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Drivers of shopping online: a literature review

Ana Teresa Machado

1. Introduction

- 1 The increasing dependence of firms on e-commerce activities and the recent failure of a large number of dot-com companies stresses the challenges of operating through virtual channels and also highlights the need to better understand consumer behavior in online market channels in order to attract and retain consumers.
- 2 While performing all the functions of a traditional consumer, in Internet shopping the consumer is simultaneously a computer user as he or she interacts with a system, i.e., a commercial Web site. On the other hand, the physical store has been transformed into Web-based stores that use networks and Internet technology for communications and transactions.
- 3 In this sense, there seems to be an understanding that online shopping behavior is fundamentally different from that in conventional retail environment, (Peterson *et al.*, 1997) as e-commerce relies on hypertext Computer Mediated Environments (CMEs) and the interaction customer-supplier is ruled by totally different principles.
- 4 Understanding the factors that explain how consumers interact with technology, their purchase behavior in electronic channels and their preferences to transact with an electronic vendor on a repeated basis is crucial to identify the main drivers of consumer behavior in online market channels.
- 5 Online consumer behavior research is a young and dynamic academic domain that is characterized by a diverse set of variables studied from multiple theoretical perspectives.
- 6 Researchers have relied on the Technology Acceptance Model (Davis, 1989: Davis *et al.*, 1989), the Theory of Reasoned Action (Fisbein and Ajzen, 1975), the Theory of Planned Behavior (Ajzen, 1991), Innovation Diffusion Theory (Rogers, 1995), Flow Theory

(Czikszenmihalyi, 1998), Marketing, Information Systems and Human Computer Interaction Literature in investigating consumer's adoption and use of electronic commerce.

- 7 While these studies individually provide meaningful insights on online consumer behavior, the empirical research in this area is sparse and the lack of a comprehensive understanding of online consumer behavior is still a major issue (Saeed *et al.*, 2003).
- 8 Previous research on consumer adoption of Internet shopping (Childers *et al.*, 2001; Dabholkar and Bagozzi, 2002; Doolin *et al.*, 2005; Monsuwé *et al.*; 2004; O'Casey and Fenech, 2002) suggests that consumers' attitude toward Internet shopping and intention to shop online depends primarily on the perceived features of online shopping and on the perceived risk associated with online purchase. These relationships are moderated by exogenous factors like "consumer traits", "situational factors", "product characteristics" and "previous online shopping experiences".
- 9 The outline of this paper is as follow. In the next section an assessment of the basic determinants that positively affect consumers' intention to buy on the Internet is carried out. Second, the main perceived risks of shopping online are identified as factors that have a negative impact on the intention to buy from Internet vendors. Third, since it has been argued that the relationship between consumers' attitude and intentions to buy online is moderated by independent factors, an examination of the influence of these factors is presented. Finally, the main findings, the importance to professionals and researchers and limitations are summarized.

2. Perceived benefits in online shopping

- 10 According to several authors (Childers *et al.*, 2001; Mathwick *et al.*, 2001; Menon and Kahn, 2002;) online shopping features can be either consumers' perceptions of functional or utilitarian dimensions, or their perceptions of emotional and hedonic dimensions.
- 11 Functional or utilitarian perceptions relate to how effective shopping on the Internet is in helping consumers to accomplish their task, and how easy the Internet as a shopping medium is to use. Implicit to these perceptions is the perceived convenience offered by Internet vendor whereas convenience includes the time and effort saved by consumers when engaging in online shopping (Doolin, 2005; Monsuwé, 2004).
- 12 Emotional or hedonic dimensions reflect consumers' perceptions regarding the potential enjoyment or entertainment of Internet shopping (Doolin, 2005; Monsuwé, 2004).
- 13 Venkatesh (2000) reported that perceived convenience offered by Internet Vendors has a positive impact on consumers' attitude towards online shopping, as they perceive Internet as a medium that enhances the outcome of their shopping experience in an easy way.
- 14 Childers *et al.* (2001) found "enjoyment" to be a consistent and strong predictor of attitude toward online shopping. If consumers enjoy their online shopping experience, they have a more positive attitude toward online shopping, and are more likely to adopt the Internet as a shopping medium.

