

2009

# Online Shopping: Perceptions Of Greek Consumers

Vaggelis Saprikis

*University of Macedonia, saprikis@uom.gr*

Anestis Fachantidis

*University of Macedonia, mai0831@uom.gr*

Maro Vlachopoulou

*University of Macedonia, mavla@uom.gr*

Follow this and additional works at: <http://aisel.aisnet.org/mcis2009>

---

## Recommended Citation

Saprikis, Vaggelis; Fachantidis, Anestis; and Vlachopoulou, Maro, "Online Shopping: Perceptions Of Greek Consumers" (2009).  
*MCIS 2009 Proceedings*. 132.

<http://aisel.aisnet.org/mcis2009/132>

This material is brought to you by the Mediterranean Conference on Information Systems (MCIS) at AIS Electronic Library (AISeL). It has been accepted for inclusion in MCIS 2009 Proceedings by an authorized administrator of AIS Electronic Library (AISeL). For more information, please contact [elibrary@aisnet.org](mailto:elibrary@aisnet.org).

## ONLINE SHOPPING: PERCEPTIONS OF GREEK CONSUMERS

Saprikis, Vaggelis, University of Macedonia, Egnatias Street 156, 540 06 Thessaloniki, Greece,  
saprikis@uom.gr

Fachantidis, Anestis, University of Macedonia, Egnatias Street 156, 540 06 Thessaloniki, Greece,  
mai0831@uom.gr

Vlachopoulou, Maro, University of Macedonia, Egnatias Street 156, 540 06 Thessaloniki,  
Greece, mavla@uom.gr

### Abstract

The sharp increase of Internet usage has transformed the way goods are bought and sold. Widely available online information about products and pricing has transferred many consumers from traditional to online stores. The scope of this paper is to examine the perceptions of Greek adopters and non-adopters of online shopping in terms of demographic profile, consumers' expectations of online stores, advantages and problems related to online purchases. Additionally, the reasons for using or avoiding online shopping, as well as, the types of preferred products were studied. The findings of this paper are useful in explaining consumers' online buying behaviour. The empirical results provide important managerial implications and set the basis for further research on this field.

**Keywords:** *Online Shopping, Buying Behaviour, Perceptions Analysis, Electronic Business*

### 1 INTRODUCTION

Online shopping has been a growing phenomenon all over the world, as the Internet has become a mean for both firms and consumers to conduct business. The systematic progress of Information Technology, the improvement of Internet access and the rise of personal computer ownership have led to widespread use of the Net, thereby allowing economic actors to transact their business in virtual markets (Borenstein and Saloner, 2001; Quelch and Klein, 1996). Especially the development of more advanced technology has facilitated smoother surfing on the Internet. People can now access it through not only personal computers, but also from PalmPlots, mobile phones, Web TV and other mobile devices. Changes in the lifestyles are also making consumers more willing to purchase from online stores (Kau et al., 2003). According to Magee (2003), the growth in the number of online shoppers is greater than the growth in Internet users, indicating that more Internet users are becoming comfortable to shop online. Furthermore, not only does the number of adopters grow, but also the volume of their purchases is proportionally increased (Monsume et al., 2004).

However, an important managerial question is why consumers choose to purchase online. The two most commonly cited reasons for online shopping have been convenience and price (Chen and Chang, 2003; Jayawardhena et al., 2007). The capability of purchasing without leaving your place, as well as to have the ordered products delivered to your door, is of great interest to many consumers. Moreover, the use of Internet tools for price search and comparison provides an additional advantage in consumers' final decision, as they can purchase the desired product in the lowest available price (Haubl and Trifts, 2000). For consumers who are sceptical about which products best serve their needs, the Internet provides rich sources of information for products' comparisons. Compared with offline stores, online marketers often offer extensive product information on demand (Chen and Chang, 2003). On the other hand, privacy and security have been of great concern for online shopping non-adopters (Grabner-Krauter, 2002; James, 1999; Kiely, 1997; Yianakos, 2002), resulting people to browse the Internet more for information than for buying online (Burns, 2005; Curtis and Slater, 2000).

