

미국 소비자들이 지각한 온라인 쇼핑속성과 구매의도와의 관계

The Relationship between Online Shopping Attributes and Purchase Intention among American Consumers

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참고문헌

<Abstract>

본 연구는 미국 소비자들이 지각한 온라인 쇼핑속성에 대한 차원을 밝히고, 온라인 속성에 대한 중요성과 상품범주별 구매의도와의 관계를 밝혀 상품범주별 마케팅 전략과 인터넷 소비자 관리 및 교육 프로그램 개발에 기여하고자 하였다. 조사대상자는 가정에서 인터넷을 사용하고 있는 미국 소비자 303명으로 구성되었으며, 질문지법에 의해 자료 수집되었다. 자료분석을 위해 탐색적 요인분석을 실행하였고, LISREL8에 의해 측정모델과 구조적 관계 모델을 동시에 검증하였다.

자료 분석결과를 요약하면 다음과 같다. 첫째, 소비자가 지각한 온라인 쇼핑에 대한 속성은 거래 및 비용, 사이트 디자인, 구매유인 프로그램, 상호 관계성의 4개 차원으로 분류되었다. 둘째, 온라인 상품은 구매의도에 따라 인지적 상품, 경험적 상품, 서비스 3개 범주로 분류되었다. 셋째, 지각된 온라인 쇼핑속성의 중요도와 각상품군 구매의도와의 구조적 관계모델을 추정한 결과, "거래 및 비용"은 3개의 상품군에 대한 구매의도에 모두 유의한 영향을 주었으며, "구매유인 프로그램"은 경험적 상품과 서비스에 대

한 구매의도에 유의한 영향을 미쳤다.

따라서, 소비자들에게 중요하게 지각되는 인터넷 특정 속성 즉, 보안, 배달 및 비용을 초점으로한 상품범주별 차별화된 이점을 제시하여 효과적인 마케팅 전략을 수립해야 할 것이다. 또한, 전자 상거래와 관련 보안, 환불정책 등에 관한 소비자 교육과 보호법이 요구되고 있다.

주제어(Key Words): online shopping attribute(온라인쇼핑 속성), purchase intention(구매의도)

I. Introduction

The World Wide Web is causing the third significant transformation in the history of retail, following the advent of shopping centers 50 years ago and of large discount chains 20 to 25 years ago(Wilder, 1999). An increasing number of computer-trained consumers in the world and a greater emphasis on the efficient use of time have created an opportunity for Internet shopping. Furthermore, as technology improves, items(e.g., apparel, jewelry) previously thought to be salable only in a touch-and-feel environment are enjoying more widespread sales(Anonymous, 1999). Accordingly, online retailing is taking steps towards becoming a mass market.

Unprecedented rate of growth in the amount of e-retailing has created an extremely competitive marketplace in which consumers have more shopping choices than ever before(IBM, 2000; Szymanski and Hise, 2000), and retail Internet sales in the United States are estimated to be more than \$900 billion by the year 2003(Rao, 2000). E-retailing is promoted widely as a convenience avenue for shopping that economizes on time and effort that would be spent on locating merchants, finding products/services, and procuring offerings. Other important attributes of online shopping include transaction-based security and privacy,

competitive prices, interaction, product assortment, and customer service(e.g., order/delivery, return policy, interactivity, complementary service, incentive programs) (Ghose and Dou, 1998; Jastow, 1999; Kogaonkar and Wolin, 1999; Tambini, 1999; Then and Delong, 1999; Crawford, 2000; Shim, Estlick and Lotz, 2000). This market environment poses special challenges for online retailers, who need to reexamine and perhaps radically revise their marketing strategies to secure more targeted customers and competitive advantages. While there is considerable optimism for the future of e-tailing, there are limited empirical findings to guide online retailers. One of the limitations is that online retailers have not investigated how their targeted consumers categorize their offerings, which prohibits retailers from assessing how readily their products can succeed through online sales so that they can develop e-tailing strategies with maximum market efficiency.

The success of online retailing depends to a large extent on the characteristics of the products and services being marketed. A key component in process of formulating such strategy is to manage the heterogeneity of product and service characteristics for e-tailing(Peterson, Balasubramanian and Bronnenberg, 1997; Pitt, Berthon and Watson, 1999; Hui & Chau, 2002; Li & Gery, 2000; Rosen &

Howard, 2000). Product categorization has been discussed in terms of search(i.e., intangibility) and experience(i.e., tangibility) goods(Peterson et al., 1997); cognitive and sensory experiential goods(Shim et al., 2000); convenience goods, shopping goods, and special goods(Li et al., 2000; Tian and Emery, 2002). These researchers contended that the suitability of online retailing for consumers varied by the category of products and that retailers should formulate marketing strategies accordingly. However, these researchers dealt with the concept of product categorization primarily at the conceptual level, and were never subjected to empirical tests.

The purpose of this study is to identify the perceived importance of online shopping attributes and online product categories based on purchase intention. In addition, this study is to predict online purchase intention by estimating the structural model for the relationship between online shopping attributes and purchase intentions of product category. For consumer studies, this study will contribute to develop the theory of purchase behavioral intentions model in the context of Internet shopping. This study will provide managerial implications for improving customer service quality that fulfill consumers' needs on the Internet environment based on special attributes of online shopping. By developing effective marketing strategies for specific product categories, Internet retailers can increase economic efficiency and sustain economic growth. Furthermore, focused on U.S. online market that has already been stable(Ray, 2001; Tian and Emery, 2002), this data can be useful to marketing application of e-tailing in developing countries that are in introduction stage of e-tailing. From the consumer perspectives, professionals or educators

potentially can develop a consumer educational program of online transaction or policy for fostering rational purchase behavior within the Internet market environment by understanding online consumer behavior.

II. Literature Reviews

1. Online Shopping Attributes

There has been a consensus regarding the attractive attributes of Internet shopping compared to traditional shopping. The attractive attributes of Internet shopping include; convenience, time and money saving; offering alternatives for consideration; the shopper's ability to screen and select alternatives; easy accessibility and availability of information for making purchase decisions, ordering, and servicing merchandise (Breitenbach and Van Doren, 1998; Crawford, 2000; Korgaonkar and Wolin, 1999; Shaeffer, 2000; Srinivasan Tambini, 1999; Then and Delong, 1999).

