



# DOES A DIFFERENT YEAR OF STUDY MEANS DIFFERENT IMPORTANT CREDIBILITY DIMENSIONS? A STUDY ON THE DIMENSIONS OF CREDIBILITY OF ONLINE SALES WEBSITES

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**Abstract:** *Web sites credibility is an important e-marketing issue that influences consumer behavior and buying intention. Two sub-samples were investigated in this study. The purpose of study is to identify differences in perception of the two sub-samples on dimensions of credibility of online sales Website. The aims are: (1) to identify dimensions significantly differently evaluated by the two categories of respondents; (2) to identify important dimensions from the perspective of one of the groups; (3) to identify important dimensions from the other group's perspective. While students in second year of study (the first sub-sample) consider five dimensions to be important (detailed information, relationship – communication, expertise, framing adverts and personal experience), third year of study students (the second sub-sample) put a special emphasis on two dimensions (real world feel and expertise). We notice that both categories of students consider the dimension of expertise to be important. Different year of study means different professional experience due to certain courses.*

**Keywords:** *credibility, Website, regression analysis, dimension, construct*

**JEL classification:** *M31, M39*

## 1 INTRODUCTION

The “credible information” was defined by Fogg and Tseng (1999) as the information that is believed to be secure and trustworthy. Although this is the first explanation of this concept, this approach has appeared earlier in the psychological literature in persuasion phenomena studies (Ceobanu and Anton, 2008). Once

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psychological concept migrated to the field of marketing, credibility has been one of the concepts that marketing researchers started to study as well.

Assessment of credibility is essentially important as credible sources of information (including commercial messages) are more likely to change the behavior of consumers in the intended manner. A credible source of information is studied more in detail and convinces the target to actually buy the promoted product. A better credibility leads to behavioral loyalty that manifests when customers have nice words to say about the company or the Website, express their preference for the company or the Website or are able to pay more for the same products (Bobâlcă, 2014).

Due to its important role, credibility has been studied for various sources of information: newspapers, television, radio, magazines, Internet (Flanagin and Metzger, 2000; Savolainen, 2007). The Internet credibility has been studied for different types of Web pages - blogs, forums, socializing Websites, e-mail messages, professional Websites, etc. (Wasserman and Todd, 2006; Chun Ho, 2006; Garrison, 2003, Metzger and Hall, 2005) – and different types of information presentation (Jain and Posavac, 2001; Trifts and Häubl, 2003; Amado and Guittet, 2007; Clark and Slotta, 2000).

In the Internet credibility literature, Fogg et. al (2001) research has been extensively cited. Research looked into the construct of credibility of Websites and concluded that of credibility are: *Real-World Feel, Ease of Use, Expertise, Trustworthiness, Tailoring, Commercial Implications, and Amateurism*. Other researchers investigated the construct of website credibility in specific contexts: health Websites, finance Websites, presentation manner of information and sources attributed to Websites, etc. (Hong, 2006; Stanford, 2002; Morrison, 2005). Each study identified a different combination of dimensions of credibility.

Most common credibility dimensions of websites identified in the literature are (Manolică et. al, 2011): *expertise* (Hong, 2006; Fogg, 2001), *goodwill* (Hong, 2006), *trustworthiness* (Hong, 2006; Fogg, 2001; Morrison, 2005), *depth/sufficiency* (Hong, 2006; Morrison, 2005), *fairness /privacy/bias* (Hong, 2006; Morrison, 2005), *real-world feel/identity* (Fogg, 2001), *ease of use* (Fogg, 2001), *commercial implications/ advertising and sponsorships* (Fogg, 2001), *sufficiency* (Morrison, 2005), *decision* (Morrison, 2005), *confidence* (Morrison, 2005), *accuracy* (Morrison, 2005).

Various aspects, such as Electronic Word of Mouth (eWOM) were favoured by trust (Chiosa, 2014a); trust is related to credibility. Andrei and Zaiț (2014) study provides insights into brand nurturing process on social networking web sites, especially useful for friendly, social oriented brands.

