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Effective Risk Relievers for Dimensional Perceived Risks on Mail-Order Purchase: A Case Study on Speciality Foods in the UK

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ABSTRACT

This article examines the effective risk relievers for different dimensions of perceived risk on mail-order purchase of food products. The sample comprised 1,600 active and inactive mail-order speciality food shoppers in the UK. The analysis focused on the correlation coefficients between consumers' levels of perceived risk and their weight on the importance of the risk relievers. Amongst 15 risk relievers, the results implied that there are certain risk relievers attached to higher levels of importance by consumers, who perceive higher levels of risks in certain aspects of mail-order purchase. Therefore, mail-order companies should promote the effective risk relievers to reduce specific dimensions of perceived risks.

INTRODUCTION

The objective of this study is to identify the effective risk relievers which are attached to high levels of importance by consumers or which may reduce a particular dimension of perceived risk in mail-order purchase. One of the important elements in influencing the perception of a product and the consumers' decision-making process is perceived risk. Bauer (1960) described perceived risk as a sense perceived by a consumer that the decision will produce consequences which cannot be anticipated with exact certainty (Bauer, 1960). Thus, the levels of perceived risk are determined by a function of the amount of uncertainty and the consequence of purchase (Foxall and Goldsmith, 1994), i.e. the uncertainties which may contribute to a negative purchase result. A bad purchase decision could result in risks such as: (a) financial risk, (b) performance risk, (c) social risk, (d) physical risk, (e) psychological risk, (f) time-loss (Roselius, 1971; Bettman, 1973; Ross, 1975), and (g) opportunity risk (Zikmund and Scott, 1987; Mowen, 1987). Consumers perceive different level of risks over different types of products. They perceive higher levels of financial risk on durable goods, physical risk for non-durable goods, health issues for experience goods and psycho-sociological risk for search goods (Derbaix, 1983). To reduce perceived risks, consumers tend to increase the certainty of their prediction of the possible consequences of their decisions (Popielarz, 1967; Jacoby and Kaplan, 1972; Kaplan *et al.*, 1974).

In contrast, this study is focused on the risks of a different shopping channel as perceived by consumers, i.e. mail-order purchase and the effective action to reduce these risks. For the future growth of the mail-order market, it is important to identify the dimensions which contribute to high levels of risk in consumers' perceptions as well as the risk reduction method. In this article, those criteria or actions which can be taken by a company to reduce the level of perceived risks are referred to as 'risk relievers'. In focusing on this issue, the findings are expected to help companies to take necessary actions to reduce the level of perceived risks or a specific type of perceived risk.

LITERATURE REVIEW

The literature suggests that consumers perceived higher levels of risk when they purchase products through direct marketing channels without personal inspection, in contrast to conventional store shopping (Cox and Rich, 1964; Spence *et al.,* 1970; Schiffman and Schus, 1976; Korgaonkar, 1982). A study conducted by Cox and Rich (1964) found that non-telephone shoppers perceived an intolerable amount of risk in telephone shopping compared to telephone shoppers. Moreover, they seemed unwilling or unable to manage the uncertainty they perceived and to reduce risk to the point where it would be comfortable for them to shop by telephone. This result was confirmed by Spence's *et al.* study (1970) which compared mail-order and retail store insurance purchase. Although several determinants of mail-order patronage decision have been studied in the past, for example personal profile (Gillett, 1970; Peters and Ford, 1972; Berkowitz *et al.*, 1979; Mai and Ness, 1997), some studies have attempted to establish perceived risks as the dominant factor. Schiffman and Schus (1976) found, in general, that consumers perceived purchase by mail-order as a riskier decision than purchase in a store. However, mail-order users were more likely to evaluate mail-order shopping with a high level of satisfaction compared to non-users. Therefore, it was suggested that risk perception was a particularly important psychological factor in differentiating between the two groups of shoppers (Schiffman and Schus, 1976). To make the best purchase decision, consumers will rely on those criteria which can assure them that they are making the right decision (Derbaix, 1983; Sheth and Venkatesan, 1968). Many studies have focused

