

**Comparative Study of Consumer Behavior: Internet
Consumers and Brick-And-Mortar Consumers**

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Abstract

Unlike most of the research focused on online shopping from the angles of online stores' perspective to find out how to stabilize the relationship with customers, this research focused on consumer-conscious online shopping mentality aiming to explore new perspectives. This study compared consumer behavior between Internet-consumers and brick-and-mortar (B&M) consumers. It expected that the research results could help to understand the two different types of customer psychologies so as to understand whether the consumer's mentality would be willing to change.

This study collected total 400 questionnaire from both online shoppers and customers who are only shop on B&M shops. Questionnaires had been delivered online and on-site in front of stores.

With a careful analysis, this research had found out these two different types of consumer behaviors and made comparisons to understand how consumers' consumption mentality has changed. It had not only learned more about consumers' spending mentality but also understood how e-commerce owners could maintain a fixed interaction with consumers and create a win-win situation.

Keywords : Internet-consumers. B&M consumers. Consumer behavior

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INTRODUCTION

Background

In the age of speedily technology development, the Internet is important to our life. Many people have relied heavily on e-commerce in their lives. E-commerce can help to make our lives more convenient and more productive. Therefore, e-commerce has become a trend and a forward-looking business model in both the present and the future world.

Because the aspects involved in e-commerce are too broad, these shopping-platform sites are necessary if the shopping website is going to have a better performance, development and longer-term operation. Nevertheless, there are three questions are needed to be clarified so as to provide sufficient information to establish an efficient shopping website. There are: (1) consumer psychology of consumers who use online shopping; (2) the value of customers who are interested in online shopping; (3) way to maintain a long-term and mutually beneficial relationship with customers. Only those questions have been explored, shopping websites can create more profits and operate longer in the future. With this understanding, this research has been proceeded¹.

Motivation

Although the use of e-commerce has been very developed and extensive. Consumers who are accustomed to using e-commerce are known as "Internet-consumers". But there are still many people who are not used to using it, or even know little about e-commerce. The question is why some people are not used to or will not use e-commerce like those who are using e-commerce. This is a question worthwhile to be discussed.

¹ Shiming Pi and Jincheng Chen, "Research on the Relationship between Customer Value, Customer Satisfaction and Customer Loyalty in E-Commerce Transactions," *Donghae Management review* 7, no. 1 (2005).

Currently, Internet and e-commerce are widely used, and the degree of using is far more than in the past. However, some people are still only willing to buy goods in physical stores. These consumers are called “brick-and-mortar consumers” (B&M customers). The question of why some people are interested in online shopping but some would only be a B&M customer has always raised my curiosity. This research compared the two types of customers aiming to understanding attitudes of consumer, consumers’ concern, and the consumer perceptions of these B&M consumers.

Nowadays, most of the research on related topics, such as online shopping, were based on the perspective of online stores to conduct many advanced researches; very few researches focused on the perspective of B&M customers. Thus, the author would take another angle to find out how to stabilize the trading relationship between sellers and customers. This research had studied the consumer behavior of these two different types of consumers by studying Internet-consumers and B&M customers. With the research results, it could provide information to better understand the customer psychology of these two consumers and to make a comparison; thus, we can better understand how the consumer's consumption mentality changes.

Only after understanding those customers who are only willing to consume in the B&M stores, and make improvement on their concerns, those B&M customers will be willing to use online shopping.

Research Purpose

This research aimed to explore the consumer behavior of Internet-consumers and B&M customers and make a comparison on these two different types of consumers’ perspective on customer behavior. Online shops should understand the value of customers who use online shopping and find out how to maintain long-term business operation and

mutually beneficial relationships with customers in order to be able to operate longer and create more profits. If the shopping site understands the consumer viewpoint of the B&M consumers and improves their concerns, then those B&M consumers will be willing to change their spending habits and transfer to use online shopping.

Research Question

In order to complete this research by understanding the consumer behavior of Internet-consumers and B&M consumers, this research had set up research question to collect first-hand information via questionnaire. It expected the research results could provide a better understand of the two kinds of customer psychology and make comparisons to understand whether the consumer's mentality would be willing to change and then use online shopping. Thus, the research question of this research would be the consumer behavior of Internet-consumers and B&M consumers, as well as customer psychology of the two types of consumers.

Contribution

It is expecting that the research results can help us to better understand the consumer behavior of these two consumers. Meanwhile, the comparisons of the two types of consumers can give us a better understand about how consumers' consumption mentality changes. Shopping websites can also learn more about consumer consumption mentality through this research, and know how to maintain consumer and consumer behavior, post-consumer interaction and re-consumption. Therefore, online shops can create a win-win situation.

Limits

Because the consumer community is too large, it is impossible for this research to conduct a survey to cover consumers of all ages. Meanwhile, some consumers who do not use online consumption are often those who are reluctant to fill out online questionnaires. Besides, it is impossible for the author to cover all ages because the time limit and lack of sufficient financial support. With this situation, it is less likely this research can provide a comprehensive research result.

Delimits

To solve limits that was raised above, this study had only surveyed consumers aged 20 to 40. Besides, to collect data from consumers who do not use online consumption, the author went to physical stores to ask them to fill questionnaires.

LITERATURE REVIEW

Shopping is a very common activity in our daily lives. In ancient time, people began to have economic behavior of barter; it was the beginning of shopping behavior. People used bartering to exchange goods. It was the model of buy and sell. This action of shopping to get items or service what people want or to do what people want to do. In fact, in today's daily life, shopping has become one of the necessary living conditions for people's lives². Because for life, we can't be self-sufficient like the ancients, so we need to get the life we need through shopping³. Since shopping is so important to our lives, we should pay more attention to it. In addition to being concerned about whether consumers get the goods or services they need when they are doing shopping, we should also focus more on consumer spending and post-consumer feelings. If consumers can get the products or services they need while shopping, they can get good service or feelings during the shopping process and even after shopping. Then most consumers will be willing to make a second purchase when they need it again.

Internet-Consumers And Brick-And-Mortar Consumers

At the very beginning, people are mostly used to face-to-face transactions or to open a physical storefront where consumers can shop for the goods they need or get the services they need⁴.

Consumers in this traditional consumption model are called B&M consumers. However, in today's age when the Internet is already very developed, people are beginning to gradually

² Junping Qiu, "The Impact and Role of Information Resources on Social Development," *Chinese Library Journal* 2 (1997).