Still, for online consumers, an attractive element of online shopping is the reasonable price or lower price because consumers shopping on the Internet can easily access price from a great many possible suppliers(Ray, 2001; Tian and Emery, 2002). Beckwith(2001) also suggests that "price" is the first key for driving the satisfaction with online shopping. In addition to price attribute, some online shopping attributes such as security, return policy, interactivity, and incentive programs that are perceived to be important are reported to affect consumer satisfaction or experience depending on their performance levels. For example, secure transaction and privacy concerns correlated

positively with the percentage of online shopping satisfaction(Korgaonkar and Wolin, 1999; Szymanski and Hise, 2000). More recently, secure transaction is critical to emphasizing the functionality of web sites. For instance, Yoon(2002) found that Web site satisfaction and trust were highly related to transaction security. Zeithaml, Parasuraman and Malhotra(2002) also suggested that reliability or fulfillment is the strongest predictor of customer satisfaction with online shopping. Nevertheless, one of weaknesses of Internet shopping from the perspective of the consumer is privacy and security. Accordingly, stating the return policy and procedures on the Web sites plays an important role in improving e-transmission security and a broader protection policy(Tian and Emery, 2002). In fact, return policy appeared to be critical factor in increasing purchases over the Internet(Then and DeLong, 1999).

Customization that an e-retailers web site can recognize a customer and then tailor the choice products by providing better service quality on Web such as information availability and content, ease of use or usability, interactivity, and graphic design(Srinivasan et al., 2002; Zeithaml et al., 2002). Today, technology allows content to be customer-specific, or customized to provide directly to the customer(Detmer, 2002). Especially, since interactivity on the Internet is the dynamic nature of the engagement that occurs between e-retailers and consumers through Web site(Srinivasan et al., 2002), it can allow consumers to personalize their experience through keyword search, dealer locator, comment, and online ordering(Ghose and Dou, 1998; Korgaonkar and Wolin, 1999) and to facilitate two-way communication that is expected to have major impact on revisiting or patronage(Srinivasan

et al., 2002). Moreover, if marketers want to encourage consumers to stay longer at their website, shopping experience on the Internet should be enjoyable and stimulating in and of itself, just as regular store shopping is to some customers(Menon and Kahn, 2002). The consumers' experience may be enhanced by incentive programs such as saved shopping lists or personalized help, point-and incentive-based premium and gift programs and cumulative discounts or rebates based on purchase amount(Breitenbach and Van Doren, 1998; Nolan, 2001). This experience had a significant positive effect on the quality rating of Web sites(Ghose and Dou, 1998; Korgaonkar and Wolin, 1999).

Also, creative web design is an overall image that e-tailer projects to consumers through the use of input such as text, style, graphics, colors, logos, and slogan or theme on the Website(Srinivasan et al., 2002). Thus, Web-site design can help e-retailer providing enhanced consumer experience because online shopping not only provides cognitive information, but also provides a hedonic consumption experiences. In particular, for sensory or experiential products(e.g., apparel, jewelry) which are experienced through one or more of the five senses(e.g., touch, sight, smell, etc.), site design might be important, because consumers' ability to examine merchandise before purchasing is substantially limited, even when an online shopping site has video or audio capacities. One evidence suggested three important visual aspects for successful Web sites: images of the online product in its closest representation of end use, displays in conjunction with similar items, and views from various angles such as front and back(Then and DeLong, 1999). That is, the more

<Table 1> Online Shopping Attributes in Literatures

Researcher(Year)	Product	Important Attributes	Related Variables
Han and Maclaurin(2002)	Not specified	Privacy policies	Willingness to visit or purchase from Web site
Srinivasan et al. (2002)	Not specified	Customization, care, cultivation, Contact interactivity, community, choice, convenience, character	e-loyalty
Yoon(2002)	Notebook computer Music/CD game	Transaction security Personal value	Web site satisfaction, Web site trust, Purchase intention
Zeithaml et al. (2002)	Not specified	Information availability and content, ease of use, privacy, Graphic style, fulfillment	Customer satisfaction Loyal or intention to purchase Repurchase intention
Beckwith(2001)	Not specified	Price, brand, packaging, relationships	Satisfaction with online shopping
Ray(2001)	Not specified	Price, Good services	Using Web site
Schaeffer(2000)	Book, Clothing Health and beauty, CDs	Saving time, Competitive price Ease of selection, Customer service	The reason for shop online
Shim et al. (2000)	Cognitive product(Videos, Computer software, Books, Music), Sensory experiential (Apparel, Accessories)	Transaction services, Social shopping, Speedy shopping, Easy choice, Sales/money saving	Shopping mode choice intention, Intention to use Internet for product information search, Attitude toward Internet shopping
Szymanski et al. (2000)	Books, CDs Computers, Travel	Convenience, Product information Sites design, Financial security	E-satisfaction
Taylor et al. (2000)	Women's clothing	Ease of shopping, Order-processing speed, Return policy	Purchase on the Internet
Bonn et al.(1999)	Traveling	Computer use, Internet booking, Receiving information	Internet Use segmentation
Korgankar et al. (1999)	Not specified	Social escapism, Transaction-based security & privacy information, Interactive control, Socialization, Economic motivation	Gratifications and concerns
Tambini(1999)	Books, Music, Software, Clothing, PC peripherals	Convenience, Saving time, Security, Customer service(order, delivery, return policy, and warranties), Competitive price	Internet shopping preference, Internet purchasing
Van den Poel et al.(1999)	Concert tickets, Hotel reservations, Airline tickets, Rental cars, Flowers, Software, Holiday, Monthly magazine, Tax advice, Newspaper	Money back guarantee, Offering well-known brands, Price reduction	Likelihood of purchasing, Reliving risks
Weber et al.(1999)	Travel on-line	Security of sensitive information, Quality of information, Internet vendor's reliability, Getting order/service in a timely manner, Ease of contact, Ease of placing order, Return/refund, Customer service, Lowest price, Ease of payment, Variety choice	The purchase online, Searching online
Ghose et al. (1998)	Internet Presence Sites(IPS) of Lycos top 5%	Customer support, Marketing research, Personal-choice helper, Advertising/promotion/publicity, Entertainment	Site attractiveness, High quality Web sites

