effect of Personal Factors on Apparel Gift Purchase Intention**

<b>Paths</b>	<b>Hypothesise d Direction</b>	<b><math>\beta</math></b>	<b>SE</b>	<b>Critical Ratio</b>	<b>P</b>	<b>Remarks</b>
H7 CK→PI	+	0.127	.045	2.901	0.004	Supported
H8 CI→PI	+	0.597	.051	10.835	0.001	Supported

The seventh hypothesis tested the effect of consumer knowledge on purchase intention. Table 4.19 shows that the effect of consumer knowledge on purchase intention is significant ( $\beta = 0.127$   $p < 0.05$ ). The size of the effect of consumer knowledge on purchase intention is low to moderate. The current finding is consistent with past research in which consumer knowledge was found to influence consumer purchase intention (Suki, 2016; Husin and Rahman, 2016). Thus, this finding suggests that consumer knowledge plays a role in helping the giver select and evaluate the apparel gift to be purchased for the recipient. Interestingly, consumer knowledge has no influence on perceived risk, but it has a significant influence on purchase intention. Therefore, it can be said that consumer knowledge is solely used by givers to increase apparel gift purchase intention rather than reducing consumer perceived risk in a gift.

The eighth hypothesis tested the effect of consumer involvement on purchase intention. The results from Table 4.19 shows that the effect of consumer involvement on purchase intention is significant ( $\beta = 0.597$   $p < 0.001$ ). According to Kline (2005), the size of the effect of consumer involvements on purchase intention is found to be strong. Past research consistently found that consumer involvement significantly influences purchase intention (Meng and Choi, 2018; Choo et al., 2016). This finding reveals that givers who have high consumer involvement throughout this ritual will have a higher tendency to purchase apparel gift for someone they love on their birthdays. Meanwhile, in comparison to other products and personal factors, the results showed that consumer involvement has the strongest influence on purchase intention.

#### **4.10.5 The Effects of Perceived Risk on Apparel Gift Purchase Intention**

Hypothesis nine tested the effects of perceived risk on purchase intention. The result from Table 4.20 shows that the effect of perceived risk on purchase intention is significant ( $\beta = -0.173$   $p < 0.05$ ). According to Kline (2005) the size of the effect for current finding is low to moderate. The result of this finding is consistent with past research in which the higher the consumer's perceived risk in a purchase, the more reluctant the consumer is to purchase a gift (Bhukya and Singh, 2015; Namahoot and Laohavichien, 2018). Linking this to the gift purchasing context, givers will be reluctant to purchase an apparel gift for someone they love when they feel uncertain during the purchase process. This could probably be because purchasing a gift for someone they love is a careful and tedious process which demands much time. As such, when a giver selects a gift that has low perceived risk, the intention to purchase the gift will be higher which is clearly reflected in this study.

**Table 4.20: The Effect of Perceived Risk on Apparel Gift Purchase Intention**

<b>Paths</b>	<b>Hypothesised Direction</b>	<b>B</b>	<b>SE</b>	<b>Critical Ratio</b>	<b>P</b>	<b>Remarks</b>
H9 PR-PI	-	-0.173	.075	-3.139	.002	Supported

#### **4.10.6 The Mediating Effect of Perceived Risk**

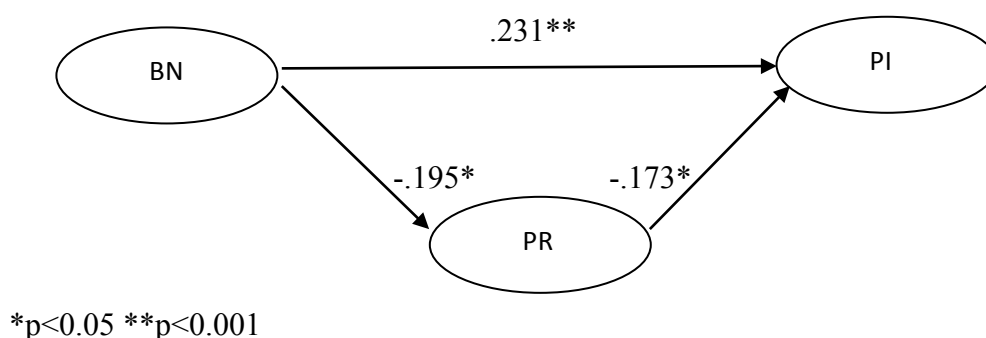
This section will discuss the mediating effect of personal and product factors on purchase intention. Firstly, this section looks into the mediating effect of perceived risk between personal factors and purchase intention. It will be followed by the mediating effect between product factors and purchase intention. The mediating effect of perceived risk between personal and product factors on purchase intention was examined using SEM bootstrapping method.

For the current study, the number of bootstrap samples extracted was 2000. At the same time bias corrected intervals were set at 95 percent. Only 3 mediations were analysed. The mediating effect of perceived risk in the relationship between consumer knowledge and purchase intention was not analysed as the influence of consumer knowledge on perceived risk was found not to be significant. Below is the discussion on the bootstrap total effects of two-tailed significant results.

Firstly, the study tested the mediating effect of perceived risk in the relationship between brand name and purchase intention. Bootstrapping analysis was used to examine the mediating effect of perceived risk on brand name and purchase intention. The result from the bootstrapping analysis demonstrated that the indirect effect between brand name on purchase intention is significant ( $p < 0.05$ ). Next, this study examined whether the mediating effect of perceived risk is fully or partially

mediated. The result from Figure 4.2 showed that brand name has a significant influence on perceived risk ( $p < 0.001$ ). At the same time, brand name was also found to have a significant influence on purchase intention ( $p < 0.001$ ). Therefore, it can be concluded that perceived risk only partially mediate the relationship between brand name and purchase intention.

This research finding provides an insight on the extent to which givers are actually motivated to reduce perceived risk when purchasing an apparel gift for someone they love on their birthday. The result shows that even though perceived risk is found to mediate the relationship between brand name and purchase intention, brand name also has a direct effect on purchase intention. This means that gift-givers are not necessarily motivated to avoid making a mistake in a purchase, however, they are also seeking for utility maximisation when purchasing an apparel gift for someone they love on their birthday.