³ Zhengwen Li and Yulin Chen, "Research on the Relationship between Service Quality, Customer Perception and Loyalty-Taking the Mobile Communication System Industry as an Example," *Customer Satisfaction* 1, no. 1 (2005).

⁴ Yuting Huang, "Product Knowledge, Access Choices, the Impact of Organic Verification Labels on Consumer Perceived Value and Willingness to Buy – Taking Taiwanese Organic Food as an Example," *Successful university business management, master's degree, in-service degree thesis* (2015).

use the Internet to conduct shopping on the Internet⁵. And some of these consumers who shop online through the Internet are called Internet-consumers.

Internet-consumers are consumers who use the Internet to conduct activities such as spending and shopping in the e-commerce market⁶. Consumers' consumer behavior and purchase behavior are often one of the hot issues of concern to B&M stores and online store operators. Internet users are the main individual consumer groups of online stores operators and are also the main driving force for the development of online consumption. The consumer mentality and consumption habits of online users will determine the development trend and mode of online consumption in the future. Therefore, if you want to do a good job in the online market operation and marketing, you must analyze the group characteristics and consumption mentality of Internet-consumers in order to take corresponding countermeasures⁷.

Different scholars often have different definitions of consumer behavior. Consumer behavior is the psychological, emotional, and physical activity of the selection, procurement, use, and disposal of products and services by consumers in order to meet their own needs and desires⁸.

The online shopping environment is different from the shopping environment of physical stores. The online shopping transaction process is mainly carried out electronically. Compared to shopping in physical stores, online shopping has more uncertain factors, such as the inability to view products immediately and in the field now of consumption, the exchange of personal privacy data involved in transactions, or the modern information. Unfamiliar technology...etc. These reasons will make consumers have different perceptions and attitudes

⁵ Kunhong Chen, *Consumer Culture Theory* (Yang Zhi, Taipei 1995).

⁶ Danfeng Wen, *Micro Marketing: A Sharp Weapon on Your Fingertips* (Zibo Publishing Co., Ltd., 2017).

⁷ Chengyi Le, Xiaosong Bai, and Taihua Zhang, *Internet Marketing Case Analysis* (Yuanhua Wenchuang, 2015).

⁸ Taisheng Rong, *Consumer Behavior* (Wunan Book Publishing Co., Ltd., 2015).

about online shopping than shopping in physical stores⁹.

Internet Marketing

Internet marketing is the use of the Internet to engage in marketing activities, and to gain a competitive advantage. Internet marketing has become one of the marketing channels that all businesses must consider today. Scholars had their own perspective on the term "Internet marketing: For example, D.S. Janal defines Internet marketing as "product sales and services for users who use online and commercial online services and cooperates with the company's overall marketing plan to attract customers to use the Internet to obtain information and purchase products."¹⁰ On the other hand, Lin Junyi defines online marketing as "the enterprise uses the Internet as a conduit and uses it as a medium to provide a large amount of product information, enabling customers to make the entire purchase decision process and meet the lowest cost and shortest time requirements. "¹¹

In summary, basing scholars' articles, Internet marketing can be concluded briefly as the use of the Internet to engage in marketing activities and gain a competitive advantage. With the advanced development of the Technology Information Industry, Internet marketing has become one of the marketing channels that all businesses must consider and concern today.

Factors Affecting Online Shopping

Certain factors specific to the network environment can also cause consumers to present different patterns of consumer behavior when faced with online shopping and physical store purchases. Expert Cheung et al. pointed out that in recent years, online consumer behavior

⁹ Moujian Li, Jinfu Cai, and Zhihe Lu, "Research on Consumer Online Behavior of Purchasing Agricultural Products," *Biological and leisure research* 3, no. 1 (2005).

¹⁰ D.S. Janal, *Online Marketing Handbook—Howto Sell, Advertise, Publicize, and Promote Your Product and Services on Internet and Commercial Online Systems*. (Van Nostrand, 1995).

¹¹ Yuhui Xu, "Discussion on the Quality Evaluation Mode of Internet Service Service" (1997).

has gradually become an emerging research topic. In his review of literature review, he has proposed an integrated model, which summarizes and organizes many past I have explored relevant literature on online shopping behavior and cited a number of factors that factor consumers' willingness to shop online, including perceived risks, trust, characteristics of shopping sites, and consumer personal traits. The main purpose of this study is to discuss the impact of perceived risk and shopping experience on online shopping willingness. The key factors of this study are: "willingness", "attitude", "perceived risk", "trust", "security", "privacy" and "return policy".

In recent years, with the rise of many different shopping websites and the rapid development of online shopping, how to successfully attract consumers to consume on the Internet has become an important issue for every online store or shopping website¹². Looking back, many domestic and foreign literature on online shopping will find that most of them are discussing consumer online shopping behavior, most of which include consumers' trust, satisfaction and loyalty in online shopping. Then explore the relationship between two of these factors. There are few studies on the impact of consumers on the overall structural model and different personality traits that affect each other at the same time.

The average consumer would think that the risk of spending shopping on the Internet would be higher than in the general store¹³. If we explore the risks of online shopping, we should use the theory of program plan behavior and review the relevant literature on online shopping, and then set the degree of perceived benefit and perceived risk in online shopping to the impact of online shopping purchase willingness. To study the architecture.

Buying at any time is the most important online shopping benefit for those with online

¹² Xinwen Wang and Qiaoling He, "Analysis of the Key Factors Affecting Online Shopping Behavior," (Management theory, 2006).

¹³ Zhongru Li, "Discussion on the Influence of Internet Shopping Perception Risk and Perceived Benefits on Online Shopping Willingness," *Shude University of Science and Technology Management Research Institute Dissertation* (2010).

shopping experience. And more product choices are the most important benefits of online shopping experience¹⁴. In addition, the risk of Internet-consumers is measured by time risk, privacy risk, financial risk, performance risk, social risk, etc., and performance risk is the most important reason that affects purchase intention¹⁵. There is a significant positive relationship between the perceived risk of online shopping and the perceived benefit of online shopping and the willingness to purchase. It also shows whether different product categories and consumers have experience in online shopping.