on the perceived risks and product purchase (Cunningham 1967; Mitchell and Greatorex 1990) or patronage preferences (e.g. Perry and Hamm, 1969; Peter and Tarpey, 1975; Prasad, 1975), but there is little literature on non-store shopping. In the review of the literature on mail-order purchase, Korgaonkar (1982) suggested that consumers expressed higher risks in association with products with higher financial risks. In addition, consumers expressed higher probabilities of purchasing products from a catalogue showroom and a department store-based catalogue operation which also provided the consumers with an opportunity to inspect the product physically as opposed to non-store retailers. Consequently, researchers are interested in finding criteria which can reduce consumers' levels of perceived risk. Using conjoint analysis, Akaah and Korgaonkar (1988) investigated the relative importance of eight risk relievers. They were product cost, product newness, brand experience, manufacturer's name, distributor's reputation, money-back guarantee, free sample/trial and endorsement by a trusted person. The results indicated that direct marketers can enhance the effectiveness of their marketing effort by offering a money-back guarantee as opposed to free sample/trial (Akaah and Korgaonkar, 1988).

METHODOLOGY

Data Collection

A national survey was conducted in the UK in co-operation with five mail-order speciality food companies (Dillman, 1978; Tull and Hawkins, 1990). Stratified sampling techniques were employed. The data were comprised of 1,572 returned questionnaires and represented a response rate of 54 per cent. The survey targeted a sample of each firm's customer database. Two groups' comparative approach was adopted in this study (Cunningham and Cunningham, 1973; Schiffman and Schus, 1976). Subsequently, customers were categorised according to the recency of their last mail-order purchase. Customers who had made a purchase within a period of twelve months were categorised as active mail-order shoppers whereas those who had not were categorised as inactive mail-order shoppers.

Eight shopping related aspects, i.e. product quality, product safety, delivery time, condition on delivery, product expectation, price, ordering procedure and seller's credibility were translated into a five-point scale rating questionnaire design. The respondents were asked to compare whether these aspects were much less risky, less risky, same, more risky or much more risky than store shopping. Also, there were 15 risk relievers derived from the literature and informal interviews with mail-order consumers and mail-order food company managers, as shown in Table 3. The "showroom" risk reliever, suggested by Korgaonkar, was not included because the author did not agree with its feasibility for small or medium sized mail-order food companies.

Statistical Analysis

The Statistical Package for the Social Sciences (SPSS for UNIX release 4.0) was utilised to process and perform statistical analysis of the data. In addition, a data screening procedure was conducted to ensure the accuracy of data entry. In the preliminary stage of data analysis, reliability tests were performed on the components of additive scales and emphasised Cronbach's alpha coefficients. The output of the alpha model shows a generally satisfactory internal consistency in aspects of risks (α =0.86) and risk relievers (α =0.74).

The initial statistical analyses were performed by examining frequency distributions and median tests which analyse the central tendency between different sample groups. Followed by employing correlation coefficients, this method was utilised to examine the relationship between the perceived risks and the risk relievers in mail-order food shopping. The purpose of this analysis was to find the most effective risk relievers for a certain aspect of perceived risk. The objective of correlation coefficient analysis is to test the correlation between variables based on the estimation of the sample correlation coefficient (*r*). In SPSS, two-tailed statistical significance levels are designated. Coefficients with a two-tailed observed significance level less than 5 per cent are indicated by a single asterisk and less than 1 per cent by two asterisks. In the interpretation of results, the significance is restricted to the 1 per cent level.

Before discussing the results, it is worth recognising that a common mistake in interpreting correlation coefficients stressed by Norusis is "to assume that correlation implies causation" (Norusis, 1990, p.188). Also, one variable can be highly correlated with one or more variables at the same time.

RESULTS

This section summarises the results of the statistical analysis. There were two facts reconfirmed by the data given in Tables 1 and 2. First, generally speaking, consumers perceive higher levels of risk when they purchase by mail-order than in a store. Second, inactive mail-order shoppers perceive higher levels of risk compared with active mail-order shoppers. The three most risky aspects are product expectation, product quality and condition on delivery respectively.