Regarding Greece, online shopping has been emerged quite recently as a medium for transactions between consumers and businesses in virtual markets. A recent survey carried out from Focus BARI

(2008), reported that 23% of Greek Internet users have purchased products from online stores and their population size was estimated to 690,000 people. According to the same research, the vast majority of them were between 25 and 44 (59%) years old. Concerning the volume and the amount of their transactions, an average of 5.2 purchases in the last six months and a total expense of 790€ were recorded. Thus, in order to obtain a thorough point of view regarding Greek online shopping and the reason of its denial from a remarkably large group of Internet users, this study is aimed to examine the perceptions of adopters and non-adopters of online shopping in terms of demographic profile, consumers' expectations and perceptions of online stores, as well as, its particular advantages and problems. It is worth mentioning that adopters are Internet users who have purchased online, while non-adopters are Internet users who have never purchased online. The study is based on previous research carried out by Teo (2006). However, it should be noted that this study comprises the preliminary work of a continuous effort, which is taken place, in order to develop and propose a concrete framework. Research findings from this paper can be useful in order to understand consumers' online buying behaviour. Additionally, by understanding the reasons why consumers buy or not buy online, online stores would be able to incorporate suitable marketing strategies, to moderate consumers' concerns and convince even more people being transferred from offline to online shopping (Teo, 2006).

The paper is organized as follows. In the first section, the literature review regarding consumers' online buying behaviour and the factors that encouraging or hindering online shopping is presented. This is followed by the methodology and the results of the research. The last section concludes with the implications of the study, its limitations and directions for future research.

## **2 LITERATURE REVIEW**

Several studies have been carried out by researchers in their effort to examine consumers' online buying behaviour. For example, Kotler and Armstrong (2000) pointed out that a person's buying choices are further influenced by four key psychological factors: motivation, perception, learning and beliefs and attitude. This is central to a buyer's purchase behaviour process. These are the four dimensions people use in order to recognize their feelings, gather and analyze information, formulate thought and opinions and take action (Wells and Prensky, 1996). It means that, through motivation, perception and learning, attitudes are formed and consumers make decisions (Wu, 2003). Steinfeld and Whitten (1999) suggested that the combination of the Internet, plus physical presence, provides more opportunities to capture business than the online-only presence, because they can provide better pre-purchase and post-sales services to lower consumer transaction cost and build trust in online stores. However, it is worth mentioning that beliefs and attitudes that are found in the stage prior to the adoption of e-commerce are different to those in the "post-adoption" stage (Gefen et al., 2003; Karahanna et al., 1999; Venkatesh and Brown, 2001; Yu et al., 2005). Bellman et al. (1999) investigated several predictors for whether an individual will purchase online. These authors concluded that demographic variables, such as income, education and age, have a modest impact on the decision of whether to buy online. They found that the most important determinant of online shopping was previous behaviour, such as earlier online purchases. This is consistent with Forrester Research (Modahl, 2000), Jayawardhena et al. (2007), as well as, May So et al. (2005), which concluded that demographic factors do not have such a high influence on technology as the consumers' attitudes do.

Concerning the factors that influence or hinder online shopping, Ernst and Young (2000) reported that Internet users purchased online because of good product selection, competitive prices, and ease of use, but were concerned about shipping costs, lack of opportunity to examine products prior to purchase, as well as the confidentiality of credit card and personal information. Know and Lee (2003) explored consumers' concerns about payment security and its relationship to online shopping attitude and actual purchases. They observed a negative relationship between attitude towards online shopping and concerns about online payment security. Consumers with a positive attitude seem to be less concerned about payment security. Similarly, popular literature cited ease of shopping comparison, low prices,

timely delivery, convenience, time saving, low shipping costs, improved customer service, tax exempt status and speedy e-mail response, as key reasons for the increase in online shopping (Huang and Oppewal, 2006; Lorek, 2003; Magee, 2003; Maloy, 2003; Retail Merchandiser, 2003; Rowley and Okelberry, 2000). Additionally, Karayanni (2003) observed that online shoppers tend to value avoidance of queues, availability of shopping on a 24-hour basis and time efficiency. A study carried out by Monsuwe et al. (2004) collectively provides all the related literature review regarding the factors that drives consumers to shop online.

As a further step, this paper encompasses the literature review regarding advantages, problems and consumers' expectations of online shopping, and examines the perceptions of adopters of online purchases compared to Internet users who preferred the traditional way of shopping.

