

A Study on the Factors Affecting User Trust and Satisfaction: Focusing on the Online Fashion Curation Services

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ABSTRACT

Various corporates have launched products and brands to meet the diverse needs of consumers. However, an excess of information and products could be collapsed into a choice paradox far from the intention. As an alternative to these problems, curation-based services have recently been in the limelight and can be adopted into e-commerce sites. As one of the earlier studies on the considerable factors of curation services, this study focuses on the online fashion recommendation system in which design quality, interactivity, and perceived usefulness will affect trust, satisfaction, and continued intention to use.

In the result, the design quality factor shows a positive effect on satisfaction, but not on the trust. Also, interactivity doesn't demonstrate a significant positive effect on both the satisfaction and the trust factors far from the previous ones but the perceived usefulness had a positive effect on those. In addition, the personalization does not affect a significant effect on the satisfaction factor but on the trust factor. Subsequently, the trust affects the satisfaction, and the satisfaction on the continued intention to use factor, but trust does not significantly affect the continued intention to use directly.

Keywords: Fashion Recommendation, Online Services, Curation, Continued Intention to Use, SERVQUAL, e-Business

I . Introduction

The era of big data has arrived due to the improvement of network technology and the rapid development of mobile services before and after the release of smartphones. Various corporates have launched

products and brands to meet the diverse needs of consumers, and as a result, the options available to consumers have also diversified. However, an excess of information and products could be collapsed into a choice paradox, while enhancing the consumer's satisfaction, far from the intention. As an alternative

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to these problems, curation-based services have recently been in the limelight (Heo and Choi, 2019).

Curation can be defined as an activity that increases the value by adding the human qualitative decision to the objects to be collected and composed (Corbett, 2011). Commonly, 'Curation activity' can be adopted into e-commerce sites where reliable experts in a specific field recommend, refuse, and measure the service's quality - e.g., economic feasibility to consumers - and sells them via social commerce services (Hong and Lee, 2015).

In particular, the sales of open market companies could have been improved with the adoption of curation services and this may prove that curation can be a differentiating factor from general sales promotion activities (Heo and Choi, 2019). This study analyzes whether the curation service can affect user satisfaction, trust, and continued intention to use by the causal relationship among diverse service quality factors introduced as the essential elements of diverse information systems and services in previous studies. This study focuses on the recommendation services in a fashion industry, so it is configured as a fashion recommendation in this study. As one of the earlier studies on the curation service factors, this study proposes a research model in which design quality, interactivity, personalization, and perceived usefulness of curation services can affect trust, satisfaction, and continued intention to use. A survey would be conducted on customers who had used the fashion curation service, and PLS (Partial Least Square) was used to analyse the conceptual research model on the survey results (Hong and Lee, 2015).

II. Conceptual Background

2.1. Previous Studies about Understanding on Curation Commerce

E-commerce services could help the users pursue the lowest price in the 'open market' (Commerce 1.0) and 'social commerce' (Commerce 2.0), this can connect companies and consumers through the pursuit of the lowest price paradigm. It has developed into 'curation commerce' with the purpose of customization and personalization. Curation activity can be defined as a factor that can help consumers to save a lot of time, effort, and cost in purchasing decision-making due to excessive information and products. So, as commented, curation refers to activities that increase the value of objects (Kang, 2020; Rosenbaum, 2011).

There are diverse studies focusing on the effect of digitalized curation services in a fashion industry. Loscialpo (2016) and Xepoleas and Hayflick (2022) focuses on the impact of the digitalized fashion curation service within a view point of visual and material experiences - which can be understood as an issue of exhibition of digitalized commercial services. Valid (2023) also explains that curating service in fashion industry can be essential to preserve, manage, and add value to generate and to deliver considerable information and that this can be perspective regarding technological media. Valid also introduce that the fashion curation should focus on providing digitalized experiences into the real fashion industry. These previous studies mainly focus on the curation services in the fashion industries as another method of exhibition ways to attract the consumers. Beyond their suggestions, this study focuses on the causal relationships among the perceived value of the curation services and other factors.

