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A Model of Perceived Risk and Intended Risk-handling Activity

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On the basis of previous reviews of the perceived-risk concept, a model of risk perception and its effects on consumers' risk-handling behavior is formulated. Hypotheses derived from this model are empirically tested and indicate that, for the setting studied (women purchasing a dress), the intended use of risk-handling activity increases with higher levels of perceived risk. This relationship is more pronounced after the level of risk exceeds the individual's acceptable level of risk. Also of importance in determining the use of a risk-handling activity are the perceived benefit of the type of risk-handling activity and the consumer's inability to absorb a monetary loss.

The concept of "risk" became popular in the field of economics in the 1920s (see, e.g., Knight 1921). Since then, it has been successfully used in theories of perceived risk but also on how consumers' overall perceived risk (OPR) affects their information-search behavior. This motivates us to develop a conceptual model...