<Table 1> Online Shopping Attributes in Literatures

Researcher(Year)	Product	Important Attributes	Related Variables
Breitenbach et al. (1998)	Computer and software, Consumer products, Food and clothing	In-depth product/company information, Open communication, Complementary services	
Alba et al.(1997)	HIS(Home Interactive Shopping)	Vast selection, Screening, Reliability, Product comparisons	
Bakos(1997)	Commodity e-market	Information system(Price-related information, Product information)	Reduced buyers' search cost, Increased sellers' ability to allocate productive resource
Javenpaa et al. (1997)	World Wide Web shopping	Responsiveness, Tangibility, Empathy, Reliability, Assurance	Attitude toward shopping on Web

information the retailer can offer through the visual display of apparel, the more interested the consumer will be in purchasing the product.

Although many researchers have reported the important attributes of online shopping along with various products and services perceived by online shoppers(Table 1), these studies have not provided systematic findings because, above all, they were not based on groups of online products/service or they used only selected products/services that are not representative of products or services available through the Internet. The types of different product categories affect consumer perception of important online attributes(Peterson et al., 1997; Li et al., 2000; Shim et al., 2000), and then can be useful tool for dividing appropriate marketing strategies. Hence, linking specific attributes to product category level will assist online retailers in developing targeted strategies, which leads to reducing cost as well as promoting the competition.

2. Online Shopping Attributes and Purchase Intention

Internet attributes regarding with online

shopping are considered as significantly influencing consumers' purchase intentions. That is, online shopping has potential to change attitudes and intentions if consumers perceive that the Internet will be able to save time and efforts; be convenient to use; provide merchandise with good value for the price and merchandise of good quality; and involve low risk, good site design, and financial security(Breitenbach & Van Doren, 1998; Shim et al., 2000; Syzmanski & Hise, 2000). Of online shopping attributes, Shim et al.(2001) found that specific attributes related to transaction service, in particular, significant predictors for explaining online purchase behavior. More recently, Zethaml et al.'s(2002) study on service quality on the Web, information availability and ease of usability predict loyal or intention to repurchase and customer satisfaction but not as strongly as do fulfillment and Web site graphic design. Specifically, security or privacy has more attention for increasing likelihood of purchase by the Internet. Han and Maclaurin(2002) explored the impact of privacy policies on consumers' purchasing behavior, that is, perception of information privacy and control affected the

willingness to visit or purchase from a Web site. Also, Yoon(2002) suggested that transaction security along with personal value(e.g., familiarity) greatly influenced online purchase intention by mediating trust and satisfaction.

With respected to product types, consumers' perceived important attributes might be different from product categories: experiential products and cognitive products. According to Shim et al.(2000), for purchasing cognitive products(e.g., book, computer software, music, and video), consumers are more likely to perceived such attributes as transaction service and speedy shopping than they are for the experiential products(e.g., apparel and accessories). Especially, for apparel shopping on the Web, consumers tend to benefit from Web site features such as convenient and secure system of ordering, return policy, focus on products display, and the offering of products without heavy requirement of fit. For intangible or service products, the concerns about credit card security, privacy issues, and product quality are problems that online retailers must overcome. Weber and Roehl(1999) suggested that the most frequently cited reasons for not purchasing more products online among those who had not purchased travel online were, in order of frequency, "credit card security," "no assessment of product quality," "privacy issues," and "rather purchase locally." Also, delivery service is an example of additional services for consumers(Driver, 1999). Law and Leung(2000) described that for efficiency evaluation of airlines' online services, product information and online ordering information were the first benefit, and extra benefits provided to customers were as follows: price discount, free upgrade, extra bonus for frequent-flyer accounts

and sites design(e.g., screens and pictures on the homepage). According to Hui and Chau(2002), content-based digital products are easy to divide information into pieces and then sell different combinations of pieces, implying that essential strategies for the products are much more flexible in pricing, delivering and packaging. Obviously, the Internet-based attributes are important to purchase intention and lead to the proposition that online purchase intention for specific product categories will be determined by different combinations of online shopping attributes.

3. Online Product Classification for Online Retailing

Online product categorization, although only on a conceptual basis, has been developed by several researchers. Peterson et al.(1997) classified products and services as being either experience or search goods. The features of search goods, i.e., services, can be evaluated from externally provided information, whereas experience goods need to be personally inspected or tried. Peterson et al.(1997) further developed the product/service classification based on three dimensions: cost and frequency of purchase, value proposition(tangible-intangible), and degree of differentiation. To the extent that the product is intangible and has a greater frequency of purchase or use, the greater the advantage of the Internet as a transaction and distribution medium, regardless of the degree of differentiation. The low level of product or service differentiation leads to extreme price competition among online marketers. To the contrary, if the degree to which a product or service is differentiable is high, the Internet can serve as an

effective segmentation mechanism for guiding consumers to buy their ideal product or service

According to Shim et al.(2000), product categories may differ by the type of information that consumers typically need to evaluate prior to purchase. They classified online shopping products into two categories: cognitive(e.g., books, computer software, music, and video) and sensory experiential(e.g., apparel and accessories). They discovered that, for cognitive products, consumers had a more positive attitude toward Internet shopping and were more likely to perceive such benefits as transaction services and speedy shopping than they were for the sensory experiential products.