Some studies have found that many of the relevant literature on the factors of online shopping are mostly based on personal influence factors of Internet-consumers, such as: consumer characteristics, personality traits, behavioral traits, participation, risk attitude, etc., ignoring online consumption. In the physical society, people will still be affected by the physical social environment, and there is a lack of discussion on the social and psychological factors of online consumers¹⁶. In this study, through two different types of questionnaires, the consumer psychology generated by Internet-consumers in making shopping decisions, the willingness to consume online, the attitude of consumers, the perceived risk of online shopping, and the consumer's The trust of shopping, the security of online shopping, the privacy of online shopping, and the return policy after shopping are factors to consider whether online shopping brands will also be important in making shopping decisions for consumers. How should road brands drive Internet-consumers ' buying motives, which in turn affects their shopping decisions. It is hoped that the results of this study can be used as a reference for e-commerce brand operators in the business of e-commerce and virtual channel business.

¹⁴ Yiping Huang, Jiachun Wu, and Miaoyi Zhang, "Consumers' Perception of Shopping Websites and the Willingness to Shop Online," *Business vocational education*, no. 128 (2013).

¹⁵ Daosong Zhu, Zhengzong Lu, and Yapei Xu, "Institutional Trust Mechanism and Perceptual Risk Affect Internet Consumers' Shopping Intentions - a Case Study of Yahoo!," *E-commerce journal* 9, no. 2 (2007).

¹⁶ Mingfeng Wu, "Research on the Factors of Online Consumer Shopping Decisions in Taiwan - Social and Psychological Orientation," *Ph.D. Thesis, Department of Mass Communication, Tamkang University* (2010).

METHODOLOGY

This study used T-test and One-way ANOVA and two different types of consumer opinion average comparison methods to analyze collected questionnaires data. This article had analyzed two different types of consumer mentality form Internet-consumers and B&M consumers. The difference idea between the Internet-consumers and the B&M consumer. It focused on identifying the differences between consumer psychology of B&M consumers and consumer psychology of Internet-consumers. The purpose of this study was to understand why B&M consumers did not like or were unwilling to use online consumption.

The most important step in conducting research was data collection. In order to collect required data, researchers must have a clear understanding of the subject, research questions, and research purposes. Therefore, this research had decided to focus on identifying exactly why physical consumers were reluctant to use online consumption and why they were willing to change and use online consumption.

The research question was why consumers and consumers of the Internet consider the consumption behavior of these two different types of consumers. Through the research results, we could better understand the psychology of these two customers and compare them to understand whether the consumer's mentality was willing to change and then use online shopping.

Afterward, basing on the above information, data was collected to answer research questions and correlate with research purposes. In addition, in order to find out the differences between the two type of consumers, the author created two different questionnaires for collecting research data.

Research Procedure

Figure 1 showed the process of this study. This study divides the research process into 8 steps. The first step is to interpret the background of research topic, the second step is to determine the motivation and purpose of the research to confirm the research topic, the third step is to collect and read the literature about research, and fourth is to edit the questionnaire and make the questionnaire. Pay attention to the validity of experts. Fifth, start issuing questionnaires. Sixth, provide questionnaires. The last two steps were to analyze the questionnaires collected by using SPSS. (SPSS 14.0) and conclusions.

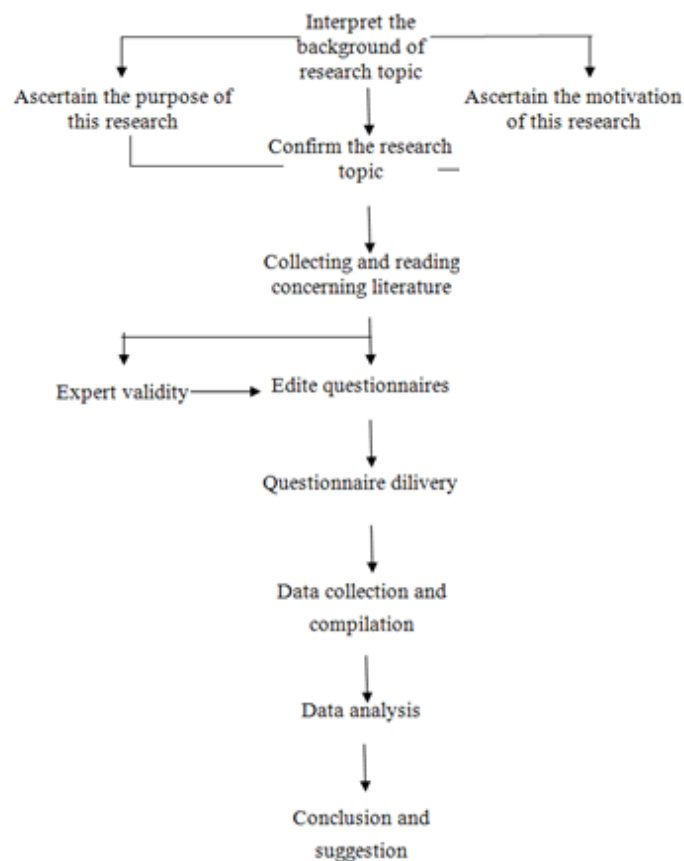


Figure 1. The research procedure

Sources of Data

This study distributed two different types of questionnaires. The first one distributed to survey consumer behavior and consumer psychology of online consumers, and to understand why online consumers wanted to use online shopping and their most concerns when they shopped online. The second type of questionnaire aimed to collect data from B&M consumers. It expected to understand the consumption concept from consumers who were only shopping on the physical store. It also expected to confirm that if their concerns toward online shopping had been improved would they be willing to use online shopping.

Data Collection

Questionnaires focusing on Internet-consumers had been distributed via the Internet, and the questionnaire for B&M consumers had been delivered in front of the physical stores, such as convenience stores, general stores, wholesale stores or mass merchandisers to conduct questionnaire surveys. The author had gone to those physical stores to ask respondents to fill out questionnaires during July and August. Totally, 400 questionnaires had been collected.

Ways of Data Analysis

A preliminary classification of the collected Internet-consumers' questionnaires and B&M consumers' questionnaires has been conducted. Afterward, the author had grouped the ideas of consumer feedback in according to the type of the questions and the answers obtained. And after that, this research had compared consumption views of the two group of consumers. From the above data analysis, this research could find out the difference between the two group of customers and find out why B&M consumers did not use online consumption. Besides, with all those research result, this research could provide some suggestions to help B&M consumers to change the way to use online consumption.

DATA ANALYSIS

Sample Introduction

This research took use of questionnaires to collect first-hand data form respondents. Totally, this research had collected 400 questionnaires. All questionnaires had been carefully sorted and coded before analyzing. Data had been analyzed by the software SPSS.