2.2. Previous Studies about Service Quality

Lee et al. revealed the relationship between service quality, customer satisfaction, and purchase intention

of app shopping mall users and they found that these factors could have an impact on satisfaction (Lee et al., 2013). The study suggested that service quality could be considered a complex factor because there are diverse quality indices that should not be considered and measured in simple ways. In addition, other previous studies related to online service quality (e-SERVQUAL) suggested that online service quality factors, such as website design and security, could determine consumers' satisfaction with online shopping. Service quality generally refers to a customer's evaluation of a service, discrepancies between a consumer's expectations and performance level, and the perceived quality of services (Bell and Tang, 1998; Parasuraman et al., 1988; Taylor and Baker, 1994). In other word, consumers may perceive that the quality of a particular product or service is low when the perception of performance does not meet the expected level resulting. Otherwise, when the curation quality could match or exceed, they may perceive a relatively high quality and feel satisfied.

The most famous SERVQUAL model by Parasuraman et al. consists of five dimensions of factors -tangibility, reliability, responsiveness, cer-

tainty, and empathy for service quality (Christian, 1984; DeLone and McLean, 2003; Parasuraman et al., 1988). Other related studies such as Durvasula et al. (1999) and Lee et al. (2013) have demonstrated that it is desirable to adjust and apply service quality according to the circumstances of the service, so the importance of service quality can vary depending on the specific industry. Those studies on e-commerce, commonly suggest design and information qualities, perceived usefulness and usability to be considerable as demonstrated at <Table 1>. Following these studies, interaction quality, design quality, and perceived usefulness were set as considerable factors to measure the quality of fashion curation service, and personalization which is a key factor of curation services also was considered in this study.

III. Hypotheses and Conceptual Model of the Research

3.1. Interaction Quality and Design Quality on Trust and Satisfaction

<Table 1> Suggested Factors from the Previous Studies

| Research Field | Service Quality Factor | Previous Studies |
|-----------------------------|---|---|
| SERVQUAL | Tangibility, reliability, responsiveness, certainty and empathy | Parasuraman et al.(1988) |
| Online Service | website design design, security | Bell and Tang (1998) |
| electronic commerce | Flexibility, usability, reliability, response time, usefulness | DeLone and McLean (2003) |
| Website | Usability, information quality, service interaction quality | Barnes and Vidgen (2002) |
| e-SERVQUAL | Content reliability, ease of use, provision of self-service, connectivity | Lee et al. (2013); Sukasame (2004) |
| App Quality Characteristics | Interface design, graphics, colors, layout, etc. | Dedeke (2016) |
| App shopping mall | Customer Service, Design, Connectivity, Ease of Use | Lee et al. (2013); Kim et al. (2020) |
| Smartphone app service | Usability, design, informativeness, mobility, reliability, empathy | Lee et al. (2013); Cheng et al. (2020) |

Although the definition of interactivity has been complicatedly defined and classified by various researchers, interactivity can be categorized into three aspects: human-to-human, human-to-message (McMillan, 2002), and human-to-system interaction activity as considering the characteristics of E-business-based curation commerce service. This study defines interactivity, focusing on previous studies on the interaction in non-face-to-face online. Following these studies regarding interactivity online, a user's request should be solved without any delay (no delay), and how much the website function induces user participation and immersion (McMillan and Hwang, 2002). Also, interactivity was explained as whether real-time communication between users and between service providers and users is possible (real-time conversation) or not (Liu, 2003). Previous studies also have investigated two-way communication to suggest the synchronicity of processing speed can affect the possibility of the users' decision on the usage of websites and their requesting content's creation (Yadav and Varadarajan, 2005). Also, the interaction could be considered as a user's considerable cognitive factor. The user's perceived behavioral control has been used as a conceptual factor based on the theory of planned behavior, and it may control over perceived behavioral factors which have a positive effect on intention and behavioral variables in various academic fields. Ahn et al. suggests that when interactivity increases, the staying time for online services increases, and revisit is induced, which affects the attractiveness, preference, and profitability of the services. Also, Al-Khaldy et al. introduced that the interactivity of SNS and online shopping service has a positive effect on trust (Ahn et al., 2021; Al-Khaldy et al., 2022; Hardin-Fanning and Ricks, 2017).

H1a: Interactivity of fashion curation service will affect

satisfaction positively.

H1b: Interactivity of fashion curation services will affect trust positively.

