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박 철 (동의대)

A Comparison between Cyber Shoppers and Non-cyber shoppers

: Differences of Computer-mediated Communications and Perceived Risks of Cyber shopping

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I. Introduction

The Internet and the computer telecommunications, such as Chollian, Unitel, and Hitel (Korea), etc. have become commercial hot spots. The "cyberspace" through the Internet and computer telecommunications form an enormous worldwide "marketspace". Such cyber marketing environment and consumers have been of considerable interest to both the popular-press (e.g. Brady, Forrest, and Mizerski 1997; Ellsworth and Ellsworth 1995; Keeler 1995; Settles 1995; Sterne 1995) and academic publications (or journal special issues) (e.g. *Journal of Interactive Marketing*; *European Journal of Marketing*, 32 (7/8), 1998; *Journal of Business Research*, 41 (3), 1998; *Journal of the Academy of Marketing Science*, 25 (4), 1997).

Recently, marketing researchers have begun to focus their attention on the consumer behavior in the cyberspace, formed by the Internet and computer telecommunications, such as flow model of consumer experience (Hoffman and Novak 1996; Novak et. al.

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1998), Web-browsing behaviors (Raman 1997), virtual consumption community (Dann 1998; Fisher, et. al 1996), cyberseniors' consumer behaviors (McMellon et. al. 1997), virtual shopping (Burke 1996, 1997), consumer choice in computer-mediated environments (Deighton et. al. 1997), impacts of Internet on marketing to consumers (Peterson et. al. 1997), interactive home shopping (Alba et. al. 1997), consumer response to Web sites (Dholakia and Rego 1998; Eighmey 1997; Eighmey and McCord 1998; Geissler and Zinkhan 1998; Griffith and Krampf 1998; Hammond et. al. 1998; Unni 1998), the human-computer relationship (Moon 1998), electronic retailing (Phillips et. al 1997), consumer targeting on the Internet (Sivadas et. al. 1998), Cybermaketscapes (Venkatesh 1998), and consumer experiences in cyberspace (Shin 1998).

There are several empirical studies on consumer behavior in cyberspace. In a survey of 220 consumers who had shopped on the Internet, Javenpaa and Rodd (1997) found that the main impediments to consumer acceptance of Internet shopping were not the frequently mentioned technical issues of network security and bandwidth. Instead, consumers complained that the Web was hard to navigate, that it was difficult to find specific items, and that the offerings of individual sites were too limited and not price competitive. Jones and Vjayasathy (1998) found that there were significant differences in individuals' perceptions of Internet shopping and more traditional print-catalog shopping through an empirical investigation.

Sivadsa et. al. (1998) develop and test propositions concerning the predictive value of Usenet newsgroup usage. Results of an electronic survey show that readers of music-related newsgroups(product category) tend to be highly involved in the topic of their specific newsgroup (brand) and avid consumers of related goods/services. Moreover, for newsgroup-related products, newsgroup readership is shown to be a better predictor of purchasing patterns than standard demographic variables. Griffith and Krampf (1998)'s analysis of factors influencing attitude toward retail Web sites suggests that consumer attitudes are formed more by the atmospherics of the site than other singular aspect of the retail mix. Moon (1998) investigated some of the factors that affect the extent to which computers are effective agents of influence in interactive marketing situations. She presented two experiments, both of which provide evidence that consumers are significantly more influenced by computers that display similar "personality-types" to their own.

Novak et. al (1998) used data collected from a large-sample Web-based consumer survey to measure the set of constructs of Hoffman and Novak (1996)'s "flow" model consisted of importance, skill, challenge, control, playfulness, interactive attention, positive affect, etc. The conceptual model is largely supported and the improved fit offered by the revised model provided additional insights into the antecedents and consequences of flow. Hammond et. al (1998) explores the differences between novice and more experienced Web users and appreciation of the Web's entertainment and information value. They found that prior experience is an important moderator of user's attitude towards the Web and heaviest users perceived it as a source of information, but not for entertainment or fun. Geissler and Zinkhan (1998) used focus group interviews to understand consumer perceptions of the Web. The results showed that the Web is viewed as very helpful for educating consumers and it facilitates easier and quicker comparison shopping for high-involvement products. Two distinct nonusers groups were identified in their study-"true nonusers" and "triers", and triers tend to have much more negative perceptions of the Web than do true nonusers.

