

The Attitude of German Web Users Toward Foreign Websites for Buying Products Online

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Abstract—Today, consumers tend to buy products online because of several advantages compared to shop in brick and mortar stores. One advantage of online shopping is to browse, search, and buy products from online shops all over the world. However, the attitude of online shoppers towards using foreign websites for buying products online might be influenced by factors that result from high uncertainties when using foreign websites. This paper analyses factors that might influence the attitude of web users toward foreign websites to buy products online. In this study, a survey with 60 German web users was conducted. The results were presented in a regression model and suggest that future research should focus on developing, testing and validating concepts that are influencing the attitude toward foreign websites before conducting large-scale studies.

Keywords-online shopping; foreign websites.

I. INTRODUCTION

Advantages of online shopping versus shopping in brick and mortar stores are convenience and reducing cost for information. Web users can easily screen information of a large variety of products and compare products and their prices [1]. Online shops are available anytime from anywhere. Buying products online is time efficiently because of avoiding crowds in brick and mortar stores and the traveling to get there [2]. Also, discrete shopping, avoidance of pressure from salesmen [3], and personalized shopping through recommender systems are additional reasons for shopping online for some users [4]. Furthermore, the geographical limitation of brick and mortar stores is overcome by online shopping. Users can browse, search, and buy products from online shops all over the world. Literature has shown that there are several factors that influence web users' choice when selecting an online shop to buy products from. However, there are only few studies available that explicitly examine factors that might have an influence on the attitude of online shoppers toward using foreign websites for buying products online [5][6].

While several studies analyzed customer's attitudes and factors influencing online shopping behavior in general [7][8][9], factors like risk, trust, privacy and security issues might have a negative influence on customer's attitude toward using online shops of foreign countries, because of high uncertainties (e.g., country's laws or reliability of shipping) [10]. On the other hand, there might be factors

influencing the customer's attitude positively toward foreign online shops, e.g., originality of the product or lower prices. In addition, there might be some disadvantages of shopping online in general that can become even more relevant when shopping on foreign websites. For example, higher costs for shipping and handling charges, or the time it may take until the product arrives at the consumer may exceed the advantages of shopping online for consumers [11].

This study aims to analyze factors that influence the attitude of web users toward foreign websites for buying products online. It is important to understand customers' characteristics, online shopping behavior, consumer' expectations, and their attitude toward online shopping in general to get an insight on their attitude toward foreign online shops. In this study, a conceptual model and hypotheses were developed and tested by conducting a web-based questionnaire on German web users and their attitude toward foreign websites for buying products online. This research will contribute to the understanding of the adoption of online shopping and will support the development of international online shopping in general. In addition, this study can encourage more researchers to examine factors that improve the attitude of web users of different countries toward foreign websites for buying products online.

After this introduction, a review of the literature about influences on the attitude towards online shopping and the hypotheses for this study will be described in section 2. In section 3, the methods for the survey that was conducted will be explained. Section 4 will present the results of this survey. Section 5 will summarize the main findings of this study and will give an outlook on further research.

II. LITERATURE REVIEW

A. Attitude Toward Websites for Buying Products Online

The high popularity of online shopping is still unbroken. According to estimates by private consultancies [12][13][14], worldwide retail e-commerce sales is forecast to double from 1.9 trillion US-Dollars in 2016 to 4.1 trillion US-Dollars in 2020 [13]. Although, the forecast is that e-commerce growth will slow over time, a 22% growth rate in 2018 still indicates the importance of e-commerce channel for consumers and retailers. The number of web users buying products online is also still growing and had been expected to be over 1.6 billion people by the end of 2017 [13].

Several research had been conducted about what might influence consumers in their choice of browsing and buying products online. Studies in the context of Theory of Planned Behavior (TPB) and Technology Acceptance Model (TAM) have shown that there is a strong positive impact of customers' attitude toward online shopping on the customers' intention to use online shopping (e.g., [15][16]). The attitude toward online shopping can be defined as the "the extent to which a consumer likes on-line shopping and considers it to be a good idea" [9].

Because of the large quantity of research about online shopping acceptance in general, some researchers already tried to summarize the existing findings in comprehensive models. Chang, Cheung, and Lai [17] analyzed empirical studies where factors for adoption of online shopping were analyzed. They used and adapted the scheme by Jarvenpaa and Todd [18] to categorize these factors into three categories. These categories are perceived characteristics of the web as a sale channel, characteristics of the consumer, and characteristics of the website or products.