Based on buyers' purchase behavior patterns, Li et al.(2000) classified goods into three categories: convenience goods, shopping goods(e.g., homogeneous and heterogeneous), and special goods. Li et al.(2000) suggested that the high e-tailing suitability of product type was homogeneous shopping goods, because the Internet has the capability of providing many product choices and all sorts of information about competing offerings, and these products have lower uncertainty or risk associated with the evaluation of alternatives(e.g., price, quality) due to their homogeneous product characteristics(Li et al, 2000). However, convenience goods may not be suitable for e-tailing, because consumers normally know what to buy and where to find the needed items based on previous experience. The specialty goods also were suggested as having low e-tailing suitability, because buyers may want to see and feel before making an expensive purchase, which may require personal real-time sales assistance. According to Tian and Emery(2002), products can

be classified as specialty goods, shopping goods, and convenience goods; Specialty goods for which consumer has a specific preference and will go to considerable effort to obtain currently offer the greatest opportunity for sale online; Shopping goods are thing for which buyer are willing to put considerable time and effort in the purchase process. The inherent lack of opportunity to examine is a detriment to marketing some shopping goods on the Internet; Convenience goods are frequently purchased items which consumers are willing to exert minimal effort to obtain. However, convenience goods on the Web presently offer the least opportunity for marketing online because the delay between purchase decision and availability for consumption or service is a serious shortcoming in the care of impulsive purchase of the convenience goods(Tian and Emery, 2002). Rosen and Howard(2000) linked the type of product(i.e., homogeneous or heterogeneous) to potential electronic retail influence. Overall, the homogeneous or standardized goods(e.g., books, sporting goods, and toys) appeared to be more suited to online sales than the heterogeneous or differentiated goods(e.g., apparel, electronics, entertainment, and grocery).

Conceptually, the fact that products differ in their suitability for e-tailing entails developing tailored strategies for specific product categories. Such a product classification is necessary because selling a product over the Internet can be very different from selling one in a traditional market, due to either the uniqueness of the product itself, the nature of the Internet, or the newness of the distribution channel(Hui and Chau, 2002). Although a product classification scheme has been

developed as a strategy for traditional retailers to successfully compete for shoppers' loyalty and dollars(Blattberg, 1995; Gruen and Shah, 2000), this has not been the case for online retailers. Furthermore, the aforementioned researchers classified online products only conceptually, not based on primary consumer data. Nor did they link the type of product to consumers' needs. This study, therefore, attempts to fill this void.

III. Methods

1. Research Objectives

The objectives of this study were(a) to identify the dimensions of perceived importance of online shopping attributes,(b) to classify online products based on purchase intention, and(c) to estimate the structural model for relationship between the attributes about online shopping and purchase intentions of product category .

2. Sampling and Data collection

A mailing list containing 3,000 adults who had a computer at home and had access to the Internet in the United States was purchased from a mailing list broker who had a nationwide database. The survey for data collection was accomplished from October to December in 2001. The survey was mailed to each individual, followed by a followup postcard after a week. The link to the survey was also provided on the followup postcard. A total of 340 responses was received by mail, 275 of which were usable. Thirty-eight respondents who received surveys by mail went online and

responded online; of these, 28 were usable. Thus, 303 were analyzed for the study. Although the response rate of this study was not high, suggesting the possibility of nonresponse bias, the characteristics of the sample are consistent with those of online shoppers in previous studies in that they tend to be male, have high socioeconomic status(e.g., higher education level and higher income)(Bellman, Lohse, and Johnson, 1999; Mathwick, Malhotra and Rigdon, 2002; GORR, 2000a; Donthu and Carcia, 1999).

3. Survey Instrument

The survey questionnaire contained questions on attributes of online shopping, purchase intention of various products through the Internet, and demographic characteristics.

Online Shopping Attributes: Concerning the attributes of online shopping, 19 items were developed from the literature(Pulliam, 1997; Then & DeLong, 1999; Allen, 2000; Breitenbach and Van Doren, 1998; Crawford, 2000; GORR, 2000a; Shim et al., 2000). Examples are illustrated in Table 3. Respondents were asked to indicate, on a 7-point scale(1 = *very unimportant*; 7 = *very important*), their response to the "how important would each of the following items be for you to purchase over the Internet?"

Online Purchase Intention: Based on the literature(Breitenbach et al., 1998; Ernst and Young Report, 1998; GORR, 2000a; Schaeffer, 2000), the 12 product items for Internet shopping were selected(see Table 3). For the 12 Internet products, respondents were asked to indicate, on a 7- point scale(1 = *very unlikely*; 7 = *very likely*), the extent to which they were likely to purchase these products

<Table 2> Respondents' Demographic Characteristics

Variables		N(%)	Variables		N(%)
Gender	Male	212(70.0)	Ethnicity	Native American	6(2.0)
	female	91(30.0)		African American	6(2.0)
	Total	303(100.0)		Caucasian	266(88.1)
Age	18~24	3(1.0)	Asian	9(3.0)	Current Occupation
	25~29	4(1.3)	Hispanic	8(2.6)	
	30~34	21(7.0)	other	7(2.3)	
	35~44	84(27.8)	total	302(100.0)	
	45~54	156(51.7)	Professional or technical	153(50.5)	
	55~64	33(10.9)	Manager or administrator	73(24.1)	
	65 and over	1(0.3)	Machine operator or laborer	3(1.0)	
	Total	302(100.0)	Farmer/agriculture	1(0.3)	
Annual household Income	\$10,000~\$29,999	1(0.3)	Education	13(4.3)	Hours per week for spending online
	\$30,000~\$49,999	15(5.1)	Clerical worker	4(1.3)	
	\$50,000~\$69,999	35(12.1)	Sales worker	7(4.3)	
	\$70,000~\$89,999	45(15.4)	Student	4(1.3)	
	\$90,000 and over	196(67.1)	Government or military worker	14(4.6)	
	Total	292(100.0)	other	31(4.3)	
Education Level	High school or less	19(6.3)	total	303(100.0)	Amount spent online
	Associate or two year college degree	49(16.2)	Less than 5	89(29.4)	
	Bachelor's degree	104(34.3)	5~10 hours	95(31.4)	
	Graduate degree	131(43.2)	11~15 hours	47(15.5)	
	Total	303(100.0)	16~20 hours	24(7.9)	
Number of Children	None		21~25 hours	15(5.0)	Size of Residence area
	1		More than 25	33(10.9)	
	2		total	303(100.0)	
	3 or more		\$100 or less	100(33.1)	
	Total		\$101~\$300	46(15.2)	
Size of Residence area	Large central city	58(19.1)	\$301~\$500	49(16.2)	
	Medium central city	50(16.6)	\$501~\$700	22(7.3)	
	Town or village	83(27.5)	\$701 or more	85(28.1)	
	Suburban of large city	96(31.8)	total	302(100.0)	
	Suburban of medium cental city	15(5.0)			
	Total	302(100.0)			

or services via the Internet in the next 6 months.

