# PSYCHOGRAPHIC CHARACTERISTICS INFLUENCING CONSUMER BEHAVIOUR TOWARDS ONLINE PURCHASE INTENTION: A STUDY ON GENDER DIFFERENCES

Hardy Loh Rahim, Hardi Emrie Rosly

<sup>1</sup>Malaysian Academy of SME & Entrepreneurship Development Universiti Teknologi Mara Malaysia

Corresponding E-mail: hardy@salam.uitm.edu.my, hardi@salam.uitm.edu.my

#### **Abstract**

E-commerce has emerged as an important method of business. With nearly 2.5 trillion internet users worldwide and surpassed USD1 trillion sales in 2012, it is essential to understand the behavior of the online shoppers. Previous studies have explored the relationship of customer innovativeness, market mavenism, shopping enjoyment, shopping orientation towards online purchase intention. Thus this study would like to understand further on the gender differences upon the psychographic characteristics that influence online purchase intention. A survey technique using national sample of online shoppers resulted in 174 valid responses. Analysis using SPSS was done to investigate the difference between genders in terms of the variables involved. This paper analyzed and demonstrates empirically how consumer psychographic characteristics that affect the online purchase intention differ from gender perspective.

Keywords: Online shopping, Purchase intention, E-commerce, Psychographic characteristic, Gender

#### 1.0 Introduction

In the year of 2012, business-to-consumer electric commerce (B2C ecommerce) sales grew 21.1% and surpassed the threshold of USD1 trillion for the first time and the increase trend is forecasted to continue with sales of USD1.4 trillion in 2014 (eMarketer, 2013).

The increase of sales are due to many reasons such as the B2C e-commerce providing an effective method for online retailers and their consumers to perform online transactions through commercial Web sites (Ranganathan & Ganapathy, 2002). Also are the other benefits of online shopping, such as saving time and energy, convenience, competitive pricing, broader selection, and greater access to information (Verhoef & Langerak, 2001). Many researchs has been done to understand the functions and benefits of the B2C e-commerce system that entice the consumer to purchase online but very little research has been done to understand the underlying inner characteristics of the consumer that influence the behaviour on online purchase.

This study attempts to gain insights to the matter and choses Malaysia for the location of study. This is due to the fact that more than one-third of global B2C ecommerce sales comes from the Asia-Pacific region, amounting to USD433 billion in 2013. Malaysia is one of the country in the region with more than USD1 billion B2C ecommerce sales in 2013 from its 17 million internet users (e27, 2013). Furthermore, reports have shown that in Malaysia, the male shop online more than females (Wong, 2014; Talented, 2012) which corresponds to the findings of (Girard et al.(2003) and Zhang et al. (2011) where gender was found to be the most common predictor for preference for shopping online and that men were more likely to buy online than women. Therefore, this study would like to understand this matter further by analysing Malaysia's situation through the use of

psychographics. This study will attempt to do this by extending the works of Rahim et al (2014) on online purchase psychographics.

#### 2.0 Literature Review

## 2.1 Consumer behaviour and Psychographics

Schiffman et al. (2007) described "consumer behaviour as the study of the processes involved when individuals or groups select, purchase, use or dispose of products, services, ideas or experiences to satisfy needs and desires." Consumer behavior can also be explained as "the behavior that consumers display in searching for, purchasing, using, evaluating, and disposing of products and services that they expect will satisfy their needs" (Arens, 1996). The main aim for analyzing consumer behaviour is to explain why consumers act in certain ways under certain circumstances. Adelaar et al. (2003) suggest consumer behavior resulted from emotional response and that the consumers can make on the spot purchase of a product or service. This emotional response is affected by three independent factors:, that is pleasure, arousal and dominance. Pleasure is the situation in which a person feels good, happy or joyful. Arousal relates to the varying state of feeling by different person in different situations. This can be the feeling of excitement, active, bored or sleepy. Dominance is explained by the individual feelings of a person, in which he/she can control or act upon in a particular situation.

