



## Impact of Perceived Risk on Online Buying Behavior of Females Consumers Residential Status in E-Tailing

Komal Mehreen<sup>1</sup> Robina Roshan<sup>2</sup>

<sup>1,2</sup>Department of Communication and Media Studies, Gomal University Dera Ismail Khan

Corresponding Author: [robina.roshan@yahoo.com](mailto:robina.roshan@yahoo.com)

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*E-tailing or E-retailing means selling or buying different products or services using electronic means such as mobile, internet, etc. The present paper investigated the impact of perceived risk on the buying behavior of female customers in electronic retailing. Perceived risk included the impact of five variables i.e., low quality of product, non-delivery risk, no return policy; receiving wrong item/product, and products that are expensive/ costly derived from the literature. Data were collected from the sample of 298 rural and urban female students of public and private sector universities of KPK Pakistan through a self-developed and standardized questionnaire. Data were analysed by using descriptive statistics and Pearson's correlation. The statistical analysis of the data reflects that all five variables are the most relevant factor affecting the buying behavior of rural and urban female consumers in e-tailing.*



## **Introduction**

Internet brings revolutionary changes in every field of life and most specifically in the business world and become one of the strong merchandising tools. Now consumers use internet for searching, selecting, reviewing and purchasing certain goods and services in order to gratify their needs. According to Ariff (2004) the rapid growth of internet also boosts the popularity of online shopping and is also considered as the third most popular internet activity. Today's world of technology and advancement people are moving from conventional shopping to online shopping. Dai (2014) argue that despite the growing number of online buyers, fifty-eight percent of Internet users explains online shopping as a confusing, frustrating and overwhelming practice. That's why consumers' perceived risk of online shopping is designated as one of the leading emergent areas for research as it will directly influence customers' impact on purchasing behavior. With the passage of time, we are entering into the new era of business, creativity, advertising, innovations and in particular marketing. Now every individual seeks latest ways to promote their business and attract the target audience to maximize the profit and for that they use latest information communication technology and new trends that have great positive impacts on their business. Now with the introduction of internet in business, nowadays the relationship between marketers and consumers is changed. Today is the age of information communication technology now people know who and where to call when they are not satisfied with their desired product/service.

The consumers now tend to behave differently and smartly. The study that is based on why the consumer buys a product, how they buy it and what use they make of it is called consumer behavior. Time and complete knowledge about the desired product influence a consumer's final purchase decision along with other important factors such as culture, social values, money, security, perceived risks etc. The development of social networking sites (Facebook, Whatsapp, Twitter, Instagram, Pinterest etc) in recent years, has radically changed both customers online purchasing habits and the way businesses promote their products and services. The wide range of applications the Internet provide users, has been allowing them to communicate virtually by exchanging opinions and purchasing experiences online, without necessarily interacting face to face.

## **Problem Statement**

The research paper explores the impact of perceived risks like low quality of product, non-delivery risk, no return policy; receiving wrong item/product and products are expensive/ costly which is associated with e-tailing and their impact on the buying behavior of urban and rural female consumers.

## **Significance of the Study**



Present research work is unique in a way that it explores the trends of e-tailing among urban and rural female consumers and to investigate the perceived risks such as low quality of the product, non-delivery of the product, no return policy, receiving wrong item and cost of the product or service regarding online shopping. Consumers buying behavior and their intention to purchase certain product are greatly influenced by perceived risks. When consumer perceived risk is high, the consumer intention to purchase online is low and when consumer perceived risk is low, the consumer intention to purchase online is high. The study is significant to be studied to know the extent of risk associated with consumer online retail shopping behavior.

Through this study researcher explore the new trends of shopping because of the uncertain situation of Dera Ismail Khan by this study can give insight of different risk effecting online buying behavior of female consumer. The study is very significant because it will add latest information and knowledge about different risk related to e-tailing which are influencing the online purchase behavior of urban and rural female consumers and it became documental proof for the future researchers.

### **Hypothesis**

H1: Residential status (Rural and Urban) of female respondents is influencing their online retail shopping behavior.