### 3 METHODOLOGY

The research is primarily descriptive in nature, as apart from descriptive statistics, only simple statistics, namely chi-square and t-tests, were used in order to statistically compare adopters and non-adopters of online shopping. The selection of the sample participants was conducted based on random sampling procedures. Data was collected by means of a questionnaire administered from January until March 2009 in Greece. The questionnaire applied, was consisted of two different forms: an electronic-based and a paper-based form. However, prior to its distribution, the questionnaire was pretested in order to identify possible problems in terms of clarity and accuracy. As a consequence, several changes were made in order to improve the presentation of the items, based on comments and feedback. Five-point Likert scale was used for the questions concerning consumers' expectations and perceptions, as well as, the inquiries regarding their views associated with the advantages and the problems of online shopping. Additionally, a set of distinct questions were applied to the two target groups in order to examine the reasons why adopters use the online stores for their purchases, whereas non-adopters avoid them. Specifically, Table 1 provides all the related literature review in which the aforementioned issues were based on.

Basic Categories of the research	Source
Reasons for using online shopping (adopters only)	(Bhatnagar et al., 2000; Brengman et al., 2005; Chen and Chang, 2003; Ernst and Young, 2000; Parasuraman et al., 2005; Sin and Tse, 2002)
Reasons for not using online shopping (non-adopters only)	(Baker, 1999; Ernst and Young, 2000; Furnell and Karweni, 1999; Laroche et al., 2005)
Consumers' expectations and perceptions of online stores	(Bhatnagar et al., 2000; Choi and Lee, 2003; McKnight et al., 2002; Milne and Boza, 1999; Parasuraman et al., 2005; Verhagen et al., 2006)
Advantages of online shopping	(Alba et al., 1997; Brengman et al., 2005; Eastlick and Fernberg, 1999; Foucault and Scheufele, 2002; Karayanni, 2003)
Problems in online stores	(Choi and Lee, 2003; Cyr et al., 2005; Kwon and Lee, 2003; Laroche et al., 2005; McKnight et al., 2002; Verhagen et al., 2006)

Table 1. Scientific sources used for the survey

### 4 RESULTS

The survey results are organized as follows. In the first section, the demographic analysis is presented. This is followed by the reasons for buying (adopters) or not buying online (non-adopters), as well as, the consumers' expectations and perceptions regarding online shopping. The last sections conclude with the advantages and problems of online shopping.

#### 4.1 Demographic characteristics

A total of 927 respondents comprised the population of interest, where 507 (54.7%) have purchased online at least one time in the past, whereas 420 (45.3%) preferred to purchase from traditional stores (Table 2). The majority of them were between 18 and 34 years old (80.6%); and have received or were going to receive a University/College degree. Regarding their monthly income, it was ranged from 900€ to 1500€. However, there was a large group of respondents who preferred not to reveal their wages.

Specifically, adopters were mainly young males and most of them belonged to the highest education levels, whereas non-adopters were primarily young females (18-24 years old) and about 70 per cent received or were going to receive a University or College degree. Adopters' percentages regarding the top education level (Master/PhD) were much higher than non-adopters, as well as, their monthly income. Additionally, they spent more hours daily using a personal computer or browsing the Internet. In regard to their online purchases, approximately 40 per cent were buying 2-3 products every year. Additionally, it is worth to be mentioned that adopters were comprised of more private employees and freelances compared to non-adopters, in which nearly half of them were students.

Concerning chi-square statistics, a significant association was observed in all tests between adopters/non-adopters and demographic characteristics. Specifically, in the inquiries regarding the daily usage of personal computer and the Internet, as well as respondents' occupation, an extremely high significant association was examined. Moreover, based on the odds ratio, it was detected that an adopter was 2.65 times more likely to be a man than a woman (Field, 2005).

Demographic profile	Adopters		Non adopters		Chi - Square
	No	%	No	%	
<b>Gender</b>					
Male	308	60.7%	155	36.9%	df=1 chi-sq = 52.242 p ≈ 0.000
Female	199	39.3%	265	63.1%	
<b>Age</b>					
18-24	230	45.4%	256	61.0%	df=5 chi-sq = 46.223 p ≈ 0.000
25-34	186	36.7%	75	17.9%	
35-44	43	8.5%	28	6.7%	
45-54	27	5.3%	39	9.2%	
55-64	15	3.0%	16	3.8%	
64 and above	6	1.1%	6	1.4%	
<b>Education</b>					
Elementary School	2	0.4%	11	2.6%	df=3 chi-sq = 78.01 p ≈ 0.000
High School	55	10.8%	92	21.9%	
University/Technical College	318	62.7%	290	69.1%	
Master/PhD	132	26.1%	27	6.4%	
<b>Occupation</b>					
Student	220	43.4%	207	49.3%	df=5 chi-sq = 46.459 p ≈ 0.000
Private Employee	98	19.3%	58	13.8%	
Public Servant	82	16.2%	59	14.1%	
Freelancer	69	13.6%	22	5.2%	
Unemployed	16	3.2%	17	4.0%	
Other	22	4.3%	57	13.6%	

