

[Original Article]

Millennials' Online Apparel Purchase Decisions through Social Interactions

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Abstract

The purpose of this research is to explore how Millennials mitigate perceived risks that occur during online apparel purchasing decisions through social interactions based on social learning theory. Also, this research investigates concerns generated from interactions with others when consuming apparel online. An exploratory investigation was undertaken with 78 undergraduate students using an online survey that included open and closed questions. Qualitative data revealed positive relationships between consumers' social interactions and purchases of apparel products online. Specifically, information searches through social interactions with trusted individuals utilizing online channels were found to validate purchasing decisions and alleviate perceived risks with purchasing apparel products online. However, consumers were also concerned with certain interactions due to the lack of credibility regarding reviewers, channels, and conflicting information. These findings provide an insight into millennial consumers' learning processes through consumer-to-consumer interactions in social media environments for apparel purchases. As online and mobile shopping along with consumers' social media usage for interacting continue to increase, these research findings guide retailers how to turn their attention to investing and utilizing these channels to enhance millennial consumers' positive purchasing experiences online.

Keywords: Millennials, interaction, social media, e-commerce

I. Introduction

Globally, apparel is the most popular product category in online retail, projected to grow from \$60 billion in 2015 to \$86.4 billion by 2018 in the U.S. (*Statista*, 2016a). Among all age groups, Millennials, born between 1980 and 2000, are the primary consumer group in the online apparel market. They represent the only age group whose median income will grow over the next five years (Makortoff, 2015), allowing them expansive, future purchasing power. Besides having grown up with e-technologies, Millennials are comfortable with technical and online shopping environments than other older generations. Millennials constitute over half of those intending to purchase

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online. However, Millennials, like other consumers, have perceived risks in shopping for apparel products online. Since purchasing online apparel does not provide fitting, size and comfort can be problematic and negatively influence buyers' attitudes and behaviors toward apparel products and online retailers (Yu, Lee, & Damhorst, 2012).

However, Millennials still shop for apparel products online more than any other consumer age group. In 2014, 81% of Millennials shopped for apparel products online (*Statista*, 2016b) compared with around 55% of other consumers who shopped for apparel products online in the U.S. (HookLogic, 2016) possibly due to online social behaviors. Millennials conduct more information searches for online products than older consumers (Patricia, Victor, & Stanley, 2005) and also engage with other consumers as well as company representatives when consuming products and services on social networks (Schawbel, 2015). According to Schawbel, these networks and blogs are their pre-purchasing information sources. It is also believed social interactions between online consumers provide helpful information and minimize perceived risk in online apparel shopping. Consequently, interacting with other consumers may make this age group distinctive from other consumer segments and relieve perceived risks in shopping for apparel products online. However, previous research had focused on Millennials' online social interaction or online apparel shopping behaviors and has not specifically explored the purchase decision process for alleviating perceived risks to purchase apparel products through interactions. This is despite the fact this age group heavily relies on e-technology to communicate and is an important, large, prospective market segment in apparel industry (Ruth et al., 2013). Additionally, a dearth of research exists regarding concerns arising from online social interactions with others although many consumers including Millennials still hesitate to interact with others to purchase products.

Therefore, the purpose of this exploratory study was to address apparel industry's needs by investigating Millennials' social interactions and how they affect apparel consumption online—specifically, the ways perceived risk are solved through interactions with other consumers related to the apparel purchasing decision process. The theoretical framework for this study, Bandura's (1977) social learning theory, explains how consumers' social interaction processes and behaviors are learned from socializing agents, who "transmit norms, attitudes, motivations and behaviors" (Wang, Yu, & Wei, 2012) Social learning theory is well suited for understanding online apparel purchasing processes, as Millennials' attitudes and behaviors toward apparel product purchasing online could be influenced through interacting with socializing agents, other consumers online, thus increasing their understanding of products and reducing perceived risks. However, there could also be impediments for their social learning processes due to the lack of face to face interaction with anonymous socializing agents online. Consequently, based on social learning theory, the following research questions guided this study: (1) How do Millennials use what they have learned through online social interactions to assuage perceived risks? (2) What are the concerns Millennials experience during interactions, while shopping for apparel products online?

A qualitative method approach was adopted to understand online purchasing behaviors and interactions from the perspectives of Millennials. Valuable insights about millennial consumers' behaviors, distinguished from other generations' behaviors, can be gleaned by considering the perspectives of Millennials, with a variety of online social interactions.