Demographic Variables: General information was obtained for demographic characteristics and Internet use. As presented in Table 2, respondents consisted of 70% males and 30% females. The majority of the respondents(79%) were 35 to 54 years old. Approximately 67% reported an annual

household income of \$ 90,000 and over. Most (93.1%) were married or living with a partner. Forty-three percent of the respondents had a graduate degree, and 34% had a bachelor's degree. The majority of them(87.8%) were Caucasian, and half of the respondents(51%) worked in professional or technical areas. A total of 64.7% of

the respondents had one or two children living with them. In terms of Internet usage, most of the respondents(70.6%) used the Internet for 5 or more hours per week. The highest percentage of the respondents(33.1%) spent \$100 or less per month on the Internet, followed by \$701 or more(28.1%), \$301-\$500(16.2%), and \$101-\$300(15.2%). The characteristics of the sample represents those of online shoppers in previous studies in that they tend to be male, whites(Bellman, et al., 1999; Douthu & Carcia, 1999), age 35 and older, and high income level(Anonymous, 2002, Mathwick, Malhotra and Rigdon, 2002).

4. Data Analysis

A factor analysis using principal component analysis with varimax was initially conducted to identify the underlying dimensions of the online shopping attributes and to classify online products based on purchase intention. Before testing the structural model, the measurement model for online shopping attributes and product category were confirmed based on the exploratory factor analysis, and Cronbach's α established inter-item reliability between items and means were examined for each factor. The structural model for relationship between the online shopping attributes and online purchase intention were estimated with correlation matrix by using LISREL 8(Joreskog and Sorbom, 1993). The overall model fit was assessed by statistic indices: chi-square(χ^2) values, Goodness of Fit Index(GFI), Adjusted Goodness of Fit Index(AGFI), and Root Mean squared Residual(RMR)(Joreskog & Sorbom, 1989).

IV. Results and Discussion

1. Factor Structures of Online Shopping Attributes

To identify underlying dimensions of 19 attributes regarding online shopping, factor analysis was preliminarily conducted by using principal component with varimax rotation. Four factors had eigenvalue of 1.0 or higher, and explained for 69.5% of total variance in online shopping attributes.

For measurement model of four factors of online shopping attributes, one arbitrarily selected observed variable of each factor was fixed at 1.0 in order to give the latent variable a referent, while the others were set free. Five items were removed due to the factor loading lower than .50 for better fit of the measurement model. All of standardized factor loading for online shopping attributes were significantly at the level of .001 and ranged from .64 to .88. The Cronbach's α of each factor ranged from .78 to .92. As printed in Table 3, the four constructs of online shopping attributes were confirmed to be valid and reliable.

The first factor, "Transaction & Cost(ξ_1)", included seven items related to return policy, credit card security, delivery and cost, privacy, and price. These online attributes load heavily onto same factor ranged from .75 to .85, and the reliability of this factor is high(.92), indicating that the indicators of this factor are valid and reliable. This factor received the highest mean scores of 6.21, suggesting that consumers are highly involved in the Internet transaction and lower shopping cost while they shop online. This factor is consistent with the important factor for e-tailing

<Table 3> Measurement Model for Online Shopping Attribute Factors and Product Categories

Latent Variables and Indicators	Factor Loading(λ_{ij})	Reliability (Cronbach α)	Mean(S.D)
Online Shopping Benefits:			
<u>Transaction & Cost(ξ_1)</u>		.92	6.21
X1. Money-back guarantee	.85		6.44(1.28)
X2. Credit card security	.84		6.58(1.27)
X3. No or low shipping and handling charges	.81		6.17(1.31)
X4. Information on reliability of the seller	.80		6.07(1.35)
X5. Fast delivery time	.78		5.83(1.37)
X6. Privacy assurances	.77		6.25(1.47)
X7. Cheaper prices than retail stores	.75		6.10(1.39)
<u>Site Design(ξ_2)</u>		.82	4.53
X8. Specially designed "trial stores"	.81		4.57(1.65)
X9. Three dimensional product simulations	.79		4.40(1.77)
X10. Trained, licensed raters to(personally inspect & evaluate Products)	.65		4.62(1.76)
<u>Incentive Program(ξ_3)</u>		.85	3.89
X11. Frequent visitors points	.91		3.90(1.87)
X12. Give-aways(freebies just for visiting the sites)	.81		3.87(1.88)
<u>Interactivity(ξ_4)</u>		.78	5.44
X13. Ability to examine merchandise	.87		5.53(1.46)
X14. Ability to communicate with the vendor	.73		5.35(1.55)
Product Category based on Purchase Intention:			
<u>Cognitive Products(η_1)</u>		.82	3.92
Y1. Music tapes or CD	.76		3.97(2.11)
Y2. Computer software or hardware	.74		4.09(2.08)
Y3. Electronics - TV, VCR, CD player, etc.	.71		3.21(2.03)
Y4. Books or Magazine	.70		4.44(2.15)
<u>Experiential Products(η_2)</u>		.75	3.10
Y5. Clothing, jewelry or accessories	.80		3.56(2.17)
Y6. Health and Beauty products	.75		2.67(1.88)
<u>Online Services(η_3)</u>		.76	3.61
Y7. Entertainment or leisure	.79		3.47(1.98)
Y8. Financial services(tax return, stock, home banking)	.64		3.76(2.32)
Y9. Travel related products/services	.59		4.13(2.23)
Y10. Information(credit history reports, survey reports)	.63		3.09(1.98)

reported by literatures(Crawford, 2000; Kogaonkar et al., 1999; Then et al., 1999; Shim et al., 2000; Szymanski & Hise, 2000). Of all attributes, especially, the security related to online transaction(e.g., credit card security, money-back guarantee, privacy assurances) was perceived the greater importantly. This result reflects more recent issues(Han & Maclaurin, 2002; Zeithaml et

al., 2002) that reliability or trust is critical to maximize customer e-satisfaction and then maintain a long-term relationship between buyer and seller on the Internet.