<b>Monthly income (in Euros)</b>					
<900€	66	13.0%	57	13.6%	df=5
900€-1500€	129	25.4%	72	17.1%	chi-sq = 16.244
1500€-2400€	44	8.7%	26	6.2%	p = 0.001
>2400€	14	2.8%	5	1.2%	
No answer	254	50.1%	260	61.9%	
<b>Daily usage of personal computer</b>					
1 hour and below	35	6.9%	115	27.4%	df=4
1-3 hours	135	26.6%	145	34.5%	chi-sq = 101.9
3.1-5 hours	124	24.5%	73	17.4%	p ≈ 0.000
5.1-7 hours	90	17.8%	36	8.6%	
7 hours and above	123	24.2%	51	12.1%	
<b>Daily usage of the Internet</b>					
1 hour and below	72	14.2%	167	39.8%	df=4
1-3 hours	174	34.3%	145	34.5%	chi-sq = 99.914
3.1-5 hours	116	22.9%	55	13.1%	p ≈ 0.000
5.1-7 hours	76	15.0%	35	8.3%	
7 hours and above	69	13.6%	18	4.3%	

Table 2. Demographic characteristics of the sample

#### 4.2 Reasons for buying (adopters) or not buying online (non-adopters)

Regarding adopters, the main reasons for using the online stores were the lower prices compared to traditional stores (82.8%), the easement of online buying procedures (69.2%) and the wide variety of available products (41.5%) - (Table 3). Travel tickets (65.9%) and computer hardware/software (63.9%) were the most commonly purchased categories of products, followed by consumer electronics (50.1%), books (32.3%) and CDs/DVDs (26%). Moreover, a considerable number of online shoppers were buying online clothes (16.6%), health & beauty products (11.4%) and jewelry & watches (10.1%).

On the other hand, non-adopters' main reasons for not buying online (Table 3) were security and privacy concerns (49.3%), their preference to purchase from brick-and-mortar stores (47.9%) and their need to physically examine the product (46.9%). Moreover, a large group of them (32.1%) mentioned that they did not bought online, because they did not use credit cards for their payments. However, differences between age groups were identified. In the 18-34 age group, the main reasons for not adopting online purchases was security and privacy concerns (23.9%), followed by their preference to buy from brick-and-mortar stores (21%). Regarding the 35-54 age group, apart from safety worries (28.6%), the physical examination of the product was reported as the second most important issue (22.9%). Non adopters in the 55-64 age group stated as the main problems their ignorance of the online buying process (25.6%) and their preference to buy from brick-and-mortar stores (23.1%), whereas respondents above 64 years old, mentioned that the need to physically examine the product (26.3%) and their preference to buy from brick-and-mortar stores (26.3%), as the major explanations for not using online stores.

Reasons for not adopting the online purchases	Non-adopters		Reasons for adopting the online purchases	Adopters	
	Count	Percentage		Count	Percentage
For security and privacy reasons	250	49.3%	Lower prices	420	82.8%
Prefer to buy from brick-and-mortar stores	243	47.9%	Easement of online buying procedures	351	69.2%

Need to physically examine the product	238	46.9%	Wide variety of products	210	41.5%
Do not use a credit card	163	32.1%	High Quality of products	64	12.6%
Are unaware of the buying procedure through the Internet	99	19.5%	Various payment options	125	24.7%
Unaffordable transportation fees	59	11.6%	Other reasons	33	6.5%
Shipping delays	51	10.0%			
Other reasons	11	2.1%			

Table 3. Reasons for buying (adopters) or not buying online (non-adopters)

### 4.3 Consumers' expectations and perceptions regarding online shopping

Consumers' expectations and perceptions were examined in terms of general expectations and perceptions relating to privacy policy and online shopping risk (Table 4). Regarding general expectations, the mean scores on non-adopters are significantly slower than adopters, demonstrating that the latter had higher expectations from online stores. Adopters mainly expected online stores to provide sufficient information about available products, easy procedures to cancel or return orders and wide availability of contact options. However, it is worth mentioning that non-adopters had higher scores compared to adopters regarding their expectations about the number of value added services, indicating that they anticipate higher functionality from online stores.