Two sub-samples were investigated in this study. The purpose was to identify differences in perception of the two sub-samples on dimensions of credibility of an online sales Website. The objectives are: (1) to identify dimensions significantly differently evaluated by the two categories of respondents; (2) to identify important dimensions from the perspective of one of the groups; (3) to identify important dimensions from the other group's perspective. While students in second year of study (the first sub-sample) consider five dimensions to be important (*detailed information, relationship – communication, expertise, framing adverts and personal experience*), third year of study students (the second sub-sample) put a special emphasis on two dimensions (*real world feel and expertise*). We notice that both categories of students consider the dimension of expertise to be important.

## 2 RESEARCH METHOD

The *purpose* of this study was to identify differences in perception of two sub-samples regarding the dimensions of credibility of an online sales Website.

The *hypothesis* is that small differences in the level of education result from different perceptions of dimensions of credibility of websites.

There were 217 respondents initially included in the study. The *sample* was formed of students from the Faculty of Economics and Business Administration of the “Alexandru Ioan Cuza” University in Iași, Romania. Respondents were separated in two sub-samples during the study: second year of study students (88 respondents) and third year of study students (129 students). The only difference between the two sub-samples is represented by one extra year of professional experience in case of the third year of study respondents. All respondents were randomly selected from various specialization of the Faculty.

Quantitative survey was the *method* selected for this research. In order to complete the questionnaire, each respondent was placed in front of a computer connected to the Internet. Each student analysed the opened Webpage (the same Webpage for all the respondents) and completed the items in the questionnaire

according to their perception of the analysed Webpage. The site was an online clothing sales page.

The instrument contained 14 items. Each of the first 13 items represented a dimension of the online sales commercial Websites credibility construct determined in a previous research (Ciobanu, 2011): (-) *detailed information*; (-) *ease of use*; (-) *support system*; (-) *booking and delivery*; (-) *real world feel*; (-) *reference-authority*; (-) *trustworthiness*; (-) *aggressive advertising*; (-) *relationship – communication*; (-) *expertise*; (-) *framing adverts*; (-) *personal experience*; (-) *type of seller*. The end of the questionnaire continued with one more items that assessed the general overall credibility of the Website.

For each of the 14 items, a 7 points scale was used:

1 – criterion is not accomplished;                      7 – criterion is very accomplished

1	2	3	4	5	6	7

The questionnaire contained the items, as follows (reproduced from Ciobanu, 2011):

1. The web site offers detailed information about the company and its products – corresponding to *detailed information* dimension;
2. The web site is easy to use – corresponding to *ease of use* dimension;
3. The products promoted by the site are well supported – corresponding to *support system* dimension;
4. Ordering seems easy to be initiated and done, although the site does not insist on ordering – corresponding to *booking and delivery* dimension;
5. The contact information available on the site makes me believe the company is real – corresponding to *real world feel* dimension;
6. The articles included on the site have references and contact information of their authors – corresponding to *reference-authority* dimension;
7. I trust this site – corresponding to *trustworthiness* dimension;
8. The products are aggressively promoted by the site, without being clearly delivered all details about the product – corresponding to *aggressive advertising* dimension;
9. The site has an active, opened relating-communicating policy – corresponding to *relationship – communication* dimension;
10. The company is an expert in its field – corresponding to *expertise* dimension;

11. Adverts are well framed - corresponding to *framing adverts* dimension;
12. The products are promoted by the site according to reality – corresponding to *personal experience* dimension;
13. The seller is a company – corresponding to *type of seller* dimension;
14. How credible is the overall site? – corresponding to overall credibility assessment.

### 3 RESULTS

#### **Objective 1 - identifying dimensions significantly differently evaluated by the two categories of respondents**

The two categories of respondents are second year of study students and third year of study students. Significant differences between the two categories analysed, from the evaluation of each variable point of view, were identified using Independent samples T test (see Table 1).