II. Literature Review

1. Theoretical Framework: Social Learning Theory

Social learning theory offers an explanation of learning through social interaction processes and behaviors (Bandura, 1977). This theory provides a theoretical framework for understanding how individuals' norms, attitudes, motivations, and decisions to engage in certain behaviors are influenced by the social learning processes: (1) operational and (2) reinforcement (Bandura, 1977, 2001). Operational learning refers to the process individuals observe and learn from others' behaviors. Reinforcement learning refers to the process individuals learn when observing their behavior consequences; positive outcomes cause repeated behaviors, which lead them to avoid needless, costly errors before they evolve into negative behaviors (Bandura, 2001).

When applying the social learning theory to online consumer research, one sees how consumers' social learning evolves through interpersonal communication with other consumers, which in turn shapes cognitive and affective attitudes and behaviors and is delineated by previous research. Specifically, interactions among consumers who purchase the same products provide operational and reinforcement learning to consumers who share attitudes, purchasing behaviors, and outcomes of the behaviors. Consequently, it helps consumers to better understand apparel products online which they have not found in physical environments and minimizes the perceived risks in online apparel shopping. Also, online consumers use a variety of social media tools (i.e., emails, text message, social network websites) to discuss their apparel purchasing with people they know in offline areas, in addition to anonymous consumers in online communities or forums, before purchasing apparel products (Angela & Neil, 2017). Consumers actively seek product reviews from other consumers, which, in turn, help reduce risks associated with online shopping (Kulmala, 2011). For example, according to Cheung, Liu, and Lee (2015), observing peer members' postings and reinforcement through peer members' recommendations in online apparel social shopping communities facilitates consumers' communication about apparel products. Also, Wang et al. (2012) discussed reinforcement learning and how consumers communicate with peers about products via social media (i.e., talking about products, buying products, product information) and how they influenced each others' attitudes towards products. This communication positively relates to purchase intention. Moreover, consumers, by observing product reviews from other online consumers, obtain product usage experiences, which may influence their purchase decision of new products (Cui, Lui, & Guo, 2012). Therefore, social interactions with other consumers is positively related to products purchased online. Then, this study will classify how Millennials use what they have learned through online social interactions to alleviate perceived risk.

2. Perceived Risks in Online Shopping

Consumers experience perceived risks, defined as the nature and amount of uncertainty about potential outcomes observed in making a specific decision in the purchasing process (Forsythe & Shi, 2003; Park, Lennon, & Stoel, 2005). Perceived risks experienced during the purchasing process can be categorized as financial (i.e., potential of losing money), performance (i.e., potential for a lack of functionality), physical (i.e., possibility a product may cause harm), psychological (i.e., consistency with self-concept), and social (i.e., negative feedback from others) (Wu & Ke, 2015). These perceived risks play a significant role in attitude formation of purchasing directly and indirectly through trust (Wu & Ke, 2015). Consequently, attitude towards purchase influences purchase intention and further influences purchase behavior.

Perceived risks are also critical factors which influence purchase attitude, intention, and behavior in online retail (Wu & Ke, 2015). In online shopping, perceived risk is “the subjectively determined expectation of loss by an Internet shopper in contemplating a particular online purchase” (Forsythe & Shi, 2003, p. 869). Compared with purchasing from brick and mortar stores, online shoppers experience more uncertainties and risks, including product performance, financial transaction, privacy and security, convenience, time loss, and logistics (Bezes, 2016; Kushwaha & Shankar, 2013; Lee, Kim, & Fiore, 2010; Yu et al., 2012).

For example, due to the absence of direct product inspection, higher perceived risks are associated with product performance (Aghekyan, Forsythe, Suk Kwon, & Chattaraman, 2012; Lee et al., 2010). Compared with in-store security measures, online shopping requires credit card input on websites. Consumers’ concerns about credit card fraud result in perceived heightened financial transactions risks (Aghekyan et al., 2012; Thakur & Srivastava, 2015). Similarly, consumers’ apprehension concerning the abuse of personal information is also increased when they are asked to enter personal information on websites (Yu et al., 2012). Thus, the perceived privacy and security risk is higher. Moreover, consumers may perceive a lack of convenience and time loss due to difficulties in finding product information when sales associates are not present. They may also worry about Internet speed limitations or difficulties with returns and exchanges (Yu et al., 2012). Additionally, consumers may perceive logistical risks, because they are concerned about online order pickups, deliveries, or returns (Bezes, 2016).