Perceived characteristics of the web as a sales channel describe uncertainty and concerns regarding trust, risk, privacy and security. These risks can relate to the product (quality, expectation) or the transaction process (payment, delivery). In addition, the perceived relative advantage (convenience, time saving) of online shopping compared to brick and mortar stores, the online shopping experience of the web user and the service quality can play an important role when evaluating the web as a sales channel.

The second category is the characteristics of the consumer. These are the consumer's shopping orientation (i.e., price, recreational, brand, and impulsiveness), demographics, knowledge of and experience with the Internet, as well as the consumer's innovativeness in general.

The third characteristics relate to the website or product, which can reduce (providing additional service, e.g., money back guarantee) or raise the perceived risk (e.g., high cost product, infrequently purchased).

Similar work had been done by Li and Zhang [19] before, who found less but similar factors and categories. Zhou, Dai, and Zhang [20] also combined research about consumer characteristics that might influence the attitude toward online shopping to develop an Online Shopping Acceptance Model. Their model incorporated factors about demographics, Internet experience, shopping motivation, innovativeness, perceived outcome, shopping orientation, normative beliefs attitude, online shopping experience, online shopping intention and satisfaction.

Because of the potential of online shopping in international markets, several researchers have also analyzed the influence of culture on the adaption of online shopping [21][22][24][25]. Most studies applied Hofstede's cultural dimensions to explain differences in national culture and online shopping. Research has shown that success of a company's online shop in one country does not have to imply success in other countries or cultures [26][27] because customers' characteristics and customers' expectations of online shopping and product information may be different from one country to another [28].

B. Attitude Toward Using Foreign Online Shops

Although there has been several research on cultural dimensions and the adaption of online shopping to national culture or countries, there are only few studies available that examine consumers' attitude toward using foreign websites in general. Hence, research demands for more empirical studies on "factors affecting global online consumers' willingness to transact on international web sites" [29].

Beside culture, factors regarding economy, infrastructure, politics and laws of other countries can have an influence on a global consumers' attitude toward online shopping on foreign websites [30]. Furthermore, consumers' intention to buy products from foreign websites can be influenced by consumers' characteristics (online shopping confidence and expertise) and motivations (importance of price, product availability in domestic market, time of delivery, and shipping costs), as well as the consumers' knowledge about other countries [5]. In addition, the frequency of using foreign websites for online shopping can be different from country to country. For example, Australians tend to order many of their online purchases from foreign websites [5]. Many Americans have bought products from foreign websites once, but might be detained by high costs for transaction and shipping to buy more frequently overseas. In contrast, only 2% of Swedish consumers have bought online from foreign websites [31].

Attitude toward using foreign online shops can be defined as the extent to which a consumer likes online shopping on foreign websites and considers it to be a good idea (modified by Vijayarathy [9]). In this study, a foreign online shopping website is defined as an online shopping website where it is obvious to the customer that the product is shipped from abroad, that seller has a foreign address, or that the website's address has an obviously foreign ending.

This study analyzes consumer characteristics that have had an influence on attitude in other studies and that are hypothesized to be especially relevant in the context of foreign websites for buying products online. These factors are financial risk, product risk, convenience risk, non-delivery risk, return policy risk, personal innovativeness, and relative advantage of online shopping in general.

1) Risks

Risk is consumers' uncertainty that they face when they cannot foresee the consequences of a particular transaction [39]. Thus, risk in online shopping can be defined as "the potential for loss in pursuing a desired outcome while engaged in online shopping" [33]. Risk and trust have been an object of investigation in several studies because of the impersonal characteristics of online shopping compared to shopping in brick and mortar stores [34]. Research had shown that the influence of perceived risk on customer's intentions to buy online was strongly negative [16][35][36]. Most research has also analyzed different types of risks in online shopping. For example, product uncertainty and transaction risk have proven to be a problem in B2C e-commerce [37]. Risk had proven to have a negative influence on online shopping intention across several countries and cultures [22][28][38]. In this study, the types

of risks in online shopping (financial, product, convenience, non-delivery, and return-policy) adapted from [39] will be analyzed and adapted to German web users and the influence of risk on web user’s attitude toward foreign websites for buying products online. Financial risk describes risks regarding payment, product risk describes risks regarding product viewed on screen, convenience risk describes risks regarding comfort of online shopping, non-delivery risk describes risk regarding shipping, and return-policy risk describes risk regarding sending products back to the retailer. Also, in other studies financial risk, product risk, concern for privacy and security have shown to have significant influence on attitude [40]. Thus, hypotheses regarding risks are:

H1a: Perceived financial risk in general has a negative influence on attitude toward foreign websites for buying products online.

