



# Effects of Word of Mouth Advertising on Consumer Risk Taking

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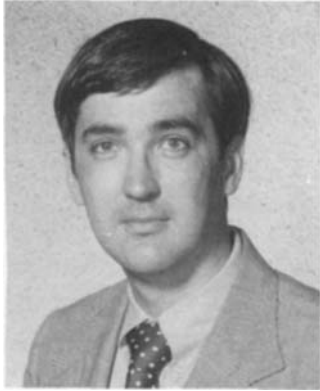
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## ABSTRACT

The role of word of mouth advertising on modifying consumers' willingness to make risky product choices is analyzed. The authors present an information and perceived risk processing model of word of mouth advertising's influence on consumer behavior. Implications for advertising management are suggested.

# Effects of Word of Mouth Advertising on Consumer Risk Taking

**H**ow does word of mouth advertising affect consumers' willingness to choose risky products and brands? Under what conditions will word of mouth advertising increase, decrease or produce no change in a consumer's willingness to choose risky product and brand choices? A simplified theory of word of mouth advertising effects on consumer risk taking is described in this article and recommendations for marketing action are suggested.

## PERCEIVED RISK

Bauer (1960) introduced the concept of perceived risk by pointing out that consumers characteristically develop decision strategies and ways of reducing risk that enable them to act with relative confidence and ease in situations where their information is inadequate and the consequences of their actions may be drastic. Bauer outlined two components of the level of perceived risk: the amount at stake in the purchase decision and the individual's feeling of subjective uncertainty that he will win all or some of the amount at stake. For instance, the purchase of a new automobile offers greater possible economic, social and performance dangers than the purchase of a steam iron. Social risk ranges from losing face among family or friends (Myers and Reynolds, 1967) to exerting much energy in justi-

ifying a purchase to friends and associates (Stuteville, 1968) or failing to justify the purchase. Economic risk is the possible loss of the monetary cost. Leasing instead of purchasing an automobile may be a decision strategy to reduce the amount at stake in a purchase decision, while acquiring information from alternative sources may be an attempt to reduce subjective uncertainty. Attempts to reduce either (or both) the amount at stake or the consumer's subjective uncertainty are possible consumer strategies in reducing the perceived risks in product and brand choices.

## WORD OF MOUTH

Johan Arndt (1967) defines word of mouth advertising (informal group influence) as oral communication between two or more persons concerning a brand, product or service on a non-commercial basis. Arndt (1967) has reviewed 147 studies on the effects of word of mouth advertising on consumer behavior and he offers three reasons for the dominant power of informal group influence on consumer behavior compared with other information sources:

1. Group influence is thought to give reliable, trustworthy information, and hence, it can help people to make better buying decisions.
2. In contrast to the mass media, personal contacts offer social support.
3. The information provided is often backed by social pressure and surveillance.

Some research findings suggest that group influence may produce greater effects on consumer behavior than the consumer's own beliefs. Bourne (1957) has described a technique used by the Bureau of Applied Social Research which relates the actual frequency of product use and the consumer's own attitude toward a food product and the usage of the product by the consumer's friends. For example, consumers were asked about the effect of product X upon general health. Results are shown in Table 1.

Table 1

Relation Between Reference Group and Attribute Influence in Use of Food Product X

Reply	Index of Product Usage
Good effect on health. Friends use it.	.41
Bad effect on health. Friends use it.	.08
Good effect on health. Friends don't use it.	-.10
Bad effect on health. Friends don't use it.	-.51

Source: Bourne (1957)

Notice that a higher index product usage (.08) was found when the product was believed to have a bad

effect on health but friends used it versus the product was believed to have a good effect on health but friends don't use it (-.10).

Myers and Reynolds (1967) report a furniture study in which the consumer's answers on how she thought her friends liked the furniture was a much better predictor of actual buying behavior than answers on how she liked the furniture herself. The hypothesis proposed after these findings was that the approval of friends is an important element in the purchase of appearance items. A person considering one product better looking than another may distrust her own taste. A woman who is unsure of her taste thus may buy "good" furniture her friends like instead of search for bargains in "attractive" furniture.