3. Perceived Risks in Online Apparel Shopping

Compared to other products, apparel is a complex product category with hedonic and cognitive-sensory aspects (Kushwaha & Shankar, 2013). Because of these aspects, consumers experience higher perceived risk, while shopping for apparel online (Kulmala, 2011; Yu et al., 2012). Consumers purchasing hedonic products perceive more risks than utilitarian products, since hedonic products can be purchased in an unplanned manner and exhibit a variety of options during product search (Kushwaha & Shankar, 2013).

Specifically, performance risk in apparel products is greater than many other product types. In the online environment, apparel purchasing suffers from the absence of direct experiential information (Rosa, Garbarino, & Malter, 2006; Yu et al., 2012), so consumers have limited visual, tactile, or sensory ability to evaluate products. According to Yu et al.’ study with college students, segment of Millennials in 2012, apparel products perceived performance risks have the main visual, tactile, and trial risk components. The uncertainty consumers perceived when evaluating visual or aesthetic attributes of an apparel product, including color, pattern, style or design, fabric, details, and coordination with other items (Eckman, Damhorst, & Kadolph, 1990; Yu et al., 2012), can also be referred to as aesthetic/fashion risk and visual risk. Consumers may also perceive a visual risk because they have access to limited visual information through websites. Tactile risk is the uncertainty consumers perceive when evaluating tactile attributes of an apparel product, such as touch and feel, drape, and weight of a given apparel product (Yu et al., 2012). Trial risk is the uncertainty consumers perceive when evaluating trial attributes of an apparel product, including apparel fit, comfort, and appearance on the body (Yu et al., 2012). Online consumers perceive more tactile and trial risk, since they cannot touch or try-on apparel products prior to the purchase.

4. Concerns When Interactive with Others Online

Consistent with social learning theory (Cheung & Thadani, 2012; Kulmala, 2011; Mudambi & Schuff, 2010; Rabjohn, Cheung, & Lee, 2008; Sher & Lee, 2009), this research asserts online social interactions bring benefits to consumers, as they can learn about products and services, which may relieve their perceived risks during online shopping. However, impediments of social learning, concerns with doubt of credibility of learning, can also be raised through interacting with others because online communications suffer from a lack of face-to-face experience with unknown individuals. Thus, online reviews may be less trustworthy than traditional face-to-face, word-of-mouth messages (Cheung & Thadani, 2012; Sher & Lee, 2009). Specifically, consumers with a higher tendency towards disbelief of online information are less likely to be influenced by online reviews (Sher & Lee, 2009).

Moreover, to increase the word-of-mouth effect, companies use third party websites, or blogs, to market products. Subsequently, some information on third party sites may be amplified resulting in ethical and/or legal concerns; for instance, an added scrutiny of bloggers, because they have the potential to be company sponsored (Kulmala, 2011; Sher & Lee, 2009).

Other than the credibility of the review, online consumers also are concerned with the quality of online review contents. A review is considered useful when it is relevant, timely, accurate, and comprehensive (Rabjohn et al., 2008). Reviewers' expertise on fashion and review depth are important factors when evaluating the usefulness of online apparel product reviews (Cheung & Thadani, 2012; Mudambi & Schuff, 2010). As a result, some consumers may hesitate to interact in online product reviews or to utilize online reviews in their purchase decision-making processes. Therefore, this research will explore credibility concerns about reviewers, channels, and contents Millennials interact with while shopping for apparel products online. As concerns may arise during the social learning phase of online purchasing, this study also aims to examine impediments of online apparel social learning processes.

III. Method

1. Data Collection Procedure

A qualitative method approach was used to (1) examine how perceived risks related to the apparel purchasing decision process are mitigated through interactions with other consumers, and (2) identify concerns related to interacting with others online to assuage perceived risks consumers face during online apparel shopping. An online survey was developed to collect qualitative data to capture rich data from Millennials. Participants were provided instructions to write reflective essays, based on their online apparel shopping experiences through open-ended questions (i.e., What kind of concerns do you have when you shop apparel products online? How do you solve these concerns as you interact with other customers' reviews?). The last part of the survey included demographic questions, such as age, gender, etc.