**Table 1** Independent Samples T Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	T	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
The site offers detailed information about the company and its' products	Equal variances assumed	,617	,433	2,346	215	,020	,484	,206	,077	,891
	Equal variances not assumed			2,377	195,282	,018	,484	,204	,082	,886
The site is easy to use	Equal variances assumed	,000	,990	,927	215	,355	,137	,148	-,155	,429
	Equal variances not assumed			,916	179,655	,361	,137	,150	-,158	,433
The products promoted by the site are well supported	Equal variances assumed	,547	,460	,870	215	,385	,186	,213	-,235	,606
	Equal variances not assumed			,863	181,641	,389	,186	,215	-,239	,610
Ordering seems easy to be initiated and done, although the site does not insist on ordering	Equal variances assumed	3,288	,071	1,629	214	,105	,286	,176	-,060	,632
	Equal variances not assumed			1,679	202,235	,095	,286	,170	-,050	,622
The contact information available on the site makes me believe the company is real	Equal variances assumed	2,189	,140	1,623	215	,106	,242	,149	-,052	,536
	Equal variances not assumed			1,682	207,080	,094	,242	,144	-,042	,526
The articles included on the site have references and contact information of their authors	Equal variances assumed	,165	,685	2,134	214	,034	,547	,256	,042	1,052
	Equal variances not assumed			2,138	185,832	,034	,547	,256	,042	1,052

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	T	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
I trust this site	Equal variances assumed	,098	,754	,873	215	,384	,183	,210	-,230	,597
	Equal variances not assumed			,866	181,786	,388	,183	,211	-,234	,600
The products are aggressively promoted by the site, without being clearly delivered all details about the product	Equal variances assumed	1,359	,245	,984	215	,326	,236	,240	-,237	,708
	Equal variances not assumed			,965	174,343	,336	,236	,244	-,246	,718
The site has an active, opened relating-communicating policy	Equal variances assumed	3,989	,047	1,288	215	,199	,230	,178	-,122	,581
	Equal variances not assumed			1,346	210,267	,180	,230	,171	-,107	,566
The company is an expert in its field	Equal variances assumed	2,162	,143	2,755	214	,006	,441	,160	,126	,757
	Equal variances not assumed			2,867	206,506	,005	,441	,154	,138	,745
Adverts are well framed	Equal variances assumed	,034	,854	1,253	215	,212	,228	,182	-,131	,587
	Equal variances not assumed			1,248	184,361	,214	,228	,183	-,133	,589
The products are promoted by the site according to reality	Equal variances assumed	3,545	,061	-,985	215	,326	-,246	,250	-,739	,246
	Equal variances not assumed			-1,017	205,394	,310	-,246	,242	-,724	,231
The seller is a company	Equal variances assumed	,163	,687	2,331	215	,021	,674	,289	,104	1,244
	Equal variances not assumed			2,335	188,286	,021	,674	,289	,105	1,243

Four variables have been evaluated significantly differently by students. These variables are: *detailed information, reference-authority, expertise, type of seller*. This is only partially supporting the research hypothesis of different evaluation of the online environment of the two sub-samples.

**Objective 2 – identifying the important credibility’s dimensions of online sales clothes Websites, from students’ perception in the second year of study**

Regression analysis, enter method output reveals the important independent variables from all the independent variables. For this reason, regression analysis was conducted, as the sample size allowed running this analysis (88 students in the second year of study for 13 independent variables exceeds the minimum of 5 respondents per each variable - Garson, 2010). The independent variables were represented by of credibility of online sales Websites. The dependent variable was represented by the evaluation of the overall credibility of the analyzed site.

45 % of the variability of dependent variable is explained.

*Table 2* R and R Square values

Model	R	R Square	Adjusted Square	R Std. Error of the Estimate
1	,736(a)	,542	,458	,957

a Predictors: (Constant), The seller is a company, The contact information available on the site makes me believe the company is real , The products are promoted by the site according to reality, The company is an expert in its field, The site has an active, opened relating-communicating policy, The articles included on the site have references and contact information of their authors, The products promoted by the site are well supported , I trust this site, The products are aggressively promoted by the site, without being clearly delivered all details about the product, The site is easy to use, Adverts are well framed, The site offers detailed information about the company and its' products, Ordering seems easy to be initiated and done, although the site does not insist on ordering

b year\_of\_study = 2,00

The Anova test results reject the hypothesis that coefficients in the regression model equal 0. In conclusion, the independent variables altogether explain the variation of the dependent variable.