H2: Higher the exposure of internet, higher will be its impact on rural and urban female consumer's online e-tail purchase behavior.

H3. There is significant difference between residential status of female consumers' perceived risks and online retail buying behavior.

### **Objectives**

- To find out residential status effecting behavior of female student in e-tailing.
- To find out the exposure of using internet.
- To find out the purpose of using different sites of Social Media.
- To explore the time spent / frequency of using different Social Media Sites.
- To examine the perceived risks and their impact on the urban and rural female consumer's behavior regarding electronic retailing.

### **Literature Review**

According to Kaplan and Haenlein (2010) social media is a group of internet based applications that build on the ideological and technological foundations of Web 2.0, and allow the creation and exchange of user generated content. Chi (2011) defines social media marketing as a connection between the brands and consumers, that offers a personal channel and currency for user centered networking and social interaction.

Madden and Ajzen (1986) broadened the TPB stands for Theory of Planned Behavior by introducing another factor called "perceived behavioral control" as a measuring tool of both goal



and behavior. The perceived behavioral control implies the buyers' recognitions with respect to their ability to play out a specific conduct and it allows the forecast of practices over which individuals don't have total volitional control. Seen social control predicts view of inside requirements (self-efficacy) just as outer imperatives on conduct, similar to availability of assets. Khalifa and Limayem (2003) additionally contend that PBC has a solid relationship with genuine Internet buying.

Rich and Cox (1964) define the Perceived or anticipated risks to be the type of risk and amount of risk recognized by a customer while making decision about any specific purchase. Buyers consider different risk regarding online purchase before buying certain product. According to Peterson (1997) customers like to buy product where there is no need of visiting physically. Risks assumed or real, apparently, they do exist because of the failure of technology (system damage) or human errors (mistakes in data entry). The most recurrent referred risks regarding online shopping include product related risks such as whether the product is of the same quality as displayed, economic risks such as whether the information about credit card is in safe hands? convenience such as whether it easy to understand for the buyer how to go through the process of order or return in case of any problem? non-delivery related risks such as if the product is not timely delivered or not delivered at all. These kinds of perceived risks increase the level of uncertainty while doing online shopping and it surely effects the buyers' perceptions.

### **Methodology**

The systematic process followed by the researcher to collect required data for the study is called methodology. Among different ways of survey methods researcher adopted the cross-sectional survey method in which the data is collected from the target population through questionnaire in a specific period of time.

Independent variables of the study are

- Residential status of female consumers
- Exposure to internet

Dependent variables of the study are given as under

- Perceived Risk (low quality of product, non-delivery risk, no return policy; receiving wrong item/product and products are expensive/ costly)
- Online retail buying behavior

The present phenomena are investigated through close ended questionnaire in which five-point Likert scale is used for all the dependent and independent variables, questionnaire from previous researches on the same/relatively same topic was developed by merging different adapted questions to make it suitable for the present study and utilized by the researcher to gather the relevant data from the respondents. Population is anything that comes in the radar of the study. For present study female students of two different public and private sector universities of Dera Ismail Khan named as Qurtaba University and Gomal University were considered as the population. For the present work research used probability sampling or simple random sampling



technique according to this technique each individual in the population has an equal chance to be chosen as a part of sample. The total female population of two universities selected by the researcher for his research was in between 1001 to 5000 and 101-1000 respectively so researchers used Curry and John's formula to draw sample size from the population thus the total sample size is 298. Present study used descriptive statistics Mean and Standard deviation for different variables, Oneway ANOVA, T-Test and Pearsons correlation to measure the internal consistency of the variables.

Theoretical framework holds the role variables, theory and defines the relationship among variables used in the study in order to strengthen the claims made by researcher and also remove the objections that the present study is built on supposition or suspicions. Present research work is based and related to different theories. According to by Fishbein and Azjen (1980) proposed the TRA (Theory of Reasoned Action) explaining the behavior of humans according to the theory human behavior is led by aims, build on consumers' viewpoint about certain attitude and on recognized subjective standard things. Yu and Wu (2007) argue that one of the key factors in influencing the buying behavior of the customer are online retailers.

