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The Investigation of Relationship between Product Involvement and Consumer Risk Perception

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Abstract: The purpose of this study focuses on the relationship between product involvement and consumer risk perception. More specifically, the findings from the empirical study generally support the research hypotheses and the motivational process model of product involvement and consumer risk perception. The subjects were 380 of the potential buyers of cars in BGs' (Bahman Group) dealer in Tehran. Structural Equation Modeling (SEM) with Lisrel software was used for the data analysis. This study present a conceptual motivational process model, explicating the processes by which involvement and consumer risk perception are caused and influence one another, as well as subsequent behavioral responses of consumer. An empirical study, carry out to test the motivational process model and hypothesized casual relationships find overall support.

Keywords: Consumer risk, involvement, motivation

INTRODUCTION

A considerable amount of research has examined the relationship between product involvement and consumer risk perception (Richin *et al*., 1992: Vankatreman, 1989). This interest stem from the important role played by these motivational constructs as explanatory as well as moderating variables with regard to various of consumer behavior as well as from interesting similarities in their conceptualization (Laurent and kapferer, 1985). The heightening interest in studying motivational aspects of consumer behavior provides additional impetus to this research stream.

Consumer researchers have focused on untangling the relationship between risk and involvement for several reasons. First, examining the relationship allows a better understanding of specific roles played by each construct in influencing different consumer behaviors. Second, an understanding of casual linkage between the various dimensions of involvement and risk is likely to provide rich insight into the psychological mechanism by which these motivational states occur and influence subsequent cognitive and behavioral responses as well as volitional processes that activate persistence in the case of difficult behaviors. Finally, this knowledge is also of much practical value, guiding strategic initiatives to benefit from these motivational states of consumers (Uptal, 2000). The current state of research in this area provides an incomplete and sometimes-contradictory view of the relationship between these motivational constructs. Moreover, researchers have not addressed issues discriminate validity adequately.

The objective of research presented here is to address these shortcomings and attempt to understand conceptually the differences between states of involvement and perceptions of risk and the distinct roles played by these two constructs and their components in shaping subsequent behaviors. Based on a literature review a motivational process model is provided, explicating the process by which different components of risk and involvement become salient to the consumer, influence one another and subsequent behavioral responses. The results of a scenario-based study, planed to change this model empirically are then showed. It is hoped that this motivational process model will develop a better understanding of the complex psychological mechanisms through which motivational states occur and help marketers to develop more effective strategies for advertising, segmentation, providing information.

LITERATURE REVIEW

Product involvement: Involvement result is the customer's ultimate concern with a purchase/ consumption experience (Bolfing, 1988). Involvement included experiencing a number of positive results such as the rewards inherent in the product and the product's

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expressive values. Involvement is "an unobservable state of motivation, arousal or interest." Involvement is evoked by a particular stimulus or situation and has drive properties. Its consequences are searching, information processing and decision-making (Laurent and Kapferer, 1986).

Hansen (1985) suggested that involvement is nothing more than a consumer's interest for a product category. Moreover, some researchers proposed frameworks for conceptualizing the involvement construct. Zaichkowsky (1985) outlined prior studies that have shown involvement antecedents to be due to personal characteristics, object characteristics and/or situation characteristics. Earlier researchers posited that one or more of these factors influenced the consumer's level of involvement in advertising, products and purchase decision. Andrews *et al*. (1990) framework that closely scrutinizes the involvement construct's antecedents, state properties, measures, related constructs and consequences. The framework provided a nomological network of relationships among involvement antecedents, state properties, related constructs and consequences. The antecedents to involvement were grouped into personal and situational/decision factors. The related construct factors, such as one's opportunity to process and ability to process, can limit the impact of this antecedent son the level of involvement. Numerous consequences of manipulated involvement levels have also been determined, including search behavior, information processing and persuasion (Shwu-Ing, 2002).

