

# The Impact Mechanism of Consumer-generated Comments of Shopping Sites on Consumer Trust

CHEN Hui

School of Economics and Management,  
Beijing University of Posts and Telecommunications,  
Beijing, China  
Email: Chen-hui@vip.sina.com

**Abstract**—The author aims at studying the influence of consumer-generated comments of the shopping sites on consumer trust. The research divides consumer-generated comments into four types: service comments, product and price comments, self-display comments and after-action comments. With the survey result of 166 college students, the author finds that online shoppers' trust are influenced by consumer-generated comments of the shopping websites significantly. The data is analyzed by SPSS 15.0 and LISREL 8.8. The results show that product and price comments, the self-display comments, and after-sale action comments influence consumer trust to shopping sites remarkably.

**Index Terms**—shopping site, consumer-generated comments, online word-of-mouth, consumer trust

## I. INTRODUCTION

Because of the virtual environment of e-commerce, trust plays an important role in e-commerce transaction. Consumer trust has more and more obvious influence on the effects of e-commerce market. There is no denying that establishing and maintaining the trust is critical for the enterprise to increase the revenue in the virtual environment. Therefore, how to establish customer relationship systematically, how to increase the customer trust and loyalty and gain more revenue, and how to innovate the operation and management models of e-commerce are the critical issues for the e-commerce enterprises to keep their competitive advantages.

In the web 2.0 era, the consumers can not only shop online, they can also make comments about the products or services they consumed. This operation influence trust a lot. Although there are short of the researches about the relationship between trust and comments, researches show that comments, especially generated by consumers, have a crucial impact on loyalty and intention of buying.

For example, Virtual community, whose definition is as "the union between individuals or organizations who share common values and interests using electronic media to communicate within a shared semantic space on a

regular basis" (Schubert, 1999), has become the heart of Web2.0. Scholars point out there is a relationship between virtual Internet communities and commercial success (Frank and Stephen, 2001), while feelings toward a virtual community in online shop influence shopping motivations (Linda et al, 2007) and play an important part in e-commerce decision making process (Young and Jaideep, 2007).

From the point of view of practice, many companies, especially the ones of B2C, have added virtual community elements and applications to their own websites. Many e-retailers (e.g. Amzon.com, eBay.com, Wine.com) has built a system in which consumers can write product reviews, express how useful the reviews written by other consumers are, and rate useful products or reviews (Smith et al, 2005).

In the virtual communities, comments from consumers are main resource. In this background, Word-of-mouth marketing can be used on the e-commerce environment. Hanson (2000) used online word-of-mouth to discuss this influence. With the comment from consumers, the online stores can develop their own reputation. Most importantly, they could build up trust relationship with more consumers and make business success.

In real environment, researchers have found out that negative word-of-mouth influenced the buying decision making. Gruen, Osmonbekov & Czaplewski (2006) have found out that online word-of-mouth influenced the perceived value of product and the intention of loyalty.

Then how would online word-of-mouth influence the consumer trust? What kind of word-of-mouth information influences the consumer trust? With the development of word-of-mouth marketing on e-commerce, how can retailers build up trust relationship with consumers? My research focuses on the relationship between consumer-generated comments and consumer trust.

## II. LITERATURE REVIEW

### A. Trust model

Based on the traditional trust theories, there are three trust models: rational-emotional trust model, institutional-interpersonal trust model and faith-intention trust model.

#### 1. Rational-emotional Trust Model

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This model analyzes trust from both the rational and emotional aspects. The consumer trust in the e-commercial transaction context is determined by two aspects: First, the buyer will analyze the competitive power, marketing ability, brand influence of the seller. Second, the buyer will analyze the honesty, credibility, benevolence and integrity of the seller and consider its customer care to determine whether this seller is reliable and credible. Gefen (2000) applied this to the virtual environment. After surveying 310 MBA students in USA, he proved that the general consumer trust on Internet transaction was from the trust in ability, benevolence and integrity of the seller, and this would therefore determine the buying decision. Ability herein refers to the competitive power in the specific field; benevolence refers that one party (credit receiver) can give up its potential interest and treat the other party (credit sender) benevolently; integrity refers that the credit receiver sticks to the principles acceptable for the credit sender. Ability and Integrity arouses from the rational perspective and benevolence from the emotional perspective.