Concerning their perceptions on privacy policy, non-adopters had much slower mean scores than adopters, demonstrating that the former were more concerned about privacy issues. However, it is observed that this category of questions had the slowest scores, indicating that security and privacy were of great concern in both target groups.

With reference to online shopping risk, for almost all the inquiries, adopters had higher scores than non-adopters, indicating the positive impact of these issues to their perceptions about risk reduction. However, the existence of a brick-and-mortar shop, apart from the online store, had much higher influence on non-adopters, explaining that their mistrust was greatly based on the absence of a specific place where they can physically contact. Additionally, this question scored the highest on non-adopters' responses.

General expectations	Non-adopters Mean (SD)	Adopters Mean (SD)	t-test value
Online stores should provide sufficient information about available products	4.64 (0.83)	4.76 (0.66)	2.50
Online stores should provide easy procedures to cancel or return orders	4.54 (0.91)	4.65 (0.77)	1.87
Online stores should provide adequate payment options	4.55 (0.83)	4.57 (0.77)	-0.51
Online stores should offer sufficient number of value added services	4.53 (0.83)	4.45 (0.83)	1.37
Online stores should provide contact options, like telephone numbers and forms to their customers	4.65 (0.80)	4.67 (0.70)	-0.55
Perceptions on privacy policy			
Online stores use sufficient security mechanisms to ensure the privacy of consumers' data	2.95 (1.33)	3.44 (1.21)	-5.90
Online stores use consumers' data for statistic issues without consent	3.25 (1.39)	3.29 (1.41)	-0.44
Online stores ask for consumers' permission in order to send	3.03 (1.46)	3.40 (1.41)	-3.96

advertisements to their e-mail accounts			
Online stores forward consumers' information to marketing companies	2.97 (1.42)	3.11 (1.42)	-1.46
Perceptions regarding online shopping risk. Risk is diminished when:			
Consumers can return a product and get refunded the purchase price	3.97 (1.28)	4.12 (1.12)	1.98 <sup>d</sup>
Security mechanisms are used to ensure personal data safety	3.95 (1.21)	4.11 (1.07)	-2.13 <sup>d</sup>
Online stores should provide adequate payment options, apart from credit cards (e.g. bank deposit, pre-paid cards, cash on delivery etc.)	3.90 (1.16)	4.24 (0.98)	-4.75
The company has also brick-and-mortar stores	4.05 (1.11)	3.90 (1.11)	1.94
Online stores offer guarantee for their provided products	4.00 (1.19)	4.23 (1.00)	-3.10 <sup>b</sup>

Table 4. Consumers' expectations and perceptions regarding online stores

#### 4.4 Advantages of online shopping

In general, the advantages of online shopping do influence the consumers' buying behaviour to a great extent. Specifically, our survey results indicate that adopters perceived the positive impact of shopping online to a higher degree compared to non-adopters (Table 5). Specifically, the formers felt that the Internet provides them with the ability to shop any time of the day, purchase abroad and it makes it easy to do comparison shopping across websites or within a particular website as well. Of lesser importance are the time saving and the view that products provided from online shops are cheaper compared to brick-and-mortar stores. However, it is worth mentioning that t-tests values reveal statistically significant differences in all inquiries between the two target groups.

Advantages of online shopping	Non-adopters Mean (SD)	Adopters Mean (SD)	t-test value
Shop any time of the day	4.49 (0.93)	4.69 (0.77)	-3.42 <sup>b</sup>
Shop abroad	4.51 (1.89)	4.72 (0.69)	-3.87
Save time	3.90 (1.28)	4.14 (1.13)	-3.09 <sup>b</sup>
Easy to do comparison shopping between products, as well as, online stores	3.75 (1.28)	4.18 (1.13)	-5.54
More easily you can find a product compared to brick-and-mortar stores	3.65 (1.25)	3.86 (1.14)	-2.64 <sup>c</sup>
Have more options compared to brick-and-mortar stores	3.46 (1.25)	3.75 (1.15)	-3.69
Easy to find real bargains	3.80 (1.17)	4.17 (0.98)	-5.12
Provided products are cheaper compared to brick-and-mortar stores	3.59 (1.19)	3.99 (1.03)	-5.48
The whole buying procedure is more easily compared to brick-and-mortar stores	3.08 (1.26)	3.54 (1.20)	-5.68
Consumers can find products that there are not in brick-and-mortar stores	3.57 (1.23)	3.86 (1.13)	-3.76
Have much more time to evaluate and select a product	3.55 (1.28)	4.02 (1.09)	-5.96