Involvement has been defined, as "a person's perceived relevance of the (consumption) object based in inherent needs, values and interests (Zaichkowsky, 1985). In both definitions, relevance is a key word and the emphasis is on the consumer; involvement is not an attribute of the product (Richins *et al*., 1992). Nevertheless, comparing both definitions reveals the distinction between two types of involvement: product involvement-often labeled enduring involvement and purchase decision involvement. The latter is considered to include both involvement with a brand (Zaichkowsky, 1985) and a discrete situational involvement (Richins *et al*., 1992), but may be of short duration. Product involvement on the other hand tends to be more enduring and certainly goes beyond mere utilitarian "importance", having both experiential and symbolic significance. Both, however, have similar results in terms of information-seeking activity, attention to opinion leaders and advertising and brand involvement, although these will not all feature in every case of high-involvement consumption. It has also been suggested that product involvement may mediate between the overall consumer goal (utilitarian, symbolic or experiential) and the purchase decision (Charters and Pettigrew, 2006)

Perceived risk: Risk exists when there is a less than 100% probability that things will turn out as expected. Consumer behavior involves risk in the sense that any action of a consumer will produce on sequences, which he cannot anticipate with anything approximating certainty and some of which are likely to be unpleasant. Hence, risk implies that there is some degree of uncertainty about the outcome of an action, which carries the possibility of physical harm, or some other damage. The perception of riskiness may vary from person to person and from product to product, or service to service (Stone and Gronhaug, 1993): in short, a very personal thing, related to specific circumstances.

Consumers tend to use intuitive judgment to decide whether or not something is risky, which may be affected by previous experiences, the level of involvement, or the price of the purchase. Risk has a moderating effect on consumers because they are often more inclined to try to avoid a mistake rather than benefit from utility in their buying decisions. For this reason, shoppers may "pre-select" brands for consideration to avoid risk (Mitchell, 1999). The established dimensions of risk-financial, social, time, performance, psychological and physical encompass both the online and offline purchasing environments. It is easy to see how customers might consider that buying some products is risky. For example, perfume may not have the expected fragrance, exposing the purchaser to disappointment. Alternatively, because the type of car owned is considered to be connected to perceptions of social standing, purchase of the "wrong" brand and model might risk one's status in one's social group.

Financial risk can be incurred when the customer's financial circumstances are damaged because of the purchase, such as by credit card fraud. Social risk may come about through purchasing products that are perceived to be down market. Performance risk implies that a product does not fulfill its function as expected. Some products, especially services, may risk time wasted in queuing or waiting when the product cannot be accessed. Consumers wearing unfashionable clothes, leading to the social risk of not "fitting, may cause psychological risk in". Harridge (2006) focused on risk relating to customer-supplier long-term relationships, suggesting that it reduces as knowledge is gained over the term of the relationship, but increases for purchasers because of switching costs. So, relationships might be damaged by poor performance or bad behavior by one of the parties to the relationship. This, in itself, could be an unfavorable outcome for both parties. Physical risks involved with purchases might include products, which are unsafe, cause physical harm to the user or, in services, allow customers of the service to take risks whilst undertaking an inherently risky activity, such as skiing or cycling (Harridge, 2006).

Consumer perceptions of risk have been widely dealt with in the past literature and have been shown to shape all purchase decisions to varying degrees and thereby influence consumer behavior. A purchase

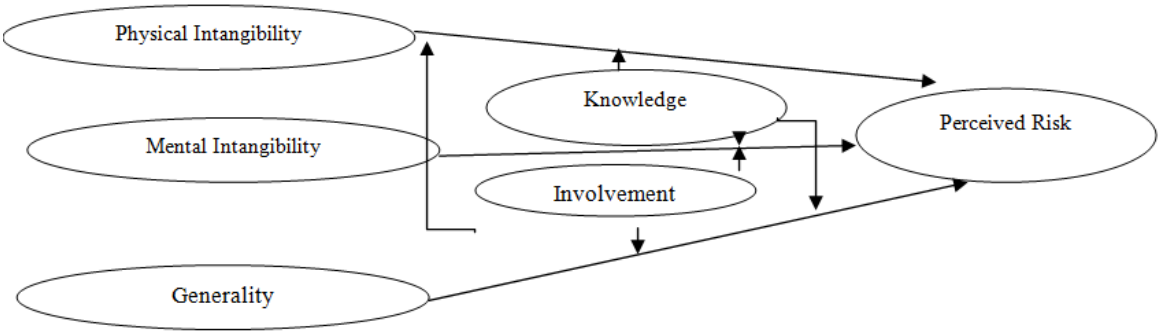

Fig. 1: Model for explanation of this relationship (Laroche *et al*., 2003)

decision involves risk when the consequences connected with the decision are uncertain and some results are more desirable than others are. Situation where the only possible result is a sure loss of some magnitude is not risk, since there is no variance among the possible results. The concept of risk as having two dimensions: first, the chance aspect where the focus is on probability and second, the danger aspect where the emphasis is on severity of negative consequence. Although many refinements to the definition of risk have been proposed, including expected value theory and expected utility theory subjectively determined expectation of loss by the consumer (Utpal, 2000); thus the term, perceived risk. It is theorized that when perceived risk falls below an individual's acceptance value, it has little effect on intended behavior and is essentially ignored.

