Factors Affecting Online Consumer’s Behavior: An Investigation Across Gender

Completed Research Paper

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ABSTRACT
Gender effects remain poorly understood in the E-commerce setting. Using social roles theory, this research further investigates gender differences in consumer Web-based purchase decisions. Specifically, gender differences in the effects of interactivity, vividness, diagnosticity, and perceived risk on subsequent consumer attitude and online purchase intentions are investigated and explained. An empirical survey-based research study in the e-commerce context found that gender differences exist in the relative influence of each antecedent. Specifically, interactivity and perceived risk influenced attitude formation more for males than females, while vividness and diagnosticity influenced attitude formation more for females than males. In addition, attitude toward online product presentation influenced purchase intention more strongly for males than females. For e-Commerce web-site designers and brand managers, our results highlight the importance of being gender aware when developing their web presence. While some sites may benefit from a gender-neutral design, others may benefit from a design based on results reported here.

Keywords
E-commerce, gender differences

INTRODUCTION
Increased competition in online sales has made product differentiation more difficult. Brand managers and Web merchants alike are paying more attention to their Web presence. A common market segmentation task is to investigate whether market segments differ in their perception of and reaction to online product presentations. Many new interactive human-computer interface (HCI) technologies and design functions are being used in an attempt to increase the effectiveness of online product presentations. Scant business research tests for gender differences in response to diverse ecommerce web designs. Similarly, scant research examines whether consumer decision processing of online promotional content differs across genders.

Brand managers attempt to tailor online product presentations for each target market to facilitate information transfer and to encourage market demand. Continued research into how different target markets perceive online promotional materials is therefore warranted. One of the basic market segmentation variables is gender. The genders have been shown to differ in consumer decision making (Bakewell and Mitchell 2004; Bakewell and Mitchell 2003; Mitchell and Walsh 2004), purchasing processes (Pahl 1990), and online consumer behavior (Kim Lehto and Morrison 2007; Ndubisi and Nelson 2006). Prior HCI or e-commerce research however does not delve into and theoretically explain gender differences in HCI evaluations. While gender is a key segmentation variable in purchase decisions, how the genders differ in e-commerce decision-making remains little understood.

Prior e-commerce research generally fails to theoretically explicate any found gender differences in perceptions and reactions to online product presentations. To better understand gender-based effects in E-commerce and explain further variance in important outcome variables, this research tests for gender differences in perceptions of e-commerce based product presentations. Gender is modeled as a moderator of the relationships between commonly modeled characteristics of online product presentations and pre-purchase consumer psychological constructs that have been shown to lead to online product evaluations and decisions to purchase. By investigating multiple ways that the genders may differentially perform pre-
purchase product evaluations and form decisions to purchase, this research can serve to guide e-commerce vendors to tailor web site designs and product presentations for each gender. The research questions guiding this investigation are as follows:

1. Do the design characteristics of online product presentation impact consumer product evaluations and purchase intentions differentially across genders?

2. Do consumer’s psychological perceptions regarding an online product presentation impact consumer product evaluations and intention to purchase differentially across genders?

This paper is organized as follows. First, we provide a brief literature review of e-commerce based online product presentation. Next, business research related to gender is presented and positioned within the ecommerce field. The theoretical model is and the hypotheses are presented. After a mention of the research methodology, a discussion of findings, their implications, and the derived implications are presented.

RESEARCH FRAMEWORK

E-commerce firms strive to continuously improve the look, feel and performance of their web sites, to increase brand loyalty and revenue. They seek to improve the quality, relevance and compelling nature of the delivered information. Both the format of the online product presentation needs to be optimized to convey information to consumers, and the transmitted information itself needs to be tailored to target market preferences. Both the information itself and the technologies used in online product presentations are shown to influence consumer’s purchase intention (Jiang and Benbasat 2007; Park Lennon and Stoel 2005).