### 2. Institutional-interpersonal Trust Model

Institutional trust is a trust in the whole Internet environment, and interpersonal trust is an appraisal for credibility of the seller on the Internet. With the further study, more and more scholars believe the personal trust has significant correlation with the business trust in the e-commerce. The previous scholars discussed in the aspects of theory and demonstration, and they put forward an institutional-interpersonal-individual trust model.

### 3. Faith-intention trust model

McKnight (1998) put forward the two-dimensional trust: intention and faith. The intention of trust is: in the given environment, even if the bad results may happen, the object is still willing to trust others. The definition of the faith of trust is: in the given environment, the object believes that others are benevolent, capable, honest and predictable. In my research, I mainly care about the interpersonal trust, which is between the consumer and seller. In interpersonal dimension, basically I use Gefen's three-dimensional trust (2002), which are ability, benevolence and integrity.

## B. The Classification of Online Word-of-mouth

In my previous research, I studied about 1,000 comments of consumers on BBS and virtual communities of shopping sites after their shopping behaviors. In that research, I used empirical factor analysis to analyze the data, then the results showed the contents of comments could be divided into four dimensions: Service, Product and price, Self-display and After-sale action (Chen, 2009). Service refers to the solutions to all the problems the customers may have in the process of decision-making, product delivery and receiving, product operation, etc. According to different service phases, service can be divided into three dimensions: customer service, logistics and packing, after-sales service and solutions. Product and price refers to the comments of quality and price of the product in the shopping sites. Self-display can be divided into two dimensions: background description of the consumption and feeling of the consumers. After-sale action comment means a feedback for the specific

website, the specific seller or other consumers after purchasing and using the products or services. Moreover, After-sale action comment can be divided into two dimensions: action (measured in deeds) and suggestion (measured in words).

Based on this, I developed the questionnaire of 'Comments on shopping sites, which is composed of 29 items.

## C. The Relationship Between Online Word-of-mouth and Consumer Trust

With the development of social networking, online word-of-mouth, being an important component of the shopping websites, has become more and more welcomed by the online shoppers. It is shown that the consumer's purchasing ability is greatly affected by his surrounding people. In the shopping website, the majority consumers will first look for adequate information at the comment community and then make their shopping decisions. At present, most shopping websites provide the community for publishing comments on product and the purchase. In some western countries, I can even find those comparison shopping websites which aim at searching the consumers' comments and make comparisons. Therefore, I can say that there is significant relationship between the online word-of-mouth and consumer trust, and it has been proved by lot scholars from different angles, both home and abroad.

Liu et al. studied about 284 Korean adult consumers who have the online shopping experience in the past year and found that:

(1)When shopping online, consumers mainly consider the four factors of comments, the first factor is related to the product returned, restitution, after-sales service, namely dissatisfaction solution factor; The second factor is related to the delivery time, the accuracy of product delivered, product packaging, namely the product delivery factor; The third factor is that with the product quality, product attributes, product design, namely the product attributes factor; The fourth factor is related to the product price, delivery costs and payment, namely money factor.

(2)The factors associated with the product attributes and the after-sale dissatisfaction solutions are very influential on the online shopping. On the contrary, the product delivery factor and the money factor did not affect the online shopping intention. Therefore, I need to manage the product attributes factor and the after-sale dissatisfaction solution.

When a consumer is buying a certain product, there is a decision making process, although differed with the product type and purchaser type. However, a typical purchasing decision process usually includes the following aspects: Demand recognition, information collecting, comparison, purchase decided and after-purchase activity. During the information collecting phase, the information comes from the following channels:

(1)Personal channel: from the interpersonal relationship with family members, relatives, neighbors and colleagues.

(2)Business channel (main source and can be monitored by the enterprises): advertisements, introduction by the salesperson, package of the products and the instructions for the products.

(3)Public channel: mass media such as TV, radio and magazines.