In addition to the basic information of respondents, the questionnaire was divided into five sessions to investigate consumers' opinions, namely customer loyalty survey, consumer online shopping credit information management survey, and consumer online shopping perceived risk surveys, surveys of the impact of consumer website service quality on consumer satisfaction and purchase intent, and surveys of the attractive factors affecting consumer online shopping.

This research investigated the five factors by separately classified whether consumers who had used online consumption or not. Thus, two group of respondents had been investigated: Internet-consumers and B&M consumers. Afterward, this research had made a carefully comparison of the two consumers' opinions on these five factors according to the frequency of shopping and the number of shopping times per year.

The questionnaire factors of this study consistent with the reliability and validity analysis. As shown in Table 1, all variables of the questionnaires were highly valid in according to the Reliability Test.

Table 1. Reliability Test

Variables	α	Results
Internet-consumers or B&M consumers	0.734>0.7	Highly Valid
Shopping frequency	0.798>0.7	Highly Valid
Shopping times per year	0.879>0.7	Highly Valid
Customer loyalty	0.803>0.7	Highly Valid
Online shopping credit information management	0.841>0.7	Highly Valid
Online shopping perceived risk	0.894>0.7	Highly Valid
Website service quality	0.788>0.7	Highly Valid
The appeal of online shopping	0.811>0.7	Highly Valid

Data Discussion

This study used SPSS to run one-way ANOVA and T-tests to examine the collected data for the purpose of clarifying customer loyalty, Online shopping credit information management, consumer perception of online shopping, the impact of consumer website service quality on consumer satisfaction and purchase intention, and attractive factors affecting consumers' online shopping. This research expected to find out whether the five factors would bring different opinions to customers who had used online shopping and those who had no experience of online shopping. Meanwhile, this research also wanted to understand whether the five factors would affect the the frequency of purchases and the number of purchases per year.

Comparison of five factors in Internet-consumers and B&M consumers surveys

Table 2 showed the comparison of the cognitive differences between the five factors of

Internet-consumers and that of the B&M consumers by using the T test. Overall, the respondents agree and is neutral on most factors. But B&M consumers disagree with the idea of Internet-consumers on the impact of consumer service quality on consumer satisfaction and purchase expectations.

Table 2. The difference between Internet-consumers and B&M consumers: on 5 factors

Factors	Groups	Mean	S.D.	Difference	t	p.
<i>customer loyalty</i>	Internet-consumers	3.04	0.431	-.079	-1.929	0.715
	B&M consumers	3.12	0.376			
<i>online shopping credit information management reliability</i>	Internet-consumers	3.24	0.373	.161	4.114	0.230
	B&M consumers	3.07	0.403			
<i>the degree of perceived risk of online shopping</i>	Internet-consumers	3.05	0.515	.029	0.509*	0.005
	B&M consumers	3.02	0.567			
<i>website service quality</i>	Internet-consumers	3.08	0.453	.172	2.997***	0.000
	B&M consumers	2.91	0.670			
<i>the degree of attraction of online shopping</i>	Internet-consumers	3.21	0.398	.190	4.056***	0.000
	B&M consumers	3.02	0.525			

*P<0.05 ***P<0.001

Note: The number for Internet-consumers is 200, and that for B&M consumers is 200

(1: Very agree/2: Agree/3: No comments/4: Disagree/5: Very disagree)

B&M consumers had a strong attitude towards consumer satisfaction and purchase intentions. The average number of B&M consumers is 2.91, and the average number of internet-consumers is 3.08. it is also agreed that the quality of service on the consumer website will have an impact on their willingness to spend and the willingness to purchase, so there is a significant difference between the two, the difference is statistically significant (p = 0.000). Secondly, among the four factors of customer loyalty, consumer online credit information management, consumer perceived risk to online shopping, and attractive factors

affecting consumer online shopping, whether it is internet-consumers and or it is B&M consumers who remain unconcerned or neutral. However, in terms of consumers' perceived risk of online shopping and the attractive factors affecting consumers' online shopping, the same is true for the consumer service satisfaction and purchase intention of the consumer website. There are significant differences between internet-consumers and B&M consumers. The difference in consumer perceived risk of online shopping was statistically significant ($p = 0.005$). Their average values are 3.05 and 3.02 respectively. In other words, although the two types of consumers agree on some of the perceptions of online shopping risk perception, B&M consumers have a higher consent index for this. The difference in the attractiveness factors affecting consumer online shopping was statistically significant ($p = 0.000$). Their average values are 3.21 and 3.02 respectively. In other words, although these two types of consumers have agreed on some of the opinions that influence the attractiveness of consumer online shopping, B&M consumers have a higher consent index for this.

The impact of consumer purchase frequency on various factors.

This section aimed to find out the impact of consumer purchase frequency on customer loyalty, online shopping credit information management reliability, the degree of perceived risk of online shopping, website service quality, and the degree of attraction of online shopping.

Table 3. The impact of consumer purchase frequency on customer loyalty

Shopping frequency	N	Subgroup when alpha=.05
		1
Never	38	2.77
Once a few months	3	2.83
1~2 times a month	98	3.05
3~4 times a month	151	3.13
5 or more times per month	110	3.15
Sig.		.194

(1: Very agree/2: Agree/3: No comments/4: Disagree/5: Very disagree)

Table 3 gave a sub-sequence of one-way analysis of the impact of consumer purchase frequency on consumer loyalty. According to the average score of the table (Table 3), consumers who make 1-2 times a month, consumers who make 3-4 times a month, and consumers who make more than 5 times a month are in customer loyalty. Partially neutral or unconcerned. The frequency of consumer purchases is not significantly different from this factor. The average score of consumers who have never consumed themselves is 2.77, and the number of consumers who make a consumption in a few months is 2.83. Consumers who make 1-2 times a month consume. The average score for a consumer is 3.05, and the average score for consumers who make 3-4 times a month is 3.13, and the average score for consumers who spend more than 5 times a month is 3.15. The finding in Table 3 is that, although there are no significant differences between the groups, consumers who have never consumed themselves and who consume only once in a few months have a higher perception of customer loyalty.