2. Participants

This study was conducted using a convenience sample of students from two colleges within a university located in western United States. Participants self-identified with the millennial group. The 78 undergraduate participants completed the questionnaire through an online survey website, Qualtrics.com, with approval from the university's Institutional Review Board. The students' average age was 20.63 years, ranging from 18 to 24 years. Most of the participants were female (88.5%), juniors (50.0%) and seniors (28.2%), majoring in apparel merchandising or design

(78.2%). Other majors included business management, political science, fine arts, digital technology and culture, and interior design. These participants self-reported their ethnicity groups as white or European (70.5%), Asian (12.8%), Hispanic or Latino (6.4%), black or African American (5.1%), Native Hawaiian or Pacific Islander (2.6%), and Mixed/Bi-racial (2.6%). All participants have purchased apparel products online and considered other consumers' product reviews when making these purchases. Most of the participants (70.5%) indicated they have shared product reviews online for overall purchasing, while 67.5% of the participants indicated they have shared product reviews online for apparel products. See Table 1 for details of participants' demographic information.

Table 1. Survey respondents' demographic characteristics

Variable	Frequency	Percentage
Gender		
Male	8	10.3%
Female	69	88.5%
Prefer not to say	1	1.3%
Ethnicity		
Asian	10	12.8%
Black or African American	4	5.1%
Hispanic or Latino	5	6.4%
Native Hawaiian or Pacific Islander	2	2.6%
White or European	55	70.5%
Mixed/Bi-racial	2	2.6%
House hold income		
Below \$15,000	25	32.5%
\$15,000 - \$24,999	5	6.5%
\$25,000 - \$34,999	3	3.9%
\$35,000 - \$49,999	6	7.8%
\$ 50,000 - \$74,999	10	13.0%
\$ 75,000 - \$99,999	13	16.9%
Above \$100,000	15	19.5%
Year in college		
Freshman	7	9.0%
Sophomore	10	12.8%
Junior	39	50.0%
Senior	22	28.2%
Major		
Apparel design and merchandising	61	78.2%
Other	17	21.8%
Have purchased apparel products online		
Yes	78	100%
No	0	0%
Consider other consumers product reviews when purchasing		
Overall purchasing online	78	100%
Apparel products purchasing online	78	100%
Share product reviews online		
Overall purchasing online	55	70.5%
Apparel products purchasing online	52	67.5%

Note. A total of 78 usable surveys of college students aged between 18 to 24 (mean=20.63, SD=1.34).

3. Data Analysis

Comparative thematic analysis was applied to analyze and interpret qualitative data from the reflective essays (Glaser, 1965). The procedure outlined by Van Manen (1990) was followed to generate themes through comparison, categorization, abstraction, and integration to answer the research questions. Van Manen's procedure was used in phenomenological research (Holloway, Polaschek, & Pool, 2010; Morgan, 2003). First, data were read carefully to identify meaningful units of text relevant to the research questions. Second, units of text reflecting the same content were grouped into categories and given provisional definitions. Third, the data were systematically reviewed again to ensure name and definition. Exhaustive sets of text units to support each category were identified. Then, the researchers established an initial coding guide. NVivo 10 software was utilized to assist the analysis. For reliability purposes, several researchers independently read the responses and reviewed the coding guide generated themes to define and clarify meanings of themes, and resolved inconsistency through discussion. Based on the coding guide, the initial inter-code reliability was 86%. After the researchers' discussions and clarification of the coding guide, the inter-code reliability reached 92.3%.

IV. Findings

1. Alleviating Perceived Risk through Social Interaction

Previous studies have shown in the absence of a store environment, consumers tend to have higher levels of uncertainty, thereby increasing the perceived risks associated with shopping for apparel products online (Wu & Ke, 2015; Yu et al., 2012). In other words, according to social learning theory (Bandura, 2001), consumers also learn through social interactions by observing and learning from others' behaviors and their behavior consequences. This learning could be used as references for forming their attitudes and behaviors towards understanding products, thereby relieving uncertainties related to purchasing apparel products. Participants revealed several methods for mitigating these risks, or uncertainties, by engaging in social interactions online in three different ways.

1.1. Interactions through other consumers' online reviews

Throughout their accounts, Millennials spoke of using consumer reviews to gain insights about products as part of their decision-making processes for apparel products. In the absence of a physical store environment, participants used social interactions to obtain information about the products, including fit, size, quality, and value from actual consumers who have first-hand experience with the products.