(4)Experience: from their own contact with the products. The existence of virtual community expands the sources of information and enables the community members to search professional and well-targeted brand and its information. At the same time, the virtual community has also rewritten the meaning of the source of experience, enabling community members to observe and learn from the experience of others, and be supported. These benefits arise primarily from the online word-of-mouth within the virtual brand community.

It is also proved by Ni Yegang in his paper after an empirical study that the content of the comments has a significant influence on the consumer trust. He arrived at the conclusion: "Consumers have more trust on the product on which comments are allowed to express."

According to iResearch's latest release - "China E-consumer Decision-making Research -2008", the reputation of the online shops is the primary factor in the E-consumer's decision-making, after-sale service and comment are the focus of the E-consumers. 70% of E-consumers used the user comment to help their decision making. The Information authenticity, usefulness, the credibility of the commentators and the number of comments are the most concerned user comment attributes.

My research (Chen, 2010) found out that, Service comment has weak influence on the trust in the consumer websites. Service comment has influence on neither Capability nor Honesty.

Product and price comment has strong influence on the trust in the consumer websites. Products comment has strong influence on Capability and Honesty.

Self-display comment has strong influence on the trust in the consumer websites. Self-display comment has strong influence on Benevolence.

After-sale actions' comment has strong influence on the trust in the consumer websites. After-sale actions' comment has strong influence on Benevolence.

### III. HYPOTHESES AND MODELS

In my previous research, I studied about 1,000 comments of consumer on BBS and virtual communities of shopping sites after their shopping behaviors. In that research, I used empirical factor analysis to analyze the data, then the results showed the contents of comments could be divided into four dimensions: Service, Product and price, Self-display and After-sale action (Chen, 2009).

Service refers to the solutions to all the problems the customers may have in the process of decision-making, product delivery and receiving, product operation, etc. According to different service phases, service can be divided into three dimensions: customer service, logistics and packing, after-sales service and solutions. Product and price refers to the comments of quality and price of the product in the shopping sites. Self-display can be divided into two dimensions: background description of the consumption and feeling of the consumers. After-sale action comment means a feedback for the specific website, the specific seller or other consumers after purchasing and using the products or services. Moreover, After-sale action comment can be divided into two dimensions: action (measured in deeds) and suggestion (measured in words).

Meanwhile, according to the questionnaire developed by Gefen in 2002 for testing cyber trust which was based on Mayer's three-dimensional model in 1995, this paper divides the trust into three dimensions: Capability, honesty and benevolence.

Capability is the combination of profession, technology, competency and experience of online sellers. Honesty refers that online sellers have some regulations and principles to protect the online consumers. Benevolence refers that online sellers will behave kindly to shoppers without self-interested profit motive. They may give up their potential interest and treat the consumer benevolently.

Referring to both the domestic and international researches on the relationship between word-of-mouth on the Internet and the consumer trust, taking the actual experience of transaction online into consideration, based on the definition and measurement of variables in this research, the paper makes the following hypotheses:

Hypothesis 1: Service comments have significant influence on Capability.

Hypothesis 2: Service comments have significant influence on Honesty.

Hypothesis 3: Product and price comment has significant influence on Capability.

Hypothesis 4: Product and price comment has significant influence on Honesty.

Hypothesis 5: Self-display comment has significant influence on Benevolence.

Hypothesis 6: After-sale action comment has significant influence on Benevolence.

Combined with the actual situations home and abroad, this study proposes the following structural equation modeling among four classifications of comment contents on the shopping sites and three dimensions of consumers' cyber trust.