Table 4. The impact of consumer purchase frequency on online shopping credit information management reliability

Shopping frequency	N	Subgroup when
		alpha=.05
		1
1~2 times a month	98	3.05
5 or more times per month	110	3.09
Once a few months	3	3.10
3~4 times a month	151	3.23
Never	38	3.31
Sig.		.578

(1: Very agree/2: Agree/3: No comments/4: Disagree/5: Very disagree)

Table 4 gave a sub-sequence of one-way analysis of the impact of consumer purchase frequency on consumer trust in online shopping credit information management. According to the average score of the table (Table 4), regardless of the frequency of consumption, consumers are neutral or have no opinion on the reliability of online shopping credit information management. The frequency of consumer purchases is not significantly different from this factor. The average score of consumers who have never consumed themselves is 3.31, and the consumers who make one consumption in a few months are 3.10, and consumers who make 1-2 times a month. The average score for the consumer is 3.05, and the average score for consumers who consume 3- 4 times a month is 3.23, and the average score for consumers who spend more than 5 times per month is 3.09. The findings in Table 4 are that, although there is no significant difference between the groups, consumers who consume

1-2 times a month have higher perceptions of online shopping credit information management reliability than consumers with other consumption frequencies.

Table 5. The impact of consumer purchase frequency on the degree of perceived risk of online shopping

Shopping frequency	N	Subgroup when
		alpha=.05
		1
1~2 times a month	98	2.69
Never	38	2.92
Once a few months	3	3.00
5 or more times per month	110	3.12
3~4 times a month	151	3.23
Sig.		.104

(1: Very agree/2: Agree/3: No comments/4: Disagree/5: Very disagree)

Table 5 gave a sub-sequence of one-way analysis of the impact of consumer purchase frequency on consumers' perceived risk of Internet consumption. According to the average score of the table (Table 5), consumers who spend only once a few months, consumers who make more than 5 times a month, and consumers who make 3-4 times a month consume the perceived risk of online consumption. Part of the degree is neutral or unconstrained. The frequency of consumer purchases is not significantly different from this factor. The average score of consumers who have never consumed themselves is 2.92, and the number of consumers who make a consumption in a few months is 3.00, and consumers who make 1-2 times a month consume. The average score for the consumer is 2.69, the average score for consumers who make 3-4 times a month is 3.23, and the average score for consumers who

spend more than 5 times per month is 3.12. The finding in Table 5 is that, although there is no significant difference between the groups, consumers who consume 1-2 times a month and consumers who have never consumed themselves have a higher perception of the perceived risk of online consumption than the other three consumers of consumption frequency.

Table 6. The impact of consumer purchase frequency on website service quality

Shopping frequency	N	Subgroup when alpha=.05	
		1	2
1~2 times a month	98	2.58	
Never	38	2.77	2.77
Once a few months	3	3.00	3.00
5 or more times per month	110	3.13	3.13
3~4 times a month	151		3.22
Sig.		.109	.295

(1: Very agree/2: Agree/3: No comments/4: Disagree/5: Very disagree)

Table 6 gave a sub-sequence of uni-variate analysis of the impact of consumer purchase frequency on consumers' perceived risk of online consumption. There are significant differences between consumers who make 1-2 purchases per month and consumers who make 3-4 times a month. Consumers who spend 1-2 times a month have an average score of 2.58, which is a higher opinion. Consumers who spend 3-4 times a month have an average score of 3.22, which is neutral or inconspicuous. According to the average score of the table (Table 6), the consumers who have never consumed themselves, the consumers who make consumption once in a few months, and the consumers who make more than 5 consumption per month are part of the perceived risk of online consumption. Neutral or non-advisory.

These three types of consumers do not have significant differences in the frequency of consumer purchases. Consumers who have never consumed themselves have an average score of 2.77. The consumer who made a purchase in a few months was 3.00. The average score of consumers who spend more than 5 times a month is 3.13. Also found in Table 6 is that consumers who have never consumed themselves, consumers who make a purchase in a few months, and consumers who spend more than five times a month are among the groups that are perceived to be at risk of online consumption. There is no significant difference, but consumers who have never consumed themselves are more likely to agree on the perceived risk of online consumption than the other two consumers.

Table 7. The impact of consumer purchase frequency on the degree of attraction of online shopping

Shopping frequency	N	Subgroup when alpha=.05
		1
Once a few months	3	2.80
1~2 times a month	98	2.81
5 or more times per month	110	3.12
Never	38	3.19
3~4 times a month	151	3.29
Sig.		.084

(1: Very agree/2: Agree/3: No comments/4: Disagree/5: Very disagree)

Table 7 gave a sub-sequence of one-way analysis of the impact of consumer purchase frequency on consumer appeal in online shopping. According to the average score of the table

(Table 7), consumers who make more than 5 times a month, consumers who have never consumed themselves, and consumers who make 3-4 times a month are more attractive to online shopping. The part is neutral or unconstrained. The frequency of consumer purchases is not significantly different from this factor. The average score of consumers who have never consumed themselves is 3.19, and the number of consumers who make a consumption in a few months is 2.80. Consumers who make 1-2 times a month consume. The average score is 2.81, the average score of consumers who make 3- 4 times a month is 3.29, and the average score of consumers who spend more than 5 times a month is 3.12. The finding in Table 7 shown that, although there was no significant difference between the groups, the consumers who make a consumption in a few months and the consumers who make one or two times a month consume more agree on the degree of attraction of online shopping. Consumers above the other frequency of consumption.

The impact of shopping times per year on various factors

This section aimed to explore the impact of shopping times per year on online loyalty, online shopping credit information management reliability, online consumer perceived risk, website service quality, and online shopping attraction

Table 8. The impact of shopping times per year on online loyalty

Shopping times per year	N	Subgroup when
		alpha=.05
		1
0 times	6	2.73
5 times or less	9	2.90
6~10 times	50	2.98
16~20 times	94	3.10
11~15 times	142	3.10
21 or more times	99	3.12
Sig.		.129

(1: Very agree/2: Agree/3: No comments/4: Disagree/5: Very disagree)

Table 8 gave a sub-sequence of one-way analysis of the consumer's number of purchases per year versus the consumer's impact on customer loyalty. According to the average score of the table (Table 8), consumers who consume 16-20 times per year, consumers who make 11-15 times per year, and consumers who make more than 21 times per year are customers. Part of loyalty is neutral or unconstrained. The number of purchases by consumers per year is not significantly different from this factor, and the average score of consumers who have never consumed themselves in one year is 2.73. The consumer who spends less than 5 times per year is 2.90. The average score of consumers who spend 6-10 times per year is 2.98. The average score of consumers who make 11-15 purchases per year is 3.10. Consumers who spend 16-20 times per year have an average score of 3.10. Consumers who spend more than 21 times per year have an average score of 3.12. The findings in Table 8 shown that although there were no significant differences between the groups, consumers who have never

consumed themselves in one year, consumers who consume less than five times per year, and 6-10 times per year Consumers agree more about customer loyalty than the other three types of consumers.