**Table 3** Anova test

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	76,731	13	5,902	6,451	,000(a)
	Residual	64,963	71	,915		
	Total	141,694	84			

a Predictors: (Constant), The seller is a company, The contact information available on the site makes me believe the company is real , The products are promoted by the site according to reality, The company is an expert in its field, The site has an active, opened relating-communicating policy, The articles included on the site have references and contact information of their authors, The products promoted by the site are well supported , I trust this site, The products are aggressively promoted by the site, without being clearly delivered all details about the product, The site is easy to use, Adverts are well framed, The site offers detailed information about the company and its' products, Ordering seems easy to be initiated and done, although the site does not insist on ordering

b Dependent Variable: How credible is the overall site?

c year\_of\_study = 2,00

Five independent variables have a significant relationship with the dependent variable, according to the Function Coefficients table: *detailed information* (“The site offers detailed information about the company and its' products”), *relationship – communication* (“The site has an active, opened relating-communicating policy”), *expertise* (“The company is an expert in its field”), *framing adverts* (“Adverts are well framed”) and *personal experience* (“The products are promoted by the site according to reality”). These are the five important dimensions of the credibility construct of clothes online sales Websites.

**Table 4** Function Coefficients

Model	Non-standardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1						
	(Constant)	2,227	1,233		1,807	,075
	The site offers detailed information about the company and its' products	,235	,093	,263	2,533	,014
	The site is easy to use	-,101	,117	-,087	-,863	,391

Model	Non-standardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	2,227	1,233		1,807	,075
The products promoted by the site are well supported	-,090	,081	-,112	-1,123	,265
Ordering seems easy to be initiated and done, although the site does not insist on ordering	-,069	,126	-,062	-,549	,585
The contact information available on the site makes me believe the company is real	,083	,127	,061	,652	,517
The articles included on the site have references and contact information of their authors	,108	,069	,153	1,567	,122
I trust this site	,033	,084	,040	,391	,697
The products are aggressively promoted by the site, without being clearly delivered all details about the product	,014	,069	,020	,201	,841
The site has an active, opened relating-communicating policy	,282	,108	,244	2,602	,011
The company is an expert in its field	,497	,119	,391	4,174	,000
Adverts are well framed	-,437	,098	-,453	-4,436	,000
The products are promoted by the site according to reality	,291	,070	,370	4,153	,000
The seller is a company	,101	,057	,164	1,777	,080

a Dependent Variable: How credible is the overall site?

b year\_of\_study = 2,00

A new regression analysis was conducted on the same sub-sample (second year of study students), including only the five important dimensions as independent variables and the same overall credibility assessment as dependent variable.

*Table 5* R and R Square values

Model	R	R Square	Adjusted Square	R	Std. Error of the Estimate
1	,690(a)	,476	,444		,958

a Predictors: (Constant), The products are promoted by the site according to reality, The company is an expert in its field, The site has an active, opened

relating-communicating policy, Adverts are well framed, The site offers detailed information about the company and its' products.

*Table 6* Function Coefficients

1 Model	Non-standardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2,218	,801		2,768	,007
The site offers detailed information about the company and its' products	,204	,083	,229	2,454	,016
The site has an active, opened relating-communicating policy	,308	,099	,267	3,106	,003
The company is an expert in its field	,501	,112	,394	4,460	,000
Adverts are well framed	-,399	,088	-,416	-4,536	,000
The products are promoted by the site according to reality	,309	,067	,392	4,607	,000

a Dependent Variable: How credible is the overall site?

The relationship between the five independent variables and the dependent variable is explained by the equation given below, available only for clothes online sales Websites, assessed by second year of study students:

$$\text{Credibility} = 2.218 + 0.204 * \text{detailed information} + 0.308 * \text{relationship - communication} + 0.501 * \text{expertise} - 0.399 * \text{framing adverts} + 0.309 * \text{personal experience}$$

**Objective 3 identifying the important credibility's dimensions of online sales clothes Websites, from students' perception in the third year of study**

Regression analysis, enter method, was conducted again with the same independent variables (the 13 items corresponding to the 13 credibility dimensions of clothes online sales Websites) and the same dependent variable (the overall Website credibility assessment) for third year of study students. The sample size (129 students) exceeds the minimum of 5 respondents per each independent variable.

42% of the variability of dependent variable is explained.