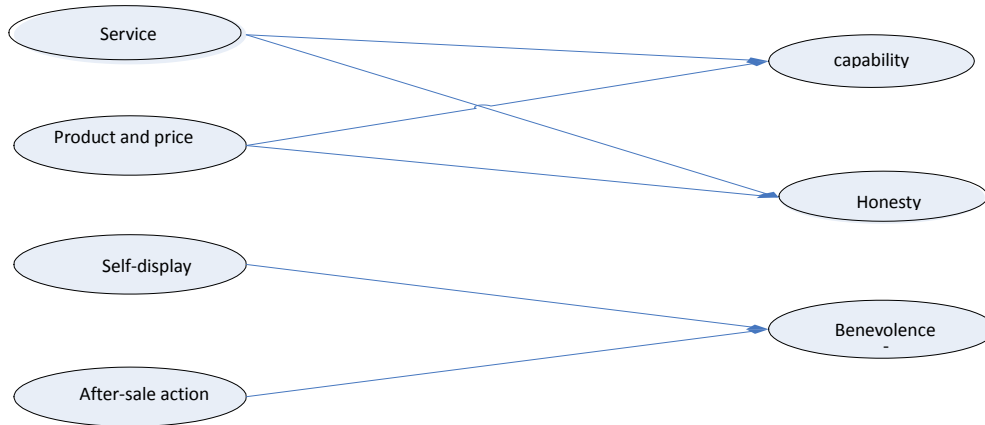


Figure 1. Research Model

IV. RESEARCH METHODS

A. Research Objects

The study selects the college students as the research objects. Compared with the composition of consumers in the entire society, as a group of consumers, the college students have higher homogeneity, so this selection can avoid too much consumer living segmentation and reduce the trouble of comparing the different degrees of involvement and degrees of contacting Internet in

different groups. As the representatives of the younger generation and would-be group with strong purchasing power, college students have the great consumption potential. Meanwhile, they are main resource of online purchasing. From the view of survey, they like shopping online.

The author distributes 200 questionnaires and collects 175 on the spot and 20 through e-mails. Eliminating invalidate ones, the final number of validate questionnaires is 166.

TABLE I.  
THE DEMOGRAPHIC STATISTICS DATA OF RESEARCH OBJECTS

Sex		Age		Places access to the web			The frequency of online shopping per month				
Male	Female	19-24	25-30	Home	School	bar	Less 1	1-5	6-10	11-15	Above 15
96	70	160	6	6	145	15	24	102	25	11	4

B. Research methods

The survey research uses two questionnaires as research methods, one is the comments on shopping sites, which aim at sampling survey about the influence of Service, Product and price, Self-display and After-sale action of the consumer-generated comments on the shopping sites. The other one is the trust on shopping sites, which mainly measure the consumers trust to the seller on Capability, honesty, Benevolence.

The questionnaire of ‘Comments on shopping sites’ is from my previous study, which has certified the validity and credibility (Chen, 2009). We use Likert Scale to measure the degree of concern of online consumers before they make online shopping decision, from “1” to “6”, means “not concern” to “concern a lot”.

The questionnaire of ‘Trust on shopping sites’ is the one from Gefen (2002), which has also certified the validity and credibility. It is also used Likert Scale to measure the degree of agreement of online consumers to the shopping websites, from “1” to “6 ” , means “disagree totally” to “agree totally”.

C. Research Procedures

This study adopts two ways in distributing the questionnaires. One way is to distribute and collect the questionnaires on the spot; the other way is the online questionnaire. In order to ensure the efficiency of this data collection, we first make sure that all those did the questionnaire should have had online shopping experiences.

The objects first think about the latest online shopping behavior, write down the products they bought and the shopping websites they chose, second, they finish the questionnaire of ‘Comments on shopping sites’, measure their concern of the consumer-generated comments before they made shopping decision. Last, they finish the questionnaire of ‘Trust on shopping sites’, measure they trust that specific shopping sites or not.

We used SPSS15.0 and LISREL8.8 to analyze the data.

V. RESEARCH RESULTS

A. Reliability

We use Cronbach’s Alpha to analyze the internal reliability of each dimension in the questionnaires.

The result of reliability analysis is acceptable.

TABLE II.  
THE RELIABILITY OF THE DIMENSIONS

Dimension	Service	Products and price	Self-display	After-sale actions	Capability	Honesty	Benevolence
$\alpha$	0.691	0.670	0.777	0.762	0.798	0.756	0.786

**B. Structural Equation Modeling**

Important goodness-of-fit indices of SEM model are shown as Table III.

From the model indicators, the trust model in this study is a good goodness-of-fit model. It is acceptable in statistics. Model goodness-of-fit results are very similar except GFI and AGFI (both of them are less than 0.7), and this is acceptable. RFI and NFI are less than 0.9, but more than 0.8, so the model goodness-of-fit results are

relatively good. Other indicators are more than 0.9, so the model goodness-of-fit results are very good. Bentler &Chou (1987) pointed out that it was difficult to achieve the assumed goodness-of-fit for the model with many variables.