Internet-based interactive multimedia technologies enable ecommerce vendors to improve the interactivity and vividness of product presentations (Jiang et al. 2007), thus positively influencing consumers’ purchase intentions. Both interactivity and vividness are interface design characteristics that influence the efficacy of product presentation, which jointly influence consumers’ behaviors and decision making. According to a series of studies that developed and validated web site usability, design, and performance metrics (Palmer 2002), the amount and variety of product information are also found to be key factors that influence website success. In addition, consumer perceptions of transaction risk and resulting attitude are also two important factors affecting consumers' behavior in online shopping (Park et al. 2005).

Therefore, in this research, we examine the following previously identified important characteristics of online product presentation: interactivity, vividness, diagnosticity, perceived risk, and attitude towards the online presentation. Our goal is to identify and explain gender differences on the impacts of these characteristics on consumer decision making. Our research model is shown in Figure 1. In the next section, we present these factors of consumer decision-making, followed by an explanation of how these factors may affect consumer decisions differentially across genders.

![Figure 1: Research Model](image-url)
HYPOTHESIS DEVELOPMENT

Interactivity

Interactivity has been defined as “the extent to which users can participate in modifying the form or content of a mediated environment in real time” (Steuer 2006). Virtual product presentations can allow consumers to experience products virtually; however, consumers do not universally approve of more interactivity, in fact some levels of interactivity are considered needless. Jiang and Benbasat (2004) found that virtual product presentations could improve product demonstrations for the online sale of digital cameras. Schlosser (2003) asserts that that an “object [’s] interactivity should not be confused with other forms of user interaction with the machine, namely, interactivity in instruction and navigation” (p. 185). In this study, Schlosser reports that interactivity can improve the effects of virtual product presentations and lead consumers to more vivid mental images of the products.

Prior studies report gender differences in technology adoption and usage, computer skills and experience, and attitude toward web advertising (Durndell and Haag 2002; Venkatesh and Morris 2000; Whitley 1997). Su Rounds and Armstrong (2009) reported that men have a higher interest in the STEM fields (science, technology, engineering, and mathematics) than women. More specifically, they found that men are more interested in learning and using computer and technologies and thus have developed better computer skills. In addition, men have exhibited greater sex-role stereotyping of computers, higher computer self-efficacy, and more positive affect regarding computer usage than women (Whitley 1997). There is also evidence that men tend to have greater computer self-efficacy, lower computer anxiety, more positive attitudes towards the Internet, and longer use of the Internet than women (Durndell et al. 2002). These studies lead to our expectation that men will interact more with the online product presentations, appreciate a website’s interactivity more, and base purchase evaluations more on the interactivity of a website. Thus, our hypothesis is:

H1: The positive relationship between interactivity and attitude towards the online product presentation will be stronger for men than for women.

Vividness

Vividness is an important website design factor, and has been defined as “the representational richness of a mediated environment as defined by its formal features; i.e., the way in which an environment presents information to the senses” (Steuer 2006). In the context of designing online product presentation, Jiang et al. (2007) defined vividness as the representational quality of product demonstrations. They state that “a vivid product presentation exposes consumers to more information cues about a product and stimulates more sensory channels than a palid product presentation.” (p. 7). Moreover, vividness can provide multiple sensory cues that could affect initial impressions of products and allow customers to match the information available to their own decision making processes (Jiang et al. 2004). In addition, Kisielius and Sternthal (1984) reported that the increasing use of vivid information in online product presentation could enhance its persuasiveness by affecting consumers’ attitudinal judgment. Also, there is evidence that people’s mood could be positively influenced by a vivid product presentation (Park et al. 2005).