Table 5. Advantages of online shopping

#### 4.5 Problems in online shopping

Regarding our survey, the problems of online shopping were classified in two categories; general problems and after-sales problems. In both of them, statistically significant differences were identified between adopters and non-adopters in all inquiries (Table 6). Particularly, the mean scores of the latter were higher, indicating that non-adopters perceived online shopping problems as major impediments to their online purchase intention. Results relating to general problem perceptions, indicate that non-adopters felt that it is possible to have their credit card data intercepted, is difficult to confirm the reliability of the provided products and it is possible to buy a product that it would not value as much as you pay for it. Concerning after-sales problems, they strongly believed that it is difficult to return a product and get refunded or have a defective product changed with a new one. Commonly, adopters were skeptical about the same issues, however their mean scores were much slower, demonstrating that the problems of online shopping can not influence their online shopping intentions such a high as non-adopters.

<b>Problems relating to online stores in general</b>	<b>Non-adopters Mean (SD)</b>	<b>Adopters Mean (SD)</b>	<b>t-test value</b>
Online stores promise more than they can practically offer	3.51 (1.05)	3.16 (1.06)	5.00
Consumers can not be completely trust them	3.91 (1.05)	3.45 (1.12)	6.43
Online stores are not always official representatives of their offered products	3.67 (1.00)	3.30 (1.08)	5.42
Consumers find it difficult to confirm the reliability of the provided products	4.05 (0.98)	3.59 (1.05)	6.82
It is possible to have your credit card data intercepted	4.11 (1.03)	3.73 (1.09)	5.36
It is possible to buy a product that it would not value as much as you pay for it	4.02 (0.99)	3.64 (1.07)	5.62
<b>After-sales Problems</b>			
It is difficult to return a product and get refunded the purchase price	3.96 (1.01)	3.73 (1.09)	3.33 <sup>b</sup>
Online stores can keep customers' money and do not send the agreed product	3.42 (1.20)	2.92 (1.23)	6.27
It is difficult to change a defective product with a new one	3.79 (1.00)	3.34 (1.14)	6.41
It s difficult to have after-sales services	3.66 (1.01)	3.39 (1.06)	3.90
It is difficult to get answers to your queries from the online stores after your purchases	3.49 (1.05)	3.08 (1.15)	5.64
Product's guarantee is not assured	3.59 (1.06)	3.08 (1.09)	7.16
The delivery of the purchased product is time-consuming	3.24 (1.16)	2.69 (1.18)	7.13

Table 6. Problems in online shopping

## 5 CONCLUSION

This paper comprises the preliminary part of an ongoing research aiming to shed light on the broad topic of online shopping. Particularly, its scope was to examine the perceptions of adopters and non-

adopters of online shopping in Greece; in terms of demographic profile, consumers' expectations of online stores, advantages and problems related to online purchases. In summary, the research provides interesting insights on the online consumer behaviour. Specifically, the results showed significant differences between the two target groups regarding their expectations and perceptions. Adopters had higher expectations from online shopping on issues relating to privacy policy and risk. However, much greatly significant difference was identified between adopters and non-adopters regarding their particular perceptions on advantages and problems of online shopping. Furthermore, considerable discrepancies were revealed in several demographic characteristics of the two target groups, explaining the diversity of consumers' online buying attitude. Findings of this research could help firms better understand the particular needs of the adopters and non-adopters; and as a consequence, analogous marketing policies could be applied to them. Particularly, regarding non-adopters, marketers should focus on the features that prevent them from shopping online and build related marketing strategies for changing their current attitude. It is generally accepted that as the effect of electronic commerce is exponentially increased, the better understanding of consumer behaviour, the more advantageous a firm could be on the boundless market of online shopping.

On the contrary, despite the fact that the results provide meaningful implications, the study has four basic limitations. Firstly, it is primarily descriptive in nature, as it has not offered any kind of proposed framework or model. Secondly, only simple statistics have been used, namely t-tests and chi-square. Moreover, the selection of the research respondents was conducted based on random sampling and the results were not compared with analogous findings in other countries. For future research, more advanced statistical methodologies are going to be applied in order to examine the differences between the two target groups and a proposed framework is going to be developed in order to model the sample's responses. Additionally, the results are going to be compared with related studies which have taken place in other countries in order to provide the differences, as well as, the similarities regarding consumers' online shopping perceptions.