Customers want to receive information from other consumers about how well the product works, how the product fits (if clothing), if the product is true to its size (clothing), what the customer likes/dislikes about the product, give specific information on how the product fits (for example: shoes—does they fit wide or narrow?), and how the product holds up (life span). (Participant #44)

In this way, participants could reduce uncertainties by acquiring needed information about fit, quality, and performance of the apparel products in the absence of a physical fitting room. In addition to gathering product attribute information, participants revealed the importance of also seeking information about how the products are used and styled by other consumers. Not only did this type of knowledge provide styling advice, but it also affirmed

their product choices through social exchange of ideas from like-minded consumers or aspirational peers, thereby reducing the risks of online apparel consumption.

I feel like YouTube is an express method to share or review consumer's buying experiences. They would post some open new product videos, try to get feedback from others and would be more satisfied with their purchases. (Participant #15)

Finally, with respect to information sought through online reviews, participants were also interested in learning about others' customer service experiences with purchasing apparel from a particular brand or retailer. By uncovering details about shipping, returns, and other services through interactions with online reviews, Millennials reduce the perceived risks of buying products from e-commerce sites.

1.2. Information search through online channels

The channels used to locate online reviews emerged as an important subtheme. Online community groups, or sites where people with similar interests come together with the goal of interacting and sharing information (Shang, Chen, & Liao, 2006), were central to obtain information to eliminate/reduce risks associated with online shopping. According to Shang et al. (2006), non-commercial community groups are formed by individuals or third party entities. Here, they are categorized as blogs and third party review sites. Millennials shared their desires to interact with others through these online community groups as they were independent of the brands or retailers and contained useful information about apparel and fashion products. Online community sites accounted for 33% of the discussions about channels used for interactions related to decision-making processes.

Mobile photo or video sharing applications were also central to acquiring information about apparel products as participants sought to reduce risks with online shopping. According to Millennials, mobile applications, such as Instagram, YouTube, and others were effective for social interactions among other consumers to glean insights about others' experiences through visual information. These platforms accounted for 40% of the discussions, since they pertained to types of channels used for interactions related to decision-making processes.

Instagram is my go-to way to see nonverbal reviews and make assumptions for products. I think filters and photo editing, even on selfies cause me to make assumptions for a brand or product. I love looking at swimsuit and summer apparel photo shoots on Instagram because they are happy and sunny and beautiful.

Verbal reviews are less attractive to me because I am a visual learner. (Participant #34)

1.3. Social interactions with trusted individuals

Participants' discussions through interacting with online reviews posted in various channels revealed the individual posting the review was paramount in negotiating uncertainties with purchasing apparel products online. Prior research has shown consumers trust the opinions and experiences of others; therefore, relying heavily on this type of interaction in purchase decision-making processes (Yu et al., 2012). This study found participants overwhelmingly relied on other consumers as they considered apparel products and negotiated uncertainties. Especially for Millennials,

fellow consumers, such as “someone like me,” friends, bloggers, and brand loyalists were deemed important sources for online social interactions during the decision-making processes.

Fellow consumers were described by participants as individuals posting online reviews on various sites as a form of interaction with other consumers. Participants viewed them as trustworthy because they were not the retailer promoting the product for profitable gains. In this binary approach, Millennials viewed fellow consumers' opinions and experiences with apparel products as more credible than the information provided by the retailer. As such, participants valued these interactions more as they sought to alleviate risks with online apparel shopping.

The ones you seek for advice are most often the ones you certainly trust and, therefore, if they give a positive review on a product, you are going to believe him/her because you trust that person. (Participant #67)

Especially, participants revealed the ways interactions with consumers “like me” were vital as they navigated uncertainties with shopping for online apparel products. These reviewers were important because they communicated similar traits (size, body shape, style and/or lifestyles).

I would also look to see if these customers seemed to be in my same type of demographic, whether age or gender, just because it might help me relate to help persuade my reason to purchase. (Participant #34)

Bloggers were another trusted source for apparel product information through online interactions. For Millennials, bloggers were recognized as opinion leaders who have followers with fame and are trustworthy. Finally, participants spoke about trusting online reviews from individuals perceived as loyal to the brand or “verified buyers” of the retailer/brand.