The second factor, "Site Design(ξ_2)," included specially designed "trial stores", three-dimensional product simulation, and trained and licensed raters to inspect and evaluate products, and the factor

loading is ranged from .65 to .81. This factor represented the issues of the ambiance associated with the site itself and how it functions could play a role in whether consumers are satisfied or dissatisfied with their online shopping experiences (Szymanski & Hise, 2000). According to Then and DeLong, especially experiential products(e.g., apparel), these attributes can be utilized so that consumers may become interested in entering and having a pleasant experience while navigating the Web sites, which can create an experience similar to an in-store experience.

The third factor, "Incentive Program(ξ_3)", consisted of two attributes including frequent visitor points, and give-aways. The perceived importance of this factor was the lowest($M = 3.89$), implying that incentives or premium might is not a critical attribute for leading to shopping via the Internet, although it has been reported that incentive programs increase the frequency of Internet usage(Breitenbach et al., 1998; Nolan, 2001). Rather, the incentive programs might encourage revisiting and repurchasing for loyal customers rather than motivating to online-shop for novice or general consumers.

The fourth factor, "Interactivity(ξ_4)" represented the issue of two-way communication between buyers and sellers for the product evaluation and product information available online, including the ability to examine merchandise, ability to communication with the vendor. This factor was perceived the second highest important attributes for online shopping($M = 5.44$), supporting that the Internet as customer-support functions is becoming a significant marketing communication channel between sellers and buyers by providing similar experience with a store for obtaining

product information(Ghose et al., 1998), the navigational process in freedom of choice and the level of control experienced by customer (Srinivasan et al., 2002). Also, the interactivity can help consumers choose the best products desired, thereby implying increase of e-loyalty as a customer favorable attitude toward the e-retailer that results in repurchase behavior.

This result suggests that online shopping attributes are multidimensional including the Internet-specific benefits such as convenience and low cost, secure transaction, and good Web-site design for easy search and pleasurable or satisfied experiences, and customized services such as interactivity for more information and incentives for revisiting and site patronages. Also, this finding on difference in perceived importance about the online attributes implies that e-marketers are able to discriminate the benefits for reducing marketing cost by understanding whether the importance is differed by a specific product or not.

2. Online Product Category based on Purchase Intention

An initial listing of 12 items was factor analyzed to categorize online products based on purchase intention, and revealed two factors. The two factors(e.g., tangible and intangible products) were found whose eigenvalue was greater than 1, and explained for 54.7% of total variance. According to Shim et al.(2000), tangible products classified into two categories: cognitive products(e.g., book, computer, music) and experiential products(e.g., apparel and accessories) in the perception whose consumers evaluate prior to purchase. Thus, we modified the measurement model to three

constructs for classification of online products, and all three categories are easily interpreted. Two items(e.g., food and drinks, business services) were removed due to the factor loading lower than .50. As presented in Table 3, online purchase intention that served as the endogenous latent variables, was composed of three product categories: Cognitive Products(η_1), Experiential Products(η_2) and Services(η_3). The standardized coefficients were significantly ranged from .59 to .79($p < .001$), and Cronbach's α was within reliable range(.82, .75 and .76, respectively). Therefore, the measurement model for product classification based on purchase intentions deemed to be valid and reliable for testing structural model(see Table 3).

The first category included music tapes or CD, computers, electronics, books or magazines. These products reflect cognitive products that contain products for which purchase decision would involve predominantly perceptual and/or intellectual with evaluation(Shim et al., 2000). Although one might expect music tapes and CDs to be more associated with products requiring sensory information, consumers are highly involved in purchase planning, information search, and brand comparison when they purchase these products over the Web(Li et al., 2000). Therefore, it labeled "Cognitive Products". The second category includes clothing, jewelry or accessories, and health and beauty products. Those products are purchased frequently out of necessity, but also consumers need information or experience by their senses(e.g., sight, smell, and touch) for those products. Therefore, it labeled "Experiential Products". The third category labeled "Online Services" was related to entertainment or leisure, financial services, travel related products, and

information about credit history and survey reports. These products are characterized as intangible services that are objectively assessed using readily available information(Peterson et al., 1997; Rosen et al., 2000) and access to useful resources like server connections as well as online utilities that assist users in accomplishing specific tasks(Hui & Chau, 2002).

Linking this finding to product classification framework discussed by literatures(Hui & Chau, 2002; Peterson et al., 1997; Shim et al., 2000), cognitive products or experiential products associated with tangible products that are desirably trialable by consumers, while online services are related to intangible products that captured the divisibility of digital products. In particular, it is consistent with Shim et al's(2000) product category such as cognitive and sensory experiential products. However, it does not supports the product categories based on shopping patterns(i.e., shopping goods, convenience goods, and specialty goods) suggested by previous studies(Li et al., 2000; Tian & Emery, 2002). This result, based on proprietary consumer data instead of a conceptual basis, as in the cases of previous studies, verified the generalizability of a multi-item, multidimensional approach to the measurement of online products.

Of all categories, the purchase intention of cognitive products was the highest($M = 3.91$), followed by online services($M = 3.61$) and experiential products($M = 3.10$). More specifically, "book and magazine" was ranked the highest(4.44), followed by "travel related products/service(4.11)", "computer software or hardware(4.08)", "music tapes or CD(3.95)", and "financial services(3.76)." This result coincides with