- 15 Vijayarathy and Jones (2000) showed that Internet shopping convenience, lifestyle compatibility and fun positively influence attitude towards Internet shopping and intention to shop online.
- 16 Despite the perceived benefits in online shopping mainly associated with convenience and enjoyment, there are a number of possible negative factors associated with the Internet shopping experience. These include the loss of sensory shopping or the loss of social benefits associated with shopping (Vijayarathy and Jones, 2000).
- 17 In their research, Swaminathan *et al.* (1999) found that the lack of social interaction in Internet shopping deterred consumers from online purchase who preferred dealing with people or who treated shopping as a social experience.

3. Perceived risk in online shopping

- 18 Although most of the purchase decisions are perceived with some degree of risk, Internet shopping is associated with higher risk by consumers due to its newness and intrinsic characteristics associated to virtual stores where there is no human contact and consumers cannot physically check the quality of a product or monitor the safety and security of sending sensitive personal and financial information while shopping on the Internet (Lee and Turban, 2001).
- 19 Several studies reported similar findings that perceived risk negatively influenced consumers' attitude or intention to purchase online (Doolin, 2005; Liu and Wei, 2003; Van der Heidjen *et al.*, 2003).
- 20 Opposing results were reported in two studies (Corbitt *et al.*, 2003; Jarvenpaa *et al.*, 1999). The authors found that perceived risk of Internet shopping did not affect willingness to buy from an online store. One of the reasons for this contradictory conclusion might be due to the countries analyzed, respectively New Zealand and Australia, where individuals could be more risk-taken or more Internet heavy-users.
- 21 In examining the influences on the perceived risk of purchasing online, Pires *et al.* (2004) stated that no association was found between the frequency of online purchasing and perceived risk, although satisfaction with prior Internet purchases was negatively associated with the perceived risk of intended purchases, but only for low-involvement products. Differences in perceived risk were associated with whether the intended purchase was a good or service and whether it was a high or low-involvement product. The perceived risk of purchasing goods through the Internet is higher than for services. Perceived risk was found to be higher for high-involvement than for low-involvement-products, be they goods or services.
- 22 Various types of risk are perceived in purchase decisions, including product risk, security risk and privacy risk.
- 23 Product risk is the risk of making a poor or inappropriate purchase decision. Aspects involving product risk can be an inability to compare prices, being unable to return a product, not receiving a product paid for and product not performing as expected (Bhatnagar *et al.*, 2000; Jarvenpaa and Todd, 1997; Tan, 1999; Vijayarathy and Jones, 2000).
- 24 Bhatnagar *et al.* (2000) suggest that the likelihood of purchasing on the Internet decreases with increases in product risk.

- 25 Other dimensions of perceived risk related to consumers' perceptions on the Internet as a trustworthy shopping medium. For example, a common perception among consumers is that communicating credit card information over the Internet is inherently risky, due to the possibility of credit card fraud (Bhatnagar *et al.*, 2000; George, 2002; Hoffman *et al.*, (1999); Jarvenpaa and Todd, 1997; Liebermann and Stashevsky, 2002).
- 26 Previous studies found that beliefs about trustworthiness of the Internet were associated with positive attitudes toward Internet purchasing (George, 2002; Hoffman *et al.*, (1999); Liebermann and Stashevsky, 2002).
- 27 Privacy risk includes the unauthorized acquisition of personal information during Internet use or the provision of personal information collected by companies to third parties.
- 28 Perceived privacy risk causes consumers to be reluctant in exchanging personal information with Web providers (Hoffman *et al.*, 1999). The same authors suggest that with increasing privacy concerns, the likelihood of purchasing online decreases. Similarly, George (2002) found that a belief in the privacy of personal information was associated with negative attitudes toward Internet purchasing.