I believe some reviews are considered more than others by consumers because of loyalty and familiarity. I think consumers who continuously shop at a specific store are more likely to trust the online reviews, based on their experiences... within the store. (Participant #20)

These comments highlight the value Millennials place on searching for the right kinds of product information, as well as the source location and source. For participants, it is not only the type of information gained through interactions, but also whether they value the information based on where the interaction occurred and with whom they interacted.

2. Concerns with Interactions

Although Millennials spoke of the numerous ways they negotiated uncertainties with online shopping when learning about apparel products through social interactions, their attempts were not always successful or easy. Concerns about review credibility were problematic as participants described their experiences with online social interactions. For participants, credibility was cause for concern when interacting with the reviewer, channel, and the information presented (or not presented) in the review.

2.1. Reviewer credibility

Participants expressed concerns with the credibility of the person posting the review when interacting with others or when seeking apparel products online. Findings revealed, with respect to reviewer credibility, participants' worries focused on interacting with individuals not perceived as brand loyal or verified buyer, provide false information, and biased, based on company sponsorships or payments.

Good grammar, spelling, and diction are a sign that someone's review is reliable. Also, if the reviewer says something that hints they are a loyal customer. Something like I own a lot of products from this brand and this particular product....This shows the reviewer is knowledgeable about the brand. (Participant #14)

Nonverbal would be used, combined with verbal on social media outlets, like Instagram, Facebook, and Twitter. These can be kind of skeptical though, because more often than not people with a large following will be sent products and paid to give a positive review. (Participant #1)

2.2. Channel credibility

Findings also illuminated participants' apprehensions over retailer or business website credibility when interacting with reviews as part of the decision-making process. Trust was an issue for Millennials as their perceptions of information provided by the retailer were often deemed as lacking credibility compared to the experiences posted by fellow consumers.

2.3. Content credibility

In other cases, participants voiced concerns about content credibility in the reviews. According to McKinney, Yoon, and Zahedi (2002), information obtained through interactions with online reviews must be understandable, reliable, and useful. Participants echoed similar claims about the credibility of content, including reservations about interacting with reviews, which lacked necessary information, were poorly written, were considered unintelligible, or were not relevant to the search processes. For example, many expressed concerns with badly composed reviews:

I think a big component that comes into play there is how the review is written and if the readers can relate to it. If there are spelling grammars [sic], not a whole lot of info and examples to back up the opinion, and if the person's manner of speech puts off the reader, then the reader is more likely to dismiss the comment rather than take it into account. (Participant #77)

A lack of information, such as missing written details, images or videos, ratings and size charts, and/or irrelevant reviews, was also problematic as participants sought to interact with other consumers. In addition, participants expressed concerns with conflicting reviews, which lower content credibility. Interacting with reviews that revealed both positive and negative aspects of the products created doubt or confusion for Millennials.

To summarize, participants highlighted their various concerns in interacting with online reviews during the decision-making processes for purchasing apparel. In some situations, these concerns could result in dissuading the consumer from purchasing all together, while others may simply discredit the review and move on to other pertinent reviews.

V. Discussion and Conclusion

Findings from qualitative data provide evidence that consumers' social interactions (i.e., seek information about products and services from other consumers via diverse social media channels) positively influence their apparel purchasing online, therefore aligning with previous research (Angela & Neil, 2017; Cheung et al., 2015; Cui et al., 2012; Kulmala, 2011; Wang et al., 2012). In specific, findings from qualitative data demonstrated how social learning through information searches, online reviews, social interactions with trusted individuals, and/or channels alleviate risks consumers perceive during apparel purchasing online. These findings provide insight into Millennials' social learning through interacting with others, impact on their purchasing decisions, and evaluation of their online processes.

Although this study also confirmed that Millennials interact through diverse social media channels (Angela & Neil, 2017), findings in this study revealed that Millennials are cognizant of the differences in information they obtain through social interactions in learning environments of independent parties versus commercially produced advertisements from brands or retailers. Millennials selectively interact with like-minded consumers or opinion leaders in non-business channels for social learning purposes.

To overcome perceived risks of purchasing apparel products online such as visual, tactile, and trial risk (Yu et al., 2012), Millennials prefer visual information, such as enhanced mobile photos or video sharing applications, which allow consumers to indirectly experience products by watching reviewers' demonstrations of products. These sources communicate more useful information as opposed to solely relying on written content. This could be related to Millennials' reliance on mobile-technologies for communication which are comprised of visually enhanced media channels.