H1b: Perceived product risk in general has a negative influence on attitude toward foreign websites for buying products online.

H1c: Perceived convenience risk in general has a negative influence on attitude toward foreign websites for buying products online.

H1d: Perceived delivery risk in general has a negative influence on attitude toward foreign websites for buying products online.

H1e: Perceived return policy risk in general has a negative influence on attitude toward foreign websites for buying products online.

2) *Personal Innovativeness*

Personal innovativeness can be defined as the extend and speed an individual adopts new innovations [41]. In comparison to shopping in brick and mortar shops, shopping online can be characterized as innovative. Several studies analyzed personal innovativeness or domain specific innovativeness and the influence on attitude or intention to use online shopping, also for shopping across national borders [6] and cultures [42]. Most studies have shown that personal innovativeness has a positive influence on attitude and intentions to shop online [15][43][44]. Nevertheless, it has also shown that domain specific innovativeness (product specific innovativeness in online shopping context) can lead to more significant findings for this relationship [45]. However, this study does not explore attitude toward online shopping regarding a specific product or product type. Hence, this study uses personal innovativeness as the concept that influences attitude toward online shopping on foreign websites.

H2: Personal innovativeness regarding information technology has a positive influence on attitude toward foreign websites for buying products online.

3) *Relative Advantage*

Relative advantage is defined as the extent to which a consumer perceives an innovation to be better than the idea it supersedes [41]. The advantages of online shopping in comparison to shopping in traditional physical stores can be lower prices, saving time, large variety of products, ease of comparing products, 24 hours availability of online shops and convenience (e.g., buying from anywhere, avoiding

queues) [2]. Research has shown that relative advantage has a positive influence on attitude toward online shopping in general [8], also in international studies [23].

H3: Perceived relative advantage in general has a positive influence on attitude toward foreign websites for buying products online.

III. METHODS

A. *Sample and Data Collection*

This research focuses on the sample of web users from Germany. Convenience sampling was used for sample selection. The questionnaire was created with Google Forms and distributed via QR-code and online via e-mail or WhatsApp message by sending a hyperlink. The questionnaire was filled out online only. In total, 60 questionnaires were completely filled. Demographic information and information on web users’ internet as well as online shopping experience are summarized in Tab. 1.

TABLE I. DESCRIPTIVE STATISTICS OF THE SAMPLE

Demographic Factor	Descriptive Statistic
Age (in year)	19-21: 13 (21.7%) 22-29: 24 (40.0%) 30-39: 13 (21.7%) 40-49: 5 (8.3%) 50 and older: 5 (8.3%)
Gender	Male: 32 (53.3%) Female: 28 (46.7%)
Education	Below Bachelor’s degree: 42 (70.0%) Bachelor’s degree: 6 (10.0%) Master’s degree: 12 (20.0%)
For how long have you been using the Internet (in years)?	4-6: 7 (11.7%) 7-10: 16 (26.7%) More than 10: 37 (61.7%)
How many hours per week do you spend using the Internet?	1-3: 7 (11.7%) 4-6: 3 (5.0%) 7-10: 12 (20.0%) More than 10: 38 (63.3%)
For how long have you been using the Internet for shopping (in years)?	1-3: 14 (23.3%) 4-6: 20 (33.3%) 7-10: 20 (33.3%) More than 10: 6 (10.0%)
How often do you buy products online?	1-2 times a year: 3 (5.0%) 3-4 times a year: 9 (15.0%) Once every 1-2 months: 32 (53.3%) 2-3 times a month and more: 16 (26.7%)
For how long have you been using the Internet for shopping on foreign websites?	Never: 15 (25.0%) Less than 1 year: 7 (11.7%) 1-3 years: 19 (31.7%) 4-6 years: 10 (16.7%) 7-10 years: 8 (13.3%) More than 10 years: 1 (1.7%)
How often do you buy products from foreign websites?	Never: 15 (25.0%) Less than once a year: 23 (38.3%) 1-2 times a year: 12 (20.0%) 3-4 times a year: 7 (11.7%) Once every 1-2 months: 3 (5.0%)

B. Measures

The main dependent variable attitude toward foreign websites for buying products online was measured using the modified scale by Vijayasarathy, Limayem, Khalifa and Frini [9][15] adapted from TBA [55]. Sample items for the dependent and independent variables are listed in Tab. 2.