Design in mobile applications is commonly accepted to facilitate the user's use of systems or services by easy-to-use utilizing commands and menu bars. It means that the design can refer as a factor providing a user interface environment using graphics. Therefore, design factors such as graphical elements, colors, shape and menu-bars, effective screen, and others could be considerable factors for users to perceive design quality (Fishbein and Ajzen, 1975; Lee et al., 2013). A visually sophisticated UI/UX design, a convenient user interface, a design that arouses interest to touch and slide, and a design providing a large amount of information should be considered as a measurement factor of design quality. It is revealed that an aesthetic design from the customer's perspective can make customers perceive better quality and value. So, the design quality of shopping services can have a positive effect on initial trust and trust in the online shopping mall (Le and Honag, 2020).

H2a: Design quality of fashion curation services will affect on satisfaction positively.

H2b: Design quality of fashion curation services will affect on trust positively.

3.2. Perceived Usefulness and Personalization on Trust and Satisfaction

Perceived usefulness refers to the degree of belief that one's work performance will be improved by using an information system by accepting superior technologies and the degree which a service is recognized as useful by users (Davis, 1989). According

to the previous studies, the perceived usefulness has a positive effect on the intention to accept technologies and services. Diverse previous studies on the concept of the perceived usefulness have been originated from Davis's Technology Acceptance Model (TAM) which treated perceived usefulness and perceived ease of use as important to accept information systems (Davis, 1989). We expect that users are eager to evaluate the technology by considering the usefulness that can be obtained by using the new technology and the decision on whether to use the new technology is influenced by the perceived value of the system's usefulness (Trandis, 1980).

H3a: Perceived usefulness of fashion curation services will positively affect satisfaction.

H3b: Perceived usefulness of fashion curation services will positively affect trust.

Personalization is the ability to provide customized services and contents to individuals based on the knowledge of customers' preferences and behaviors (Suprenant and Solomon, 1987). It means that information service providers can use diverse information to provide appropriate and customized services to users (Vesanen, 2005). In marketing communication fields, personalization can be defined as 'presenting a persuasive message and suggesting a benefit to ones'. Personalized service reduces spending time and costs by providing the service or content (Berkovsky, 2015). Furthermore, the conditions for proper personalization are - 1) service providers willing to tailor their offerings to individual customers; 2) customers who want to be different from other customers; 3) the parameters of personalization such as communication quality and skills between customer and service provider with what the customer

uniquely needs, and what the service provider can do uniquely for the customer. Also, the more the consumer's personal information parameters to be understood, the more accurate personalization information can be provided. However, a too much personalization may interrupt considerable responses such as consumer's loyalty, trust, and satisfaction far from the intention - for instance, exceeding an appropriate level of personalization can be rather harmful to consumers in the points of keeping privacy (Ball et al., 2006; Vesanen, 2005).

H4a: Personalization of fashion curation service will affect satisfaction positively.

H4b: Personalization of fashion curation services will affect trust positively.

3.3. Trust and Satisfaction on Continued Intention to Use

Trust can reduce complexity and risk in social and economic interactions, and diverse researches on trust have been conducted in various fields (Gefen et al., 2003). Trust refers to the belief that the other party's words or promises are trustworthy and that they will fulfil their obligations and responsibilities in an exchange relationship (Schurr and Ozanne, 1985). It also is accepted as an important factor to reduce transaction costs and induces cooperation by alleviating uncertainty in transactions (Dwyer and Schurr, 1987).

In offline transactions, trust is placed in the transaction party, whereas in online transactions, trust is placed at the online services, the Internet, or technology. Also, the trust of customers on internet shopping malls can be understood as the consumer's willingness to trust and to rely on the seller in situations of high uncertainty such as product purchase

and to make the seller do something (Jarvenpa et al., 2000).

Satisfaction commonly measures the evaluation of a product or service experienced by consumers (Oliver, 1980). Consumers have expectations on the target product before consumption, and the perceived performance formed through actual consumption can be related with their expectations before consumption. The level of consumer satisfaction can be affected by the difference between expectation and performance, and the level of satisfaction formed in this way affects repurchase intention. In addition, Haines et al. defined satisfaction as “a cognitive state in which consumers feel appropriately or inappropriately compensated for the sacrifices they experienced” (Haines et al., 1970), and Anderson and Srinivasan defined satisfaction in online transactions (Anderson and Srinivasan, 2003). So, we suggest Satisfaction as the customer’s evaluation of the purchase experience of a particular e-commerce company. Satisfaction is possibly perceived as the most effective and cheap marketing tool because con-

sumers being satisfied on a certain information system tend to share their positive experiences with others, while dissatisfied customers share their unpleasant feelings more widely (Dubrovski, 2001).