Venkatesan (1966) asked each of 144 college students to choose the best suit among three identical men's suits after three confederates all picked the same suit. Results were statistically significant in support of the hypothesis:

In a consumer decision-making situation where no objective standards are present, individuals who are exposed to a group norm will tend to conform to that group norm.

Kurt Lewin (1943, 1958) found that informal group discussions were more effective in producing increases in frequencies of housewives home serving of foods which they previously believed to be non-edible compared with factual lectures. The theoretical basis for these results advanced by Lewin were:

1. The effectiveness of group discussion may be attributed to its being directed toward a favorable decision which reduces forces against change within the individual, rather than applying outside pressure.
2. The directed group discussion and positive decision alters the group standard openly keeping at a minimum individual variation from its standard.

These rationales raise the additional questions of 1) why would a group discussion be directed toward reaching a favorable decision, i.e., an increase in taking the risky product choice such as serving prepared animal organs, and 2) what situations, if any, would produce opposite results, i.e., an increase in the level of perceived risk and consequently a decrease in taking the risky product choice?

## RISKY SHIFTS

The consumer and social psychology literatures suggest that individuals will change their willingness to choose risky alternatives after informal group discussions.

Kogan and Wallach (1964, 1967) and others (see DeLozier, 1975) have used "risky shift" to refer to increases in willingness to choose riskier choice alternatives following informal group discussion compared with individual pre-discussion choices. Two explanations of a risky shift toward increases in risk taking have been explored extensively. Kogan and Wallach offer a responsibility diffusion hypothesis: in a group setting, responsibility for the possible failure of a risky decision can be shared with other members of the group, so individual group members are more willing to take chances. Brown's (1965) value theory hypothesis is that willingness to take risk in certain situations is a culturally valued characteristic. The theory holds that the disclosure of risk level in the presence of others induces individuals to become more risky. Woodside (1968) suggests a self-fulfilling prophecy rationale for risky-shift phenomena in consumer behavior: consumers who perceive high risk in desired product alternative initiate informal group discussion to reduce their uncertainty, the consumer perceiving high risk makes a prior-to-purchase defense of the risky choice in the group which is likely to be successful since consumers perceiving high risk are most involved in the product discussions. However, reasons may be suggested by other group members for not choosing the risky product which produces a shift toward conservative alternatives, i.e., nonpurchase or purchase of other brands.

Risky shifts, conservative shifts, and no changes in risk taking have been reported in studies related to consumer behavior. Peterson and Fulcher (1971) found no significant change in willingness to take risk in a new products marketing case but they did observe a risky shift using Kogan and Wallach's standard choice dilemma tasks.

Johnson and Andrews (1971) tested the risky shift phenomenon using consumer products as stimuli. The products varied in their levels of perceived product risk according to the probability each would fail and the severity of the negative consequences. Nine products were used: three perceived-low-risk products, three perceived-medium-risk products, and three perceived-high-risk products. For example, headache remedies were shown as riskier than fabric softener which is seen as riskier than dry spaghetti. The degree of perceived risk was based on the severity of the negative consequences associated with failure. The subjects were told that the store was out of their regular brand, but they could buy a new product at a substantial savings. They were asked to indicate the lowest probability of success that they would accept before buying the product. The results

indicated a risky shift with the low-risk items, no shift with the medium-risk products, and a conservative shift with the high-risk products. There was a negative relationship between the amount of risky shift and the seriousness of the negative consequences. Johnson and Andrews felt that the group discussions led to clarification of the stimulus characteristics, to a better understanding of the negative consequences, to the probability of success or failure, and to role clarification.

Cook (1967) found that a group with a homogeneous social composition made more negative product related decisions compared with pre-discussion individual decisions, while a heterogeneous group made positive decisions. Cook provided the following rationale for these findings:

Heterogeneous groups might tend to make positive decisions [risky shift], while more homogeneous groups might tend to make negative decisions [conservative shift], because among people with similar backgrounds individuals tend to talk about (and criticize) a subject freely. When among strangers who are clearly different in social background, discussions tend to be reserved and less critical.