*Table 7* R and R Square values

Model	R	R Square	Adjusted Square	R	Std. Error of the Estimate
1	,695(a)	,482	,424		,769

a Predictors: (Constant), The seller is a company, The articles included on the site have references and contact information of their authors, The products are aggressively promoted by the site, without being clearly delivered all details about the product, The company is an expert in its field, Ordering seems easy to be initiated and done, although the site does not insist on ordering, The products are promoted by the site according to reality, The site offers detailed information about the company and its' products, The site has an active, opened relating-communicating policy, I trust this site, Adverts are well framed, The products promoted by the site are well supported , The contact information available on the site makes me believe the company is real , The site is easy to use

b year\_of\_study = 3,00

The Anova test value rejects the hypothesis that coefficients equal 0. Independent variables altogether explain the variation of the dependent variable.

*Table 8* Anova test

Model		Sum Squares	Df	Mean Square	F	Sig.
1	Regression	63,462	13	4,882	8,245	,000(a)
	Residual	68,089	115	,592		
	Total	131,550	128			

a Predictors: (Constant), The seller is a company, The articles included on the site have references and contact information of their authors, The products are aggressively promoted by the site, without being clearly delivered all details about the product, The company is an expert in its field, Ordering seems easy to be initiated and done, although the site does not insist on ordering, The products are promoted by the site according to reality, The site offers detailed information about the company and its' products, The site has an active, opened relating-communicating policy, I trust this site, Adverts are well framed, The products promoted by the site are well supported , The contact information available on the site makes me believe the company is real , The site is easy to use

b Dependent Variable: How credible is the overall site?

c year\_of\_study = 3,00

There are two important dimensions of the construct for the sub-sample of third year of study students: *real world feel* (“The contact information available on the site makes me believe the company is real”) and *expertise* (“The company is an expert in its field”).

*Table 9* Function Coefficients

Model	Non-standardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1,103	,620		1,778	,078
The site offers detailed information about the company and its' products	,021	,053	,032	,402	,688
The site is easy to use	,148	,091	,152	1,619	,108
The products promoted by the site are well supported	,008	,055	,012	,141	,888
Ordering seems easy to be initiated and done, although the site does not insist on ordering	-,039	,056	-,052	-,696	,488
The contact information available on the site makes me believe the company is real	,245	,079	,280	3,096	,002
The articles included on the site have references and contact information of their authors	,068	,045	,124	1,515	,133
I trust this site	,092	,057	,135	1,620	,108
The products are aggressively promoted by the site, without being clearly delivered all details about the product	-,026	,047	-,043	-,554	,581
The site has an active, opened relating-communicating policy	,054	,060	,074	,897	,372
The company is an expert in its field	,164	,068	,201	2,427	,017
Adverts are well framed	,043	,066	,055	,654	,515

Model	Non-standardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
The products are promoted by the site according to reality	,013	,038	,024	,335	,738
The seller is a company	,057	,034	,118	1,655	,101

a Dependent Variable: How credible is the overall site?

b year\_of\_study = 3,00

In a new regression analysis that included only the two important dimensions as perceived by the third year of study students, the model explains 36% of the variability of dependent variable.

*Table 10* R and R Square values

Model	R	R Square	Adjusted Square	R	Std. Error of the Estimate
1	,610(a)	,373	,363		,809

a Predictors: (Constant), The company is an expert in its field, The contact information available on the site makes me believe the company is real

*Table 11* Function Coefficients

Model	Non-standardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1					
(Constant)	1,884	,454		4,153	,000
The contact information available on the site makes me believe the company is real	,413	,063	,470	6,539	,000
The company is an expert in its field	,251	,059	,308	4,282	,000

a Dependent Variable: How credible is the overall site?

The relationship between the two important dimensions as perceived by third year of study students and the dependent variable is explained by the equation below:

$$\text{Credibility} = 1.884 + 0.414 * \text{real world feel} + 0.251 \text{ expertise}$$

#### 4 CONCLUSIONS

Past research approaches credibility perception based on different consumer characteristics. For example, in their study, Fogg et al. (2001) identified the credibility dimensions of general Web sites and compared results of demographic subgroups defined by age, gender, country of origin, education level, income level and experience with Web. Also, Stanford et al. (2002) analysed the credibility of health and finance Web sites in a comparative study that involved two groups: experts and online consumers.