TABLE III.  
THE GOODNESS-OF-FIT OF SEM

$\chi^2$	$\chi^2/df$	RMSEA	NFI	NNFI	CFI	RFI	XFI
1557.68	1.95	0.076	0.83	0.91	0.92	0.82	0.85

There are 7 variables and 48 testing items in this model, so it is acceptable that some goodness-of-fit indicators cannot reach up to 0.9, and actually other goodness-of-fit indicators show that the goodness-of-fit results are very good.

Except Service comment to ability trust and Service comment to honest trust, other comments have a strong influence on the corresponding dimension

Therefore, service comment, products comment, self-display comment and after-sale actions' comment have influence on the Capability, Honesty and Benevolence directly or indirectly. Most of the hypothesis (H3, H4, H5, H6) are supported by the result, while 2 (H1, H2) are rejected. Next section will discuss these results and their implications in detail.

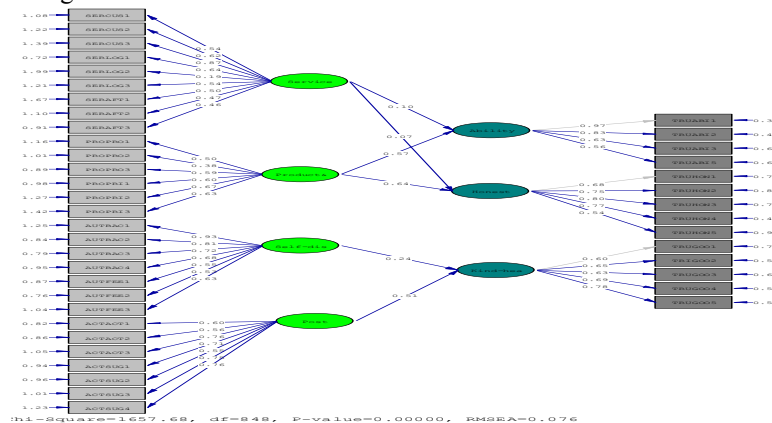


Figure 2. The influence of consumer-generated comments on Trust

**VI. DISCUSSION**

**A. The relationship between Service comment and the trust in the consumer websites.**

Service comment has weak influence on the trust in the consumer websites. It can be found from the empirical analysis: Service comment has influence on neither Capability nor Honesty. From the practice perspective, when making decision, consumers possibly focus on the most direct factors, such as quality, colors,

functions, while they may not pay close attention to the service provided in the process of trade online.

Service comments in this research focus on customer service, delivery, and package and after-sale service. The other possible reason is that I didn't choose service comments which are concerned by the consumers.

**B. The relationship between Product and price comment and the trust in the consumer websites.**

Product and price comments in this research focus on product quality, function, shapes and style, price, price

compared with similar products, the suggestions about using products.

Product and price comment has strong influence on the trust in the consumer websites. It can be found from the empirical analysis: Products comment has strong influence on Capability and Honesty. From the practice perspective, more product and price comments on the shopping sites will result in more necessary information the consumers perceive. Accordingly, the consumers will trust the Capability of the website and feel that the website is willing to showcase the information about products. It has positive influence on the honesty trust of the website. Therefore, Product and price comment has strong influence on the trust in the consumer websites.

### C. *The relationship between Self-display comment and the trust in the consumer websites.*

Self-display comments in this research focus on the experience and attitude of buyers. Some buyers described the shopping experience, the feeling about online shopping, the attitude to one specific product, and the satisfaction about the products and the shopping sites. In all of the dimensions in consumer-generated comments, this one has positive or negative judgment about the product or the shopping sites.

Self-display comment has strong influence on the trust in the consumer websites. It can be found from the empirical analysis: Self-display comment has strong influence on Benevolence. From the practice perspective, Self-display will result in more acceptance and promotion from customers, and this will drive the potential customers to learn more about the products on the website. The potential customers believe that the shopping sites are kind-hearted, and they will provide their products in the interests of customers and showcase the desirable products with good intention, so this kind of opinion will give evidence to customers to make decisions. Customers are willing to go shopping on the shopping sites, and in fact it increases the trust in the shopping sites.