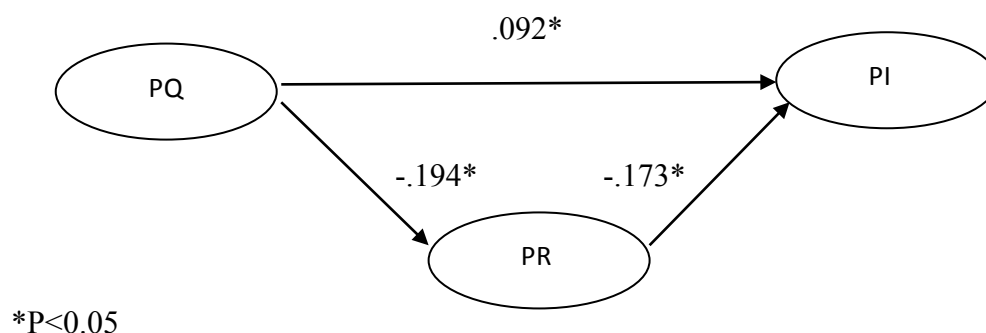


**Figure 4.2: The Mediating Effect of Perceived Risk between Brand Name and Apparel Gift Purchase Intention**

Secondly, the study tested the mediating effect of perceived risk in the relationship between perceived quality and purchase intention. The mediating effect of perceived risk on perceived quality and purchase intention was examined using

bootstrapping analysis. The result from the bootstrapping analysis found that the indirect effect between perceived quality on purchase intention through perceived risk is significant ( $p < 0.05$ ). Next, the study examined whether the relationship between perceived qualities and purchase intention is fully mediated by perceived risk or partially mediated. The result in Figure 4.3 shows that perceived quality has a significant relationship on perceived risk ( $p < 0.05$ ). At the same time, the direct effect of perceived quality on purchase intention was also found to be significant ( $p < 0.05$ ).

Similar to brand name, the analysis result shows that even though perceived risk is found to mediate the relationship between perceived quality and purchase intention, perceived quality also has a direct effect on purchase intention. Consistently, givers employ perceived quality cues to reduce perceived risk at the same time to maximise utility in an apparel gift purchase for someone they love on their birthday.



**Figure 4.3: The Mediating Effect of Perceived Risk between Perceived Quality and Apparel Gift Purchase Intention**

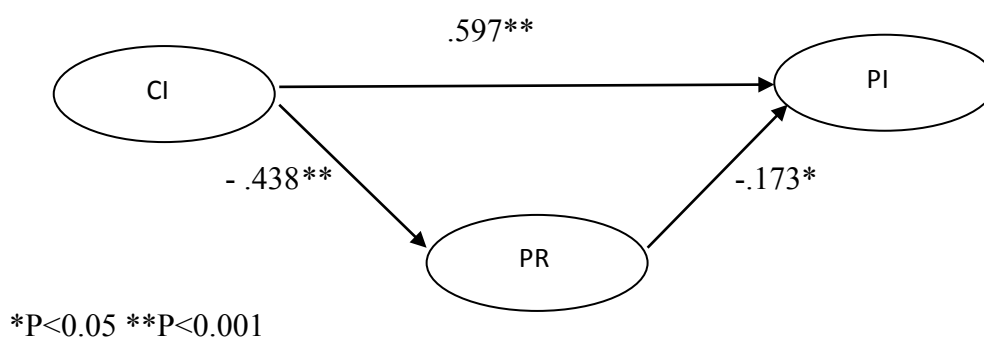
Lastly, this study examined the mediating effect of perceived risk in the relationship between consumer involvement and purchase intention. The result from the bootstrapping analysis showed that the relationship between consumer



involvement and purchase intention is significantly mediated by perceived risk ( $p < 0.05$ ).

Next, this study examined whether the mediating effect of perceived risk is fully or partially mediated. The result from Figure 4.4 showed that the direct effect of consumer involvement on purchase intention is also significant ( $p < 0.001$ ). At the same time, the direct effect of consumer involvement on purchase intention is also found to be significant ( $p < 0.001$ ). Therefore, it can be concluded that perceived risk only partially mediate the relationship between consumer involvement and purchase intention.

Similar to brand name and perceived quality, the analysis result shows that even though perceived risk is found to mediate the relationship between consumer involvement and purchase intention, consumer involvement also has a direct effect on purchase intention. Relating this to the current study, the giver's active involvement in the process of purchasing apparel gift will reduce the probability of purchasing a wrong apparel gift. At the same time, givers actively seek to purchase an apparel gift for someone they love on their birthday because they would want the relationship between the giver and the receiver to blossom.



**Figure 4.4: The Mediating Effect of Perceived Risk between Consumer Involvement and Apparel Gift Purchase Intention**

#### **4.11 Conclusion**

Firstly, a total of 513 questionnaires were collected and a total of 52 questionnaires were discarded during the filtering process. Further, additional 14 questionnaires were removed as the values from the data were found to be outliers. As a result, a total of 447 final questionnaires were used for further analysis.

Next, the analysis from the data collected to understand the general gift purchasing behaviour among Malaysian consumers found that most givers purchase the relevant gifts for their loved ones. Meanwhile, it was found that birthdays are the most celebrated gift-giving occasions in Malaysia. Lastly, clothing and accessories were found to be the gifts most often purchased when the giver participated in a gift-giving ritual.

An exploratory analysis was conducted using corrected item-total correlation, exploratory factor analysis and scale reliability to ensure that the data is reliable and valid. The results from the study found that the data is suitable for further analysis.

Next, the data also tested the assumption of multivariate analysis. The tests used were normality, homoscedasticity test, linearity test and multicollinearity test. The analysis conducted reveals that there were no violations to the normality, homoscedasticity, linearity, and multicollinearity assumptions from the data collected.

Correlation between constructs of study was also assessed. The highest correlated construct of study was between consumer involvement and purchase intention ( $r=0.710$ ,  $p<0.001$ ). Meanwhile, the weakest correlation constructs were between consumer knowledge and perceived risk ( $r=0.208$ ,  $p<0.001$ ). The results

showed that most of the constructs were mediumly correlated with each other. This study also assessed the correlation among all the predictors of the study on perceived risk and found that, other than consumer knowledge which has a weak relationship with perceived risk; all the other predictors were found to have a moderate relationship. Next, the study assessed the correlation among all predictors (product factors and personal factors) of the study on purchase intention. All the product factors were found to have a moderate relationship with purchase intention. Meanwhile, for personal factors, consumer involvement was found to have a strong relationship with purchase intention, while on the other hand, consumer knowledge was found to have a weak relationship with purchase intention.

The SEM technique was adopted for the analysis conducted in this study. Before conducting the analysis, this study went through measurement scale validation to ensure that the research findings from this SEM analysis were valid. The result from the analysis revealed that the constructs included in the study were valid. Next, a structural model testing is needed. First, this study evaluated the hypothesised model to ensure that the proposed model is a good fit. Then an alternative model comparison was needed to ensure that the model chosen was the best model for this research.

Lastly, this chapter discussed the hypotheses that were proposed based on past literature. The research found that all the hypotheses in the study had significant results except the influence of consumer knowledge on perceived risk. As such, the mediating role of perceived risk between consumer knowledge and purchase intention could not be analysed. Table 4.21 below summarises the results of hypotheses testing for this research.