According to December, 1996 Computer Mediated Communication (CMC) is the method of developing, exchanging and processing the given data or info, to encode then decode and finally transmitting or communicate the information using network of telecommunication. It also includes all type of human communication such as character-based facilitated or directed through digitally-based technologies, it includes Internet; email, instant messaging, cellular phone text, multiuser interaction etc. This theory strengthens the present study as it explains the importance of technology-based communication of information, entertainment, marketing etc., and how these technologies are affecting day to day life affairs including shopping habits.

Online shopping is a new channel to purchase products or services on the internet. The novelty to consumers might result in some problems. According to Misra et al. (2000), previous research has pointed out a relationship between the perceived risk of a new shopping channel and the choice of purchasing using that channel. Tan (1999) reported that online shopping is recent information technology-related form of direct marketing and is similarly perceived as higher risk or loss by consumers, and found that risk-averse consumers are less likely to shop on the internet. Perceived risk is a possibly previous measure of consumer perceived usefulness and perceived ease of use towards purchasing on the internet.

Mitchell (1999) recapitulated that the scholars have favored the two major components as an appropriate definition of perceived risk: the probability of a loss and the subjective feeling of unfavorable consequences.

Dowling (1986) argued that Perceived risk pertains primarily to searching and choosing information of products or services before purchasing decisions. If the actual purchasing experiences of online customers differ from their purchasing goals, they will perceive higher risk (Pires, et al., 2004).



**Results and Discussion**

**Table No.1: Frequency of using internet by urban and rural female consumers**

Residential status	Very frequently	Frequently	Rarely	Never	Don't know
Urban	34(12.7%)	106(39.7%)	65(23.2%)	62 (23.2%)	0 (0.0%)
Rural	17 (54.8%)	0 (0.0%)	11 (35.5%)	0 (0.0%)	3 (9.7%)

The above table no. 1 shows the frequency of using internet by urban and rural female respondents. Table no.1 indicates that big percentage of urban female consumers 39.7% frequently use internet while small percentage of rural female consumers 35.5% rarely use internet.

**Table No.2: Purpose of using internet by urban and female consumers**

Purpose	Residential status	Very frequently	Frequently	Rarely	Never	Don't know
Communication	Urban	95(35.6%)	89(33.3%)	22 (8.2%)	50(18.7%)	11(4.1)
	Rural	20(64.5%)	4(12.9%)	7(22.6)	0(0.0%)	0 (0.0%)
Entertainment	Urban	104(39.0%)	56(21.0%)	46(17.2%)	50(18.7%)	11 (4.1%)
	Rural	24(77.4%)	0(0.0%)	7(22.6%)	0(0.0%)	0 (0.0%)
Information	Urban	130(48.7%)	59(22.1%)	31(11.6%)	36(13.5%)	11 (4.1%)
	Rural	24(77.4%)	0(0.0%)	7(22.6%)	0(0.0%)	0 (0.0%)
Retail shopping	Urban	38(14.2%)	34(12.7%)	42(15.4%)	133(49.8%)	21 (7.9%)
	Rural	21(67.7%)	0(0.0%)	0(0.0%)	10 (32.3%)	0 (0.0%)
Education	Urban	84(31.5%)	67(25.1%)	60(22.5%)	45 (16.9%)	11 (4.1%)
	Rural	24(77.4%)	0(0.0%)	7(22.6%)	0 (0.0%)	0 (0.0%)

The above table no. 2 shows the purpose using internet for communication, entertainment, information, retail shopping and education by urban and rural female consumers. Table no.2 indicates that big percentage of urban female consumers 35.6% frequently use internet for communication while small percentage of rural female consumers 22.6% rarely use internet for communication. Table also indicates that huge percentage of urban female consumers 39.0% frequently use internet for the purpose of entertainment while small percentage of rural female consumers 22.6% rarely use internet for the purpose of entertainment. According to table no.2



huge percentage of urban female consumers 48.7% frequently use internet for getting information while small percentage of rural female consumers 22.6% rarely use internet for getting information. Table also indicates that small percentage of urban female consumers 15.4% rarely use internet for retail shopping while huge percentage of rural female consumers 67.7% frequently use internet for retail shopping. Table no.2 shows that huge percentage of urban female consumers 31.5% frequently use internet for education while small percentage of rural female consumers 22.6% rarely use internet for education.