Table 9. The impact of shopping times per year on online shopping credit information management reliability

Shopping times per year	N	Subgroup when alpha=.05	
		1	2
16~20 times	94	3.11	
21 or more times	99	3.13	3.13
11~15 times	142	3.14	3.14
6~10 times	50	3.24	3.24
5 times or less	9	3.24	3.24
0 times	6		3.55
Sig.		.964	.059

(1: Very agree/2: Agree/3: No comments/4: Disagree/5: Very disagree)

Table 9 gave a sub-sequence of the uni-variate analysis of the impact of the number of purchases per year by consumers on the reliability of consumer online credit information management. There are significant differences between consumers who make 16-20 purchases per year and consumers who have never consumed themselves in one year. The average score of consumers who spend 16-20 times per year is 3.11. Although they are neutral or inconspicuous, they agree that they are higher. The average score of consumers who have never consumed themselves in one year is 3.55. Although they are neutral or inconspicuous, they agree that they are lower. According to the average score of the table

(Table 9), consumers who consume more than 21 times per year, consumers who make 11-15 times of consumption per year, consumers who make 6-10 times per year, and each Consumers who spend less than 5 times per year are neutral or have no opinion on the reliability of online shopping credit information management. These four types of consumers do not have significant differences in the frequency of consumer purchases. The average consumer score for consumption of less than 5 per year is 3.24. The consumer who spends 6-10 times per year is 3.24. The average score of consumers who make 11-15 purchases per year is 3.14. Consumers who spend more than 21 times per year have an average score of 3.13.

Table 10. The impact of shopping times per year on online consumer perceived risk

Shopping times per year	N	Subgroup when
		alpha=.05
		1
0 times	6	2.89
6~10 times	50	2.99
16~20 times	94	3.02
5 times or less	9	3.03
21 or more times	99	3.04
11~15 times	142	3.06
Sig.		.967

(1: Very agree/2: Agree/3: No comments/4: Disagree/5: Very disagree)

Table 10 gave a sub-sequence of one-way analysis of the impact of consumers' purchases per year on consumers' perceived risk of online consumption. According to the

average score of the table (Table 10), consumers who consume 16-20 times per year, consumers who consume less than 5 times per year, and 21 or more consumers per year, consumers who consume 11 to 15 times per year are neutral or have no opinion on the level of perceived risk of online consumption. Consumers do not make a significant difference in the number of purchases per year. The average score of consumers who have never consumed themselves in one year is 2.89. The consumer who consumes less than 5 times per year is 3.03. The average score of consumers who spend 6-10 times per year is 3.02. The average score of consumers who make 11-15 purchases per year is 3.06. The average score of consumers who spend 16 -20 times per year is 3.02. Consumers who spend more than 21 times per year have an average score of 3.04. The findings in Table 10 are that, although there are no significant differences between the groups, consumers who have never consumed themselves per year and consumers who have 6-10 consumption per year agree on the perceived risk of online consumption. The perception is higher than the other four types of consumers.

Table 11. The impact of shopping times per year on website service quality

Shopping times per year	N	Subgroup when
		alpha=.05
		1
0 times	6	2.68
5 times or less	9	2.91
21 or more times	99	2.91
6~10 times	50	3.02
11~15 times	142	3.03
16~20 times	94	3.04

Sig.

.617

(1: Very agree/2: Agree/3: No comments/4: Disagree/5: Very disagree)

Table 11 gave a sub-sequence of one-way analysis of the impact of the number of purchases per year by consumers on the quality of service on the website. According to the average score of the table (Table 11), consumers who spend 6-10 times per year, consumers who make 11-15 times per year, and consumers who make 16 -20 times per year are Part of the quality of the website service is neutral or unconstrained. The number of purchases by consumers per year is not significantly different from this factor, and the average score of consumers who have never consumed themselves during the year is 2.68. The consumer who spends less than 5 times per year is 2.91. The average score of consumers who spend 6-10 times per year is 3.02. The average score of consumers who make 11-15 purchases per year is 3.03. The average score of consumers who spend 16 to 20 times per year is 3.04. Consumers who spend more than 21 times per year have an average score of 2.91. The findings in Table 11 were that, although there are no significant differences between the groups, consumers who have never consumed themselves in one year, consumers who consume less than five times per year, and more than 21 consumption per year Consumers agree more about customer loyalty than the other three types of consumers.

Table 12. The impact of shopping times per year on online shopping attraction

Shopping times per year	N	Subgroup when
		alpha=.05
		1
21 or more times	99	3.07
16~20 times	94	3.11
6~10 times	50	3.12
11~15 times	142	3.13
0 times	6	3.18
5 times or less	9	3.27
Sig.		.893

(1: Very agree/2: Agree/3: No comments/4: Disagree/5: Very disagree)

Table 12 gave a sub-sequence of one-way analysis of the impact of consumer purchases per year on the degree of consumer appeal in online shopping. According to the average score of the table (Table 12), whether the consumer who makes several purchases per year is more or less inclined to be interested in online shopping. The number of purchases by consumers per year is not significantly different from this factor, and the average score of consumers who have never consumed themselves during the year is 3.18. The consumer who spends less than 5 times per year is 3.27. The average score of consumers who spend 6-10 times per year is 3.12. The average score of consumers who make 11-15 purchases per year is 3.13. The average score of consumers who spend 16 ~ 20 times per year is 3.11. Consumers who spend more than 21 times per year have an average score of 3.07.

DATA SUMMARY

This study examined the collected data using SPSS One-way ANOVA analysis of variance and T-test. The T-test compares the cognitive differences between the five factors for Internet-consumers and B&M consumers. As can be seen in Table 2, although in general, the respondents expressed agreement and neutrality on most of the factors, but the impact of the quality of the consumer website on the consumer satisfaction and purchase will be on the consumer website. There is a clear disagreement with the opinions of Internet-consumers.

B&M consumers are more sensitive to consumer satisfaction and purchase intentions than Internet-consumers. Internet-B&M consumers are more likely than Internet-consumers to agree that the quality of service on their websites will have a certain degree of impact on their satisfaction and willingness to purchase. Therefore, there are significant differences between the two, and the difference is statistically significant ($p = 0.000$).