**Table 4.21: Summary of the Results of Hypotheses Testing**

<b>Hypothesis</b>	<b>Statement</b>	<b>Findings</b>
H1:	Brand name has a negative influence on perceived risk towards apparel gift purchase	Supported
H2:	Perceived quality has a negative influence on perceived risk towards apparel gift purchase	Supported
H3:	Consumer knowledge has a negative influence on perceived risk on gift apparel purchase decision	Not Supported
H4:	Consumer involvement has a negative influence on perceived risk towards apparel gift purchase	Supported
H5:	Brand name has a positive influence on apparel gift purchase intention	Supported
H6:	Perceived quality has a positive influence on apparel gift purchase intention	Supported
H7:	Consumer knowledge has a positive influence on apparel gift purchase intention	Supported
H8:	Consumer involvement has a positive influence on apparel gift purchase intention	Supported
H9:	Perceived Risk has a negative influence on apparel gift purchase intention	Supported
H10:	Perceived risk mediates the relationship between brand name and apparel gift purchase intention	Supported
H11:	Perceived risk mediates the relationship between perceived quality and apparel gift purchase intention	Supported
H12:	Perceived risk mediates the relationship between consumer knowledge and apparel gift purchase intention	Not Supported
H13:	Perceived risk mediates the relationship between consumer involvement and apparel gift purchase intention	Supported

## **CHAPTER 5: DISCUSSION AND CONCLUSION**

### **5.1 Introduction**

In a critical manner, this chapter presents the findings of this research. In doing so, the chapter will first provide a brief summary of the current research. Next, a general discussion of the research findings is presented; followed by a discussion on the theoretical, methodological and practical contributions as well as implications of the study. Finally, this chapter will address the limitations of the study as well as suggestions for future research on gift-giving.

### **5.2 Summary of the Study**

In summary, the main areas of this research are: (1) to analyse the influence of brand name on perceived risk and purchase intention; (2) to analyse the influence of perceived quality on perceived risk and purchase intention; (3) to analyse the influence of consumer knowledge on perceived risk and purchase intention; (4) to analyse the influence of consumer involvement on perceived risk and purchase intention; (5) to determine the mediating role of perceived risk that links the product factors (brand name and perceived quality) and personal factors (consumer knowledge and consumer involvement) to purchase intention; (6) to examine whether the influence of product and personal factors on purchase intention are explained by a single process (i.e., a direct or an indirect effect) or by multiple processes (i.e., a combination of direct and indirect effects).

For the methodology, all measurement of constructs of this study was adopted from previous studies. The questionnaire was subjected to pre-testing to ensure that the items stated were easily understood by the respondents and to detect any ambiguity in the wording of the items. Quota sampling on gender and ethnicity

was adopted for this research so that the information collected reflected the Malaysian context. In collecting the data for this research, a mall intercept method approach was adopted. A total of 10 malls were selected in the Kuala Lumpur metropolitan area. The data collection technique for this research was undertaken in a self-administered manner – questionnaire was distributed to answer the questions of this research.

For the data analysis, firstly, the exploratory measurement assessment tools were used to validate the constructs used in the study. This was then followed by the confirmatory factor analysis whereby the study created a measurement model and tested the constructs unidimensionality, convergent validity as well as discriminant validity. When a satisfactory result was shown, the data went through a series of multivariate assumptions analyses to examine whether the data had any violation of assumptions. The current study employed SEM technique for model comparison and examined the significance, direction, as well as the magnitude of each path of the study.

A total of 513 survey questionnaires were collected for the current study. As survey questionnaires are subjected to data cleaning to ensure that the data is clean for further analysis, only 447 survey questionnaires were eligible for further analysis. Exploratory measurement assessment tools such as corrected item-total correlations were found to have a satisfactory result. Similarly, the results from the confirmatory factor analysis also produced satisfactory result. On top of that, the multivariate assumptions analyses also found that the data for the current study had no violation of assumptions. Therefore, the data is deemed to be used for further analysis.

### 5.3 Discussion on Research Findings

Structural equation modelling (SEM) was adopted to analyse the data collected for this research. The measurement validation procedures adopted for this study used the two-step approach which was brought forward by Anderson and Gerbing (1988). All the latent constructs (Brand Name, Perceived Quality, Consumer Knowledge and Consumer Involvement) went through an assessment of fit and unidimensionality, to ensure that the proposed model had a good model fit and meeting all the various fit indices. The result from the test found that, overall, the indices for the measurement model were a good fit. The results found that the chi-square had a value of 569 with degrees of freedom of 512 ( $P=0.000$ ). Ideally, the value of chi-square should be very low but chi-square value is very sensitive to the sample size. To counter this weakness, the value of chi-square is normalised by the degree of freedom (Bentler, 1990). According to Hair et al. (2006), the value for  $\chi^2/df$  should have a value below 3.0. The analysis of the current study has a value of 1.112, therefore, it fulfilled the requirement and thus showed a good fit. In addition, CFI, TLI and RMSEA were analysed; it was found that these indices were above the recommended value, thus showing a good fit.

Next, this research examined the convergent validity of the data. Each of the factor loadings was examined to discover any potential problem within the CFA model. The result from the analysis found that each factor loadings are significant at 0.001 above the recommended level of 0.50, whereby the lowest value is 0.742 and the highest value is 1.274. Next, the composite reliability was analysed and it was found that the value was in the range of 0.841 (Consumer Knowledge) to 0.957 (Consumer Involvement) which was above the recommended value larger than 0.70. Variance extract was also examined and the analysis found that the value is in the

range of 0.520 (Perceived Risk) to 0.817 (Consumer Involvement). The values from the analysis exceeded the acceptable 0.50 threshold.

Other than the convergent validity, this research also examined the discriminant validity of the data. Fornell and Larcker (1981) suggested that discriminant validity was determined by the variance extracted value. To achieve discriminant validity, the value exceeds the squared inter-construct correlations associated with that particular construct. The result from the analysis found that the variance extracted value for each construct was above its squared correlation with other constructs. Therefore, the constructs used in the study were deemed to be valid. Lastly, the fit measures indicated that the structural model was acceptable ( $\chi^2 = 1244$ ,  $\chi^2/\text{df} = 2.498$ , CFI = 0.919, TLI = 0.909, RMSEA = 0.065). As such, the structural model was used to answer all research objectives proposed in this study.

The results on the general gift-giving behaviour among respondents for the current study found that: **(1)** givers most often purchase a gift for their loved ones, this is followed by parents and lastly friends. Less than one percent of the respondents did not engage in this ritual of gift-giving; **(2)** birthday is the most celebrated gift-giving occasion followed by mother's/father's day. The least celebrated gift-giving occasion is purchasing a gift for sympathy/condolence; **(3)** clothing and accessories are gifts that are most often purchased by givers while the least popular gift is sporting products.