Woodside (1974) reported significant risky shifts following informal group discussion among housewives for four product situations involving the purchase of steam irons, cameras, food mixers and fur coats, a conservative shift for automatic washing machines and no significant changes in risk taking for three product situations for automobiles, coffee and wall coverings.

A risky shift has been reported for group scores compared with prediscussion individual scores for a low risk industrial product situation (Reingen, 1974). Reingen found no significant change in risk taking for a medium risk industrial product situation and a conservative shift for a high risk industrial product situation. Unfortunately Reingen's findings were based upon a sample of college students and not industrial decision-makers. (Woodside, 1972)

## A THEORY

Some of the concepts discussed of word of mouth advertising effects on consumer risk taking are depicted in Figure 1. The figure describes the two major decision situations for which informal group discussion might be used by the consumer in a risk handling strategy. Situation I is the product purchase versus nonpurchase decision and Situation II is brand A versus brand B decision, where brand B is the brand currently being purchased and brand A is a different brand, possibly a new brand offering.

One of the two alternative courses of action for each situation must offer both greater perceived risk and greater potential benefit. Otherwise, little problem exists for the consumer: the consumer would decide on the less risky, more potentially rewarding alternative.

The double-headed arrows in Figure 1 refer to the interactions involved between the group and the individual, the consumer and the decision situation and the group and the decision situation. The presence of group influence on consumer behavior may affect the consumer's decision to choose one course of action or another. The situation as seen by the group may also influence how the consumer views the situation. The risks in purchase decision or brand choice alternatives may be affected by the group.

In Situation I, the act of purchase is assumed to be of greater risk compared to the act of non-purchase. Of course, exceptions to this assumption exist, i.e., in some cases the consumer feels that buying the product is less risky than deciding not to buy.

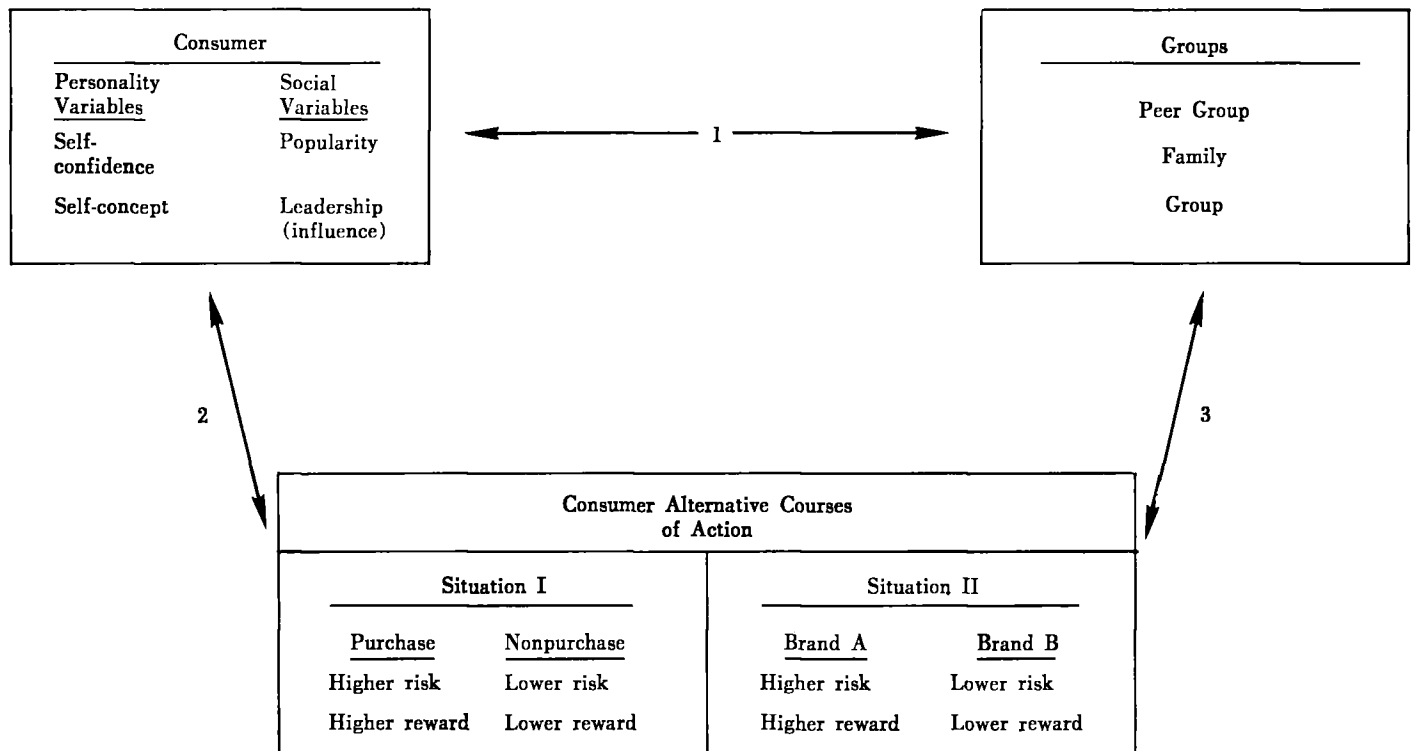
Both personality variables and social variables within the consumer are related to informal group processes and consumer risk taking. The importance