4. Exogenous factors

- 29 Based on the previous literature review, four exogenous factors were reported to be key drivers in moving consumers to ultimately adopt the Internet as a shopping medium.

4.1. Consumer traits

- 30 Studies on online shopping behavior have focus mainly on demographic, psychographics and personality characteristics.
- 31 Bellman *et al.* (1999) cautioned that demographic variables alone explain a very low percentage of variance in the purchase decision.
- 32 According to Burke (2002) four relevant demographic factors – age, gender, education, and income have a significant moderating effect on consumers' attitude toward online shopping.
- 33 In studying these variables several studies arrived to some contradictory results.
- 34 Concerning age, it was found that younger people are more interested in using new technologies, like the Internet, to search for comparative information on products (Wood, 2002). Older consumers avoid shopping online as the potential benefits from shopping online are offset by the perceived cost in skill needed to do it (Ratchford *et al.*, 2001).
- 35 On the other hand as younger people are associated with less income it was found that the higher a person's income and age, the higher the propensity to buy online (Bellman *et al.*, 1999; Liao and Cheung, 2001).
- 36 Gender differences are also related to different attitudes towards online shopping. Although men are more positive about using Internet as a shopping medium, female

shoppers that prefer to shop online, do it more frequently than male (Burke, 2002; Li *et al.*, 1999).

- 37 Furthermore Slyke *et al.* (2002) reported that as women view shopping as a social activity they were found to be less oriented to shop online than men.
- 38 Regarding education, higher educated consumers have a higher propensity to use no-store channels, like the Internet to shop (Burke, 2002). This fact can be justified as education has been positively associated with individual's level of Internet literacy (Li *et al.*, 1999).
- 39 Higher household income is often positively correlated with possession of computers, Internet access and higher education levels of consumers and consequently with a higher intention to shop online (Lohse *et al.*, 2000).
- 40 In terms of psychographics characteristics, Bellman *et al.* (1999) stated that consumers that are more likely to buy on the Internet have a "wired life" and are "starving of time". Such consumers use the Internet for a long time for a multiple of purposes such as communicating through e-mail, reading news and search for information.
- 41 A personality characteristic closely associated with Internet adoption for shopping is innovativeness defined as the relative willingness of a person to try a new product or service (Goldsmith and Hokafer, 1991).
- 42 Innovativeness seems to influence more than frequency of online purchasing. It relates to the variety of product classes bought online, both in regard to purchasing and to visiting Web sites seeking information. (Blake *et al.*, 2003). In this sense innovativeness might be a fundamental factor determining the quantity and quality of online shopping.

4.2. Situational factors

- 43 Situational factors are found to be factors that affect significantly the choice between different retail store formats when consumers are faced with a shopping decision (Gehrt and Yan, 2004). According to this study, the time pressure and purpose of the shopping (for a gift or for themselves) can change the consumers' shopping habits. Results showed that traditional stores were preferred for self-purchase situations rather than for gift occasions as in this case other store formats (catalog and Internet) performed better in terms of expedition. As for time pressure it was found that it was not a significantly predictor of online shopping as consumers when faced with scarcity of time responded to temporal issues related to whether there is a lag of time between the purchase transaction and receipt of goods rather than whether shopping can take place anytime.
- 44 Contradictory results were reported by Wolfinbarger and Gilly (2001). According to this study important attributes of online shopping are convenience and accessibility. When faced with time pressure situations, consumers engaged in online shopping but no conclusions should be taken on the effect of this factor on the attitude toward Internet shopping.
- 45 Lack of mobility and geographical distance has also been addressed as drivers of online shopping as Internet medium offers a viable solution to overcome these barriers (Monswé *et al.*, 2004). According to the same authors the physical proximity of a traditional store that sells the same products available online, can lead consumers to

shop in the “brick and mortar” alternative due to its perceived attractiveness despite consumers’ positive attitude toward shopping on the Internet.

- 46 The need for special items difficult to find in traditional retail stores has been reported a situational factor that attenuates the relationship between attitude and consumers’ intention to shop online (Wolfenbarger and Gilly, 2001).