The relationship between risk and involvement: Several consumer researchers have noticed the similarity of perceived risk and product involvement in motivating consumer responses. Involvement is a fundamental concept in the explanation of the variation of decision processes adopted by consumers. Several studies found that involvement is positively associated with perceived risk (Celsi and Olson, 1988). Laroch *et al*. (2003) suggested model for explanation of this relationship (Fig. 1).

The findings showed the combination of involvement and risk levels to be significant. When the risk information presented was low or moderate, highly involved participants paid considerable attention to the advertisements and showed good recall of the claims made. However, as predicted, at high levels of risk information their response changed. Attention to the advertisement decreased as did the amount of recall. At this point, highly involved respondents actually recalled fewer claims than those less involved whose level of recall is usually lower. The response to risk therefore broadly mirrored the response to fear appeals. Kavadas *et al*. (2007) also hypothesized that providing a balanced level of benefit and risk information would maximize feelings towards the advertisement and brand but the evidence proved insignificant. However, the authors stress that involvement and suffering are not the same and illustrate this by pointing out the different responses at high risk levels. In contrast to the effect of high and low involvement, sufferers pay greater attention and recall more advertisement claims than do non-sufferers. Kavadas *et al*. (2007) also believe that the "subtle differences" in advertisement processing results more from the involvement level rather than whether or not the individual is suffering from the condition advertised. Further study could examine sufferers to see if there are any differences between the high and low involved categories within this group (Kavadas *et al*., 2007)

Perceived risk has also been viewed as one dimension of product involvement. Supporting this view perceived risk as an implicit measure of product involvement points out the usefulness of functional and psychological as predictors of product involvement. While this risk types could indeed be used in a predictive framework to predict situational involvement, the theoretical reasons underlining this connection are left unaddressed by the author. In their scale development procedures, situational involvement differs from the importance dimension of risk only in that the later is a "cognitive" state of awareness that the purchase of a product have negative consequences while situational involvement also comprises the "motivation" to act on these consequences by avoiding them during purchase (Utpal, 2000).

The motivational process model of product involvement and consumer risk perception (hypothesis): During the time, various types of involvement have been described and attempts made at measurement. For example, involvement as "the importance of the product to the individual and to the individual's self-concept and ego". This is similar to enduring involvement, which has been defined as" an ongoing concern for a product class, that is, it is independent of purchase situations and is motivated by the degree to which the product relates to the self and/or hedonic pleasure received from the product" (Richin

et al., 1992). Whereas ego involvement and enduring involvement are conceptualized as independent of a particular purchase occasion, purchase involvement and situational involvement are defined as those occasions where one is aroused and attentive because of some specific occasion such as a pending purchase (Janet and Fetter, 2001).

The motivational process model is based on the view that the states of enduring and situational involvement and the different types of risk perceptions are distinct constructs and influence on another. In the researcher's view, enduring involvement represents a stable and ongoing motivational state pertaining to the product class and therefore represents an antecedent construct to other involvement and risk constructs, which are short lived and relevant to an approaching purchase or other product-related situation. An important feature of the motivational process model is that situational involvement occurs because of two distinct antecedent constructs. First, the level of enduring involvement for the product class directly influences the experienced situational involvement. This view is supported by earlier research. For example, Slama and Tashchain (1987) present a model in support of this view, where enduring involvement influences subsequent consumer responses directly influences the experienced situational involvement. The authors found partial empirical support for this model. While enduring involvement had only little impact on response directly, it acted through situational involvement to influence responses. In their involvement commitment model, Beaty *et al*. (1988) support a similar view, postulating that the consumer's ego involvement influences his or her purchase involvement. The rational offered (and to which the researcher fully concurs), is that when an individual feels that a product is closely related to his or her self-concept, values and ego, he or she will care about the choice decision or any other action involving that product category and will therefore be more motivated to ensure a good decision when about to make a purchase. Consequently, an enduringly involved consumer is likely to experience a high level of situational involvement at the time of purchase.