A model comparison was undertaken to understand the extent to which the model proposed for this study was the fittest model. Also, the model comparison was used to determine which model was more suitable to test all the hypotheses for the current study. A total of 3 models were compared, and the result from the



comparison showed that, consistently, the model proposed for the current study (partially mediated) had the best fit in terms of chi-square value ( $\chi^2 = 1244$ ), RMSEA value (0.065) and CFI value (0.919). Therefore, the partially mediated model was adopted to examine each research question for the current study.

### **5.3.1 Research Question 1: To what extent do product factors like brand name and perceived quality influence perceived risk?**

It is being hypothesised in the current study that brand name has an influence on perceived risk when purchasing a gift for loved ones on their birthdays. The analysis from the structural equation modelling showed that brand name significantly influenced consumer perceived risk when purchasing an apparel birthday gift for a loved one ( $\beta -0.195$ ,  $p < 0.001$ ). While it was significant, the beta value indicated that the influence was rather weak between the two variables. This clearly show that consumers tend to use brand name to aid their decision making to reduce their perceived risk during the gift purchasing process. This result was also found to be consistent with past research (Wang, 2015; Mishra et al., 2016).

It can be interpreted that when gift-givers are purchasing an apparel birthday gift for someone they love, they tend to use brand name as a way to reduce the level of uncertainties and consequences of purchasing the wrong gift. This could be due to the fact that gift-givers generally understand that it may be an uphill task to fulfil the needs of the relevant recipients; also the difficulty in purchasing a gift that would match the recipient's personality could be another factor. As a result, the giver could purchase an apparel gift that has high brand equity or brand name and is associated with luxury. When the giver is using such cue to aid their choice of gift, this not only

signifies the sincerity of the giver but also how much the giver appreciates the relationship with the recipient.

Next, the current study also investigated the influence of perceived quality of the product on consumer perceived risk when purchasing a gift for a loved one. Similar finding was made with brand name; that the perceived quality of a product has an influence on perceived risk when purchasing a gift for a loved one on a birthday occasion ( $\beta = 0.194$ ,  $p < 0.002$ ). Also, in the case of perceived quality, the beta value showed that the level of influence between the two variables is weak as well. This finding is generally consistent with past research that investigated the influence on both variables (Hossain et al., 2015; Marakanon and Panjakajornsak, 2017).

Thus, based on this finding, it can be said that in order to reduce the level of uncertainty and consequences of buying the wrong apparel gift for a loved one, givers tend to buy an apparel that is of high quality. This is because purchasing a gift often is a stressful task especially when purchasing for someone close. At the same time, a gift is not merely a product but rather a symbol used by the recipient to judge the extent of the relationship between the giver and receiver. Therefore, this study found that in avoiding to purchase a wrong apparel gift for their loved ones on their birthday, givers will choose a gift that is high in quality.

### **5.3.2 Research Question 2: In what ways do personal factors like consumer knowledge and consumer involvement influence perceived risk?**

Firstly, it was hypothesised that consumer knowledge has a negative influence on perceived risk. Based on the analysis from the structural equation

modelling, it is found that consumer knowledge did not influence perceived risk ( $\beta = 0.014, p \geq 0.05$ ). Although the direction is similar to the hypothesis, however, it is not significant. In fact, the beta value also indicates clearly that the influence is very weak. Past researchers studied the influence of consumer knowledge on perceived risk and found that it has a significant effect (Coleman and Casselman, 2016; Frank and Schvaneveldt, 2016). However, in the context of gift-giving, it is found to have no significant effect.

The result of the study showed that consumer knowledge about a product may have no influence on decreasing the perceived risk in apparel gift purchase for a loved one on a birthday occasion. This is because understanding the attributes of a product or how superior a product is in comparison to other competitive products will not be sufficient to assist a giver in selecting a gift. What is more important for a giver is the knowledge of the types of products a recipient wants as a gift, or how the recipient views certain products when received as a gift.

Next, it is also hypothesised that consumer involvement has a negative influence on perceived risk. From the analysis that was conducted using the structural equation modelling, it was found that consumer involvement has a negative influence on perceived risk in an apparel gift purchase for a loved one on a birthday occasion ( $\beta = -0.438, p < 0.001$ ). Although it is significant, however, the influence is rather moderate. Also, this result is found to be consistent with past research examining the link between these two variables of consumer involvement and perceived risk (Dholakia, 2001; Hong, 2015)

This result demonstrates that in the context of gift purchasing, a person's level of consumer involvement has a negative influence on gift purchase. Relating

this to the current study, as givers generally participate in the gift-giving occasion to show affection for their loved ones, gift-giving is, thus, an important occasion for the giver. As a result, givers' involvement in this gift-giving occasion is high. As givers generally view this gift-giving occasion as important and significant, they will spend a considerable amount of time and effort to find the right apparel gift product in order to avoid unpleasant responses. This decreases giver's levels of perceived risk when buying an apparel gift for their loved one on their birthday.

### **5.3.3 Research Question 3: How do product factors like brand name and perceived quality influence purchase intention?**

Other than personal factors, product factors were also investigated for its influence on purchase intention. Firstly, brand name was investigated for its influence on broader intentions to purchase a gift. Based on the analysis conducted, it was found that brand name positively influenced purchase intention ( $\beta$  0.231,  $p < 0.001$ ). The beta value for the influence of brand name on purchase intention is moderate. It was also found that the current research findings are consistent with past research that examined the influence of brand name on purchase intention (Pan et al., 2015; Rahim et al., 2016).

The analysis showed that the more favourable the brand name of the apparel gift is, the higher the purchase intention towards the apparel gift. This means that givers generally use brand name as a strategy to aid them in apparel gift purchase. The finding also reveals that gift-givers tend to purchase products with a more favourable name, because where such products are not perfectly suitable, brand name will be able to neutralise potential negative perceptions from the recipient. This is because the brand value, as well as the brand equity of a product is able to signify

how much the giver appreciates the recipient. For instance, a recipient may not like an apparel, however, because the giver gave the recipient a luxury brand e.g. Gucci, the recipient may appreciate and accept the gift.

Another product factor, which is perceived quality, was also investigated to understand its influence on purchase intention. From the analysis, it was found that perceived quality does have an influence on purchase intention ( $\beta$  0.092,  $p < 0.048$ ). Based on the beta value, it was found that the strength of the influence is weak. Meanwhile, it was also found that the current research is consistent with past research that similarly investigated perceived quality's influence on purchase intention (Soh et al., 2017; Ali et al., 2018).