The "*computer-mediated communications*" using the Internet and the computer telecommunications are both an opportunity and a challenge for retail marketers (Connolly, et. al. 1998). For 1998, consumer goods sales over the Internet and the computer telecommunication were estimated at \$33 billion in the world, and ₩285 billion (approximately \$23.6 million) in Korea. The total number of Internet users are estimated at 1.5 billion in the world and 4 million in Korea in 1999. (Hokeon Lee 1999). There are seven hundred cyber stores on the Internet in Korea, as of May 1999. The Internet cyber shopping malls in Korea have expanded rapidly in recent years. There are somewhat extreme arguments that electronic retailing will eliminate the need for physical stores. Whereas cyber shopping may threaten conventional retailers who have substantial investments in physical stores, it offers several benefits to a new breed of cyber merchant who designs his or her business from the ground up to maximize operational efficiency (Burke 1997).

Though a new type of shopping behavior is emerging, very little is actually known about it. Cyber retailing strategy based on cyber consumer behavior is needed for getting competitive advantages in the cyber business world. First of all, a strategy to pull

consumers into the cyber store and make them purchase goods/services should be developed through the investigation of cyber shopping behavior in cyberspace. It is important to identify "cyber shoppers" who have experience in purchasing goods/services in cyberspace and to examine how they are different from "non-cyber shoppers" who have no experience in purchasing goods/services in cyberspace while they use the Internet and computer telecommunications.

This study has attempted to find empirical evidence to identify the differences between cyber shoppers and non-cyber shoppers among users of the Internet and computer telecommunications in Korea. In particular, computer-mediated communication (CMC) usage behavior and perceived risks of cyber shopping are chosen as discriminators to distinguish between two groups because they might be useful variables in setting up cyber retailing strategies for pulling prospective customers into cyber shopping.

CMC usage behaviors are useful variables of market segmentation for cyber retailers, and target marketing strategies based on CMC usage behaviors tend to increase their cyber marketing effectiveness. There are many useful variables concerning CMC usage behaviors such as CMC usage periods, CMC usage time per week, CMC satisfaction, CMC commitment, interests in cyber shopping, and frequency of connecting to cyber stores, etc (Jones and Vijayarathy 1998). If the cyber retailers know the differences of these variables between the cyber shoppers and non-cyber shoppers, they could identify the most prospective cyber customer groups and reach them more effectively.

Research Question 1: Are there any differences of computer-mediated communication usage behaviors(CMC usage periods, CMC usage time per week, CMC satisfaction, CMC commitment, interests in cyber shopping, and frequency of connecting to cyber shop, etc.) between cyber shoppers and non-cyber shoppers?

Perceived risk means the expected negative consequences of performing an action such as purchasing a product (Mitchell 1999). Perceived risks are generally associated with consumer's product, brand, and store choices. Perceived risks of cyber shopping would be higher because it is more innovative and uncertain than conventional shopping in the physical world. The reason that all Internet and computer telecommunication users

are not cyber shoppers might be a higher perception of risks of cyber shopping. They are hesitant to purchase goods/services in cyber shopping malls because of the risks and uncertainties concerning payment methods, product variety, product quality, delivery, information exposure, purchase process, price, and shopping playfulness, etc. Reducing such perceived risks is necessary for increasing cyber shopping. Therefore it is useful to compare perceived risks of cyber shopping between cyber shoppers and non-cyber shoppers for effective cyber retailing strategies to increase sales volume.

Research Question 2: Are there any differences of perceived risks of cyber shopping between cyber shoppers and non-cyber shoppers and which perceived risk variables are to discriminate two groups?

The primary objective of this study was to explore and provide an initial test of identifying the differences between cyber shoppers and non-cyber shoppers in Korea using variables concerning computer-mediated communications and perceived risks of cyber shopping. To examine two research questions, a questionnaire survey was used.