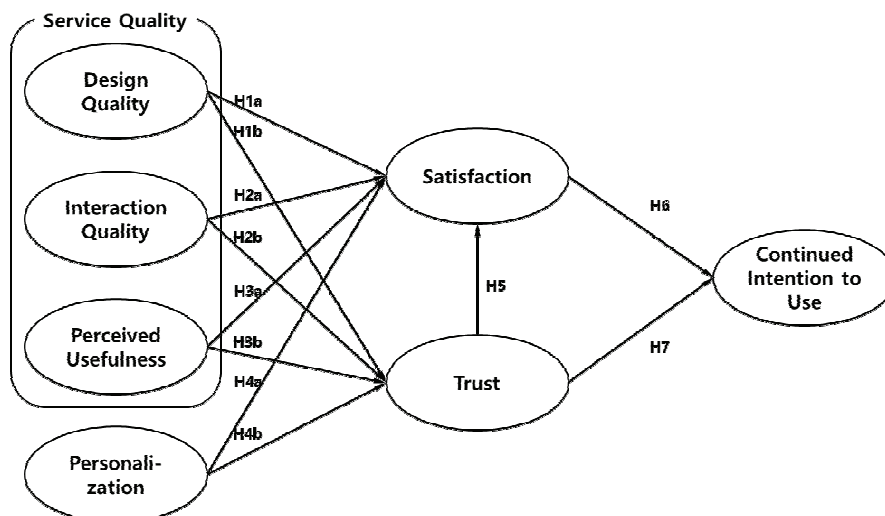
Also, previous studies including the study of Bhattacharjee which argues that the success of a product or service in the field of marketing and information systems comes from consumers’ continuous use, not the first use and continued intention to use the service continuously and regularly could be possible (Bhattacharjee, 2001; Taylor and Todd, 1995). Following these previous studies’ suggestions, this research suggests the following hypotheses:

H5: Trust will positively affect the continued intention to use.

H6: Satisfaction will positively affect the continued intention to use.

H7: Trust will positively affect satisfaction.

This research suggests the following conceptual model in <Figure 1> with these hypotheses.



<Figure 1> Conceptual Research Model of This Research

IV. Research Design and Data Analysis

4.1. Verification of the Research Model

In this study, a total of 215 responses were collected through an online survey. To verify the model in this study, PLS methodology, a kind of structural equation, was conducted with the analysis tool of SmartPLS 3.0. PLS methodology is one of the structural equations models to analyze the causal relationships among diverse constructs/factors and it is a methodology that can minimize prediction errors through the least square calculation method. In particular, the PLS methodology shares the basic assumptions of multiple regression and has the advantage of being easy to analyze even when the number of factors to be analyzed increases.

The survey was conducted targeting users who had experience using fashion curation services. An

analysis of the respondents showed that there were twice as many female respondents as male respondents (66 males and 149 females). In addition, users in their 20s accounted for the largest proportion (48%), followed by 27% in their 30s and 17% in their 40s. Those in their 50s and older showed the smallest percentage (7%). Excepting certain questions on demographic details, all the questions to verify the research model were designed with a Likert's 7-point scales (1: Strongly Negative ~ 7: Strongly Positive). A result of analysing the demographic characteristics of the sample at <Table 2>.

4.2. Data Analysis Results

4.2.1. Validity and Reliability Analysis Results of the Research Model

This study conducts the CFA (Confirmatory Factor

<Table 2> Demographical Information of Survey Participant

| Factors | Features | No. | Percentage |
|---------------|--|-----|------------|
| Gender | Man | 66 | 31% |
| | Female | 149 | 69% |
| Age | 20 Years Old To 30 Years Old | 104 | 48% |
| | 30 Years Of Age Or Older ~ 40 Years Of Age | 59 | 27% |
| | 40 Years Of Age Or Older ~ 50 Years Of Age | 36 | 17% |
| | 50 Years Of Age Or Older ~ | 16 | 7% |
| Region | Seoul | 73 | 34.00% |
| | Busan | 14 | 6.50% |
| | Daegu | 8 | 3.70% |
| | Incheon | 11 | 5.10% |
| | Gwangju | 8 | 3.70% |
| | Daejeon | 5 | 2.30% |
| | Ulsan | 4 | 1.90% |
| | Gyeonggi-Do | 64 | 29.80% |
| | Gangwon-Do | 3 | 1.40% |
| | Chung-Cheong Bukdo | 2 | 0.90% |
| | Chungcheongnam-Do | 1 | 0.50% |