However, situational involvement can also accrue when the consumer has little enduring interest in the product or service. The motivational process mode, such a feeling of anxiety or psychological discomfort is termed as" psychological risk" and represents a second and distinct antecedent for the occurrence of situational involvement with the product class. It is important to note that this view psychological risk as anxiety encompasses the more popular view of psychological risk as arising from a mismatch between the product and consumer's self-concept. The following hypothesis summarizes this discussion:

H1: The consumer's situational involvement with a product class will be positively influenced by:

- His/her enduring involvement with the product class
- Psychological risk aroused by the product class

Further, it is expected the experience of situational involvement also heightens the feeling of anxiety when approaching the product-related situation, especially when driven by high enduring involvement. Based on this argument, the following hypothesis can be stated:

H2: The consumer's psychological risk perception will be positively influenced by her or his situational involvement with the product class.

Future, the motivational state arising from the occurrence of situational involvement and psychological risk is likely to result in a more detailed cognitive evaluation of the reasons underlying this anxiety. Thus, risk first experienced on an emotional level as anxiety is likely to be subsequently evaluated cognitively, resulting in the experience of specific cognitive risk. In this research, two types of cognitive risks are considered. While social risk pertains to the negative evaluation of one-self by significant others, functional risk may include performance, financial, time and physical losses arising from purchase and consumption of the product. This view of affective risk preceding cognitive evaluation of risk is similar to Zajonc's (1980) view that inference pertaining to a stimulus may follow the experience of affect and which has subsequently been show to have a neural basis. i.e., extant evidence suggests that discovery of an anxiety-causing stimulus occurs through early parallel-processing perceptual mechanisms which define anxiety on the basis of relatively simple stimulus features, before evaluating them in detail. In similar view, the experience of situational involvement is also likely to result in the cognitive evaluation of risk. The motivation resulting from situational involvement is also likely to rouse the consumer to expand more effort in considering the cognitive elements of risk in detail. Thus, both, situational involvement and psychological risk perception are posited to be antecedents to the experience of social and functional risk. This is summarized in the following hypothesis:

H3: The consumer's social and functional cognitively evaluated risk perception will positively influenced by:

- His/her situational involvement with the product class
- Psychological risk aroused by the product class

Finally, two qualitatively different and important types of consumer responses are considered as consequences of the motivational state arising from

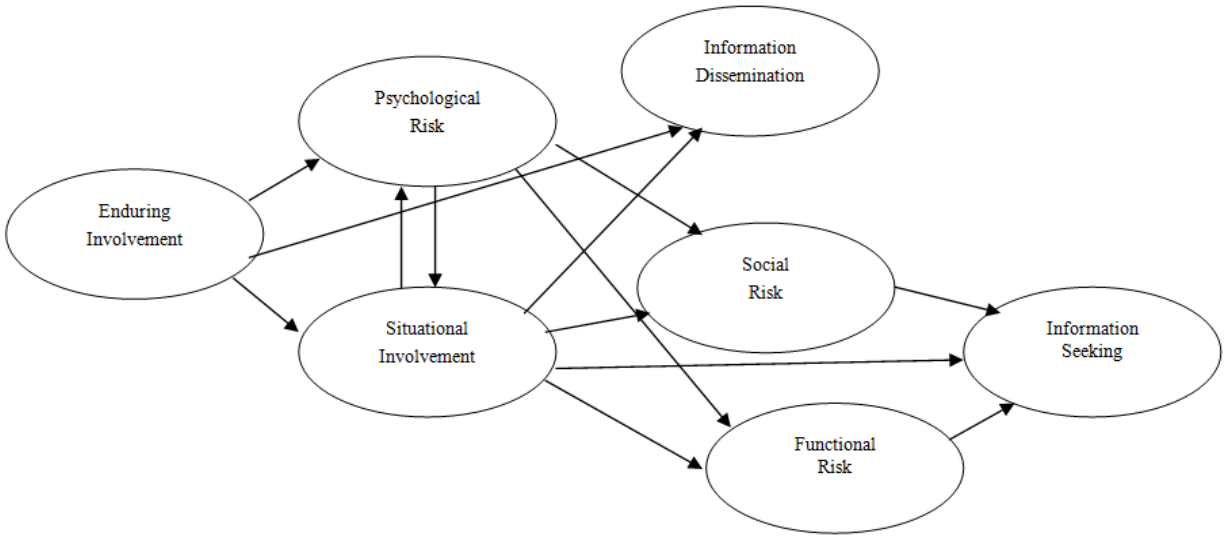

Fig. 2: Motivational process model

experience of involvement and risk perception. Consumer psychologists have identified several distinct types of behavior such as active searching of product-related information, giving of advice about the product class etc., to be directly influenced by the level of product involvement. For example, Richin *et al*. (1992) view both, acquiring and giving of information about the product class, to be important behavioral responses to product involvement.