With regard to the current research, it was found that the higher the quality of an apparel gift, the higher the intention of a giver to purchase the apparel gift for the recipient. Generally, givers purchase an apparel gift that has a higher quality for several reasons. The most obvious reason is that an apparel gift that is low in quality may create a negative impression of the giver, such as lack of effort or inability to understand the needs of the recipient. This may jeopardise the relationship between the giver and the recipient. Also, providing a high-quality apparel gift can be a strategy for the giver to avoid a gift that does not meet the needs of the recipient. When recipients receive an apparel gift of the highest quality, they will appreciate it very much even though it may not be their utmost preference. This is because a gift that is reliable and high in quality will show that the giver's effort is high. Therefore, the recipient will gracefully accept the gift even though it may not be to their liking.

#### **5.3.4 Research Question 4: In what ways do personal factors like consumer knowledge and consumer involvement influence purchase intention?**

The influence of consumer knowledge on purchase intention has been investigated in this study. Again, structural equation modelling analysis was used; in this regard, it was found that consumer knowledge had an influence on purchase intention ( $\beta$  0.127,  $p < 0.004$ ). The value of the beta clearly showed that the influence of consumer knowledge on purchase intention was weak, in the context of this study. On the other hand, findings from the current research were found to be consistent with past research that also investigated the influence of consumer knowledge on purchase intention (Suki, 2016; Husin and Rahman, 2016).

This finding indicates that although consumer knowledge does not play a role in influencing consumer perceived risk, it does, however, play a role in influencing consumer purchase intention. This is probably because givers only purchase apparel gifts that they have certain knowledge about or experience of using. For instance, if a giver does not know the latest fashion trend, the giver will have a high chance of purchasing a wrong gift for the loved one. Furthermore the giver will need to ensure that the apparel to be purchased suits the taste of the loved ones. As such, givers need to have a certain level of knowledge that may facilitate the evaluation and selection of the relevant apparel for their loved ones.

Meanwhile, consumer involvement was also investigated for its influence on purchase intention. The result from the analysis showed that consumer involvement had a significant influence on consumer gift-giving intention ( $\beta$  0.597,  $p < 0.001$ ). The beta value again was analysed and found to have a strong influence on purchase

intention. This result is also consistent with previous studies that examined the influence of consumer involvement on purchase intention (Meng and Choi, 2018; Choo et al., 2016).

This result showed that the level of consumer involvement a person has on a particular gift-giving occasion will determine the intention to purchase a gift. Relating this to the present context, the influence of consumer involvement on purchase intention is so strong because the apparel gift is purchased for a loved one. Next, gift-giving occasions such as birthday, is a very significant day for the recipient. Therefore, the level of consumer involvement would be high especially if the giver is close to the recipient. Also, such an occasion will provide an opportunity for the giver to further enhance the relationship between the giver and the recipient. Considering all that, the relevant individuals will almost certainly have an intention to purchase an apparel gift for their loved ones.

The main variable for the current study, which is perceived risk, was, investigated in regards to its influence on purchase intention. Based on the analysis conducted and consistent with other personal factors, perceived risk was found to significantly influence consumer purchase intention ( $\beta = 0.173$ ,  $p < 0.002$ ). The result from the analysis is found to be consistent with past research that investigated the influence between perceived risk and purchase intention (Bhukya and Singh, 2015; Namahoot and Laohavichien, 2018). While it has a significant influence, however, beta value showed that the influence of perceived risk on purchase intention is weak.

It is known that consumers perceive some level of risks whenever they make a purchase. As a result, often, consumers are motivated to find ways to minimise the level of perceived risk in a purchase. If the level of risk in the purchase is found to be

too high the consumer might postpone or have no intention to purchase the product. Relating this to the present study, purchasing apparel gifts for loved ones on their birthday is a high risk and high consumer involvement task for the giver. This is because a birthday is a momentous occasion and the loved one is expected to commemorate this occasion by giving a gift. However, as indicated earlier, a gift is not merely a product, but a representation the giver's impression and view towards the recipient. So, the giver has to be cautious when selecting and purchasing the apparel gift for the loved one. Throughout the purchase process, if the giver is uncertain as to whether or not the apparel product is a gift the receiver wants, the giver will continue to search for the apparel product until the risk perception is below the threshold of the giver.

#### **5.3.5 Research Question 5: Does perceived risk mediate between the product factors and purchase intention?**

The current study investigates the mediating effect of perceived risk between product factors and purchase intention. SEM bootstrapping method was employed in the study. Also, the number of bootstrap samples extracted was 2000 times while bias corrected intervals were being set at 95 percent.

Firstly, this study investigated the mediating effect of perceived risk in the relationships between brand name and purchase intention. In many ways, consumers are often motivated to avoid making mistakes in a purchase because perceived risk is evident in all purchase decision. However, past research has largely failed to examine the possibility of perceived risk mediating a product cue and purchase intention. Therefore, this study examines the mediating effect of perceived risk between brand name and purchase intention. From the bootstrapping analysis, the



indirect effect between brand name on purchase intention was found to be significant ( $p < 0.05$ ). Next, the analysis investigated whether it was a full mediation or partial mediation. From the analysis, it was found that brand name significantly influenced purchase intention ( $\beta 0.231$ ,  $p < 0.05$ ); therefore, it can be concluded that it is a partial mediation.

Interestingly, the analysis conducted in this study reveals that givers may not necessarily use the brand name of a product to lower the level of perceived risk in purchasing apparel gifts for someone they love on their birthday. The product cue itself also has the ability to influence givers' purchase intention of the apparel gift as well. This study clearly shows that it is not necessary for consumers to actively look for cues to decrease the level of perceived risk in a purchase. Consumers may have the intention to purchase the apparel gift if the product is a branded product. This clearly shows that brand name has a dual functionality role in influencing consumer evaluation and selection of a gift for their loved ones on their birthday.

The current study also investigated the mediating effect of perceived risk between perceived quality and purchase intention. Similar to the other mediating effect studies, a bootstrapping technique was used to investigate the extent to which perceived risk mediates between perceived quality and purchase intention. It was found that the direct effect of perceived quality on purchase intention is significant ( $< 0.05$ ). At the same time, the bootstrapping analysis also found that perceived risk mediated the relationship between perceived quality and purchase intention ( $p < 0.05$ ). This result is found to be consistent with brand name whereby perceived risk partially mediated the relationship between perceived quality and purchase intention.

Similar to brand name, it was found that perceived risk only partially mediated the relationship between perceived quality and purchase intention in an apparel gift purchase. This research found that the perceived quality of an apparel gift is being used by givers to reduce the level of perceived risk for someone they love on their birthday. Meanwhile, the analysis also found that the relevant gift-givers will have higher purchase intention to purchase an apparel if the apparel is found to be high in quality. Similar to brand name, perceived quality was found to have dual functionality in this gift purchase situation.