**Table No.3: Time spend on internet by the urban and rural female consumers**

Residential status	Less than 2 hrs	2 to 5 hrs	More than 5 hrs
Urban	179 (67.0%)	32 (12.0%)	56 (21.0%)
Rural	7 (22.6%)	10 (32.3%)	14 (45.2%)

The above table no. 3 shows the time spent by urban and rural female consumers on internet. Table no.3 indicates that small percentage of urban female consumers 21.0% spent more than 5 hrs on internet while big percentage of rural female consumers 22.6% spent less than 2 hrs on internet.

**Table No.4: Frequency of using social media sites by urban and rural female consumers**

Residential status	Very frequently	Frequently	Rarely	Never	Don't know
Urban	34 (12.7%)	63 (23.6%)	140 (52.4%)	21 (7.9%)	9 (3.4%)
Rural	10 (32.3%)	10 (32.3%)	0 (0.0%)	11 (35.5%)	0 (0.0%)

The above table no.4 shows the frequency of using social media sites by urban and rural female consumers. Table no.4 indicates that big percentage of urban female consumers 36.3% frequently use social media sites while small percentage of rural female consumers 32.5% rural never use social media sites.

**Table No.5: Frequency of using social media sites for online retail shopping by urban and rural female consumers**

Residential status	Very frequently	Frequently	Rarely	Never	Don't know
Urban	9 (3.4%)	35 (13.1%)	79 (29.6%)	130 (48.7%)	14 (5.2%)
Rural	0 (0.0%)	10 (32.3%)	11 (35.5%)	10 (32.3%)	0 (0.0%)

The above table no.5 shows the frequency of using social media sites for online retail shopping by urban and rural female consumers. Table no.9 indicates that small percentage of urban female consumers 16.5% frequently use SMS for online retail shopping while big percentage of rural female consumers 35.5% rarely use SMS for online retail shopping.

**Table No.6: Time spend by urban and rural female respondents on online retail shopping**

Residential status	½ an hr	1 hr	2 hr	More than 2 hrs	Don't know
Urban	97 36.3%	9 3.4%	22 8.2%	60 22.5%	79 29.6%
Rural	0 0.0%	7 22.6%	0 0.0%	14 45.2%	10 32.3%

The above table no.6 shows the time spent by urban and rural female consumers on online retail shopping. Table no.6 indicates that big percentage of urban female consumers 36.3% spent half an hr while small percentage of rural female consumers 22.6% spent 1 hr. on online retail shopping.



**Table No.7: Frequency of using different social media sites for online retail shopping by urban and rural female consumers**

SMS	Residential status	Very frequently	Frequently	Rarely	Never	Don't know
Facebook	Urban	10 (3.7%)	49 (18.4%)	51 (19.1%)	147 (55.1%)	10(3.7%)
	Rural	7 (22.6%)	17 (54.8%)	0 (0.0%)	7 (22.6%)	0 (0.0%)
WhatsApp	Urban	46 (17.2%)	35 (13.1%)	84 (31.5%)	102 (38.2%)	0 (0.0%)
	Rural	10 (32.3%)	11 (35.5%)	0 (0.0%)	10 (32.3%)	0 (0.0%)
Twitter	Urban	23 (8.6%)	6 (2.2%)	15 (5.6%)	223 (83.5%)	0 (0.0%)
	Rural	0 (0.0%)	7 (22.6%)	10 (32.3%)	14 (45.2%)	0 (0.0%)
Instagram	Urban	6 (2.2%)	16 (6.0%)	40 (15.0%)	205 (76.8%)	0 (0.0%)
	Rural	7 (22.6%)	7 (22.6%)	0 (0.0%)	17 (54.8%)	0 (0.0%)
Pinterest	Urban	0 (0.0%)	33 (12.4%)	5 (1.9%)	223 (83.5%)	6 (2.2%)
	Rural	0 (0.0%)	7 (22.6%)	0 (0.0%)	24 (77.4%)	0 (0.0%)