One of the three often used methods in understanding consumer behaviour is psychographics. Psychographics is defined as: "The use of psychological, sociological, and anthropological factors, such as benefits desired (from the behaviour being studied), self-concept, and lifestyle (or serving style) to determine how the market is segmented by the propensity of groups within the market and their reasons to make a particular decision about a person, a product, ideology or otherwise hold an attitude or use a medium." (Demby, 1994).

There is no set approach in doing psychographics but all of them seem to converge on a similar purpose; that is to unearth more information about the consumer above and beyond what is obtained through the use of demographics data. Currently, the most approach is the use of consumer attitudes, interests and opinion first advocated by Wells and Tigert (1977). While the most used tool for psychographics is the VALS Scheme propsed by Rokeach (1973).

With regards to online psychographics, a recent research by Rahim et al (2014) have explored the relationship of customer innovativeness, market mavenism, shopping enjoyment and shopping orientation towards online purchase intention. In their study, it shows that customer innovativeness and shopping enjoyment mediates shopping orientation and market mavenism towards online purchase intention. This study however did not explore the possibility of gender differences in their findings. It would be interesting to see if there is such difference since there are studies that indicated there is gender difference in their approach towards online shopping particularly in Malaysia. This study attempts to address that by using the elements within the research as basis to look for differences.

### 2.2 Customer Innovativeness

Innovativeness is associated with the predisposition of an individual to adopt new ideas faster than other members of a system and to make a purchase of new products rather than remain with traditional choices and consumption patterns (Steenkamp et al.1999; Rogers and Shoemaker, 1971). It relates to 'consumption of newness' among consumers and taking risk (Agarwal and Prasad, 1998). It is a known fact that certain consumers purchase new products faster and more often than other consumers (Midgley and Dowling,1978). Certain people have a tendency to be attracted by new products (Steenkamp et al., 1999) and to make early purchase of a new product (Rahim et al., 2014). Consumers with high innovativeness level are associated with the following characterics: (1) willing

to make changes in concepts and things (Blackwellet al., 2006), (2) able to influence others to adopt concepts, products and inventions that are new and innovative (Boone, 1970), and (3) helpful in solving problems and making decisions (Greenleaf and Lehmann, 1995). The use of new products by consumers known to be innovative act as a motivation for other consumers to seek and purchase the same products (Hoffmann and Soyez, 2010).

#### 2.3 Market Mavenism

The market maven are consumers who share with other consumers varied information about products, stores, market phenomena. Market mavens are often product innovators, heavy information seekers and opinion leaders. They tend to be smart shoppers (Feick and Price, 1987), heavier users of coupons (Price et al., 1988) and have higher perceived level of price-quality relationships (Lichtenstein and Burton, 1990). They are more likely to discuss attributes of retail store images, and read more than the average shoppers, women's magazines and direct mail ads (Slama et al.,1992). They also discusses more than the average shoppers the various attributes of stores including prices, sales, product quality and product variety (Higie et al.,1987). They also offer information on a wide variety of products (Slama and Williams, 1990). As such, market maven are good targets for advertising, ranging from marketing mix changes to messages related to low involvement products to products that do not attract consumer interest. (Feick and Price, 1987).

### 2.4 Shopping Enjoyment

Shopping enjoyment is explained as the characterictic in a consumer that makes shopping experience more enjoyable and pleasurable than others. Those who enjoy shopping often do not have a pre-planned purchase in mind, and often will not commit themselves to a specific store (Bellenger and Korgaonkar,1980). For this group, shopping enjoyment equates to "recreational shopping" and is a fun and pleasurable leisure time activity which leads to feelings of joy ( Jin and Sternquist, 2004). They are the so-called hedonic shoppers who finds fun and — +6589\*Ahtola, 1991). They do not consider shopping as performing consumption duties, like the

+6589\*Ahtola, 1991). They do not consider shopping as performing consumption duties, like the utilitarian shoppers. Holbrook and Hirschman (1982) relates shopping enjoyment to a hedonic attitude whereby shopping enjoyment is seen as shopping with a goal and not as shopping as a goal (Babin et al.,2005). Literatures has shown that positive images create higher levels of pleasurable feelings among buyers. This is also reflected in the buyer enjoyment of spending time in shopping activiteis (Bell, 1999).