Vividness can affect men and women differently (Dennis Kinney and Hung 1999). The level of media richness may influence consumer’s decision making differently across to genders. Vividness can improve a consumer’s purchase intention by improving their first impressions of products, generating positive attitude toward products, and reducing the perceived risk of products. Furthermore, prior research demonstrates a relationship between vividness and human experience with technology (Hoffman and Novak 1996). A consumer’s experience with computers and technology can affect the how strongly the vividness of a product presentation influences brand evaluations. Because females are shown to attend more diligently to message cues and males have been shown to encode fewer ad claims than females (Myers-Levy and Sternthal 1991), we expect males to pay less attention to the presentation nuances of an online web advertisement, and we hypothesize:

H2: The positive relationship between vividness and attitude toward the online product presentation will be stronger for women than for men.

Diagnosticity

Information on promotional websites needs to be diagnostic, meaning that consumers can base their product evaluations upon it. Diagnostic information is a website content attribute concerned with the amount and quality of utilitarian information provided about a product (Aaker 2000). In online shopping, web site provided information may include details such as physical specifications, price, warranty information, and features, among others. This information can help consumers to gain a further understanding of the product they are investigating, and in fact, often enough to allow the purchase. We propose a gender difference in the importance of diagnosticity. The gender difference is explained by the selectivity hypothesis (Meyers-Levy 1986) which contends that males are selective, heuristic message processors, who respond to “simple ego-
gratification emotional appeals” (p. 999), and that females are more deliberate in their decision-making and would place more importance on the diagnosticity of a vendor’s promotional information (in comparisons to men that respond better to humor appeals). Females, more so than males, should attend to and appreciate diagnostic information. Thus, we expect:

H3: The positive relationship between diagnostics and attitude towards the online product presentation will be stronger for women than for men.

**Perceived Risk**

Perceived risk is a consumer’s cognitive evaluation, defined concerning Internet shopping as “the subjectively determined expectation of loss by an Internet shopper in contemplating a particular online purchase” (Forsythe and Shi 2003). Considerable research has examined the impact of risk on traditional brick-and-mortar-store consumer decision making (Taylor 1974). While Internet shopping is more common now, consumers perceive Internet shopping to have higher risk than in-store shopping (Donthu and Garcia 1999). As such, examinations of perceived risk in online shopping are important.

In the context of purchasing online, perceived risk may be more of a concern for females than for males. Prior research finds that perceive a greater risk of personal privacy than men in online shopping, while males are more likely to adopt behaviors to protect their privacy when risk is a concern (Bartel Sheehan (2000). Moreover, in another study that investigated the perceived risk of online shopping, Garbarino and Strahilevitz (2004) found that women perceive a significantly higher level of risk and higher level of negative outcomes in online shopping. The examination and explication of gender differences in e-commerce setting remains an important focus of research, thus we hypothesize:

H4: The negative relationship between perceived risk and attitude toward the online product presentation will be stronger for women than for men.

**Attitude and intention to purchase**

Attitude has been commonly investigated in behavioral business research as an antecedent of behavioral intention (Ajzen and Fishbein 1977; Macintosh and Lockshin 1997; Shim Eastlick Lotz and Warrington 2001). Two important theories, the Theory of Reasoned Action (Fishbein and Ajzen 1975; Gefen and Detmar) and the Theory of Planned Behavior (Ajzen 1991), include the effects of attitude towards a behavior on that behavior itself. Based on certain beliefs, a person forms an attitude about a certain object, on the basis of which he or she forms an intention to behave with respect to that object (Van der Heijden 2003).

In the e-commerce setting, the outcome behavior, purchase intention, is affected by consumers’ attitude toward the brand and attitude toward the ad (Brown and Stayman 1992; MacKenzie and Lutz 1989). In the current research we test for gender variance in the influence of pre-purchase factors on attitudes toward the ad. We utilize the label attitude toward the online product presentation however, to convey to readers that the research context was the online e-commerce setting.