Analysis) to check whether each measurement variable presented in the research model is properly connected to the latent variable.

To verify internal consistency, Composite Reliability and AVE (Extracted Mean Variance) were analyzed. Lee et al. suggested that the factor loading of the measurement variable corresponding to each

latent variable should be 0.7 or higher and the loading value in a latent variable should be higher than other items and the composite reliability of each latent variable should be 0.7 or higher also (Nunnally, 1978) (Chin, 1998), so the items of [Inte1] and [Pers1] were omitted for the lower loading values. The composite reliability in each Latent Variable was found

<Table 3> Cross Factor Loadings and AVEs of Latent Variables

| | Design_quality | Continued Intention to use | Interaction | Personality | Satisfaction | Trust | Usability |
|-----------------------|----------------|----------------------------|--------------|--------------|--------------|--------------|--------------|
| Desiq1 | 0.816 | | | | | | |
| Desiq2 | 0.894 | | | | | | |
| Desiq3 | 0.855 | | | | | | |
| Desiq4 | 0.866 | | | | | | |
| Inte2 | | 0.900 | | | | | |
| Inte3 | | 0.921 | | | | | |
| Inte4 | | 0.928 | | | | | |
| Inter1 | | | 0.773 | | | | |
| Inter3 | | | 0.824 | | | | |
| Inter4 | | | 0.789 | | | | |
| Inter5 | | | 0.856 | | | | |
| Pers2 | | | | 0.859 | | | |
| Pers3 | | | | 0.810 | | | |
| Pers4 | | | | 0.857 | | | |
| Sati1 | | | | | 0.888 | | |
| Sati2 | | | | | 0.883 | | |
| Sati3 | | | | | 0.802 | | |
| Sati4 | | | | | 0.925 | | |
| Trust1 | | | | | | 0.857 | |
| Trust2 | | | | | | 0.808 | |
| Trust3 | | | | | | 0.898 | |
| Trust4 | | | | | | 0.865 | |
| Usab1 | | | | | | | 0.888 |
| Usab2 | | | | | | | 0.873 |
| Usab3 | | | | | | | 0.872 |
| Usab4 | | | | | | | 0.843 |
| AVE | 0.737 | 0.840 | 0.658 | 0.710 | 0.767 | 0.735 | 0.755 |
| Composite Reliability | 0.918 | 0.940 | 0.885 | 0.880 | 0.929 | 0.917 | 0.925 |

to be valid as it exceeded 0.7, also every construct item showed a loading value exceeding 0.7. In addition, all individual items showed higher loadings than items of related variables as Lee et al. suggested.

PLS-based studies such as Fornell and Larcker also suggested that the AVE (Average Variance Extraction Value, Average Variance) of each latent variable should be 0.5 or more, and that the squared roots of these AVE values should be higher than the correlation value with other latent variables to be recognized as showing proper discriminant validity. This study showed that the discriminant validity values of the proposed research model were proper with the analysis results confirming that this model had a high level of discriminant validity (<Table 2>) (Afthanorhan et al., 2021; Chin, 1998; Fornell and Larcker, 1981; Lee et al., 2013; Nunnally, 1978). As a result of comparing the AVE value and the correlation values, the squared root values of each AVE were higher than the correlation coefficients, so every discriminant validity was statistically confirmed as proper (Chin, 1998; Fornell and Larcker, 1981; Nunnally, 1978).

4.2.2. Hypothesis Test Results

To verify the research model, the significance of

each hypothesis was verified through the t value derived using the bootstrapping method of SmartPLS. In this study, the number of bootstrapping was set to 500. Nevitt and Hancock (2001) suggested that 250 or more bootstrap samples would be considerable for PLS studies and recommended 500 or more samples.