# 2.5 Shopping Orientation

Consumers go shopping for various reasons such as wanting to purchase a particular product, collecting information for potential purchase decision, or getting an overview of the latest market trends (Kaltcheva and Weitz, 2006; Bloch, et al., 1989). Consumers also differ in other shopping experiences such as how they select products, shop, or process information (Van Osselaer et al., 2005). When consumers seek pleasure while shopping, this is an experiential shopping orientation (Babin et al., 1994). When shopping is done as a task to be completed, the goal is often to finish it as efficiently as possible (Kaltcheva and Weitz ,2006). This is task focused shopping orientation.

Generally a consumer shopping orientation is the range of attitude, interest, and opinion statements that relates to the topic of shopping. Moschis (1992) defines shopping orientation as a pattern that is displayed during shopping that represents interests, consumer activities and opinions about shopping behaviors. Brown et al. (2001) define shopping orientations as a general disposition toward the general act of shopping. Shopping orientation reflects differences in consumer shopping styles for products and services (Shim and Kotsiopulos, 1993). It relates to activities, interests and opinion statements relevant to shopping (Li et al., 1999). Generally, the shopping orientation is known to moderate the impact of the store environment on customers' experiences and behaviors (Baker and Wakefield, 2011).

#### 2.6 Gender Differences in Online Purchases

Girard et al. (2003) highlighted that that gender was the most common predictor for preference for shopping online. In virtual communities, gender plays an important role in communication and e-commerce transactions (Ulbrich et al., 2011). Women communicate differently than men (Gefen and Ridings, 2005). Their e-commerce transactions are more emotional (Dittmar et al., 2004). Men use the internet to increase and protect social position (Awad and Ragowsky, 2008). Their communication and e-commerce transactions are more pragmatic (Dittmar et al., 2004). Women are more concerned about privacy when using the internet. They are also more concerned about risk during e-commerce transactions (Garbarino and Strahlievitz, 2004). As a result, it is important to consider the gender differences in e-commerce transactions to support female participation and to thereby promote the sustainable growth of online shopping (Bae and Lee, 2011). Women are more involved in traditional shopping than men. With proper virtual community design and support, women can become as involved in online shopping as men (Yang and Wu, 2006).

# 30 Research Hypotheses And Methodology

Based on the literature discussed, this study outlined five hypotheses to be tested:

- H1: There is statistically difference of customer innovativeness based on gender.
- H2: There is statistically difference of market mavenism based on gender.
- H3: There is statistically difference of shopping enjoyment based on gender.
- H4: There is statistically difference of shopping orientation based on gender.
- H5: There is statistically difference of online purchase intention based on gender.

The study adopts face to face survey using standardized questionnaire. This resulted in 174 randomly selected, valid nationwide responses from the general population of Malaysia. As the survey is done by interview method, we managed to achieve a 100 percent response rate. The study adapted the measures used to operationalize the constructs included in the model from relevant previous study done by Rahim et al. (2014) All items were measured using a five-point likert scale, ranging from 1 = strongly disagree to 5 = strongly agree. The hypothesized models are empirically tested using SPSS using t-test procedure.

# 4.0 Findings

# 4.1 Descriptive Statistic

The descriptive statistics of the respondents is shown in Table 1. The respondents are Malaysian nationwide, which consists of female (n=87) and male (n=87). Majority are between the age of 21 to 30 years old (n=73). Most shop online 2-3 times per month (n=83) with average spending of RM100 and below (n=80). Lastly most of them spend more than 60 minutes per month on online shopping (n=73).

**Table 1:** Sample characteristics (n = 174)

Variable	Description	N	Variable	Description	N
	Male	87		RM 100 and below	80
Gender	Female	87		RM 100 – RM 500	57
	Total	174	Average	RM 500 – RM 1000	26
	20 and below	62	Spending	RM 1000 and above	11
	21 - 30	73		Total	174
Age	31 - 40	32		30 minute and below	43
	40 and above	7	Shopping	30 – 60 minute	58
	Total	174	Time	60 minute and above	73
	1 and below	75		Total	174
				Wilayah Persekutuan	21
				Selangor	28
	2 - 3	83		Perak	30
				Pulau Pinang	17
				Kelantan	7
Shopping	4 - 5	34		Terengganu	5
Frequency			State	Pahang	25
/ Month				Johor	15
	6 and above	8		Melaka	9
				Kedah	8
				Perlis	3
	Total	174		Sabah	2
				Sarawak	4
				Total	174

# 4.2 Frequency analysis

Table 2 describes the frequency analysis of the questions involved in each variable. It can be seen that all of the variables are deemed important by the respondents based on the mean of the variable. The most important variable was the shopping orientation which has the highest mean  $(\mu=3.90)$ .