Prior studies have demonstrated that significant gender differences exist in attitudes towards shopping online (Van Slyke Comunale and Belanger 2002; Wolin and Korgaonkar 2003). Specifically, Van Slyke et al. (2002) found that gender is a significant predictor of an individual’s intention to make a purchase on a website. Males more than females, have reported higher intention to use the web for shopping, and more favorable perceptions of the characteristics of web shopping. Moreover, males and females can differ significantly on several dimensions with males more than females reporting more positive beliefs and attitudes about Web advertising (Wolin et al. 2003). While females spend more time shopping online (in the pre-purchase information gathering phase), males are more likely than females to purchase from the Web. Males are typically more functionally and entertainment oriented, whereas females are more likely to surf the Web for information gathering, but make the purchase at the shopping mall. Given that attitude towards the ad indirectly impacts consumer intention to purchase (Brown et al. 1992), and based on our socialized assumption that men favor individualistic and task-oriented environments, we posit that attitude toward the online product presentation is a more salient predictor of purchase decisions for males than females, thus we hypothesize:

H5: The positive relationship between attitude toward the online product presentation and purchase intention will be stronger for men than for women.

**RESEARCH METHOD**

**Sample & Data Collection Procedure**

We conducted an online survey using data from undergraduate students (N=318, 47% Male) who attend a large university in the United States. All of the subjects had prior experience in completing e-commerce purchases. In order to test the influence of interactivity and vividness, we used four websites chosen by a panel of 5 researchers to exhibit varying levels of
interactivity and vividness. In a controlled computer lab, subjects were randomly assigned into one of the website treatment groups and they reviewed actual online web advertising. After a uniform 10 minute exposure, they completed a survey. Subjects that completed the survey were awarded nominal course credit. Each respondent completed the survey (150 males and 168 females).

**Measures**

The measures in this paper (see Appendix A) were adapted from prior studies. Each item was measured using a seven-point Likert-type scale with the “strongly agree/disagree” anchors. Items for Interactivity were adapted from (Campbell Wright and Clay 2011; Peng Fan and Hsu 2004); Vividness from (Jiang et al. 2007); Diagnosticity from (Aaker 2000); Perceived Risk from (Featherman and Wells 2010); Attitude towards the online product presentation was based on (MacKenzie Lutz and Belch 1986); and Intention to Purchase from (Coyle and Thorson 2001). A pretest and a pilot test were performed to validate the instrument. The subjects were asked to comment on the items to ensure no errors were present.

**Results**

**Analysis method**

This study follows the well-established data analysis procedure demonstrated in prior gender difference research (Keil Tan Wei Saarinen Tuunainen and Wassenaar 2000; Lin Li Califf and Featherman 2013; Slyke Bélanger Johnson and Hightower 2010). The structural model was analyzed using SmartPLS 2.0 (Ringle Wende and Will 2005).

**The measurement model**

The reliability of the measurement model was evaluated by calculating Cronbach’s alpha. All alpha values are > .85 (see Appendix 1). This indicates that our research model has a very good level of validity and reliability.

To satisfy discriminant validity, we assessed the square root of the AVE for each construct. This value, for each construct, should be greater than the correlation shared between the construct and other constructs in the model. As can be seen in Table 1, the square root of the AVE is much larger than all other cross-correlations in this study. This indicates that our measurement items have good discriminant validity.

<table>
<thead>
<tr>
<th>Construct</th>
<th>AVE</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Attitude</td>
<td>0.894</td>
<td>0.946</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Diagnostics</td>
<td>0.773</td>
<td>0.569</td>
<td>0.879</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Interactivity</td>
<td>0.779</td>
<td>0.440</td>
<td>0.407</td>
<td>0.888</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Perceived Risk</td>
<td>0.755</td>
<td>-0.180</td>
<td>-0.120</td>
<td>-0.043</td>
<td>0.869</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Purchase Intention</td>
<td>0.816</td>
<td>0.619</td>
<td>0.495</td>
<td>0.314</td>
<td>-0.114</td>
<td>0.903</td>
<td></td>
</tr>
<tr>
<td>6. Vividness</td>
<td>0.766</td>
<td>0.563</td>
<td>0.432</td>
<td>0.542</td>
<td>0.449</td>
<td>-0.006</td>
<td>0.875</td>
</tr>
</tbody>
</table>