The above table no.7 shows the frequency of using different social media sites such as Facebook, whatsapp, twitter, instagram and pinterest by urban rural female consumers for online retail shopping. Table no.7 indicates that small percentage of urban female consumers 22.1% frequently while big percentage of rural female consumers 22.6% never use Facebook for online retail shopping. Table also indicates that small percentage of urban female consumers 31.5% rarely while big percentage of rural female consumers 35.5% frequently use WhatsApp for online retail shopping. Table also shows that big percentage of urban female consumers 83.5% never while small percentage of rural female consumers 32.3 % rarely use twitter for online retail shopping.

**Table No.8: Perceived risk regarding online retail shopping by the urban and rural female consumers**

Perceived risk	Residential status	Strongly agree	agree	Disagree	Strongly disagree	Neutral
Low quality	Urban	10 (3.7%)	150 (56.2%)	66 (24.7%)	5 (1.9%)	36 (13.5%)
	Rural	7 (22.6%)	24 (77.4%)	0 (0.0%)	0 (0.0%)	0 (0.0%)
Non-delivery risk	Urban	0 (0.0%)	126 (47.2%)	104 (39.0%)	12 (4.5%)	25 (9.4%)
	Rural	0 (0.0%)	20 (64.5%)	11 (35.5%)	0 (0.0%)	0 (0.0%)
Time consuming	Urban	10 (3.7%)	151 (56.6%)	45 (16.9%)	27 (10.1%)	34 (12.7%)
	Rural	3 (9.7%)	17 (54.8%)	11 (35.5%)	0 (0.0%)	0 (0.0%)
No return policy	Urban	16 (6.0%)	168 (62.9%)	37 (13.9%)	10 (3.7%)	36 (13.5%)
	Rural	3 (9.7%)	18 (58.1%)	0 (0.0%)	10 (32.3%)	0 (0.0%)
Receiving wrong item	Urban	25 (9.4%)	158 (59.2%)	33 (12.4%)	21 (7.9%)	30 (11.2%)
	Rural	10 (32.3%)	21 (67.7%)	0 (0.0%)	0 (0.0%)	0 (0.0%)
Expensive/costly	Urban	0 (0.0%)	168 (62.9%)	42 (15.7%)	27 (10.1%)	30 (11.2%)
	Rural	10 (32.3%)	11 (35.5%)	0 (0.0%)	0 (0.0%)	10 (32.3%)

According to the table no.7 small percentage of urban female consumers 8.2% frequently while big percentage of rural female consumers 58.8% never use instagram for online retail shopping. The table also shows that small percentage of urban female consumers 12.4% frequently while big percentage of rural female consumers 77.4% never use pinterest for online retail shopping





The table no.8 shows the perceived risk such as low quality of product, non-delivery risk, time consuming, no return policy, receiving wrong item and expensive or costly regarding online retail shopping by urban rural female consumers. Table indicates that the big percentage of rural female consumer 100% strongly agreed that the ascertain risk of online purchasing is low quality of the products while small percentages of urban female consumers 26.6% are disagreed with this statement, 64.5 % rural females consumers are strongly agreed that the ascertain risk of online purchasing is non-delivery of the products and 43.5% urban female consumers are neutral with this statement, 64.5% rural female respondents strongly agree while 27% urban female consumers are disagreed with the statement that the perceived risk of online shopping is that it is time consuming activity, 68.9% urban female consumers strongly agreed and 32.3% rural female consumers are neutral with the statement that the ascertain risk of online purchasing is non-return policy of the products, 100% rural females are strongly agreed while 20.3 % urban females are neutral with the statement that the perceived risk of online shopping is receiving wrong products, 67.8% rural female consumers are strongly agreed while 25.8% urban female consumers are disagreed with the statement that the perceived risk of online shopping is that product is expensive.