4.3. Product characteristics

- 47 Consumers' decisions whether or not to shop online are also influenced by the type of product or service under consideration.
- 48 The lack of physical contact and assistance as well as the need to “feel” somehow the product differentiates products according to their suitability for online shopping.
- 49 Relying on product categories conceptualized by information economists, Gehrt and Yan (2004), reported that it is more likely that search goods (i.e. books) can be adequately assessed within a Web than experience goods (i.e. clothing), which usually require closer scrutiny.
- 50 Grewal *et al.* (2002) and Reibstein (1999) referred to standardized and familiar products as those in which quality uncertainty is almost absent and do not need physical assistance or pre-trial. These products such as groceries, books, CDs, videotapes have a high potential to be considered when shopping online.
- 51 Furthermore in case of certain sensitive products there is high potential to shop online to ensure adequate levels of privacy and anonymity (Grewal *et al.*, 2002). Some of these products like medicine and pornographic movies are raising legal and ethical issues among international community.
- 52 On the other hand, personal-care products like perfume or products that required personal knowledge and experience like cars or computers, are less likely to be considered when shopping online (Elliot and Fowell, 2000).

4.4. Previous online shopping experiences

- 53 Past research suggests that prior online shopping experiences have a direct impact on Internet shopping intentions. Satisfactory previous experiences decreases consumers’ perceived risk levels associated with online shopping but only across low-involvement goods and services (Monswé *et al.*, 2004).
- 54 Consumers that evaluate positively the previous online experience are motivated to continue shopping on the Internet (Eastlick and Lotz, 1999; Shim *et al.*, 2001; Weber and Roehl, 1999).

5. Conclusion

- 55 Relying on an extensive literature review, this paper aims to identify the main drivers of online shopping and thus to give further insights in explaining consumer behavior when adopting the Internet for buying as this issue is still in its infancy stage despite its major importance for academic and professionals.

- 56 This literature review shows that attitude toward online shopping and intention to shop online are not only affected by perceived benefits and perceived risks, but also by exogenous factors like consumer traits, situations factors, product characteristics, previous online shopping experiences.
- 57 Understanding consumers' motivations and limitations to shop online is of major importance in e-business for making adequate strategic options and guiding technological and marketing decisions in order to increase customer satisfaction. As reported before consumers' attitude toward online shopping is influenced by both utilitarian and hedonic factors. Therefore, e-marketers should emphasize the enjoyable feature of their sites as they promote the convenience of shopping online. As personal characteristics also affect buyers' attitudes and intentions to engage in Internet shopping e-tailers should customize customers' treatment. Furthermore, the e-vendor should assure a trust-building relationship with its customers to minimize perceived risk associated to online shopping. Adopting and communicating a clear privacy policy, using a third party seal and offering guarantees are mechanisms that can help in creating a reliable environment.
- 58 Some limitations of this paper must be pointed out as avenues for future. The factors identified as main drives of shopping online are the result of a literature review and there can always be factors of influence on consumers' intentions to shop on the Internet that are not included because they are addressed in other studies not included in this review. However there are methodological reasons to believe that the most relevant factors were identified in this context. A second limitation is that this paper is the result of a literature review and has never been tested in its entirety using empirical evidence. This implies that some caution should be taken in applying the findings that can be derived from this paper Further research is also needed to determine which of the factors have the most significant effect on behavioral intention to shop on the Internet.
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ABSTRACTS

Consumers are increasingly adopting electronic channels for purchasing. Explaining online consumer behavior is still a major issue as studies available focus on a multiple set of variables and relied on different approaches and theoretical foundations.

Based on previous research two main drivers of online behavior are identified: perceived benefits of online shopping related to utilitarian and hedonic characteristics and perceived risk. Additionally, exogenous factors are presented as moderating variables of the relationship between perceived advantages and disadvantages of internet shopping and online consumer behavior.

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Keywords: e-commerce, online shopping behavior, perceived benefits, perceived risk, exogenous factors

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