of the consumption of goods as symbols of the self concept has been emphasized by Grubb and Grathwohl (1967). Consumer's self-confidence appears to affect the persuasibility of information sources (Cox and Bauer, 1964) and self-confidence has been found to be positively related to opinion leadership (Woodside, 1968).

Cox (1967) has discussed the paradoxical findings made by Cunningham (1964) that consumers perceiving high risk in product (or brand) situations are more likely to initiate conversations and request information from informal groups and they are likely to classify themselves as opinion leaders than consumers perceiving low risk. Cox suggests the following sequence of events:

Consumers who perceive high risk in a product category which interests them seek information to reduce their risk. In so doing, they develop a certain level of knowledge and expertise about the product category. This expertise may be recognized and valued by other consumers who then seek information from the high perceived risk consumers—at least about high risk product categories.

Figure 1  
Relationship of Group Influence on Consumer Behavior



However, Arndt (1967) found a tendency for sociometrically designated food product leaders to be lower in perceived risk (more willing to choose the risky alternative) for coffee than nonleaders.

The differences in the findings by Cunningham (1964) and Arndt (1967) may be resolved by considering the comparative levels in perceived risk inherent in product categories, e.g. coffee is a relatively low perceived risk product for economic and performance risks and relatively low for social risk (Woodside, 1974). Opinion leaders may be more willing to initially choose riskier alternatives among relatively low perceived risk products compared with nonleaders, and offer information to nonleaders to adopt the same strategy. Consumers initially perceiving higher risks among high or medium risk product categories would start and lead group discussions to attempt to reduce the perceived risk. Thus, opinion leadership would be positively related to consumers' perceptions of risk except for extremely low perceived risk product categories. For example, Woodside (1968) has found that sociometrically designed opinion leaders had higher perceived risk scores for 7 of 8 product situations compared with nonleader scores ( $p < .035$  by the sign test); the only product situation where housewife opinion leaders had lower initial perceived risk scores was for a coffee choice situation.

The structure and mechanism involved in acquiring, transmitting and processing information from word of mouth advertising resulting in changes in consumer risk taking is summarized in Figure 2. A product (or brand) which the consumer has become aware (Box 1) would offer unique benefits from purchase and have higher risk than other purchase alternatives for the consumer to engage in search for information among informal group members (Box 6). Otherwise, no dilemma exists the consumer would adopt the product, or brand (Box 5) or drop the product from consideration (Box 3). Whether the consumer adopts the strategy producing a risky shift, conservative shift or no change in perceived risk following group discussion depends upon two factors: 1) relative level of perceived risk in the product category (high, medium or low) and 2) if the group believes the product (or brand) benefits are greater than the perceived risks.