The results mean that we should pay attention to the positive and negative comments in future.

### D. *The relationship between After-sale actions' comment and the trust in the consumer websites.*

After-sale actions' comments in this research focus on action and suggestion. Action means the consumer suggest other shoppers to buy or not. Suggestion means opinion and suggestion to the shopping sites about the service quality, WebPages design and the variety of products.

After-sale actions' comment has strong influence on the trust in the consumer websites. It can be found from the empirical analysis: After-sale actions' comment has strong influence on Benevolence. From the practice perspective, the completion of a deal is based on the satisfaction of the demands from two parties. If after-sale action is very good, it will increase the confidence and purchasing desire undoubtedly. From the website perspective, numbers of Post comments reflects the degree of after-sale focus. So consumers can easily find

the desired after-sale information, and it will increase consumers' trust in the shopping sites.

## CONCLUSION

- Product and price comments have significant influence on Capability.
- Product and price comments have significant influence on Honesty.
- Self-display comments have significant influence on Benevolence.
- After-sale action's comments have significant influence on Benevolence.

## VII. APPLICATION

According to the result of this research, in order to increase the popularity of the website, the shopping websites can provide a communication section to encourage the consumers to comment on the products, prices, and after-sale service, and the seller can also promote his products in this section. The more comments, the more honesty and benevolence trust the consumer will have in the website. So the trust in the shopping sites can be increased in general.

Meanwhile, quite lot consumers have the desire to do shopping on the website they trust. According to this research, consumers should select the websites with more Product and price comments, Self-display comments and After-sale action comments. The shopping websites, which let the consumers comment and complain on their websites, show their honesty and encouragement. They would like to share information with the consumers and potential consumers. Whereas they will consider more about the interests of consumers, and the information on the websites is normally reliable.

## VIII. LIMITATIONS AND FUTURE RESEARCH

This research focuses on the consumer-generated comments influence on the online shopping trust. The results show that the comments have significant influence on the online shopper's trust to the shopping websites. But the mechanism of the influence needs more research to find out.

Besides, we just focus on the trust of shoppers; we need to expand our model to online shopping decision-making and online shopping behaviors.

We use survey as data collection methods, the procedure of data collection can be influenced by some other factors, which would influence the data. So, we need to do more experimental researches and control the influencing factors in future, which can make more accurate results.

This research focuses on the influence of the type of comment on the trust. There are some researches in real shopping environment shows that the positive and negative comments also influence trust and buying decision-making. In this research, we just care about the content of comments. We would like to focus on the negative impact of word-of-mouth on the Internet in

future. In terms of the characteristics of Internet, word-of-mouth on the Internet will affect or even mislead consumers to make buying decisions. When the seller trumpets his preferential comments on the Internet in the name of consumers, even the rumors, these unconfirmed negative information and rumors will be amplified and broadcasted to endanger the trust of the sellers on the Internet. Therefore, how to curb the communication of negative word-of-mouth and rumors and how to establish a good communication environment are the issues necessary to discuss further.

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#### Chen Hui

ShanXi Province, Mar, 26, 1970. Doctor Degree, Majored in Applied Psychology, in Beijing Normal University, Beijing, China, in 2004. Master Degree,

Majored in Communication Management, in Coventry University, Coventry, U.K., in 2006. Master Degree, Majored in Applied Psychology, in Beijing Normal University, Beijing, China, in 2001. Bachelor Degree,

Majored in Fundamental Psychology, in Beijing Normal University, Beijing, China, in 1991.

As an associate professor, She works in School of Management and Economy, Beijing University of Posts and telecommunications, Beijing, China. The published books include: Leadership in China, Beijing, Press of Beijing University of Posts and telecommunications, 2005. Communication Consumer Behavior, Beijing, Press of People Communications, 2010. Current and previous research interests are Industrial and Organizational Psychology, Consumer Behavior, Human Recourse Management.

Dr, Chen is the member of AOM.