The significance in the median test was calculated using a Chi-square test with df=1. From Table 2, the median test showed a result of P=0.002 on the risk of price and P=0.000 on all other aspects of perceived risks. As a result, there is a significant difference in the levels of perceived risk between Group 1 and Group 2. By looking at the number of cases which have a score greater than the medians of the two groups, in terms of the ratio of the number of cases greater than the total number of observations, Group 2 has a much higher ratio than Group 1 in every aspect of perceived risk as a whole. For example, considering 'risk in quality', the number of cases which have a score higher than the median of 4 of which Group 2 has 106 observations is more than twice the number contained in Group 1 with only 50. Similarly, in the case of 'risk in product expectation', Group 2 has 119 cases greater than the median of 4 while Group 1 has 65 cases .

With respect to risk relievers, in an aggregated frequency result the five variables with highest importance are 'good quality', 'money back guarantee', 'reputable manufacturer', 'past experience with the company' and 'past experience with the product'.

In Table 4, 'money back guarantee', 'past experience with the product', 'past experience with the company', 'competitive price', 'official/certified quality standard', 'uniqueness/exclusiveness', 'well-known brand/product', 'only available by mail-order' and 'special offers' are all with a significance equal to zero. It means that with respect to these risk relievers the two groups have different medians. Therefore, active mail-order food shoppers and inactive mail-order food shoppers attach different levels of importance to these nine risk relievers. In comparing the ratio of the number of the cases greater than the median in each result, fewer numbers of inactive mail-order food shoppers responded higher than the median with respect to 'money back guarantee', 'competitive price', 'official/certified quality standard', and 'well-known brand/ product' than active mail-order food shoppers. In considering the importance scale (the five-point-scale shown in Table 3, very important, important, not sure, unimportant and unimportant at all are coded 1, 2, 3, 4 and 5 respectively), these risk relievers are relatively more important for inactive mail-order food shoppers than active shoppers.

By contrast, active mail-order food shoppers have fewer responses in terms of the ratio of the number of cases greater than the medians to respect to 'past experience with the product', 'past experience with the company', 'uniqueness/exclusiveness of products', 'only available by mail-order' and 'special offers', in comparison to inactive mail-order shoppers. This indicates that these risk relievers are relatively more important to active mail-order food shoppers than to inactive mail-order shoppers.

Correlation analysis was employed to examine the eight different aspects of perceived risk in relation to the 15 risk relievers (see Table 5) by analysing each respondent's ranking of perceived risk attached to aspects of mail-order shopping and his/her sense of importance attached to the risk relievers. Considering the measurement scale designed in the questionnaire, the higher the score on the risk scale, the higher is the perceived risk. In contrast, the higher the score on the risk reliever scale, the lower is its importance. Therefore, a significant negative correlation will indicate the risk reliever which is given the highest importance in view of the respondent. A significant positive correlation will indicate least importance. In addition, since the analysis is not affected by the interchange of rows and columns (Norusis, 1990), the interpretation will be the same when

looking at aspects of perceived risks or risk relievers. The following discussion interprets the significant risk relievers at 1 per cent level in relation to each aspect of perceived risk.

a) R_1 **Product quality:** The risk reliever variables 'Competitive price' (*r*=-0.125), 'Official/certified quality standard' (*r*=-0.110)', 'Money back guarantee' (*r*=-0.099), 'Sample/trial' (*r*=-0.092) and 'Recommended by people you know personally' (*r*=-0.069) are significantly negatively correlated with perceived risk in product quality. Therefore, for consumers who perceived higher risk in product quality when they purchase through mail-order would consider these are the most important risk relievers in helping them to make up their mind.

In contrast, 'Only available by mail-order' (*r*=0.150), 'Past experience with company' (*r*=0.142), 'Past experience with product' (*r*=0.130), 'Recommended by a public figure' (*r*=0.103), 'Special offers' (*r*=0.087), 'Uniqueness or exclusiveness of the product' (*r*=0.181), 'Presentation in a brochure or catalogue' (*r*=0.081) and 'Reputable manufacturer' (*r*=0.071) are risk reliever variables which have significant positive correlations with perceived risk in product quality. Therefore, these eight risk relievers are considered the least important in reducing perceived risk in product quality.

b) R_2 **Product safety:** The risk reliever variables 'Sample/trial' (*r*=-0.100), 'Official/certified quality standard' (*r*= -0.100) and 'Recommended by people you know personally' (*r*=-0.091) have a significant negative correlation with the perceived risk in product safety. Thus, personal recommendation, sample/trials and official or certified quality standards are the most effective risk relievers towards the perceived risk in product safety.