II. Methods

Measurement

A questionnaire was designed that measured perceived risks of cyber shopping, computer-mediated communication (CMC) behavior, and demographic variables. A measurement of perceived risks of cyber shopping items included 8 questions (e.g. perceived risks of payment method, product variety, quality reliability, privacy exposure, delivery security, shopping playfulness, purchasing process, and price reliability) using a five-point Likert-type scale. They are developed based on GVU (1998) and KIUSE (1998). A measurement of computer-mediated communication behaviors included CMC usage periods, CMC usage time per week, CMC satisfaction, CMC commitment, interests in cyber shopping, and frequency of connecting to cyber store. Questions concerning demographic information included gender, age, job, and monthly income.

Sample and Procedures

A survey using the questionnaire was performed in May 1998. Respondents were selected through convenience quota sampling. Thirty interviewers who attended a marketing research course at a university in Korea were recruited to conduct the survey. The students who were trained and who participated in the project were given course credit for interviewing and getting responses. The questionnaires were distributed to users of the Internet and computer telecommunications who were known personally by the interviewers. A quota criteria was an experience in purchasing goods/services from a cyber shopping mall on cyberspace formed by the Internet and computer telecommunications. Half of the questionnaire was distributed to cyber shoppers (n=250) and the other half to non-cyber shoppers (n=250). The use of quota convenience sampling is appropriate because the objective of this study focused on identifying the differences between the two groups through ANOVA and discriminant analysis.

The Response rate was 85.2%, and 426 questionnaires were completed through the survey. The sample consisted of 59.9% (n=255), males and 40.1% (n=171) females. The mean age of the sample was 23.7, and 55.5% of them were between the ages of 20 and 24, 32.3% were between 25-29, 6.6 % were younger than 20, and 5.6% were older than 30. With respect to job distribution, 71.2% were students and 29.8% were workers. Monthly income of the sample indicated 71.5% earned less than 0.5 million Korean won, 16.6% earned between 0.5 and 1 million won, 10.5% earned between 1 and 2 million won, and 1.4% earned more than 2 million won. The sample consisted of 57% (n=243) cyber shoppers and 42.9% (n=183) non-cyber shoppers. The Mean CMC usage period of the sample was 23.7 months and the mean CMC usage time per week was 5 hours and twenty-four minutes. Quantative analyses of survey data were conducted to explore the research questions using analysis of variance and discriminant analysis with SPSS/PC+.

III. Results

Computer-mediated Communication Differences between Two Groups

Computer-mediated communications are formed in cyberspace through Internet and

computer telecommunications. To explore research question 1, ANOVA procedures were performed. The dependent variables were related to computer-mediated communication (CMC) behaviors, such as CMC usage periods, CMC usage time per week, CMC satisfaction, CMC commitment, interests in cyber shopping, and frequency of connecting to cyber stores. Independent variables were cyber shopping experience (cyber shoppers/non-cyber shoppers) and results are summarized in Table 1.

TABLE 1
ANOVA Result relating to Computer-mediated Communication

Dependent Variables	Cyber Shopper (n=183)	Non-cyber Shopper (n=243)	F-value	p-value
CMC Usage Period (Month)	29.9	19.2	33.9	.000
CMC Usage time per week (minute)	344	309	1.8	.178
CMC Satisfaction (5-point scale)	2.90	2.85	.46	.497
CMC Commitment (5-point scale)	2.85	2.41	34.3	.000
Interest in Cyber Shopping (5-point scale)	3.46	2.72	54.0	.000
Frequency Connecting to Cyber store per week	3.79	0.80	27.6	.000

There are significant differences of CMC usage periods ($F=33.9$, $p=.000$), CMC commitment ($F=34.3$, $p=.000$), interests in cyber shopping ($F=54.0$, $p=.000$), and frequency of connecting to cyber store ($F=27.6$, $p=.000$) between cyber shoppers and non-cyber shoppers. However, there were no significant differences of CMC usage time per week and CMC satisfaction between two groups. Cyber shoppers' CMC usage periods, CMC commitment, interests in cyber shopping, and frequency of connecting to cyber store were higher than those of non-cyber shoppers. Table 1 shows the mean differences of independent variables and their statistics.

Perceived Risks and Cyber shopping Experience

A discriminant analysis was conducted to determine which perceived risks of cyber

shopping have the greatest effect on distinguishing the differences between the cyber shopper group and the non-cyber shopper group. The objective of this analysis was to determine which variables are most efficient in discriminating between the two groups. By developing a discriminant function using respondents' data, we can develop an effective cyber retailing strategy for Internet and computer telecommunication users. In this discriminant analysis, the Mahalanobis procedure that is based on generalized squared Euclidean distance was used. The Mahalanobis procedure in the SPSS package performs a stepwise discriminant analysis that is similar to stepwise regression analysis. Means and standard deviations of the two groups on all variables are noted in Table 2.