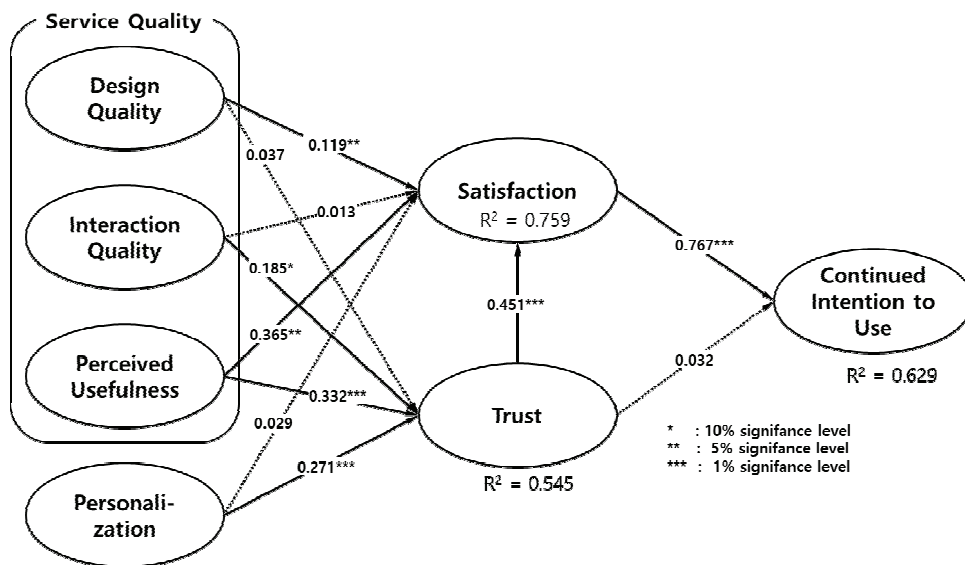
As a result of hypothesis testing, the design had a positive (+) effect on satisfaction (accepted H1a at 5% significance level), but not on trust (rejected H1b). Far from the expectation, this study shows that interactivity doesn't show a significant effect on satisfaction but show a significant effect on trust (reject H2a, H2b accepted at 10% significance level). Also, the perceived usefulness had a positive effect on both satisfaction and trust (H3a 1% significance level and H3b at 5% significance level). Personalization, which is the core of curation-based services, does not have a significant effect on satisfaction but has a significant effect on trust (H4a rejected, H4b adopted at less than 1% significance level). Subsequently, it was found that trust affects satisfaction, and satisfaction has a significant effect on the continued intention to use (H5 and H6 adopted at 1% significance level both). The path coefficient of satisfaction-to-intention shows the highest value (0.767) and the path coefficient of trust-to-sat-

<Table 4> Comparing AVE Roots and Correlation Values of Latent Variables

| | Design_quality | Continued Intention to use | Interaction | Personality | Satisfaction | Trust | Usability |
|----------------------------|----------------|----------------------------|--------------|--------------|--------------|--------------|--------------|
| Design_quality | 0.858 | | | | | | |
| Continued Intention to use | 0.652 | 0.916 | | | | | |
| Interaction | 0.679 | 0.633 | 0.811 | | | | |
| Personality | 0.662 | 0.610 | 0.656 | 0.842 | | | |
| Satisfaction | 0.676 | 0.793 | 0.681 | 0.664 | 0.876 | | |
| Trust | 0.583 | 0.645 | 0.641 | 0.648 | 0.799 | 0.857 | |
| Usability | 0.727 | 0.745 | 0.764 | 0.697 | 0.793 | 0.689 | 0.869 |