TABLE II. LIST OF ITEMS FROM QUESTIONNAIRE

Construct	Question Wording	Source
Attitude toward foreign websites for buying products online	Online shopping on foreign websites is a good idea (ATF1) Purchasing through the Web on foreign websites is convenient (ATF2) I don't like buying products online on foreign websites (reversed) (ATF3) Buying products on foreign websites is attractive (ATF4)	[9][15]
Financial risk	I feel that payment data is safe (reversed) (FIN1) I might get overcharged as the retailer has my payment data (FIN2) I feel that my personal information given for transaction to the retailer may be compromised to 3rd party (FIN3)	[39][48] [49]
Product risk	I always get what I ordered (reversed) (PRO1) I might receive malfunctioning merchandise (PRO2) It is hard to judge the quality of merchandise over the internet ((PRO3))	[39][48] [49]
Convenience risk	Finding right product is difficult (CON1) I cannot wait till the product arrives* (CON2) I cannot get to examine the product before buying (CON3) I feel that it will be difficult settling disputes with the retailer (CON4) It is easy to cancel orders (reversed) (CON5) I will have problem in returning product bought online (will have to send the product back through some shipper and wait to see if the retailer accepts it without any hassle) (CON6)	[39][48] [49]
Non-delivery risk	I might not receive the product ordered online (DEL1) Only if there is a reliable shipper* (DEL2) The ordered product might not be shipped (new) (DEL3)	[39][48]
Return-policy risk	There does not have to be free return shipment service available (reversed) (RET1) Only if I can return the product without any frills or strings attached (RET2) Only if there is a money back guarantee (RET3)	[39]
Personal innovativeness	If I heard about a new information technology, I would look for ways to experiment (PIN1) Among my peers, I am usually the first to try out new information technologies (PIN2) In general, I am hesitant to try our new information technologies (reversed) (PIN3) I like to experiment with new information technologies (PIN4)	[43][50]

Construct	Question Wording	Source
Relative advantage	The Internet is the best place to buy items that are hard to find (REL1) Shopping online is convenient (REL2) Shopping online does not save time (reversed)* (REL3) The Internet is the best place to find bargains (REL4)	[23]

* Marked items were not used in correlation and regression analysis of this work.

The scale was also adapted in several studies to measure the attitude toward technology in TAM [47]. The items were measured using Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree).

Demographic factors and factors related to Internet and online shopping experience were included in the model as control variables. These factors are age, gender, education. Age was measured in years, gender was measured as a dummy variable (male was coded 1, female was coded 0), education, Internet experience and online shopping experience were measured ordinally.

C. Data Analysis

Data analysis was performed using Multiple Ordinary Least Squares (OLS) regression. Multiple OLS regression is a statistical technique that provides information about the relationship between several independent variables and a dependent or criterion variable. The analysis was performed using IBM SPSS Statistics version 22.

IV. RESULTS

Before performing the regression analysis, a few steps need to be conducted. First, construct reliability of the main concepts that are measured using multiple item scale were evaluated by using Cronbach alphas coefficient. Three items from the questionnaire were removed (CON2, DEL2, ADV3) to improve Cronbach alpha coefficients. Three of the concepts exceed the widely suggested value of 0.7 [51], which means that Cronbach alpha coefficient of convenience is acceptable (>0.7) and Cronbach alpha coefficient of personal innovativeness and attitude toward foreign websites for buying products online are good (>0.8). For these constructs, the reliability is satisfactory. The Cronbach alpha coefficient for financial risk only exceeds the value of 0.5. This indicates that the reliability of this construct is poor. The Cronbach alpha coefficient for delivery risk and return policy risk only exceeds the value of 0.6. This indicates that the reliability of this construct is questionable. The Cronbach alpha coefficient for product risk does not exceed the value of 0.5. This indicates that the reliability of this construct is not acceptable. The results are shown in Tab. 3. Then, the summated scale for each concept was created by averaging the multiple-item scales that belong to the same concept to perform regression analysis.