'Past experiences with company' (*r*=0.105), 'Only available on mail-order' (*r*=0.105), 'Uniqueness or exclusiveness of product' (*r*=0.097) and 'Presentation in a brochure or catalogue' (*r*=0.076) have a significant positive correlation with the perceived risk in product safety. Therefore, they are the least important risk relievers in reducing consumers' perceived risk in product safety.

c) R_3 **Delivery time:** In terms of the perceived risk in delivery time, the statistic only shows a significant (P<0.01) positive correlation in relation to the risk relievers. As such, there is no effective risk reliever found. However, 'Presentation in a brochure or catalogue' (r=0.113), 'Special offers' (r=0.085), 'Uniqueness or exclusiveness of product' (r=0.083) and 'Past experience with product' (r=0.075) are the least important risk relievers in reducing consumers' perceived risk in delivery time.

d) R_4 **Condition on delivery:** Similarly, the statistics show significant positive correlation in this column. This may be explained by the fact that the condition on delivery is usually a factor which is not under a mail-order company's control but the current postal system. Therefore, it is difficult to find an effective risk reliever to reduce the level of this particular aspect of perceived risk.

As a result, it is only indicated that 'Past experiences with product' (r=0.139), 'Past experiences with company' (r=0.121), 'Presentation in brochure or catalogue' (r=0.094), 'Uniqueness or exclusiveness of product' (r=0.092), 'Only available on mail-order' (r=0.090), "Reputable manufacturer' (r=0.085), and 'Recommended by a public figure' (r=0.070) are the least important in helping consumers to make up their mind when they perceived higher risk in condition on delivery.

e) R_5 **Product expectation:** Four risk reliever variables, Competitive price' (r= -0.134), 'Money back guarantee' (r= -0.111), 'Sample/trial' (r=-0.099) and 'Official/certified quality standards' (r=-0.081) show a significant negative correlation with the perceived risk in product expectation. It means that they are the most helpful risk relievers for those who perceived higher risk in product expectation.

By contrast, 'Past experiences with product' (r=0.160), 'Uniqueness/ exclusiveness' (r=0.148), 'Past experience with company' (r=0.141), 'Only available by mail-order' (r=0.129), 'Presentation in a brochure or catalogue' (r=0.110), 'Reputable manufacturer' (r=0.077), 'Recommended by a public figure' (r=0.072) and 'Special offers' (r=0.068) with a significant positive correlation are less important risk relievers in the situation when consumers perceive higher risk in product expectation.

f) R_6 **Price:** There is no significant negative correlation between the perceived risk in price and risk relievers. The correlation coefficients indicate that 'Sample/trial' (r=0.102), 'Past experiences with product' (r=0.085), 'Only available by mail-order' (r=0.084) and 'Past experiences with company' (r=0.081) have a significant positive correlation with the perceived risk in price. That means they are the least effective risk relievers for those who perceive a higher level of risk in price.

g) R_7 **Ordering procedure:** There is no significant negative correlation between perceived risk in ordering procedure and risk relievers. 'Past experience with product' (r=0.094), 'Past experience with company' (r=0.116) and 'Presentation in a brochure or catalogue' (r=0.077) are considered less helpful risk relievers to those who perceived higher risk in the ordering procedure.

h) R_8 **Seller's credibility:** 'Official/certified quality standards' (r=-0.144), 'Competitive price' (r= -0.143), 'Money back guarantee' (r=-0.107), 'Recommended by people you know personally' (r=-0.093) and 'Sample/trial' (r=-0.087) are considered the most effective risk relievers in the cases of consumers' perceptions of higher risk in seller's credibility.