Information search is an important part of consumer decision making. Most theories addressing the role of search activities in the consumer decision-making process assert that search is a mean by which consumers reduce uncertainty and perceived risk. Janet and Fetter (2001) provide a general framework of search, which categorizes search as internal and external (Janet and Fetter, 2001).

Two important and qualitatively distinct types of behavioral responses are considered in the motivational process model:

- Acquisition of product-related information about the product class
- Dissemination of product-related information.

First, considerable research suggests that acquisition is used primarily as a risk reduction strategy, i.e., in direct response to perception of risk. Thus, if the consumer perceives a product to be expensive, he or she likely to obtain information regarding prices of different brands, methods of financing etc. Similarly, if product performance is viewed as risky, then the consumer is likely to pay attention to and obtain information regarding performance-related attributes when making a choice. In, general then, the motivational state resulting from enduring and situational involvement will operate on the individual through the different cognitive risk perceptions. In addition, information seeking may also be directly influenced by situational involvement aroused by the purchase occasion, without the explicit evolution of riskiness associated with the product purchase. In other words, the situational involved consumer may engage in gathering of product-related information even if he or she does not consider the product class to be risky.

Based on this discussion, the following hypothesis can be stated:

H4: The consumer's propensity to seek product-related information prior to purchase will be positively influenced by:

- His/her situational involvement with product class
- His/her social and functional cognitively-evaluated risk perceptions

Turnbull and Meenaghan (1980) similarly suggest that opinion and advice- giving occur when the stable involvement with the product is put into the service of the self-affirmation by the consumer, to reassure himself or herself in front of significant others, as well as to confirm his or her assessment of the product or service. Thus, following hypothesis is stated:

H5: The consumer's propensity to disseminate product-related information prior to purchase will be positively influenced by:

- His/her enduring involvement with the product class
- His/her situational involvement with the product class

Figure 2 show the motivational process model of product involvement and consumer risk perception.

METHODOLOGY

Methodology is based on descriptive methods, survey and correlation. This research is descriptive, because it gathers information to test hypotheses or answer questions about the status of the study dealing with the issue. The research is correlation because it wants to know what a group of people thinks or what they do. Research is correlation because we are looking for a relation between two variables and if there is such a relation, how much it is. In this study, we investigate the potential buyers 'opinion of the cars in BG's dealers (Bahman Group) and all 40 dealers in Tehran encompass statistical society. Time ranged for distributing questionnaire among the statistical population of study is May 2011. Sampling at random is Clustering. Since the size of main population is, infinite and large, making a list of member's community is not possible and according to indentifying of the size of population, so we use Cochran formula and so sample size is 380.

The data collection instruments and methods: For Collecting, the literature and background of the research we have used of secondary sources, books, papers and physical resources. For Collecting statistical Data, data collection gathered by field research that questionnaires tool have been used. Likert spectrum or scale is used in questionnaires. Questionnaire admeasuring research instrument is composed of two categories. The first category relates to the individual characteristics of respondents including gender, age and education, which includes three questions and the nominal scale is used. The second category is Likert type and includes 19 questions. These questions measured on a five-point semantic differential scale using five items, such as Bad/Good, Unfavorable/Favorable, High quality/Low quality, Dislikable/Likable and Not at all useful/Very useful (Lee, 2004; Maheswaran, 1994). Hence, the questionnaire items to measure the three dimensions on a Likert scale and ranged from "strongly disagree" (1) to "strongly agree" (5) and one construct with semantic differential scale. All of construct in motivational process model were measured, each with multiple items. Enduring involvement was measured using three measured and situational involvement using two measures, modified from Lastovica and Gardner (1979) components of involvement scale. Psychological, functional and social risk were measured using two to four measures each, based on items from the Stone and Gronhaug (1993) scale. Finally information-seeking and information-dissemination were each measured using two items, similar two those used by Richin *et al*. (1992) (Table 1).

Questionnaire validity: In this study, two types of content validity and face validity were examined. With discretion and consultation of specialists and experts in the field of cars this point that the questions cover the hypotheses, content validity of the questioner were confirmed. Tests of these questions during the two-stage pre-test question about the wording, phrases and words that do it your way announced their views in a way that by reforming in the final questionnaire resulted in the face validity of tools.