Table 1: Discriminant Validity (Square Root of AVE shown in bold as the diagonal)

**The structural model and results**

To test the hypotheses, the structural model was tested separately for the male and female groups. Table 2 provides statistics for each structural model and also standardized beta coefficients and t-statistics. To examine gender differences, we calculated the differences between the standardized path coefficients (the beta values in Table 3) in the structural model for women to the corresponding coefficients in the model for men. The following formula provided by (Keil et al. 2000) was used to calculate the t-value of the difference between the two groups and to evaluate the significance levels of these differences. This method has been proven to be valid in prior gender difference research (Lin et al. 2013; Slyke et al. 2010).

\[
S_{pooled} = \sqrt{\frac{N_1 - 1}{N_1 + N_2 - 2} \times SE_1^2 + \frac{N_2 - 1}{N_1 + N_2 - 2} \times SE_2^2}
\]

\[
t = \frac{\beta_1 - \beta_2}{S_{pooled} \sqrt{\frac{1}{N_1} + \frac{1}{N_2}}}
\]
Where Spooled = pooled estimator for the variance
\( t = t\)-statistic with \( N_1 + N_2 - 2 \) degrees of freedom
SEi = standard error of path in structural model of gender \( i \)
PCi = path coefficient in structural model of gender \( i \)

Our analysis results support all the hypotheses except H4 where results were surprisingly opposite the hypothesized direction (attitude towards online product presentation was based on perceived risk more strongly for males not females). For this sample and context we found perceived risk has non-significant impact on female’s attitude. The results indicate that there are strong gender differences on the hypothesized set of influences of consumer attitude toward online product presentation. Table 3 shows the results of analysis between the two subgroups.

<table>
<thead>
<tr>
<th>Path</th>
<th>Women</th>
<th></th>
<th></th>
<th>Men</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Interactivity – Attitude</td>
<td>0.05***</td>
<td>0.617</td>
<td>0.082</td>
<td>0.158*</td>
<td>2.403</td>
<td>0.066</td>
</tr>
<tr>
<td>Vividness – Attitude</td>
<td>0.41***</td>
<td>4.912</td>
<td>0.083</td>
<td>0.289***</td>
<td>3.37</td>
<td>0.086</td>
</tr>
<tr>
<td>Diagnostics – Attitude</td>
<td>0.397***</td>
<td>4.783</td>
<td>0.083</td>
<td>0.351***</td>
<td>4.094</td>
<td>0.086</td>
</tr>
<tr>
<td>Perceived Risk – Attitude</td>
<td>-0.091ns</td>
<td>1.545</td>
<td>0.059</td>
<td>-0.209*</td>
<td>2.003</td>
<td>0.104</td>
</tr>
<tr>
<td>Attitude – Purchase Intention</td>
<td>0.617***</td>
<td>8.456</td>
<td>0.073</td>
<td>0.638***</td>
<td>12.664</td>
<td>0.05</td>
</tr>
</tbody>
</table>

Notes: *0.05 Significance, **0.01 Significance; ***0.001 Significance; NS = not significant