Conversely, 'Uniqueness or exclusiveness' (r=0.190), 'Presentation in the brochure or catalogue' (r=0.127), 'Past experiences with company' (r=0.118), 'Only available on mail-order' (r=0.114), 'Past experience with the product' (r=0.109) and 'Good quality' (r=0.081) are less important risk relievers in reducing the perceived risk in seller's credibility.

CONCLUSIONS

Perceived Risks

Generally, consumers perceived higher levels of risk in mail-order patronage compared with in-store purchase. Active mail-order shoppers perceived lower levels of risks than inactive shoppers. Therefore, perceived risks can be viewed as one of the important discriminants for these two groups of consumers. The most risky aspects of mail-order shopping were identified in relation to product expectation, product quality and condition on delivery.

Common Risk Relievers

The main aim in this study is to search for effective risk relievers in order to reduce the risks perceived by consumers that may deter them from using mail-order. It has been found in this study that 'good quality', 'money back guarantee', 'reputable manufacturer', 'past experience with the company' and 'past experience with the product' were considered the five most important risk relievers in order of significance, amongst the rest of variables.

Different Views Towards Risk Relievers Between Groups

The differences concerning the degree of importance of each risk reliever evaluated by active mail-order food shoppers and inactive shoppers have been presented in previous sections. Thus, among the 15 risk relievers, active shoppers and inactive mail-order food shoppers attached the same level of importance towards risk relievers such as 'good quality', 'reputable manufacturer', 'recommended by one whom you know personally', 'recommended by a public figure', 'presentation in brochure/catalogue' and 'sample/trial'. In contrast, 'money back guarantee', 'competitive price', 'well-known brand/product' and 'official/certified quality standard' are valued with a relatively higher importance by inactive mail-order food shoppers than active mail-order food shoppers. In comparison, 'past experience with the product', 'past experience with the company', 'uniqueness/exclusiveness of products', 'only available by mail-order' and 'special offers' are considered more important by active mail-order food shoppers than inactive mail-order food shoppers. Such information suggests marketers should emphasise different risk relievers when they approach different groups of consumers.

Effective Risk Relievers for Aspects of Risks

The correlations between perceived risks and risk relievers have suggested that particular risk relievers are more effective in reducing certain aspects of risk (see Table 5). For instance, the difference between product expectation and actual product, product quality and condition on delivery are the three most risky aspects for consumers when they purchase food by mail-order. It is found in this study that 'money back guarantee', 'competitive price', 'sample/trial', and 'official/certified quality standard' are the most significant risk relievers to reduce the perceived risk in product expectation. Moreover, 'money back guarantee', 'competitive price', 'recommended by whom you know personally', 'sample/trial' and 'official/certified quality standard' are more effective in relieving the perceived risk in product quality. For perceived risks in condition on delivery, no effective risk reliever has been found. However, this accords with the fact that 'condition on delivery' is usually a factor which is not under the control of a mail-order company, but the current postal system.

Future Research

This study has identified the effective risk relievers for perceived risks in 'product quality', 'product safety', 'product expectation' and 'seller's credibility'. The risks associated with eight aspects of mail-order purchase compared with in-store shopping. 15 risk reliever variables were mainly derived from the literature and informal interviews with mail-order consumers and a few mail-order food company managers. For future research, researchers may be interested in constructing and using a perceived risk and risk reliever derivation methodology to search for the correlation coefficients, alternatively employing other statistics, e.g. canonical correlation analysis (Cunningham and Cunningham, 1973; Hair *et al.*, 1992). The author also strongly believes that different industries or types of products will generate various combinations of risk relievers for each dimension of risk. Therefore, there is definitely a wide range of issues to be explored under this subject.