The perceived risks variables were input into the discriminant analysis. They were retained as independent variables by the stepwise procedure. Table 4 presents the result of the stepwise discriminant analysis. Of eight variables, only four are retained by the stepwise procedure. Yet, as evidenced by the eigenvalue and chi-square statistics associated with both models, the reduced model is comparable to the full model in other respects. Thus, the stepwise procedure facilitates a more economical while equally powerful model (see Table 3). The discriminant function is highly significant (Chi-square = 219.3, df=4, p=.000), and a canonical correlation is 0.6366.

TABLE 2
Mean (and Standard Deviations) for the Perceived Risks for Two Groups

Group	PR1 Payment Method	PR2 Product Variety	PR3 Product Quality	PR4 Information Exposure	PR5 Secure Delivery	PR6 Shopping Playfulness	PR7 Purchase Process	PR8 Price Reliability
Cyber Shoppers	3.03 (.91)	2.75 (.89)	2.59 (.86)	2.73 (.94)	2.83 (.91)	3.27 (1.08)	3.30 (.98)	3.07 (.96)
Non- Shoppers	1.90 (.81)	2.32 (.70)	2.24 (.88)	2.20 (.85)	2.35 (.85)	2.33 (.96)	2.96 (.88)	2.37 (.89)

TABLE 3
Comparative Statistics between Full Model and Discriminant Function

Model	Eigenvalue	Wilk's Lamda	Chi-Square	d.f.	significance
Full	.689	.638	220.3	8	.000
Discriminant	.681	.636	219.3	4	.000

As indicated by Table 4, the most discriminating variable is *payment method* (standard canonical discriminant function coefficient = .70) to distinguish between the cyber shoppers and non-shoppers group in this study. *Shopping playfulness* (coefficient = .48) is next most significant discriminator based on the Wilks' lamda. Also discriminating the two groups, and therefore likely to influence cyber shopping, are *price reliability*(coefficient = .28) and *information exposure* (coefficient = .15). Table 4 indicates that four variables entered the model - PR1, PR6, PR8, and PR4- and they are significant discriminators. Group centroid for the cyber shoppers is .949 while that for non-cyber shoppers is -.715.

TABLE 4
Results of Discriminant Analysis

Perceived Risks of Cyber Shopping	Coefficient
PR1: Payment Method	.70
PR6: Shopping playfulness	.48
PR8: Price Reliability	.28
PR4: Information Exposure	.15

Group Centroids - Cyber Shopper Group: .949, Non Cyber Shopper Group: -.715

Table 5 demonstrates the predictive ability of the discriminant function through classification analysis, comparing cyber shopping experience predicted by the model with actual cyber shopping experience by respondents. As shown, 78.4% of respondents are correctly classified. The classification accuracy of 78.4% is substantially higher than the

proportional chance criterion of 50% and the maximum chance criterion of 57%.

TABLE 5
Classification Results

Actual Group	Number of Cases	Predicted Cyber Shopper	Group Non Cyber Shopper
Cyber Shoppers	183	142 (77.6%)	41 (22.4%)
Non Cyber Shoppers	243	192 (79.0%)	51 (21.0%)

Correctly Classified: 78.4%

Through the discriminant analysis, we can find that payment method, shopping playfulness, price reliability, and information exposure are significant perceived risks of cyber shopping in discriminating between cyber shoppers and non-cyber shoppers. Non-cyber shoppers perceived more risks of cyber shopping than cyber shoppers, especially in these four variables.

IV. Discussion

The findings of this study suggest that cyber shoppers' CMC usage periods, CMC commitment, interests in cyber shopping, and frequency of connecting to cyber stores were higher than those of non-cyber shoppers. The longer the CMC usage periods and the higher CMC commitment, the higher the familiarity with CMC one could have. Increased familiarity would reduce the risks of activities concerning CMC. (Hammond et. al. 1998). The higher interests in cyber shopping and the frequency of connecting to cyber stores, the higher the knowledge on the cyber shopping would be. Increased knowledge on the cyber shopping might reduce the perceived risks of cyber shopping. Therefore, the cyber retailer needs to consider longer, more involved CMC users as the first target group for increasing their sales. Also it is necessary to give promotional incentives (triggers) to frequent visitors of their cyber stores for making them real customers.