However, Table 2 shown the two factors of consumers' perceived risk of online shopping and the attractive factors affecting consumers' online shopping, as well as the factors of consumer satisfaction and purchase willingness. Similarly, there are significant differences between Internet-consumers and B&M consumers. Although these two types of consumers agree on some of the perceptions of online shopping risk perception, B&M consumers have a higher agreement index for both of factors than Internet-consumers. The difference in consumer perceived risk of online shopping was statistically significant ($p = 0.005$). The difference in the attractiveness factors affecting consumer online shopping was statistically significant ($p = 0.000$).

Table 6 gives a sub-sequence of uni-variate analysis of the impact of consumer purchase frequency on consumers' perceived risk of online consumption. There are significant differences between consumers who make 1-2 purchases per month and consumers who make 3-4 times a month. Consumers who spend 1-2 times a month have an average score of

2.58, which is a higher opinion. Consumers who spend 3-4 times a month have an average score of 3.22, which is neutral or inconspicuous. Therefore, although consumers who consume 1-2 times a month and consumers who make 3-4 times a month may only have 1-2 times a month, their impact on the perceived risk of Internet consumption. There is a gap in the idea.

The effect of sub-sequences on uni variate analysis. There are significant differences between consumers who make 16-20 purchases per year and consumers who have never consumed themselves during the year. The average score of consumers who spend 16 -20 times a year is 3.11. Although they are neutral or inconspicuous, they agree that they are higher. The average score of consumers who have never consumed themselves during the year is 3.55. Although they are neutral or inconspicuous, they agree that they are lower. Therefore, consumers who have never consumed themselves in a year have a certain degree of distrust of the reliability of online shopping credit information management.

CONCLUSION AND SUGGESTION

The study collected Internet-consumers' and B&M consumers' opinions on online shopping issues through a questionnaire survey. According to the literature, the five factors that may lead to the change of consumer behavior are made into questionnaires, which are distributed to Internet-consumers and B&M consumers.

Through the collected questionnaires and SPSS analysis result, this research had found that when the Internet-consumers and B&M consumers would aware that they had faced the risk of online consumption, the quality of website service, and the attraction of online shopping when they were shopping. In the case of the three major factors of the degree of power, B&M consumers obviously had less confidence in online shopping than Internet-consumers. Internet-consumers and B&M consumers were more likely to agree that they would be reluctant to use online consumption or reduce the use of online consumption because of these three factors.

Therefore, shopping websites or online sellers should look at the problems of their own stores in terms of the degree of perceived risk of Internet consumption, the quality of website services, and the attractiveness of online shopping, and then improve them to make B&M consumers be more willing to use online consumption.

In addition, this research had also found that no matter the Internet-consumers or B&M consumers, in fact, both of them keep neutral or unconcerned attitude toward the five factors of customer loyalty in research, online shopping credit information management reliability, online consumer perceived risk, website service quality, and online shopping are not highly recognized. Neither of them has really pay much concern on the five factors. Therefore, in fact, consumers did not have a high degree of consent to online consumption nor had them really felt comfortable toward online shopping. In response to this, shopping sites and online sellers still had much room for improvement on their efforts to make improvement on it.

The study also analyzed the five factors of the frequency of consumer purchases and the number of purchases of consumers each year. It found that the quality of the website service would affect the frequency of purchases by consumers, and the reliability of online shopping credit information management. It would affect the number of purchases by consumers every year, so these two factors would also need to be highly valued.

APPENDIX

親愛的填答者，您好：

首先，感謝你撥空協助填答此問卷，本問卷是為了完成畢業論文所進行的資料收集；本研究的目的是為了要了解實體商店消費者和網路消費者兩種不同類型的消費者的消費心理和消費行為之比較。本問卷資料僅用為學術研究之目的，採取不記名方式進行，填答資料絕不對外公開，請您放心填答。您的寶貴意見，將為本研究提供極大之貢獻，由衷感謝您的填答！

本研究對象須為 20~40 歲，若您不具此資格，則不需填答此問卷。感謝您的配合。

敬祝 身體健康 萬事如意

文藻外語大學 國際事務系

研究生 陳思敏

指導教授 陳玉珍

1. 您有過網路購物（網購）的經歷嗎？（如答案為沒有，請跳轉至第六題）
有 沒有
2. 您接觸網購的時間？
一年以下 一到三年 三年以上
3. 您網購的頻率為？
從未使用 幾個月一次 每月 1~2 次 每月 3~4 次 每月 5（含）次以上 其他：_____
4. 您平均一年的網上消費次數是？
0 次 5 次以下 6~10 次 11~15 次 16~20 次 21 次以上
5. 您是否會向親友推薦網路購物？
會 不會
（使用網路購物者無須填答以下三題，請直接跳答第 9 題）
6. 你平常都前往實體店面進行購物嗎？
是 否
7. 您購物的頻率為？
從未 幾月一次 每月 1~2 次 每月 3~4 次 每月 5（含）次以上
其他：_____
8. 您平均一年的消費次數是？
0 次 5 次以下 6~10 次 11~15 次 16~20 次 21 次以上

一. 消費者之顧客忠誠度調查

9. 我認為網路購物所提供的產品價格比較低。
非常同意 同意 沒意見 不同意 非常不同意
10. 網路購物所提供的產品種類豐富。
非常同意 同意 沒意見 不同意 非常不同意
11. 網路購物的支付方式多樣，可自由選擇。
非常同意 同意 沒意見 不同意 非常不同意

12. 網路購物推出的優惠活動是吸引人的。
非常同意 同意 沒意見 不同意 非常不同意
13. 我習慣於網路購物的操作方法和流程。
非常同意 同意 沒意見 不同意 非常不同意
14. 我願意再次在網路購物進行購物消費。
非常同意 同意 沒意見 不同意 非常不同意
15. 我認為網路購物新品更新快。
非常同意 同意 沒意見 不同意 非常不同意
16. 我使用網路購物是因為它有較高的性價比。
非常同意 同意 沒意見 不同意 非常不同意
17. 我使用網路購物是因為購買流程很簡單。
非常同意 同意 沒意見 不同意 非常不同意
18. 我使用網路購物是因為它提供不打擾的自助購物模式，讓我覺得購物時很方便、自在。
非常同意 同意 沒意見 不同意 非常不同意
19. 我使用網路購物是因為它節省了我的時間、精力。
非常同意 同意 沒意見 不同意 非常不同意
20. 網路購物商家能夠 24 小時回答客戶提出的問題。
非常同意 同意 沒意見 不同意 非常不同意
21. 網路購物商家能夠 24 小時及時發貨。
非常同意 同意 沒意見 不同意 非常不同意
22. 網路購物商家的產品能夠達到我的要求，並且為我提供個性化服務。
非常同意 同意 沒意見 不同意 非常不同意
23. 網路購物所提供的產品價格合理。
非常同意 同意 沒意見 不同意 非常不同意
24. 網路購物所提供的產品經常有促銷或者折扣活動。
非常同意 同意 沒意見 不同意 非常不同意
25. 我在網路購物的金額明顯高於其它實體店鋪。
非常同意 同意 沒意見 不同意 非常不同意
26. 我在網路購物的頻率明顯高於其它實體店鋪。
非常同意 同意 沒意見 不同意 非常不同意