Table 1: Reliability analysis

Construct	Number of items	Cronbach alpha
Enduring involvement	3	0.72
Situational involvement	2	0.75
Psychological risk	4	0.74
Social risk	3	0.76
Functional risk	3	0.72
Information-seeking propensity	2	0.80
Information-giving propensity	2	0.75

Descriptive statistics for demographic characteristics of research: This section provides descriptive statistics related to demographic characteristics of the sample. Understanding the demographic characteristics of this sample is helpful for studying the overall profile of the general population and its characteristics are specified for other researchers. Furthermore, this knowledge makes generalizing the results to other communities or the design of future research questions for other communities to use this information. (63.7%) of the respondents were male and 26.3% of respondents were female. (28.4%) of the respondents were aged 18 to 28 years. (45.6%) of them were age 29 to 38 years. (19.4%) of respondents were aged 39 to 48 years and 6.1% of them are over 49 years. And about their education: 18% of them were not graduated from high school, 30.2% were graduated from high school, 43.5% bachelor's degree and 8.2% of the respondents have higher educated.

STRUCTURAL ANALYSIS

This research followed a two-stage approach to data analysis. First, the construct validity of the measurement model was assessed using Confirmatory Factor Analysis (CFA); then the proposed theoretical model (Fig. 1) and research hypotheses were tested by structural equation analysis. Both phases used the LISREL 8.54 program.

Measurement model: When testing the validity of the measurement model, the Chi-square statistic was significant. The Goodness-of-Fit Index (GFI) was 0.87, Adjusted Goodness-of-Fit Index (AGFI) was 0.88, Normed-Fit Index (NFI) was 0.95, Nonnormed-Fit Index (NNFI) was 0.95, Comparative-Fit Index (CFI) was 0.95 and the Root Mean Square Error of Approximation (RMSEA) was 0.088. All were in acceptable ranges, indicating a reasonable fit.

Table 2: Parameter estimates for structural path

Path between construct	Parameter estimates	t-value
H1: Enduring involvement → situational involvement	0.55	9.00
H2: Situational involvement → psychological risk	0.40	8.10
H3: Situational involvement → social risk	0.98	7.90
H3: Situational involvement → functional risk	0.40	6.35
H3: Psychological risk → social risk	0.32	6.21
H3: Psychological risk → functional risk	0.50	6.90
H4: Situational involvement → information-seeking propensity	0.73	11.57
H4: Functional risk → information-seeking propensity	0.20	4.20
H5: Enduring involvement → information-giving propensity	0.85	12.39

The next step was to examine the measures of the four aspects: individual reliability, construct reliability, convergent validity.

To examine the construct reliability, this research used Cronbach's. For all constructs in the measurement model, each Cronbach's, is above 0.70. Thus, all constructs in the measurement model had adequate reliability.

To assure convergent validity, all factor loadings of items should be significant (their t-values should exceed 1.96) and the value of Average Variance Extracted (AVE) should exceed 0.50. A value of AVE exceeding 0.50 demonstrates that more than 50% of the variance of the construct is due to its indicators. The AVE of all constructs exceeded 0.50, indicating constructs had acceptable convergent validity overall.

Confirmatory Factor Analysis (CFA) is a special form of factor analysis. It is used to test whether measures of a construct are consistent with a researcher's understanding of the nature of that construct (or factor). Factor analysis is a common statistical method used to find a small set of unobserved variables (also called latent variables, or factors) which can account for the covariance among a larger set of observed variables (also called manifest variables).

Structural model: Maximum-likelihood-estimation procedures were used to examine the hypothesized relationships in the research model. Based on the model performance statistics (GFI = 0.93, AGFI = 0.87, CFI = 0.95, NFI = 0.95, NNFI = 0.95, RMSEA = 0.083, RMR = 0.14, SRMR = 0.05, IFI = 0.95), it can be concluded that the hypothesized model had a reasonable fit. The next step involved testing the specified paths for hypotheses. The path coefficients and t-values are reported in Table 2. All proposed paths were significant. Therefore, all hypotheses were supported.
The results show that:

- **H1:** Is partialy supported. It means enduring involvement positively influences on situational involvement
- **H2:** Is strongly supported. It means situational involvement positively influences on psychological risk
- **H3, H4, H5:** Are supported

In general, the empirical study finds support for working of the motivational process model of product involvement and consumer risk perception.

CONCLUSION

Overall, this research takes the important conceptual step of untangling the distinctive nature of motivational consumer behavior construct of product involvement and perceived risk. These construct are found to be closely related and distinct motivational relationship are found to exist between their components, which are theoretically explicated through the motivational process model. In general, the empirical study provides support to this conceptual framework. Many practical implication of this research for marketers are discussed along with directions for future research to extend and enrich motivational process model.

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