The extent to which the perceived risk theory predicts consumers' purchase decision is rather interesting, in particular, in the context of gift purchase decision. According to Mitchell (1999), it is important to understand this theory of perceived risk as consumers are often motivated to avoid making a mistake in a purchase rather than maximising utility in purchasing. However, the present study found otherwise; there are times where consumers use those cues as attributes the apparel gift must have before purchasing rather than using those cues to reduce the uncertainty of purchasing the apparel gift. This shows that the theory of perceived risk lacks the strength to accurately predict consumer purchasing behaviour, in this case, gift purchase.

#### **5.3.6 Research Question 6: Does perceived risk mediate between the personal factors and purchase intention?**

One of the main contributions of the current study is an assessment of the extent to which perceived risk mediate between personal factors and purchase intention. The SEM bootstrapping method was employed in the current study to

investigate the mediating effect. In this regard, the number of bootstrap samples extracted was 2000 times while bias corrected intervals were set at 95 percent.

Firstly, the current study investigated the mediating effect of perceived risk in the relationship between consumer knowledge and purchase intention. The previous studies demonstrated that consumer knowledge did not significantly influence perceived risk. Therefore, the current study will investigate consumer involvement only.

Next, the current study investigated the mediating effect of perceived risk in the relationship between consumer involvement and purchase intention. Based on the bootstrapping analysis, it was found that perceived risk mediated the relationship between consumer involvement and purchase intention ( $P < 0.05$ ). At the same time, it was also found that consumer involvement had a direct effect on purchase intention ( $\beta = 0.597, p < 0.001$ ). This is similar to the finding on brand name and perceived quality, whereby the perceived risk partially mediated the relationship between consumer involvement and purchase intention.

Similarly, in terms of product cues, perceived risk was found to partially mediate the relationship between consumer involvement and purchase intention in the study of apparel gift purchase for a loved one's birthday occasion. While perceived risk does mediate the relationship between consumer involvement and purchase intention, the analysis also found that consumer involvement has a direct influence on purchase intention. This shows that givers' involvement in purchasing a birthday apparel gift will increase the intention to purchase a gift for their loved ones. At the same time, it was found that the higher the involvement of the giver on the

gift-giving occasion, the lower the risk perception in purchasing the apparel gift for their loved ones.

Interestingly, consumer knowledge was found to have an insignificant influence on perceived risk. In other words, the knowledge of the apparel gift does not warrant the reduction of risk in a gift purchase. This is because the apparel being purchased is not for own usage but as a gift for a loved one. Therefore, even where the relevant givers have a great knowledge of the product but do not know how to match it with the needs and wants of the recipient, the risk perceived in the purchase will not decrease. That being said, it was found that in gift purchase, the giver still needs to have a good knowledge of the gift in order to have the intention to purchase the gift.

#### **5.3.7 Research Question 7: Do product factors like brand name and perceived quality influence purchase intention directly or indirectly or a combination of both?**

From the analysis, it has been found that brand name has a direct and indirect influence on apparel gift purchase intention. This shows that brand name is being used by givers in gift purchase situation in many different ways. It was found that brand name was used as a cue to reduce givers' perceived risk in order to increase intention to purchase an apparel gift for someone they love on their birthday. On the other hand, it was found that brand name was used by givers as a product attribute to consider when purchasing an apparel gift. Similarly, perceived quality was found to have a direct and indirect influence on apparel gift purchase intention. The analysis found that perceived quality was used as a cue to reduce the uncertainty in gift purchase in order to increase givers' intention to purchase a gift for someone they

love on their birthday. At the same time, relevant givers use the perceived quality of a product as an attribute to consider when purchasing an apparel gift.

Consistently, brand name and perceived quality were found to have a dual functional role in assisting givers purchase relevant gifts for someone they love on their birthday. This finding provides a great insight for consumer researchers and marketing practitioners on how these two product factors function when purchasing an apparel gift for a loved one. It will be interesting to understand whether these dual functional roles exist across all gift-giving occasions. A further research using qualitative approach is necessary to provide richer insight on how these product factors influence perceived risk and purchase intention in a gift purchase situation.

#### **5.3.8 Research Question 8: Do personal factors like consumer knowledge and consumer involvement influence purchase intention directly or indirectly or a combination of both?**

Interestingly, consumer knowledge was found to have no indirect effect on apparel gift purchase intention, as there was an insignificant influence of consumer knowledge on perceived risk. Meanwhile, it was found that consumer knowledge has an influence on apparel gift purchase intention. As such, this study is not able to examine the indirect effect of consumer knowledge.

Next, consumer involvement was investigated as regards its direct and indirect influence on purchase intention. The result demonstrated that consumer involvement in gift-giving has the ability to reduce the giver's anxiety and uncertainties in gift purchase which led to an increase in purchase intention. At the same time, consumer involvement in gift-giving was found to directly influence

purchase intention. Furthermore, this direct influence was found to have the strongest effect in comparison to all factors included in the study.

Very few studies have examined the direct and indirect effect of consumer knowledge and consumer involvement on purchase intention in a gift purchase situation. The current study adds to the body of gift-giving and marketing literature on the purchase behaviours of givers on a specific gift-giving occasion and specific recipient. Under the personal factor, only consumer involvement was found to have an indirect influence on purchase intention. Further research is needed to understand the indirect effect of consumer knowledge and consumer involvement on gift purchase in other gift-giving occasions, as well as the recipients; this will help to generalise the findings of the direct and indirect effect of consumer knowledge and consumer involvement in gift purchase situations.

## **5.4 Contributions of the Study**

This section will discuss the major contributions of this thesis. Firstly, this section will discuss the theoretical contribution. Next, the methodological contribution of the research will be discussed. Lastly, the practical contribution of the study will be discussed.

### **5.4.1 Theoretical Contributions**

Firstly, this study further contributes to the Model of The Gift Exchange Process. Secondly, this study contributes by examining a specific occasion that is most celebrated and involves gift-giving. Thirdly, this study also contributes by examining givers' purchase behaviour when purchasing a specific gift product for a specific recipient. Fourthly, this study simultaneously examines the internal and external search variables that have the ability to influence gift purchase. Above all,

this study will provide an insight as well as a framework on birthday gift purchase for a loved one.

The present study contributes to the perceived risk theory literature in several ways. Most research on perceived risk either measure the types of risk evident in purchasing certain products, factors influencing perceived risk or treating perceived risk as one of the many independent variables that influence purchase decision. Clearly, research on the mediating effect of perceived risk in a purchase decision is currently lacking. It is important to understand this effect as it is found that consumer behaviour is viewed as risk taking (Bauer, 1960) and consumers are often motivated to avoid making mistakes in a purchase rather than maximising utility in a purchase (Mitchell, 1999). The findings of this study will add a theoretical value to the perceived risk marketing literature.