The study presents empirical evidence that payment method, shopping playfulness, price reliability, and information exposure are significant perceived risks of cyber shopping in discriminating between cyber shoppers and non-cyber shoppers. The result is similar to GVU (1998) and KIUSE (1998). If the cyber retailers want to increase their sales, they should try to reduce these kinds of risks. Payment method and information exposure are associated with very technical factors of electronic commerce. Consumers want safer and easier methods for paying for goods/services in the cyber marketplace. Several security protocols (e.g. SSL, SET) and cyber cash (or electronic money) systems are being developed in order to solve this problem. Exposure of personal information is related to the ethics of the cyber retailer. Many cyber shopping malls in Korea require personal information and membership registration for transactions. Consumers are concerned that their personal information will be disclosed and misused. Cyber retailers should assure their customers of confidentiality and provide secure methods for transmitting personal information, such as credit card numbers over the Internet and computer telecommunications.

Lack of shopping playfulness is frequently pointed to one weakness of cyber shopping. There are two purposes for shopping, one is work oriented and the other is fun oriented (shopping as leisure). Even the most splendid cyber shopping mall cannot satisfy the consumer's hedonic needs. Shin (1998) argued the vividness, interactivity and richness of contents are important dimensions in cyberspace. O'Keefe et. al. (1998) argued that the dynamic interactivity is the most noticeable factor of Web retail winners. Therefore, the consideration of hedonic dimension (playfulness, fun, joyfulness, fast response, etc.) of cyber shopping is needed for successful cyber retailing. It is important to build interest and excitement from the opening page and paragraph onward. Marketers should keep this in mind when developing their unique cyber stores.

Price reliability is an important factor to extending cyber business. One of the most competitive advantages of cyber retailing is lower price comparing product quality. Price reliability represents the cyber store's credibility in an impersonal selling setting. Organizational credibility may place greater importance on ensuring visibility of the organization in cyberspace. Cyber marketers, first of all, should try to present better and more reliable prices to cyber shoppers. In addition, a guaranteed return policy will help

consumers to feel more comfortable when purchasing via cyber stores.

Present research is in the exploratory stage, and this study has several challenges with respect to theoretical support and methods. As a purposive convenience sample was used in the survey, it weakens research objectivity and a large scale on-line survey will be needed in further studies. More variables influencing cyber shopping behavior, such as shopping motivation, product type, cyber store attributes, consumer knowledge, etc., should be examined for comprehensive understanding of cyber shopping. This study is a first step in this area, and more extensive testing of the contentions advanced in this discussion via experiments or surveys, would enable a better understanding of cyber shopping behaviors and cyber retailing strategies.

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논문 요약

본 논문은 최근 관심이 집중되고 있는 PC통신 및 인터넷에 의한 사이버 쇼핑행동을 이해하기 위해서 사이버 쇼핑경험자와 비경험자간의 차이를 비교하였다. 인터넷 및 PC통신 사용자를 대상으로 일대일 면접과 전자메일 설문방식을 병행하여 426명으로부터 설문응답을 얻었다. 주요설문내용은 인터넷 및 PC통신 사용실태, 사이버쇼핑 사용실태, 사이버 쇼핑에 대한 지각된 위험요인(perceived risks), 그리고 인구통계적 변수 등이었다. 응답자를 인터넷과 PC통신을 통해 제품이나 서비스를 구매한 경험이 있는 집단(182명)과 없는 집단(242명)으로 나누어 분산분석(ANOVA)과 판별분석(discriminant analysis)을 실시하였다. 그 결과 사이버 쇼핑구매 경험자와 무경험자간에는 인터넷 및 PC통신 행태, 인구통계변수, 사이버 쇼핑에 대한 지각위험, 사이버 쇼핑 중요속성 평가에서 통계적으로 유의미한 차이를 나타냈다. 본 연구결과를 토대로 효과적인 사이버 마케팅전략을 제시하였다.