**Descriptive Statistics**

**Table No. 9: Relationship between residential status and online buying behavior**  
(Table No.9 is part of researchers M.Phil thesis)

Residential status	N	Mean	Standard Deviation	Std. Error Mean	t	Sig.
Urban	267	2.4238	.44150	.02702	-5.610	.669
Rural	31	2.8908	.41366	.07430		

The descriptive statistics display N, Mean and standard deviation for Residential Status i-e urban and rural. Table no.9 highlights that there is considerable difference in the mean score for residential status to the frequency of using internet. The mean for urban is 2.42 and mean for rural is 2.89 with standard deviation is .441 and .413 respectively. Table indicates that  $F=.183$ ,  $t=-5.61$ , and  $p= .669$  is significant at .05 levels which shows there is a significant difference; Hence, the hypothesis is accepted.

**Correlations**

**Table No.10: Relationship between internet exposure and online buying behavior of female respondents**(Table No.10 is part of researchers M.Phil thesis)

	Frequency of using internet	Online Buying Behavior
	1	.354**
Frequency of using internet	298	.000
	.354**	1
Online Buying Behavior	.000	298

\*\* . Correlation is significant at the 0.01 level (2-tailed).



Person’s correlation coefficient was used to test the relationship between web content and online buying behavior of the female respondents. Alpha was set at  $\alpha=.05$ . The two-tailed test shows that correlation was significant ( $r=.354$ ,  $p=.000$ ,  $n=298$ ). Therefore, the hypothesis that “there is significant relationship between web content and online buying behavior of female respondents” is accepted.

**Correlations**

**Table No.11: Perceived Risks and Online Purchasing/ Buying Behavior**  
(Table No.11 is part of researchers M.Phil thesis)

	Perceived Risks	Online Buying Behavior
	1	-.065
Perceived Risks		.261
	298	298
Online Buying Behavior	-.065	1
	.261	
	298	298

Person’s correlation coefficient was use to test the relationship between perceived risks and online purchasing behavior of the female respondents. Alpha was set at  $\alpha=.05$ . The two-tailed test shows that correlation was not significant ( $r=-.065$ ,  $p=.261$ ,  $n=298$ ). Therefore, the null hypothesis is accepted and the alternate hypothesis that “there is significant relationship between perceived risks and online buying behavior or female respondents” is rejected.

**Conclusion**

It is concluded by the findings of the research that a big percentage of urban female respondents frequently use internet while small percentage of rural female rarely use internet. It is also concluded by the findings that big percentage of the urban female consumers uses internet for communication and getting information. It is deduced that majority of the rural female respondents spend less than 2 hrs on internet while huge percentage of urban female respondents spend more than 5 hrs on internet. Result also indicates that small number of rural female respondents uses social media sites for online shopping. It is concluded from the findings that huge percentage of urban female respondents frequently use Facebook for e-tailing while rural female respondents frequently use WhatsApp for e-tailing. Perceived risks (disadvantages) include many risks connected with the online purchase such as low quality of product, non-delivery risk, time consuming, no return policy, receive wrong item, expensive or costly, that most of the female respondents are off the view that they avoid online purchasing because of these risks greatly influence their behavior regarding e-tailing.

This research is limited to female respondents only. And due to the time limitation research is limited to perceived risks regarding online shopping and its effects on urban and rural female online buying behavior of private and public Universities of Dera Ismail Khan KP Pakistan.



## Recommendations

On the basis of above discussion, following are some recommendations for future researchers.

1. E-retailing is the fast-growing business, so the online marketers must address all the perceived risks to gain the confidence of the consumers.
2. Online marketers can avoid the product risk by selling the good quality products with clear pictures and descriptions of the product.
3. Online marketers must provide good services to the customers before and after purchasing the product.
4. Marketers must ensure the on-time delivery of the product for developing consumer satisfaction and trust.
5. Companies/ online marketers must consider the financial status of their target audience and also attract and facilitate their consumers by introducing certain discounts and sale opportunities.

This is the new phenomena so the future researcher must investigate the other dimensions of E-tailing / retailing.

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