Table 1: Level of Perceived Risks - Mail-Order vs. Store

N = 1541

RISK TYPES	RISK LEVEL					
	Much less	**Less**	**Same**	**More**	**Much more**	**TTL**
product expectation	48	73	459	743	186	1509
	(3.2)	(4.8)	(30.4)	(49.2)	(12.3)	(100%)
quality	51	108	580	644	158	1541
	(3.3)	(7.0)	(37.6)	(41.8)	(10.3)	(100%)
condition on delivery	46	105	595	639	101	1486
	(3.1)	(7.1)	(40.0)	(43.0)	(6.8)	(100%)
delivery time	59	176	508	603	136	1482
	(4.0)	(11.9)	(34.3)	(40.7)	(9.2)	(100%)
seller’s credibility	50	142	730	420	91	1433
	(3.5)	(9.9)	(50.9)	(29.3)	(6.4)	(100%)
product safety	29	70	940	368	57	1464
	(2.0)	(4.8)	(64.2)	(25.1)	(3.9)	(100%)
price	35	121	1000	255	40	1451
	(2.4)	(8.3)	(68.9)	(17.6)	(2.8)	(100%)
ordering	52	231	885	233	23	1414
	(3.7)	(16.2)	(62.1)	(16.4)	(1.6)	(100%)

Table 2: Perceived Risks by Groups

N = 1541

	Group 1	Group 2	Median	Chi-square (χ^2)	Significance (P)
a. Risk in quality					
> median	50	106			
< median	923	456	4	71.98	.0000
b. Risk in safety					
> median	203	218			
< median	729	309	3	61.95	.0000
c. Risk in delivery time					
> median	395	341			
< median	541	200	3	58.68	.0000
d. Risk in condition of delivery					
> median	407	329			
< median	538	207	3	45.15	.0000
e. Risk in product expectation					
> median	65	119			
< median	893	427	4	71.58	.0000
f. Risk in price					
> median	165	130			
< median	758	393	3	9.59	.0020
g. Risk in ordering					
> median	123	130			
< median	787	379	3	31.40	.0000
h. Risk in seller credibility					
> median	223	284			
< median	687	234	3	131.21	.0000

Note: Group 1 active mail-order food shoppers (purchased food on mail-order in last 12 months); Group 2 inactive mail-order food shoppers (did not purchase food on mail-order in last 12 months)

Table 3: Risk Relievers

N=1572

Relievers	Very important	Important	Not sure	Unim-portant	Unimportant at all	TTL (%)
Good quality	1059 (67.4)	484 (30.8)	22 (1.4)	5 (0.3)	2 (0.1)	1572 (100%)
Money back guarantee	891 (57.2)	522 (33.5)	58 (3.7)	77 (4.9)	11 (0.7)	1559 (100%)
Reputable manufacturer	524 (34.0)	814 (52.9)	117 (7.6)	75 (4.9)	10 (0.6)	1540 (100%)
Past experience with the Co.	492 (32.1)	817 (53.3)	109 (7.1)	110 (7.2)	5 (0.3)	1533 (100%)
Past experience with product	432 (28.5)	833 (55.0)	142 (9.4)	101 (6.7)	6 (0.4)	1514 (100%)
Competitive price	411 (26.8)	816 (53.3)	116 (7.6)	171 (11.2)	17 (1.1)	1531 (100%)
Official quality standard	402 (27.2)	585 (39.6)	229 (15.5)	192 (13.0)	68 (4.6)	1476 (100%)
Uniqueness/exclusiveness	430 (28.1)	569 (37.1)	182 (11.9)	307 (20.0)	44 (2.9)	1532 (100%)
Presentation in brochure/catalogue	157 (10.3)	798 (52.3)	243 (15.9)	258 (16.9)	71 (4.6)	1527 (100%)
Well-known brand/product	207 (13.5)	623 (40.6)	246 (16.0)	412 (26.9)	45 (2.9)	1533 (100%)
Only available by mail-order	294 (19.2)	415 (27.0)	285 (18.6)	449 (29.3)	92 (6.0)	1535 (100%)
Recommended by someone you know personally	178 (11.9)	545 (36.5)	259 (17.3)	438 (29.3)	74 (5.0)	1494 (100%)
Sample/Trial	111 (7.5)	520 (35.2)	343 (23.2)	429 (29.0)	76 (5.1)	1479 (100%)
Special offers	74 (4.9)	274 (18.1)	210 (13.9)	721 (47.6)	237 (15.6)	1516 (100%)
Recommended by a public figure	9 (0.6)	53 (3.6)	168 (11.4)	649 (44.1)	594 (40.3)	1473 (100%)