Consumers may use other sources of information (Box 14) to aid them in reducing perceived risk for high perceived risk product categories. Other sources of information may include professional organizations, noncommercial literature, as well as personal salesman and advertising. More different types of sources of information would be expected to be used

by the consumer for higher perceived risk product situations compared with medium or low perceived situations.

Increases in consumers' willingness to choose riskier product (or brand) decisions following informal group discussion are outputs of whether the group discussion produces knowledge of negative consequences or increases in uncertainty of success (Box 11). Products (or brands) initially low in perceived risk are hypothesized to be processed 1 2 4 6 8 9 11 13 5. Products medium in perceived risk would be expected to be processed 1 2 4 6 8 7 6 8 9 11 12 14, while products higher in perceived risk would be processed 1 2 4 6 8 9 10 3.

## APPLICATIONS

The major implication from this study is that the direction of changes in consumers' willingness to choose riskier product alternatives is dependent upon a number of conditions. A generalized risky shift phenomenon in consumer behavior following informal group discussion has not been suggested.

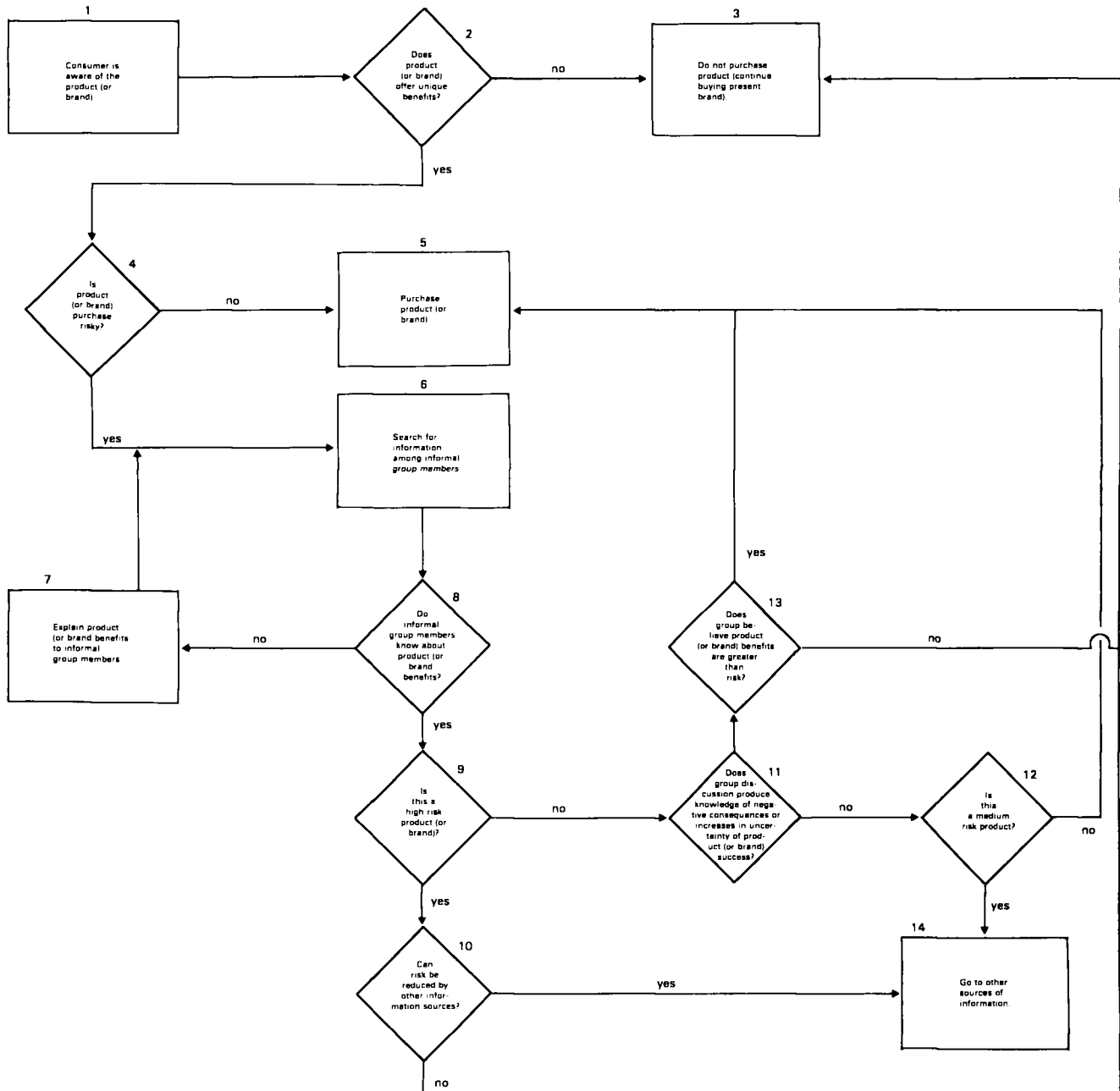
While large portions of word of mouth processes cannot be controlled by marketing management, they can be monitored (as some firm's have done) to assess the content and consequences of what consumers are saying about the firm's products. Advertising campaigns might be adjusted accordingly (Cox, 1967).