Perceived risk is often applied in a context that is below the risk threshold of a consumer. When research are conducted below the risk threshold of the consumer, the consumer may accept the level of perceived risk. The present research examines the perceived risk which is above the risk threshold, whereby givers purchase a gift for someone they love, buy a gift that the recipient likes and the purchase is not deferred even though the risk is high.

It is known that situational variables influence consumer purchase intention (Wong, 1985). There is, however, a lack of literature on how this perceived risk theory performs across different situations. Most of the past research on perceived risk only examined perceived risk theory where consumers purchase a product for themselves. In reality, this is not always the case, at times consumers may purchase a product for someone else, such as when they participate in the gift-giving ritual.

Therefore, the present study provides a detailed analysis of how this theory functions when a consumer purchases a product for a loved one. This will definitely add value to the perceived risk theory by understanding the functionality of this theory in an unexplored area i.e., gift purchase for a loved one as a birthday present.

Another key highlight of this study is the examination of the direct and indirect effect of the product (Brand Name and Perceived Quality) and personal factors (Consumer Knowledge and Consumer Involvement) influencing the purchase intention. In the past, most studies have treated the product and personal factors as the direct antecedents of purchase intention. Empirically, there was a lack of effort to examine whether the direct influence of purchase intention could also be an indirect influence as well. The result will further provide an understanding of the extent to which product and personal factors influence consumer purchase intention.

This study further adds theoretical value to existing literature by examining the indirect effect of product and personal factors on purchase intention through perceived risk. By understanding the indirect effect of product and personal factors on purchase intention through perceived risk, there will be clearer understanding on whether these factors have dual functionality in influencing consumer purchase intention, reducing consumer perceived risk in a purchase and heighten consumer purchase intention.

Meanwhile, past research conducted on gift-giving were from economic, sociology or even anthropology perspectives. There is increasing evidence that gift-giving research has been conducted from a marketing perspective. More generally, while there has been an increase in research, there remains a dearth of literature on gift-giving on a specific relationship between the giver and the receiver. It is



significant to undertake a study at this level since the purchasing gift behaviour for a loved one is different from the purchasing gift behaviour for a colleague. Therefore, this study provides an empirically tested model to better understand how consumers select, evaluate and purchase a gift for someone they love. This research further contributes to the gift marketing literature.

Next, very limited studies are available on gift-giving, especially on birthday gift-giving occasion. Most past research on gift-giving purchase examined general gift purchasing behaviour as opposed to a specific gift-giving occasion. In addition, most research on a specific gift-giving occasion mainly focus on Christmas gift-giving occasion only. Hence, the present study contributes significantly to the gift-giving literature by providing a comprehensive analysis on gift purchasing behaviour on a specific gift occasion which is birthdays.

Also, many past research on gift-giving have been dedicated to examining the various types of motivations of individuals participating in gift-giving. However, very limited literature have addressed the behaviour of gift-givers when participating in a specific gift-giving occasion. In this instance, the present study explored agape form of giving whereby a person purchases a gift for someone loved on their birthdays. The result of this study will further contribute to the existing body of knowledge by understanding the behaviour of givers and the underlying motivations for giving.

Meanwhile, gift purchasing research are mainly conducted in western cultures. As a result, little is known about gift purchasing in the eastern culture. In recent years, more literature on gift purchasing in eastern cultures have surfaced. The present study will further add theoretical value to the gift purchasing literature in this

regard. While there is an increase in the gift-giving literature from an eastern perspective, little is known regarding a multi-ethnic emerging country like Malaysia. The present empirically tested model will provide further insight on how individuals from eastern cultures especially in this side of the world, participate in this ritual called gift-giving, specifically for someone they love on their birthdays.

#### **5.4.2 Methodological Contributions**

From a wider perspective, the mediating effect has been examined in many different ways. The most common methods being used to examine the mediating effect are the Baron and Kenny (1986) as well as Sobel (1982) methods. The present study used the Bootstrapping SEM method to analyse the mediating effect. Bootstrapping method was found to be more suitable for mediation analysis because it used resampling method to draw the empirical estimated of the population distribution. In other words, this method created a sampling distribution to estimate standard errors and created a confidence interval which, when examining the mediation effect, it is important to compute confidence intervals accurately.

It is rather common in marketing research to use students as the population of the study. According to Hagger et al. (2007) when the sampling collected is from a relatively homogenous group, the result of the study would be less reliable to make generalisations to the wider population. Therefore, the present study conducted the research in such a way that the respondents are Malaysian adults. Furthermore, the present study employed quota sampling on gender and ethnicity, which further increased the generalisability of the research finding.

### **5.4.3 Practical Contributions**

The results of this study also contribute to the retail industry in Malaysia. Consistently across the world, it is seen that billions of dollars are spent on gifts each year (Ruth et al., 1999; Jiang et al., 2007). This phenomenon is also found in Malaysia, a study was conducted and found that as much as RM 700 on average is spent on Valentine's Day (Bedi, 2016). Furthermore, the study found that Malaysians spend more on average in comparison to other countries in Asia Pacific. Another separate study conducted by Lazada found that 78 percent of the respondents expect a gift from their loved ones on their birthday (TallyPress, 2016). The study also found that 40 percent of the respondents spend more than RM150 on birthday presents for their loved ones and family members.

Retailers should strategise and rethink their approaches in order to increase sales by tapping into the gift-giving market. The outlook is positive for retailers as there are many gift-giving occasions that people celebrate throughout the year. The results from this study have given some insight on the manner in which consumers select and evaluate gift for someone they love on their birthday.

Firstly, the analysis in the study found that brand name has an influence on reducing perceived risk and purchase intention. At the same time, Boncinelli et al. (2019) found that in gift purchase, givers tend to use brand name to aid their purchase decision. Retailers should focus on building their brands to ensure that the brand is popular among the target market. In order to increase the popularity of the brand, firstly, retailers should increase the brand awareness. Awareness of the brand could be increased through any format of communication such as leaflets, social media e.g. Facebook and Instagram, as well as in-store display.

Other than awareness, retailers can also focus on promoting brand relationship with their target markets. A positive brand image can arouse consumers' emotion towards the brand. Peng et al. (2014) for instance found that consumer brand attachment towards a product has a significant influence on the purchase decision. As such, when a giver is closely attached to the brand, he or she will have higher confidence and intention to purchase the product as a gift.