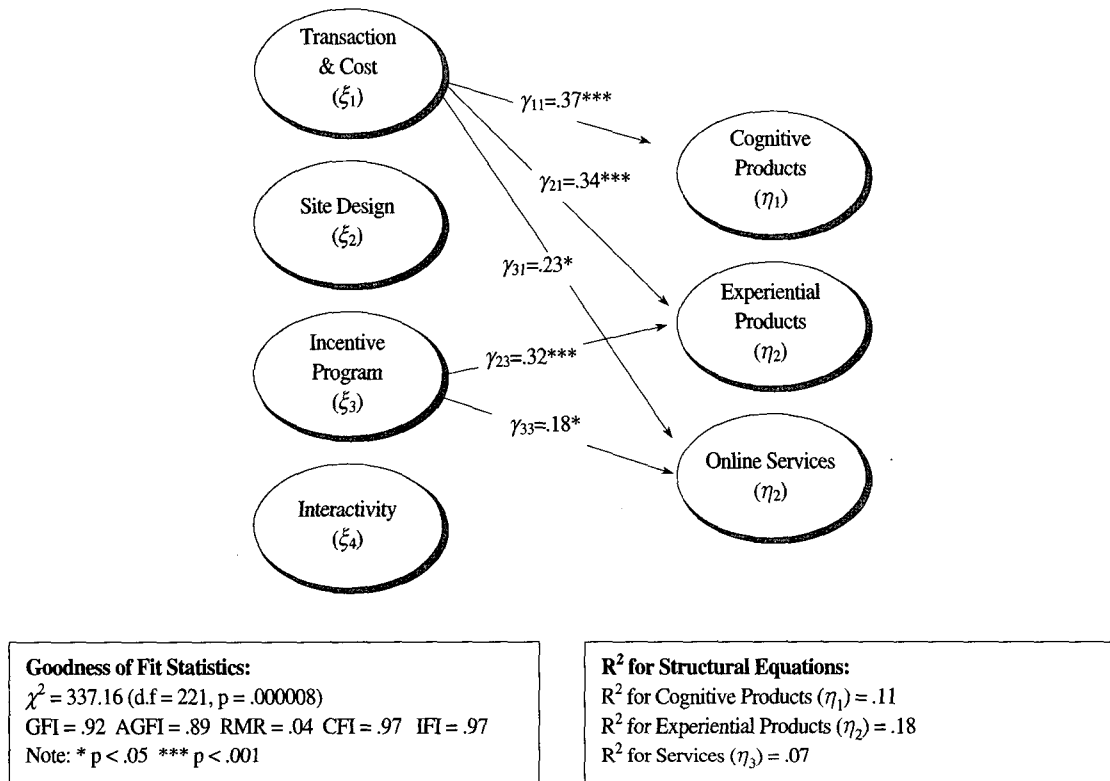
the literature(Ernst & Young Report, 1998; Tambini, 1999; GORR, 2000a; Miller, 2000; Schaeffer, 2000), which has found that top online shopping categories such as books, music, travel, computer-related products, and financial services are gaining popularity among U.S. consumers. Especially, Services on the Web like travel and financial services(e.g., tax return, stocks and home banking) are considered new area that is growing dramatically by moving beyond the traditional boundaries to an electronic environment(GORR, 2000a; Tambini, 1999; Miller, 2000). Still, limitations and barriers exist in the e-tailing for experiential or sensory products because consumers already have knowledge of what and where to buy or because they may want touch and trial before making a decision to purchase clothing, jewelry, or accessories, and beauty products. Nonetheless, the item of clothing or accessories is gaining widespread sales from e-tailing, and this trend expects to be continue, as indicated in the literature (Ernst & Young Report, 1998; Anonymous, 1999; GORR, 2000a). Retailers, therefore, must pay special attention to have more opportunities to reach and sustain customer relationship than ever before by providing customized attention, personalization, ambiance and a pampered experience to make a sales(Detmer, 2002; Menon & Kahn, 2002; Rosen et al., 2000) if they offer hard-to-sell products such as sensory products on the Internet.

3. The Structural Model for Relationship between Online Shopping Attributes and Purchase Intentions

The structural model examined the relationship

between the perceived importance online shopping attributes and purchase intention of each product categories. The overall fit statistics of the model suggested that χ^2 value of 331.66 was significant(d.f = 224, p = .000008) due to that chi-square was sensitive to large sample size. However, other fit statistic indexes were considered to be a good fit(GFI = .92; AGFI = .89; RMR = .04) for the relatively large sample size(Hair et al., 1995). In addition, other indices were within range for accepting the model(CFI = .97, IFI = .97), which exceeded the .90 standard for model fit(Kelly, Longfellow, & Malehorn, 1996). Therefore, the structural model was deemed to be a relatively good fit.

The path diagram in Figure 1 indicated that Transaction & Cost and Incentive Program were significant determinants for explaining online purchase intentions of three product categories. That is, the more highly consumers perceived the benefits related to transaction, cost, and incentives attributes, the more likely they are to purchase products and services by the Internet. The significant factors related to transaction and cost in predicting purchase intentions are correspond with previous findings(Han & Maclaurin, 2002; Ray, 2001; Yoon, 2002) that security or privacy and price were important antecedents of willingness to purchase from Web site or online purchase decisions. This result reflects that Internet-specified benefits such as convenience, low-risks for transaction, economic value like lower price and customization play an important role in increasing purchase intention(Burke, 1998; Beckwith, 2001; Detmer, 2002; Mathwick et al., 2002; Ray, 2001; Shim et al., 2000), e-satisfaction(Korgankar et al., 1999; Yoon, 2002; Zeithaml, 2002) and e-loyalty



<Figure 1> The Path Diagram for Relationship Between Online Shopping Attributes and Purchase Intentions of Three Product Categories

(Srinivasan et al., 2002; Szymanski et al, 2000). Therefore, it presumes that consumers on the Web tend to be utilitarian shoppers who are engage in a risk-free procurement of products and in time and money saving required in the purchase processing over the Internet.

More specifically, for cognitive products, the "transaction & cost" factor significantly influenced the purchase intentions over the Internet ($\gamma_{11}=.37$, $p < .001$), suggesting that consumers who perceived transaction-and cost-related benefits were more likely to purchase tangible products such as books, computer-related products, music tapes or CDs and electronics. Moreover, those

products(e.g., books, computer) have been reported top online shopping list, having been purchased by about half of online shoppers in one year(Schaeffer, 2000; Reda, 2001). Accordingly, this finding implies that for e-tailing of cognitive products, the internet based on benefits like security, return policy, lower price, and low shipping charge will be critical to emerge as industry leaders in the online markets.

For experiential products, "transaction and cost($\gamma_{21}=.34$, $p < .001$)" and "incentive program($\gamma_{23} = .32$, $p < .001$)" were positively influenced the purchase intentions. The greater consumers perceived transaction-and -cost related attributes

and incentive program to be important, the more likely they were to purchase clothing, jewelry or accessories, and health and beauty products via the Internet. Consumers purchasing over the Internet are influenced by Internet-specific transaction and utilitarian or economic value(e.g., low price, shipping cost, time saving), although the products may be experiential. However, benefit of transaction or cost providing by online sites, is not the primary determinant of purchase intention in experiential products. In addition to transaction, the incentive program appears to be an important factor for leading to purchase intentions in the sensory or experiential products(e.g., clothes, health and beauty), by suggesting that the effect of incentive program was almost same with the effect of transaction and cost on the purchase intentions. Certainly, this finding can be expected that customer satisfaction or loyalty is enhanced by incentive program including personalized help, point-and incentive-based premium and gift program, cumulative discounts amounts, and online clubs.