TABLE III. RESULTS FROM RELIABILITY TEST

Variables	Cronbach alphas (α) coefficient
Financial risk	0.501
Product risk	0.461

Variables	Cronbach alphas (α) coefficient
Convenience risk	0.747
Delivery risk	0.626
Return policy risk	0.659
Personal innovativeness	0.819
Relative advantage	0.619
Attitude toward foreign	0.888

Finally, Pearson correlation coefficients were used to analyze bivariate correlations among variables. Thus, one-on-one relationships between key variables were examined by using correlation analysis. Results from correlation analysis are presented in Tab. 5.

The results show that online shopping experience in years is higher for male ($r= 0.330$; $p<0.01$) and for older respondents ($r= 0.335$; $p<0.01$), but lower for respondents with a high return policy risk ($r= -0.444$; $p<0.01$) and respondents with low personal innovativeness ($r= 0.364$; $p<0.01$). Online shopping frequency is higher for respondents that have higher personal innovativeness ($r= 0.367$; $p<0.01$) and respondents that have higher relative advantage ($r= 0.439$; $p<0.01$). Respondents that have a higher convenience risk tend to have a lower personal innovativeness ($r= 0.521$; $p<0.01$) and lower relative advantage ($r= -0.307$; $p<0.05$).

The hypotheses in this study were tested by multiple OLS regression analysis. The results reveal that the influence of product risk ($\beta=-0.108$; $p=0.444$), convenience risk ($\beta=-0.310$; $p=0.063$), and return policy risk ($\beta=-0.136$; $p=0.358$) on attitude toward foreign websites for buying products online is negative, but not statistically significant (p -values >0.05). Financial risk has a positive influence on attitude toward foreign websites for buying products online ($\beta=0.207$; $p=0.162$) but is also not significant ($p>0.05$). Therefore, hypotheses 1a, 1b, and 1d are not statistically supported. Delivery risk has a positive influence on attitude toward foreign websites for buying products online ($\beta=0.321$; $p=0.028$) and is significant ($p<0.05$). Hence, hypothesis 1c is not supported, too. Hypotheses 2 and 3 predict a positive influence of personal innovativeness and relative advantage on attitude toward foreign websites for buying products online. The results are reported in Tab. 4.

TABLE IV. REGRESSION RESULTS

Variables	Coefficients
Constant (attitude toward foreign websites for buying products online)	3.645*
Main independent variables	
Financial risk	0.207
Product risk	-0.108
Convenient risk	-0.310
Delivery risk	0.321*
Return policy risk	-0.136
Personal innovativeness	0.022
Relative advantage	0.089
Control variables	

Variables	Coefficients
Online shopping experience in years	-0.092
Online shopping frequency	0.034
Age	-0.306*
Gender (male=1)	0.127
Education	0.049
R square	0.323
Adjusted R square	0.150

Notes: * $p < 0.05$, ** $p < .01$. Standardized coefficients are reported.

It shows that these two variables have a positive influence but the results are not statistically significant (personal innovativeness ($\beta=.022$; $p=0.891$), relative advantage ($\beta=.089$; $p=0.566$). Therefore, hypothesis 2 and 3 are not supported.

The relationships between control variables and attitude toward foreign websites for buying products online are found as the following. Age negatively influences attitude toward foreign websites for buying products online ($\beta=0-.306$; $p<0.05$). Influences of gender ($\beta=0.127$), education ($\beta=0.049$), online shopping experience in years ($\beta=-.092$), and online shopping frequency ($\beta=0.034$) on attitude toward foreign websites for buying products online are not significant in this study. The values of R square ($R^2=0.323$) and adjusted R square (adj. $R^2=0.150$) in the regression model suggest that there might be more factors that can explain variance in the attitude toward foreign website for buying products online.

Finally, to check for the possible problem of multicollinearity among all variables in each equation, the Variance Inflation Factor (VIF) statistics was evaluated. The VIF values range from 1.281 to 2.018, which were significantly below the critical value of 10 as suggested by Moon, Chadee, and Tikoo [52]. This implies no multicollinearity issue in the analysis.