## References

- Alba, J., Lynch, J., Weitz, B., Janiszewski, C., Lutz, R., Sawyer, A., et al. (1997). Interactive home shopping: consumer, retailer, and manufacturer incentives to participate in electronic marketplaces. *Journal of Marketing*, 61 (3), 38-53.
- Baker, C. R. (1999). An analysis of fraud on the Internet. *Internet Research: Electronic Networking Applications and Policy*, 9 (5), 348-359.
- Bellman, S., Lohse, G. and Johnson, E. (1999). Predictors of online buying behaviour. *Communications of the ACM*, 42 (12), 32-38.
- Bhatnagar, A., Misra, S. and Rao, H. R. (2000). On risk, convenience, and internet shopping behavior— why some consumers are online shoppers while others are not. *Communications of the ACM*, 43 (11), 98-105.
- Borenstein, S. and Saloner, G. (2001). Economics and electronic commerce. *Journal of Economic Perspectives*, 15 (1), 3-12.
- Brengman, M. Guens, M., Weijters, B., Smith, S.M. and Swinyard, W.R. (2005). Segmenting internet shoppers based on their web-usage-related lifestyle: a cross-cultural validation. *Journal of Business Research*, 58 (1), 79-88.
- Burns, E. (2005). Online retail growth robust. Retrieved May 24, 2005, from: <http://www.clickz.com/stats/sectors/retailing/print.php/3507541>
- Chen, S. J. and Chang, T. Z. (2003). A descriptive model of online shopping process: some empirical results. *International Journal of Service Industry Management*, 14 (5), 556-569.
- Choi, J. and Lee K. H. (2003). Risk perception and e-shopping: a cross-cultural study. *Journal of Fashion Marketing and Management*, 7 (1), 49-64.
- Curtis, J. and Slater, R. (2000, February 10). Cars set for online sales boom. *Marketing*, 22-23.

- Cyr, D., Bonanni, C., Bowes, J. and Ilsever, J. (2005). Beyond trust: website design preferences across cultures. *Journal of Global Information Management*, 13 (4), 24-52.
- Eastlick, M. A. and Feinberg, R. A. (1999). Shopping motives for mail catalog shopping. *Journal of Business Research*, 45 (3), 281-291.
- Ernst and Young (2000). Global Online Retailing. Retrieved January 27, 2003, from: <http://www.ey.com>
- Field, A. P. (2005). *Discovering statistics using SPSS*. 2nd Edition. London: Sage publications.
- Focus BARI (2008). The Greek e-consumer 2008. Retrieved April 17, 2009, from <http://www.focus.gr/default.asp?id=300160022&lcid=1032> (In Greek)
- Foucault, B. E. and Scheufele, D. A. (2002). Web versus campus store? Why students buy textbook online. *Journal of Consumer Marketing*, 19 (5), 409-423.
- Furnell, S. M. and Karweni, T. (1999). Security implications of electronic commerce: a survey of consumers and business. *Internet Research: Electronic Networking Applications and Policy*, 9 (5), 372-382.
- Gefen, D., Karahanna, E. and Straub, D. W. (2003). Inexperience and experience with online stores: the importance of TAM and trust. *IEEE Transactions on Engineering Management*, 50 (3), 307-321.
- Grabner-Kraeuter, S. (2002). The role of consumers' trust in online-shopping. *Journal of Business Ethics*, 39 (1), 43-51.
- Haubl, G. and Trifts, V. (2000). Consumer decision making in online shopping environments: the effects of interactive decision aids. *Marketing Science*, 19 (1), 4-21.
- Huang, Y. and Oppewal, H. (2006). Why consumers hesitate to shop online. An experimental choice analysis of grocery shopping and the role of delivery fees. *International Journal of Retail & Distribution Management*, 34 (4/5), 334-353.
- James, D. (1999). From clicks to coin. *Marketing News*, 33 (21), 3.
- Jayawardhena, C., Wright, L. T. and Dennis, C. (2007). Consumer online: intentions, orientations and segmentation. *International Journal of Retail & Distribution Management*, 35 (6), 515-526.
- Karahanna, E., Straub, D. W. and Chervany, N. (1999). Information technology adoption across time: a cross-sectional comparison of pre-adoption and post-adoption beliefs. *MIS Quarterly*, 23 (2), 183-213.
- Karayanni, D. A. (2003). Web-shoppers and non-shoppers: compatibility, relative advantage and demographics. *European Business Review*, 15 (3), 141-152.
- Kau, A. K., Tang, Y. and Ghose, S. (2003). Typology of online shoppers. *Journal of Consumer Marketing*, 20 (2), 139-156.
- Kiely, T. (1997). The Internet: fear and shopping in cyberspace. *Harvard Business Review*, 75 (4), 13-14.
- Know, K. and Lee, J. (2003). Concerns about payment security of Internet purchases: a perspective on current on-line shoppers. *Clothing and Textiles Research Journal*, 21 (4), 174-184.
- Kotler, P. and Armstrong, G. (2000). *Marketing*. 5th Edition. Prentice-Hall: Englewood Cliffs, NJ.
- Laroche, M., Yang, Z., McDougall, G. H. G. and Bergeron, J. (2005). Internet versus bricks and mortar retailers: an investigation into intangibility and its consequences. *Journal of Retailing*, 81 (4), 251-267.
- Lorek, L. A. (2003). Buyers catch on to online shopping. *San Antonio Express-News*. Retrieved December 22, 2003, from <http://web.lexis-nexis.com/universe/document>
- Magee, M. (2003). Boom or bust for e-shopping. *The Sunday Tribune*. Retrieved December 22, 2003, from <http://web.lexis-nexis.com/universe/document>
- Maloy, T. K. (2003). Net is here to stay for retailers. Retrieved December 22, 2003, from <http://web.lexis-nexis.com/universe/document>
- May So, W. C., Wong, D. and Sculli, D. (2005). Factors affecting intentions to purchase via the Internet. *Industrial Management & Data Systems*, 105 (9), 1225-1244.
- McKnight, D. H., Choudhury, V. and Kacmar, C. (2002). Developing and validating trust measures for e-commerce: an integrative typology. *Information Systems Research*, 13 (3), 334-359.
- Milne, G. R. and Boza, M. (1999). Trust and concern in consumers' perceptions of marketing information management practices. *Journal of Interactive Marketing*, 13 (1), 5-25.