<Table 5> Results of PLS Analysis

| | | Original Sample (O) | Sample Mean (M) | (STDEV) | T Statistics (O/STDEV) | P Values |
|-----|---------------------------------|---------------------|-----------------|---------|--------------------------|-----------------|
| H1a | design_quality → satisfaction | 0.119 | 0.116 | 0.060 | 2.000 | 0.046** |
| H1b | design_quality → trust | 0.037 | 0.040 | 0.093 | 0.397 | 0.692 |
| H2a | interaction → satisfaction | 0.013 | 0.022 | 0.063 | 0.214 | 0.831 |
| H2b | interaction → trust | 0.185 | 0.182 | 0.101 | 1.833 | 0.067* |
| H3a | usability → satisfaction | 0.365 | 0.358 | 0.075 | 4.884 | 0.000*** |
| H3b | usability → trust | 0.332 | 0.338 | 0.116 | 2.864 | 0.004*** |
| H4a | personalization → satisfaction | 0.029 | 0.029 | 0.061 | 0.474 | 0.636 |
| H4b | personalization → trust | 0.271 | 0.268 | 0.085 | 3.172 | 0.002*** |
| H5 | trust → satisfaction | 0.451 | 0.452 | 0.077 | 5.890 | 0.000*** |
| H6 | satisfaction → intention_to_use | 0.767 | 0.768 | 0.076 | 10.122 | 0.000*** |
| H7 | trust → intention_to_use | 0.032 | 0.035 | 0.083 | 0.387 | 0.699 |



<Figure 2> Analysis Results on Conceptual Research Model

isfaction shows the second highest value (0.545). This result can be understood that the mediating effect of trust on the satisfaction’s effect on intention would be strong rather direct effect of trust on the intention. On the other hand, it was found that trust does not significantly affect the continued intention to use, but it does affect the continued intention to

use through satisfaction (reject H7).

V. Conclusions and Implications

5.1. Research Summary and Academic Implications

This study analyzed the causal relationship of quality factors that can increase the intention to continuously use fashion curation services. To this end, it was confirmed whether the service quality factors of existing information systems, including personalization, which has been suggested as key elements of curation in previous studies, can be applied to fashion curation services to affect user satisfaction, trust, and continued intention to use. The academic and practical implications of the results of this study are as follows.

First, it was confirmed that interactivity (interaction quality) did not have a significant effect on satisfaction and trust, as expected. This is a little far from the previous studies on the interactivity factor in existing online-based services. Due to the nature of the fashion curation service, it is actually a fashion curation service and it would play a mediating role as other platforms where products are exposed to users and actual purchase decisions are made. It suggests that interactivity on the platform does not lead to satisfaction, trust, and continued intention to use the product directly. Interestingly, as shown at the analysis result, the mediating effect of trust on satisfaction-to-intention could be expected. This might mean that interactivity should be designed to lead the users to have a trust in the curation services - for instance, the users should be aware that the interaction between them and the service providers can help them properly as expectation. In other words, interaction without trust could be less effective far from the provider's concerns.

Second, in this study, far from the expectation, satisfaction was clearly affected by the design quality but and trust was not. In short, visually well-designed curation systems would be less considerable than interactively well-designed curation systems. It is con-

siderable that the users could distinguish the interaction quality from the design quality. This result may follow the previous studies which explain that the effect of service quality on user satisfaction could be different from users' hedonic and utilitarian motives for the use of e-Commerce services (Indrawati et al., 2022).

Thirdly, interaction quality and personalization factors were found to significantly affect only the user's trust. This means that the personalization factor should be viewed in terms of long-term effects. In other words, fashion curation sites and other related information service providers should focus on persuading their users to understand that their service is essential for their own lifestyles, rather than simply enchanting them with visual stimulation.

Considering the analysis results, this study would contribute to the fashion curation industry by presenting a new user satisfaction activation path by integrating and analyzing the influencing factors on user satisfaction factors defined and presented in various studies and presenting implications for the activation of fashion curation services.

5.2. Limitations of the Study and Suggestions for the Future Studies

Although this study would be one of the rare studies demonstrating not only user trust and satisfaction but the perceived quality and personalization factors that could affect the continued intention to use the fashion curation services (both wired and mobile), there are a few limitations of this study as academic research.

First, a higher cross-loading value than expected appeared and the correlation coefficient between each latent variable was also high, so an additional review on the model in the future studies should be

considered.

Second, since this study limited the field to fashion curation among the various curation commerce markets, the analysis results can be applied differently from the general understanding of curation services or specific categories.

Finally, the composition of the respondents was not widely composed. In future studies, specific and subdivided classification of respondents should be required. In future studies, we should suggest the next researchers to consider the difference between design quality and service quality (one affects sat-

isfaction and one affects reliability) more precisely because there are diverse valuable quality factors - e.g., the perceived quality of wired and mobile services.

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