二. 消費者之網路購物時信用信息管理

27. 如果網上產品信息、圖片與實物的不一致會使我降低對賣方的信用評價。
非常同意 同意 沒意見 不同意 非常不同意
28. 如果產品描述的不夠完整，無法全面了解商品信息，會使我降低對賣方的信用評價。
非常同意 同意 沒意見 不同意 非常不同意
29. 在完成訂單後，如果賣家能夠較快發貨，會使我提高對賣方的信用評價。

非常同意 同意 沒意見 不同意 非常不同意

30. 我會參考其他買家對賣家的信用評級，並作為我對其信用評價的依據。

非常同意 同意 沒意見 不同意 非常不同意

31. 在網上購物時，我會閱讀之前買家對店主的評論與留言，並作為我對其信用評價的依據。

非常同意 同意 沒意見 不同意 非常不同意

32. 如果同時有兩家網路商店，除了支付方式不同之外其餘的基本都相同，我會選擇擁有更安全的支付方式的那間網路商店去進行消費。

非常同意 同意 沒意見 不同意 非常不同意

33. 如果賣家近期有較高的交易完成量，會使我增加對賣方的信用評價。

非常同意 同意 沒意見 不同意 非常不同意

34. 如果之前在同一家網店擁有愉快的購物經歷，我會更簡單的信任這家網店。

非常同意 同意 沒意見 不同意 非常不同意

35. 在產生退貨時，如果賣家服務態度冷淡，會使我降低對賣方的信用評價。

非常同意 同意 沒意見 不同意 非常不同意

36. 在網上購物時，如果賣家提供更多的售後服務，會使我增加對賣方的信用評價。

非常同意 同意 沒意見 不同意 非常不同意

三. 網路消費者之網路消費感知風險

37. 如果商品出現問題，與購物網站或網路賣家進行溝通、退貨以及維修的過程會使我心情煩躁。

非常同意 同意 沒意見 不同意 非常不同意

38. 長時間在網路上購物會造成我的眼睛和身體很大程度的損傷。

非常同意 同意 沒意見 不同意 非常不同意

39. 網路購物的支付方式多樣，很安全方便。

非常同意 同意 沒意見 不同意 非常不同意

40. 如果在網路上購物而買到假貨會對我的心理造成傷害。

非常同意 同意 沒意見 不同意 非常不同意

41. 我會擔心在網路上購物的經歷或習慣可能已經被一些零售購物網站分析和跟踪。

非常同意 同意 沒意見 不同意 非常不同意

42. 我會擔心使用網路購物過後，我的信息會容易被洩露。

非常同意 同意 沒意見 不同意 非常不同意

四. 網站服務質量、消費者滿意度和消費者購物意願之間的關係

43. 網路購物的網頁設計清晰明瞭，不用浪費太多的時間。

非常同意 同意 沒意見 不同意 非常不同意

44. 網路購物的產品能夠在約定的時間內送達。

非常同意 同意 沒意見 不同意 非常不同意

45. 我認為自己在網路購物上的操作和購買是安全的（即認為網路購物是具有良好的安全保障的）。

- 非常同意 同意 沒意見 不同意 非常不同意
46. 網路購物提供多種聯繫方式（包括免費客服電話，在線客服，電子郵件等）。
- 非常同意 同意 沒意見 不同意 非常不同意
47. 網路購物明確的告知了顧客的權利（例如：隱私條款等）。
- 非常同意 同意 沒意見 不同意 非常不同意
48. 在網路購物上可以隨時查詢自己的訂單。
- 非常同意 同意 沒意見 不同意 非常不同意
49. 與其它實體商店購買到的同類商品相比，網路購物產品價格公道。
- 非常同意 同意 沒意見 不同意 非常不同意
50. 相較於其他購物方式，當需要購物時，網路購物是我的優先選擇。
- 非常同意 同意 沒意見 不同意 非常不同意
51. 相較於其他購物方式，對於我來說，網路購物是零售銷售中最好的。
- 非常同意 同意 沒意見 不同意 非常不同意
52. 相較於其他購物方式，網路購物是我最喜歡的購物方式。
- 非常同意 同意 沒意見 不同意 非常不同意

五. 影響消費者網路購物的吸引力之影響因素

53. 我認為網路購物對我而言是一個具有吸引力的消費方式。
- 非常同意 同意 沒意見 不同意 非常不同意
54. 我認為網路上的促銷活動（如：降價，贈品）對我而言具有一定的吸引力促使我去進行網路購物。
- 非常同意 同意 沒意見 不同意 非常不同意
55. 我認為購物網站的設計方式（如：產品的信息和目標產品的精確查找……等）對我很有吸引力。
- 非常同意 同意 沒意見 不同意 非常不同意
56. 我認為在進行網路購物時，網站上銷售的產品與產品描述情況是否一致對我而言很重要。
- 非常同意 同意 沒意見 不同意 非常不同意
57. 我認為在進行網路購物時，網路上的產品價格高低對我而言很重要。
- 非常同意 同意 沒意見 不同意 非常不同意
58. 我認為在進行網路購物時，能享有客製化的服務對我而言很重要。
- 非常同意 同意 沒意見 不同意 非常不同意
59. 我認為在進行網路購物時，網路購物的購物運費對我而言很重要。
- 非常同意 同意 沒意見 不同意 非常不同意
60. 我認為在進行網路購物時，網路購物的售後服務是否完善對我而言很重要。
- 非常同意 同意 沒意見 不同意 非常不同意
61. 我認為在進行網路購物時，網路購物支付方式的多樣性和便捷性對我而言很重要。
- 非常同意 同意 沒意見 不同意 非常不同意

62. 我認為在進行網路購物時，付款的安全性及個人隱私安全對我而言很重要。

非常同意 同意 沒意見 不同意 非常不同意

☞☞☞ 您會願意向網路購物提出自己的意見與建議嗎？

是，建議如下：_____

否！

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