- Modahl, M. (2000). *Now or Never: How Companies Must Change to Win the Battle for the Internet Consumer*. Harper Business: New York, NY.
- Monsuwe, T. P., Dellaert, B. and Ruyter, K. (2004). What drives consumers to shop online? A literature review. *International Journal of Service Industry Management*, 15 (1), 102-121.
- Parasuraman, A., Zeithaml, V.A. and Malhotra, A. (2005). E-S-Qual: a multiple-item scale for assessing electronic service quality. *Journal of Service Research*, 7 (3), 213-233.
- Quelch, J. and Klein, L. R. (1996). The Internet and international marketing. *Sloan Management Review*, 37 (3), 60-75.
- Retail Merchandiser (2003). Online spending jumps 18 per cent. *Retail Merchandiser*. Retrieved December 22, 2003, from <http://web.lexis-nexis.com/universe/document>
- Rowley, M. L. and Okelberry, A. (2000). Shopping.com: analysis of a trend. *Journal of Family and Consumer Sciences*, 92 (1), 9-10.
- Sin, L. and Tse, A. (2002). Profiling internet shoppers in Hong Kong: demographic, psychographic, attitudinal and experiential factors. *Journal of Interactive Marketing*, 15 (1), 7-29.
- Steinfeld, C. and Whitten, P. (1999). Community level socio-economic impacts of electronic commerce. *Journal of Computer-Mediated Communication*, 5. Retrieved June 1, 2005, from <http://www.ascusc.org/jcmc/>
- Venkatesh, V. and Brown, S. A. (2001). A longitudinal investigation of personal computers in homes: adoption determinants and emerging challenges. *MIS Quarterly*, 25 (1), 71-102.
- Verhagen, T., Meents, S. and Tan, Y. (2006). *Perceived Risk and Trust Associated with Purchasing at Electronic Marketplaces*, Serie Research Memoranda 0001, Faculty of Economics, Business Administration and Econometrics, Free University Amsterdam, Amsterdam.
- Wells, W. D. and Prensky, J. D. (1996). *Consumer Behavior*. John Wiley & Sons: New York, NY.
- Wu, S. I. (2003). The relationship between consumer characteristics and attitude toward online shopping. *Marketing Intelligence & Planning*, 21 (1), 37-44.
- Yianakos, C. (2002). Nameless in cyberspace: protecting online privacy. *Journal of Banking and Financial Services*, 116 (6), 48-49.
- Yu, J., Ha, I., Choi, M. and Rho, J. (2005). Extending the TAM for a t-commerce. *Information & Management*, 42 (77), 965-976.