For online services, two factors "transaction & cost" and "incentive program" significantly influenced the online purchase intention, and the transaction and cost($\gamma_{31} = .23, p < .05$) was slightly higher related to the purchase intention than the incentive program($\gamma_{33} = .18, p < .05$). This finding supports literature on intangible products(e.g., travel, airline reservation) that transaction services such as credit card security, privacy issues and ordering information were first benefits on the Internet purchasing services(Driver, 1999; Weber & Rohel, 1999), and extra benefits were such cost and incentives including price discount, bonus for frequent-flyer accounts(Law & Leung, 2000).

Moreover, according to Hui and Chau(2002), the flexibility of price is very valuable for online service to both customers in chance of getting the services and sellers in higher network efficiency. Accordingly, it is feasible for online services retailers to provide cost-effectiveness including flexible price with incentives, and trial options for sellers to convey an quality, which is important for marketing on the Internet.

V. Conclusions and Implications

With growing online shopping, the attributes of online shopping format and its relation to online purchase behavior are central to the consumer and marketing concept in the United States. This study documented that the perceived importance of online shopping attributes consisted of four factors: Transaction & Cost, Site Design, Incentive Program, and Interactivity. Based on purchase intention, online products were classified into three categories: Cognitive Products, Experiential Products, and Online Services. We further examined the relationship between the importance of online shopping attributes and online purchase intention of each product category.

A popular topic of discussion in e-commerce is the security and low cost of online transaction. The emphasis on transaction security or cost issues is motivated primarily by the descriptive data documenting that the attributes related to online transaction or cost are of foremost concern to consumers when deciding whether or not to buy online. This study, in turn, provides to salient implication into the role of Internet-based

transaction and cost in predicting purchase intention via the Internet. Perceptions of online transaction(i.e., credit card security, privacy assurance, money-back guarantee, information on reliability of the seller) and low cost(e.g., fast delivery time, cheaper prices than retail stores, no or low shipping and handling charge) play important roles in online purchasing. Therefore, online retailers' efforts to establish a risk-free image with consumers would seem to be a key strategy for attracting consumers to an Internet shopping format. Particularly, Internet can serve as an effective mechanism for guiding consumers to buy their ideal products or services, if the lower price or shipping charges with products or service is offered as the same time with reduced marketing cost.

In addition to the benefits of online transaction and cost, the incentive program would be a critical stimulus to encourage purchase intention of experiential products over the Internet. E-retailers of those products could gain a competitive advantage by providing promotional incentives or premium services against traditional retailers. Especially, for experiential products, the coefficient for incentive program is tied for the transaction & cost in terms of its relative impact on purchase intentions. Therefore, Web sites with apparel, and health or beauty products should provide users with opportunity to join online membership and special premium for visiting sites. For the services category, providing such incentives or premium benefits are important in attracting consumers, implies that customized services(e.g., give-aways, free trials, frequent visitor points) should be enhanced to increase consumers' site by providing the better level as physical stores, because consumers can contact the seller for obtaining

information regarding products or company for examining intangible merchandises before purchase.

In fact, among U.S. consumers we surveyed, site design and interactivity had no unique impact on purchase intention online levels for a specific product. Although site design expected to be significantly related to online purchase intention, especially, in experiential products, it can be argued that the practical significant of this effect is not great. It is due to the reason why consumers are using the Internet and traditional retail channels for their purchase decision process(Pulliam, 1999). Some consumers may use Internet resources for purchasing while retaining conventional retailers in searching for information. Therefore, Web managers should consider the most effective at achieving e-satisfaction from both the navigational and technological graphic that appear to liven the sites for experiential or sensory products. Furthermore, the implications provided here can be incorporated into retailers' multi-channel strategies that e-retailers who want to expand their market share use a click-and-brick strategy as a way to reach customers and channel brands internationally.

Conclusively, this study suggest that perceived online shopping benefits can reduce the marketing cost by developing strategies for selected clusters of similar products and can promote the competition of e-tailing. Also, it provides preliminary insights into the classification scheme for online products, and a foundation for future research in this area of growing importance. Our conclusions may not hold for long, given the rapid development of e-commerce technologies and the increasing number of computer-trained

consumers. From the perspective of globalization, in most developing countries, the benefits of Internet marketing are not as clear as that in developed countries. Nevertheless, it is expected that more consumers are going to be using the Internet in the future for shopping(Tian and Emery, 2002). One example is Internet shopping mall in Korean Market that is growing so rapidly that they could surpass a break-point soon. That is due to that traditional distribution channels are striving hard to catch up with the present leader(Business Korea, 2002). The present data focused on online market of developed country i.e., U.S will be a guide to capture future online shopping in Korea that benefit of Internet marketing are not clear as that in developed countries, and to apply marketing concept to initial stage of e-market for a successful in long term. On the other hand, Internet market as a new environment to consumers has an insight into consumerism and consumer educational program in family and consumer studies. Online consumers tend to be very sensitive to safety and privacy of transaction, suggesting that policy makers or practitioners in consumer organizations should concern consumer rights with respect to privacy or transaction security over the Internet. As the same time, professionals or educators can develop consumer educational program including techniques of Internet shopping, searching for information, ordering system and e-retail policy to protect consumers' rights, as well as to protest impulsive buying or compulsive behavior on the Internet.

Because the present study was cross-sectional in nature, a longitudinal study may be conducted to assess how consumer perception of important

online shopping attributes changes over time. Other recommendations for further studies include(1) a larger sample size,(2) a comprehensive list of products available online,(3) a categorization of products based on actual purchase patterns instead of future purchase intentions, and(4) comparison of Internet shopping behavior by cross-cultural approach.

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(2002년 8월 23일 접수, 2002년 11월 19일 채택)