In this study, while students in second year of study consider five dimensions to be important (*detailed information, relationship – communication, expertise, framing adverts and personal experience*), third year of study students put a special accent on two dimensions (*real world feel and expertise*).

We notice that both categories of students consider to be important the dimension of *expertise*. All the other dimensions taken in consideration are different for each of the two sub-samples analysed. The first category of students are focused on aspects considering first impression (*detailed information, framing adverts*) and relating (*relationship-communication, personal experience*). Older students are focused on practical details concerning security. They want to make sure the company exists in reality. This difference in assessing the credibility dimensions is given by the different experiences in the online world between the two sub-samples.

Except for the dimension “*personal experience*”, all the other dimensions are ranked lower by older students (third year of study students). This aspect proves that one extra year of experience brings more experience in the online world and more exigency in evaluating the credibility dimensions.

**Table 12** Means values of variables included in the analysis

	year_ of_ study	N	Mean	Std. Deviation	Std. Error Mean
The site offers detailed information about the company and its' products	2,00	88	5,52	1,430	,152
	3,00	129	5,04	1,533	,135
The site is easy to use	2,00	88	6,26	1,109	,118
	3,00	129	6,12	1,046	,092

	year_ of_ study	N	Mean	Std. Deviation	Std. Error Mean
The products promoted by the site are well supported	2,00	88	5,51	1,583	,169
	3,00	129	5,33	1,516	,134
Ordering seems easy to be initiated and done, although the site does not insist on ordering	2,00	87	5,74	1,146	,123
	3,00	129	5,45	1,340	,118
The contact information available on the site makes me believe the company is real	2,00	88	6,42	,956	,102
	3,00	129	6,18	1,155	,102
The articles included on the site have references and contact information of their authors	2,00	87	4,63	1,837	,197
	3,00	129	4,09	1,854	,163
I trust this site	2,00	88	4,80	1,555	,166
	3,00	129	4,61	1,491	,131
The products are aggressively promoted by the site, without being clearly delivered all details about the product	2,00	88	3,03	1,835	,196
	3,00	129	2,80	1,660	,146
The site has an active, opened relating-communicating policy	2,00	88	5,63	1,107	,118
	3,00	129	5,40	1,400	,123
The company is an expert in its field	2,00	87	5,71	1,011	,108
	3,00	129	5,27	1,242	,109
Adverts are well framed	2,00	88	5,69	1,334	,142
	3,00	129	5,47	1,305	,115
The products are promoted by the site according to reality	2,00	88	1,59	1,623	,173
	3,00	129	1,84	1,924	,169
The seller is a company	2,00	88	5,19	2,078	,222
	3,00	129	4,52	2,099	,185

Although the result of the first objective concludes that the two sub-samples do not evaluate significantly different the credibility dimensions, the hypothesis was confirmed. Only one extra year of professional and online experience leads to considering different dimensions as being important. One dimension is important for both categories though: *the expertise*.

This study brings a contribution as it reveals that one extra year of study leads to important differences in perceptions of dimensions online sales Websites as they have been presented before.

According to these findings, Web designers and E-Marketing managers can choose to adapt the content of their Web sites considering aspects such as the target's experience in terms of the Web. Findings are important as this adaptation of the Web site leads to increased perceived credibility.

### ***Research limitations***

The fact that the research included students from one faculty only is an important limitation. If the study involved respondents from various faculties and universities, the results could have been more reliable.

Another limitation is that these results are applicable for students only, as Internet shoppers of clothes. For any other type of target or type of online promoted products, a new research needs to be conducted.

Although the sample size is not a limit considering the entire method of the conducted regression analysis, a larger sample (at least 40 respondents per each variable in every regression analysis) could have made it possible to use a stepwise regression with more concluding results.

### ***Future research***

The two sub-samples analysed in this paper are different thru the experience perspective. One extra year is not a difference in itself but the experience that the extra year brings with it. Further research could investigate the same aspect on a different type of target with the same age difference to confirm whether one year difference brings the same different results for another type of target.

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