Table 2. Statistical comparison of paths for Male and Female groups

<table>
<thead>
<tr>
<th>Hypotheses</th>
<th>Hypothesis</th>
<th>Direction</th>
<th>T</th>
<th>Sig.</th>
<th>Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>H1</td>
<td>Interactivity-Attitude</td>
<td>W&lt;M</td>
<td>-12.84</td>
<td>***</td>
<td>Supported</td>
</tr>
<tr>
<td>H2</td>
<td>Vividness-Attitude</td>
<td>W&gt;M</td>
<td>12.76</td>
<td>***</td>
<td>Supported</td>
</tr>
<tr>
<td>H3</td>
<td>Diagnostics-Attitude</td>
<td>W&gt;M</td>
<td>4.85</td>
<td>***</td>
<td>Supported</td>
</tr>
<tr>
<td>H4</td>
<td>Perceived Risk-Attitude</td>
<td>W&lt;M</td>
<td>12.61</td>
<td>***</td>
<td>Not Supported</td>
</tr>
<tr>
<td>H5</td>
<td>Attitude-Purchase Intention</td>
<td>W&lt;M</td>
<td>-2.96</td>
<td>***</td>
<td>Supported</td>
</tr>
</tbody>
</table>

Notes: *0.05 Significance, **0.01 Significance; ***0.001 Significance; NS = not significant

Table 3. Results of Hypothesis Test for Beta differences

DISCUSSION AND CONCLUSION

In sum, our hypotheses are supported by the results of the statistical analysis. The specific results in Table 3 suggest that gender moderates the influences of interactivity, vividness, diagnostics, and perceived risk on consumer’s attitude as well as the impacts of attitude on purchase intention. Interactivity and Perceived Risk have greater influences on attitude for males for males than females, while vividness and diagnosticity have greater influence on attitude for females than males. These findings suggest that for male-oriented websites the interface should use more risk-reducing information, and more interactive, engaging content. For female-oriented websites, following Meyers-Levy and Maheswaran (1991), the interface should use highly diagnostic information presented in a rich format. These results support prior research (Meyers-Levy 1986) that found that males prefer more engaging content and females, being more deliberate in decision-making prefer more diagnostic content, which for females of this study, meant less interactive and more informational. Males of this study also need diagnostic information to make product purchase decisions, and perhaps ascribed higher levels of diagnosticity to the interactive information. In addition, attitude influences purchase intention more strongly for males than females, which suggests other pre-purchase factors are also weighed by females.
This paper contributes to the IS literature by providing further insight into gender differences in the e-commerce shopping context. Our results suggest significant differences between the genders exist in the e-commerce channel. For practitioners, our results indicate that online vendors could better promote their products by being gender aware and by providing different versions of their website when the gender of website visitor is known (such as when they log in). E-commerce businesses should position their pages/product offerings differently based on which (if any) gender they are targeting. Gender (when combined with age) may be viewed as a summary variable which is a proxy for several contributing factors. Further unpacking of gender effects is warranted and increased insight into how and when gender moderates the impacts of various factors prevalent in the ecommerce marketplace is needed. By focusing on the correct cues that the targeted gender most appreciates, the probability of making that all-important sale is increased.