Advertising managers may attempt to use informal group influence processes to shift consumers' willingness toward risk taking. This would involve a multiple stage program. For the influential consumer, product benefits and perceived risks of product adoption need to be organized to convince him that 1) significant benefits exist in the product to be aware of the product, 2) the product includes perceived risk in the decision to purchase, 3) the consumer can reduce this risk by discussing the product's benefits with friends or family members and 4) the risks in purchasing the product are lower than originally believed and/or the benefits are great enough that the product should be purchased.

Recent Zenith color television advertisements are an example of this marketing program: "a whole new world of living" is offered to the consumer, the risks of color television are relatively high (conspicuous purchase involving high economic risk and relatively high product uncertainty, informal peer group discussions of product benefits are portrayed, and the consumer is told, "Tom has one, I have one, everyone has one," and "It's handcrafted." Thus, product

Figure 2

MODEL OF WORD OF MOUTH ADVERTISING AND CONSUMER RISK TAKING



benefits, perceived risk and the legitimation process of informal group discussion are used in this promotional strategy.

For the other consumers, the advertising manager may need to emphasize 1) the pervasive adoption of the product among consumers, 2) the interest and desire for the product caused by the rewards gained from its purchase, and 3) the product has been widely discussed among consumers and its purchase is favorably looked upon (legitimation). This emphasis is designed to gain interest and product desire and to reduce the perceived risk of adoption through social legitimation. The Zenith color television advertisements incorporate these efforts within their appeal to the influential consumer.

The process of group influence on consumer behavior should be important for most advertising managers. The effect of group influence on consumer's product acceptance may be more complex than currently believed. Promotional strategy might best be geared to reducing perceived risk among higher popular and influential consumers and at increasing self-confidence among these influentials in their new willingness to accept greater risk. These may be especially important considerations for products high in expressive-conspicuous values. Consumers may be more inclined to take the most conservative course of action when purchasing in such product categories.

Directing product appeals to the influential consumer may be of double importance for the advertising manager. The manager may initiate group discussion through influentials for the purpose of decreasing perceived risk. A second outcome would be an increased awareness and interest among non-influentials in the product.

Word of mouth advertising may need to be monitored to determine which product attributes are perceived to be important within consumer product discussions. Given that consumer product discussions increase consumer agreement on the relative importance of product attributes, marketing effort might be more effective when using attributes that consumers have agreed upon as important.

## FUTURE RESEARCH

The effects of different groups, products and consumers on word of mouth processes have not been adequately researched in consumer behavior. Hopefully, this article has suggested some hypotheses to test the effects of individual and group decision processes on consumers' willingness to choose risky product and brand alternatives. No field or laboratory

experimental studies have been done to test the relationship between willingness to take risky choices and actual choice behavior. The present dormant interest in the topic of informal group influence effects on consumer decision-making needs to be awakened.

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