Additionally, this study revealed social learning effects may not be maintained when Millennials experience doubt about the credibility of an individual or a channel they interact. Unlike previous research that asserted of less credibility online reviews (Cheung & Thadani, 2012; Sher & Lee, 2009), most of Millennial have shared product reviews online for overall purchasing. However, reviews with unintelligible, unreliable, unusable information, or those with low credibility of content can negatively influence Millennials' social learning. Therefore, concerns arise through these interactions with diverse social media channels (i.e., blogs, social network websites, review sites) and could negatively impact Millennials' social learning processes and ultimately their online apparel purchasing decisions. Combining findings endow with impediments of social learning online. Consequently, this study asserts social interactions with other consumers could increase apparel product purchases online, but could also prevent purchases, due to concerns of credibility issues around the information, interactions, and/or shared content.

This study provides a theoretical framework for understanding the processes underlying the development of consumer-to-consumer interactions for apparel purchase decision-making in social media environments based on social learning theory. As consumers' online, mobile shopping, and social media usage for interacting and sharing pre-, current-, and post-purchasing experiences continue to increase, retailers and brands turn their attention to investing in the utilization of these channels to enhance consumers' positive online purchasing experiences. Consequently, an understanding of the cognitive and behavioral underpinnings of consumers' social interactions on social media becomes essential. With qualitative approach, this research offers a theoretical explanation for how consumers learn from each other through social interaction in online environments without face-to-face interactions in a more traditional apparel shopping environment. Specifically, this research revealed consumers facilitate

operational learning and reinforcement learning as they interact with others to alleviate perceived risks in the absence of product trials in a store environment. Subsequently, consumers show reciprocal social learning in the form of learning from other consumers' product reviews and services, but also through sharing their learning, as well as sharing their product reviews, and confirming their purchasing behaviors with others. However, consumers selectively learn and accept reviews by others, based on self-determined credibility toward source information (i.e., reviewer, channel, contents).

This research further extends implications of social learning literature into marketing within the scope of social media. Both social media operational and reinforcement learning capabilities create an ideal platform for generating reciprocal interactions and learning among consumers. Both consumer-to-consumer interactions and learning could be built and strengthened by the findings from this study in combination with other factors, such as anonymous reviews, as well through the credibility of individuals in social media.

Although social media platforms have become vital for consumers to glean product information from other consumers, studies are available to help retailers and brands understand the best practices for utilizing social learning among consumers and increasing apparel product purchases online. The findings from this study provide recommendations to online apparel retailers as to how consumers engage in social learning through interactions for alleviating perceived risks in the absence of brick and mortar store settings. Specifically, first, video reviews serve as a replacement for trying on apparel products. Second, interacting with socializing agents, such as bloggers, can enhance positive purchase satisfaction through observing the product reviews of others, thereby reinforcing purchase decisions, and sharing the product reviews with others. Finally, this study uncovered how Millennials use social interactions with other consumers so they may obtain valuable information about trends, product attributes, and performance while validating purchase decisions and simultaneously eliminating apparel product purchase errors.

VI. Limitations and Future Research

The limitations of this study come from a convenient, small size sample and the majority of which are of apparel merchandising or design major college students, which relates to potential biased outcomes. While it limits validity the external validity of our findings, college students represent a segment of Millennial consumers, and the next wave of influential consumers. An especially important undertaking is understanding consumers who are interested in apparel products as well as their interactions with apparel product purchase decisions because they can be considered opinion leaders for general consumers.

For future research, we recommend to include studying social interaction to alleviate perceived risk and concerns occurred during social interaction online in the context of non-U.S consumers and studying other age groups. Millennials are reported to be more comfortable with online shopping environments and less associated with consumerism than other older age groups (McCorkindale, DiStaso & Fussell Sisco, 2013). Consequently, other consumer groups may experience different perceived risks and learning impediments during online interactions when shopping for apparel products, thus resulting in other methods of interactions with other consumers online.

This research is an exploratory study meant to investigate the social interactions of Millennials' and their influence on online apparel purchasing behaviors. The database is not sufficient for meaningful statistical analysis to test relationships between interactions and online purchasing behaviors. Consequently, another area for future research is

further empirical testing to measure social learning activities from the interactions presented in this research and to examine how they influence interactive purchasing decisions and behaviors that provide a model, or tangible tools, which shape social learning and its outcomes in social media.

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