V. DISCUSSION

The present study aims to investigate the attitude of German web user toward foreign websites for buying products online. No supporting evidence that perceived financial risk, product risk, convenience risk, and return policy risk associate with attitude toward foreign websites for buying products online can be found from regression analysis with the data collected in this study. Also, the data is not sufficient to support the hypotheses that personal innovativeness and relative advantage influence the attitude toward foreign websites for buying products online. Results for the relationship between non-delivery risk and attitude toward foreign websites for buying products online showed a positive influence which is contrary to the hypothesis (positive influence). However, data shows that customers who are of younger age tend to report higher attitude toward foreign websites for buying products online.

Despite this finding, there are several weaknesses that need to be discussed. First, the samples selected for this study were collected by using convenience sampling. Thus,

questionnaire was only distributed to web users the author already had contact to before. Small-scale data collection and the use of OLS regression with 7 parameters may limit the potential for statistically significant results and generalizability. Future studies may need to expand the sample size in order to get results that are more reliable. Second, there are some doubts that the concepts and items that were adapted from [39] can lead to good reliability of concepts, which is a major weakness of this study. Furthermore, there might be several other concepts that are more suitable to explain the attitude toward foreign websites for buying products online [17][20]. Also, factors that describe consumers' knowledge about other countries could have been incorporated in such studies. However, a study that tried to analyze global consumers' characteristics [5] did not mention the items or sources they used for measuring in their work. Thus, future research should develop, test and validate concepts to fill this gap. In addition, respective items for questionnaires are needed to avoid collecting data that may cause bias or inaccuracy in the measurement. Also, this study analyzed German web users only. More countries can be analyzed to determine their attitude toward foreign websites. Thus, similarities and differences can be examined. Furthermore, perceived risk and attitude toward online shopping might be influenced by other factors [17][20][26]. Research has shown that trust, especially in international context, plays an important role on the perceived risk [22]. Moreover, risk is not only influenced by cultural characteristics of consumers, but also by perceived security of transaction systems or policies on payment system and privacy protection [42]. These might also differ from country to country. Hence, customers' attitude toward foreign websites might also depend on the foreign country, which they think of when they evaluate their attitude toward foreign websites. In addition, attitude toward buying a product online seems to be dependent on the type of product [43][53]. Altogether, it seems to be almost impossible to analyze all factors in one model. Still, because the geographical and cultural distance between customers and online retailers might be even higher foreign websites than domestic websites it can be expected that also perceived risk is higher for customers using foreign websites. Hence, future studies should explore this hypothesis by comparing attitude toward domestic with attitude toward foreign websites for online shopping.

In conclusion, the author argues that attitude toward foreign websites for buying products online might be influenced by perceived risks. However, this research cannot show any statistical evidence for these inferences because of the small sample size and the limitations of the questionnaire items used in this study. Scales to measure the concepts have to be well approved before conducting large-scale studies.

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TABLE V. CORRELATION AMONG VARIABLES

Variables	2	3	4	5	6	7	8	9	10	11	12	13
1 SXP	0.220	0.330**	0.335**	0.243	-0.058	0.009	-0.322*	0.152	-0.444**	0.364**	0.199	0.091
2 SUS	1	-0.172	0.190	0.118	-0.096	0.097	-0.240	-0.030	-0.187	0.367**	0.439**	0.203
3 AGE		1	0.250	0.330*	0.008	-0.019	0.003	-0.085	-0.138	-0.098	-0.036	-0.306*
4 GEN			1	0.207	0.030	-0.058	-0.016	0.141	-0.203	0.093	-0.031	0.126
5 EDU				1	0.125	-0.075	0.042	0.085	-0.247	0.000	-0.102	0.028
6 FIN					1	0.299*	0.451**	0.262*	0.143	-0.265*	-0.099	0.094
7 PRO						1	0.224	0.310*	-0.071	0.069	-0.068	-0.014
8 CON							1	0.206	0.133	-0.521**	-0.307*	-0.211
9 DEL								1	-0.152	-0.049	-0.280*	0.305*
10 RET									1	-0.126	0.132	-0.141
11 PIN										1	0.236	0.164
12 ADV											1	0.067
13 ATF												1

Notes: ** p<.01; * p<.05;
 SXP=online shopping experience in years, SUS=online shopping frequency, AGE=age, GEN=gender dummy variable (male was coded 1), EDU=education, FIN=financial risk, PRO=product risk,
 CON=convenience risk, DEL=delivery risk, RET= return policy risk, PIN=personal innovativeness, ADV=relative advantage, ATF=attitude toward foreign websites for buying products online