Table 4: Comparison of the Importance of Risk Relievers between Groups

N = 1566

	Group 1	Group 2	Median	Chi-square (χ^2)	Significance (P)
a. Good quality					
> median	328	183			
< median	669	386	1	0.59	.8079
b. Money back guarantee					
> median	472	193			
< median	512	375	1	28.21	.0000
c. Reputable manufacturer					
> median	126	76			
< median	847	485	2	0.07	.7987
d. Past experience with the product					
> median	115	131			
< median	851	411	2	37.36	.0000
e. Past experience with the company					
> median	100	121			
< median	879	249	2	38.61	.0000
f. Competitive price					
> median	258	46			
< median	709	513	2	74.45	.0000
g. Official quality standard					
> median	364	124			
< median	563	420	2	41.22	.0000
h. Uniqueness/exclusiveness					
> median	260	271			
< median	712	283	2	75.46	.0000
i. Presentation in brochure/catalogue					
> median	359	211			
< median	608	344	2	.08	.7707
j. Well-known brand/product					
> median	494	207			
< median	474	351	2	27.12	.0000
k. Only available by mail-order					
> median	292	248			
< median	687	301	3	35.59	.0000
l. Recommended by whom you know personally					
> median	323	188			
< median	618	360	3	.00	.9607
m. Sample/trial					
> median	337	168			
< median	598	371	3	3.39	.0655
n. Special offer					
> median	130	107			
< median	831	442	4	8.94	.0028
o. Recommended by a public figure					
> median	364	228			
< median	568	308	4	1.57	.2099

Note: Group 1 = purchase food on mail-order in last 12 months
Group 2 = did not purchase food on mail-order in last 12 months

Table 5: Correlation Coefficients - Perceived Risks & Risk Relievers

RISK RELIEVERS	ASPECTS OF PERCEIVED RISKS							
	R_1	R_2	R_3	R_4	R_5	R_6	R_7	R_8
RR_1	-.099**	-.056*	-.023	-.029	-.111**	.007	.004	-.107**
RR_2	-.125**	-.065*	-.065*	-.064*	-.134**	.029	-.012	-.143**
RR_3	.087**	.055*	.085**	.038	.068**	.012	.065*	.065*
RR_4	.044	.050	.065*	.059*	.020	.000	.027	.081**
RR_5	.181**	.097**	.083**	.092**	.148**	.063*	.064*	.190**
RR_6	-.011	-.021	.012	.017	.003	-.012	-.047	-.049
RR_7	.071**	.027	.057*	.085**	.077**	.018	.022	.032
RR_8	.130**	.064*	.075**	.139**	.160**	.085**	.094**	.109**
RR_9	.142**	.105**	.062*	.121**	.141**	.081**	.116**	.118**
RR_{10}	.150**	.105**	.049	.090**	.129**	.084**	.066*	.114**
RR_{11}	-.069**	-.091**	-.060*	-.042	-.062*	-.045	-.058*	-.093**
RR_{12}	.103**	.007	.025	.070**	.072**	.027	.011	.026
RR_{13}	.081**	.076**	.113**	.094**	.110**	.102**	.077**	.127**
RR_{14}	-.092**	-.100**	-.031	-.014	-.099**	-.066*	-.048	-.087**
RR_{15}	-.110**	-.100**	-.011	-.018	-.081**	-.046	-.043	-.144**

Note: * - Significance <.05 ** - Significance <.01 (2-tailed)

R_1 = Product quality; R_2 = Product safety; R_3 = Delivery time; R_4 = Condition on delivery; R_5 = Product expectation; R_6 = Price; R_7 = Ordering procedure; R_8 = Seller's credibility.

RR_1 = Money back guarantee; RR_2 = Competitive price; RR_3 = Special offers; RR_4 = Good quality; RR_5 = Uniqueness/ exclusiveness; RR_6 = Well-known brand/ product; RR_7 = Reputable manufacturer; RR_8 = Past experiences with product; RR_9 = Past experiences with company; RR_{10} = Only available on mail-order; RR_{11} = Recommended by people you know personally; RR_{12} = Recommended by a public figure; RR_{13} = Presentation in a brochure of catalogue; RR_{14} = Sample/ trial; RR_{15} = Official/certified quality standard

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