It was also found that perceived quality has an influence on perceived risk and purchase intention. Retailers should ensure that manufactured products are durable and reliable. Therefore, good processes and people are important for retailers to ensure that product quality is of the highest standard. By ensuring consistency in quality, consumers will perceive the quality of the product to be high and favourable. As a result, there are higher chances for consumers to purchase the products.

Although this study found that consumer knowledge is not able to reduce consumer perceived risk, it, however, has an influence on purchase intention. It is important for the retailer to ensure that consumers have good knowledge of the retailer's product. One way to ensure this is through advertising – constant communication about the product will likely increase the consumer's knowledge of the product. Retailers can also use social media and internet marketing to expose consumers to the various products and increase the level of consumer knowledge about the relevant products. Retailer regularly updates their customers with new and seasonal products and this will further reinforce giver's knowledge on apparel products and indirectly reduce the propensity of selecting wrongful apparel as a gift.. Consistently exposing consumers to the products will definitely increase the awareness and the understanding about the product, thus making it easier for consumers to evaluate their purchase decision.

Lastly, it was also found that consumer involvement in gift-giving occasions has a strong influence on perceived risk as well as on purchase intention. Retailers could target gift-giving occasions that are high in consumer involvement such as Valentine's Day to provide certain sales and promotion to lure consumers to shop and make purchases. This is because in a gift-giving occasion with high consumer involvement, givers will actively seek for gifts to purchase for the recipients, therefore, strategies such as sales or enticing the givers with some free gift will be able to attract them to patronise the retail outlets.

### **5.5 Limitations and Suggestions for Future Research**

Regardless of how superior a research can be, it is inevitably subject to limitations, which is included in the present study. This section will discuss some of the limitations faced while conducting the study. Also, this section will provide some suggestions for future research pertaining to gift-giving behaviours.

Limitation 1: This study only measured one gift-giving occasion, which is birthday. As a result, the generalisation could only be limited to gift-giving during birthdays. The inclusion of different popular gift-giving occasions such as Valentine's Day and Christmas in the study would provide a better insight and generalisability of the research findings. Future research on gift-giving should examine the gift-giving behaviour across various popular occasions in order to understand the giver's behaviour better in different occasions. In addition, extending the research to other gift occasions will also provide valuable information for retailers in marketing their goods and services.

Limitation 2: This study only used one product, that is, apparel products, to examine the determinant and influence of perceived risk in predicting gift-giving

behaviour. Future research should also consider using other products as well. Not only will it increase the accuracy of the current research, but also the ability to generalise the findings as well. Also, marketers will have a better understanding of how products can be promoted more efficiently.

Limitation 3: For this study, the product factors included are only perceived quality and brand name. Since it is found that product factors have an influence both on perceived risk as well as purchase intention, it will be interesting also to include other factors in order to understand the influence on perceived risk and purchase intention. Future research should include other product factors to better understand the major roles gift play in gift-giving or the thought of giving a gift that counts. Also, the inclusion of more product factors will provide a better understanding for retailers to understand how to market and position their products for gift-giving occasions.

Limitation 4: Similarly, this research only includes two personal factors which are consumer knowledge and consumer involvement. For the current research, it was found that consumer involvement is a crucial factor influencing purchase intention and perceived risk. On the other hand, consumer knowledge is found to have a weak influence overall in the current research. Future research should investigate other personal factors influencing perceived risk as well as purchase intention. This will further contribute to the body of knowledge of gift-giving, specifically on gift-giving behaviour

Limitation 5: One of the objectives of the current study is to understand the mediating effect of perceived risk. For the current study, perceived risk mediates only two personal factors and two product factors on purchase intention. The results

from the study provided a great insight both from theoretical and practical standpoints on the mediating effect of perceived risk on gift-giving behaviour. Future research that looks into the mediating effect of perceived risk should apply the mediating effect on other contexts such as meat purchase or airline ticketing. Also, future research can add more factors to further understand the mediating effect on perceived risk. Lastly, future research should look into other consequences of perceived risk rather than just purchase intention. The relevant suggestions for future research will not only add to the body of knowledge but also assist marketers in their product positioning and promotional activities.

Limitation 6: The current research critically examined the direct and indirect effect of perceived risk. Although the current research has made substantial contribution to the body of knowledge on gift-giving; however, it could be further improved. Future research may examine the direct, indirect as well as moderating variables in one study to further understand the role of perceived risk in consumer decision making. The outcome of such comparison will definitely provide greater knowledge in consumer marketing.

Limitation 7: Even though the current study was conducted in a multi-racial and multi-religious society, it merely examines the effect of perceived risk in predicting gift purchase intention. There is no analysis on the link between racial, ethnic or religious patterns and apparel gift purchase for a loved one. Thus, future studies may examine whether there are any differences among consumers from different racial, ethnic and religious backgrounds in the way gift is being purchased for their loved ones on their birthday.

## 5.6 Conclusion

This study has provided a greater understanding of how Malaysians in general purchase a gift for someone they love. Unlike other gift-giving research, this research has specifically examined the most celebrated and highly personalised gift-giving occasion which is birthday.

One of the major findings of this study is the mediating effect of perceived risk in gift purchase. While it is being perceived that consumers often avoid making mistakes rather than maximising utility, the result of this study found otherwise. The result found that perceived risk does not fully mediate the relationship between product and personal factors and purchase intention, but rather, perceived risk only partially mediates the relationship between product and personal factors on purchase intention. However, the mediating effect of perceived risk between consumer knowledge and purchase intention could not be analysed as consumer knowledge was found to have an insignificant influence on perceived risk.

Next, the result also shows that product and personal factors have dual-functional influence on purchase intention. Firstly, they have a direct influence on purchase intention. Secondly, they have an indirect influence on purchase intention through perceived risk. This result shows how product and personal factors influence givers when making purchase decisions.

In sum, this thesis has dealt with four thematic issues: 1) the product (brand name and perceived quality) and personal (consumer knowledge and consumer involvement) factors influencing perceived risk and purchase intention; 2) the mediating effect of perceived risk between product and personal factors on purchase;



3) the indirect effect of product and personal factors on purchase; 4) a specific focus on gift purchase for a loved one on a birthday occasion.

To conclude, the results of this study offer an insight and future direction for the research in gift purchase. Also, the integration of various models into one framework further demonstrates the complexity of gift purchase and the extent to which various factors are able to influence consumers' gift purchase decision. As such, this research framework can be applied to other gift purchasing and/or gift-giving contexts.

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## **LIST OF PAPERS PRESENTED**

### **Paper Presented:**

Liew, C.S., Kamarulzaman, Y. and Othman, M.N., The effect of product and personal factors on perceived risk: An empirical study of gift purchase in Malaysia, *3rd International Conference on Marketing*, 19th & 20th December 2016, Kuala Lumpur, Accepted