REFERENCES


## APPENDIX

<table>
<thead>
<tr>
<th>Construct</th>
<th>Mean</th>
<th>SD</th>
<th>Loading</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Interactivity: Cronbach’s Alpha = .861</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IN1 There are a lot of possible ways to manipulate the advertisement</td>
<td>0.785</td>
<td>0.07</td>
<td>0.798</td>
</tr>
<tr>
<td>IN2 The functionality in the advertisement allowed me to do many things</td>
<td>0.921</td>
<td>0.02</td>
<td>0.918</td>
</tr>
<tr>
<td>IN3 There were many different ways to use this advertisement</td>
<td>0.922</td>
<td>0.03</td>
<td>0.925</td>
</tr>
<tr>
<td><strong>Vividness: Cronbach’s Alpha = .898</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>VI1 The product demonstration on this website is animated</td>
<td>0.867</td>
<td>0.03</td>
<td>0.871</td>
</tr>
<tr>
<td>VI2 The product demonstration on this website is lively</td>
<td>0.912</td>
<td>0.02</td>
<td>0.914</td>
</tr>
<tr>
<td>VI3 I can acquire product information on this website from different sensory channels</td>
<td>0.811</td>
<td>0.04</td>
<td>0.813</td>
</tr>
<tr>
<td>VI4 This website contains product information exciting to senses</td>
<td>0.899</td>
<td>0.02</td>
<td>0.9</td>
</tr>
<tr>
<td><strong>Diagnostics: Cronbach’s Alpha = .902</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>DIA1 The content I viewed today made me understand how the product works</td>
<td>0.853</td>
<td>0.04</td>
<td>0.853</td>
</tr>
<tr>
<td>DIA2 Overall, how helpful was the content you evaluated today, to judge the quality and performance of the product you reviewed? (1 not at all helpful/7 very helpful)</td>
<td>0.875</td>
<td>0.02</td>
<td>0.874</td>
</tr>
<tr>
<td>DIA3 I was exposed to enough information today to make any evaluation of the product I reviewed</td>
<td>0.891</td>
<td>0.02</td>
<td>0.893</td>
</tr>
<tr>
<td>DIA4 Please use these questions to rate your reaction to the website you reviewed: I learned enough about the product today to be able to decide whether I want to use it</td>
<td>0.896</td>
<td>0.02</td>
<td>0.897</td>
</tr>
<tr>
<td><strong>Perceived Risk: Cronbach’s Alpha = .936</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PR1 The website I reviewed may not process transaction correctly and create problems for me</td>
<td>0.782</td>
<td>0.14</td>
<td>0.821</td>
</tr>
<tr>
<td>PR2 Using the website I reviewed made me frustrated</td>
<td>0.837</td>
<td>0.12</td>
<td>0.872</td>
</tr>
<tr>
<td>PR3 People who are important to me would think I am foolish to use the website I reviewed</td>
<td>0.835</td>
<td>0.15</td>
<td>0.881</td>
</tr>
<tr>
<td>PR4 Using the website I reviewed would cause me to waste a lot of time</td>
<td>0.809</td>
<td>0.13</td>
<td>0.847</td>
</tr>
<tr>
<td>PR5 My personal information would be less confidential (less private) if I purchased from the website I reviewed</td>
<td>0.858</td>
<td>0.11</td>
<td>0.884</td>
</tr>
<tr>
<td>PR6 Overall using the website I reviewed is risky</td>
<td>0.875</td>
<td>0.11</td>
<td>0.904</td>
</tr>
<tr>
<td><strong>Attitude: Cronbach’s Alpha = .96</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ATT1 Very much dislike (1) - very much like (7)</td>
<td>0.947</td>
<td>0.01</td>
<td>0.947</td>
</tr>
<tr>
<td>ATT2 Very unfavorable (1) - very favorable (7)</td>
<td>0.956</td>
<td>0.01</td>
<td>0.956</td>
</tr>
<tr>
<td>ATT3 Very worthless (1) - very valuable (7)</td>
<td>0.932</td>
<td>0.02</td>
<td>0.933</td>
</tr>
<tr>
<td>ATT4 Very bad (1) - very good (7)</td>
<td>0.946</td>
<td>0.01</td>
<td>0.946</td>
</tr>
<tr>
<td><strong>Intention to purchase: Cronbach’s Alpha = .925</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PI1 It is likely that I will buy this product.</td>
<td>0.896</td>
<td>0.03</td>
<td>0.897</td>
</tr>
<tr>
<td>PI2 I will purchase the product the next time I need a sports watch.</td>
<td>0.921</td>
<td>0.02</td>
<td>0.923</td>
</tr>
<tr>
<td>PI3 Suppose that a friend calls me to get my advice in his/her search for a sports watch, I would recommend him/her to buy the product.</td>
<td>0.909</td>
<td>0.02</td>
<td>0.908</td>
</tr>
<tr>
<td>PI4 I will definitely try this product.</td>
<td>0.884</td>
<td>0.04</td>
<td>0.884</td>
</tr>
</tbody>
</table>

Appendix 1. Construct Measurement Scales. Statistics from SmartPLS 2.0