**Table 2:** Frequency analysis of the construct

No	Question	Mean				
1	I am very cautious in trying new/different products	3.75				
2	I am more interested in buying new than known products					
3	I like to buy new and different products, new products excite me					
4	I am usually among the first to try new products	3.41				
5	I am the kind of person who tries every new product at least once	3.47				
	Customer Innovativeness	3.57				
1	I like introducing new brands and product to my friends	3.65				
2	I like helping people by providing them with information about many kinds of products	3.65				
3	People ask me for information about products, places to shop, or sales	3.52				
4	If someone asked where to get the best buy on several type of products, I could tell him or her where to shop	3.65				
5	My friends think of me as a good source of information when it comes to new products or sales	3.59				
	Market Mavenism	3.61				
1	Shopping online is the way I like to spend my leisure time.	3.66				
2	Shopping online is entertaining to me.	3.56				
3	I enjoy shopping online more than most people do.					
4	Shopping online is a good way for me to relax.	3.77				
5	Shopping online refreshes me on a dull day.	3.66				
	Shopping Enjoyment	3.69				
1	I read the advertisements for announcements of sales	3.57				
2	The shopping experience is important to me	3.74				
3	It is important to me that online retail store are fast and easy to reach	4.01				
4	It is important to me to that information about products are fast and easy to find	4.09				
5	It is important to me to be able to compare prices of products in advance	4.09				
	Shopping Orientation	3.90				
1	I would recommend that others visits online retail store that I purchased a product from	3.61				
2	I would be willing to shop more than one online retail store	3.70				
3	I would purchase at online retail store	3.73				
4	I want to experience online retail store in the future	3.81				
5	My willingness to buy from online retail store is very likely	3.83				
	Online Purchase Intention	3.74				

### 4.3 ReliabilityTest

Table 3 describes the reliability of the constructs. The Cronbach's Alpha value ranges between 0.838 and 0.926, with overall value of 0.958 which is within the recommended value. (Hair et al.,1998). The result shows that the measures used in this research are reliable.

**Table 3:** Reliability of the constructs

		Cronbach's
No	Variables	Alpha
1	Customer Innovativeness	.912
2	Market Mavenism	.926
3	Shopping Enjoyment	.891
4	Shopping Orientation	.838
5	Online Purchase Intention	.887
	Overall	.958

### 4.4 Hypotheses Testing

Table 4 illustrates the customer innovativeness based on gender. Based on the result, it shows that female has higher customer innovativeness (3.79) compared to male (3.35). However, based on the t-test analysis (Table 5), the Sig. (2-tailed) value is lower than 0.05 (p=0.002) thus demonstrating that there is statistically difference of customer innovativeness between gender.

Table 4: Customer Innovativeness' Mean Values Based on Gender

No	Gender	Customer Innovativeness
1	Male	3.35
2	Female	3.79

Table 5: T-test on Customer Innovativeness and Gender

	F	Sig.	T	df	Sig. (2-tailed)
Equal variances assumed	.720	.397	-3.208	172	.002
Equal variances not					
assumed			-3.208	171.729	.002

Table 6 illustrates the market mavenism based on gender. Based on the result, it shows that female has higher market mavenism (3.86) compared to male (3.37). However, based on the t-test analysis (Table 7), the Sig. (2-tailed) value is lower than 0.05 (p=0.001) thus demonstrating that there is statistically difference of market mavenism between gender.

Table 6: Market Mavenism's Mean Values Based on Gender

No	Gender	Customer Innovativeness
1	Male	3.37
2	Female	3.86

**Table 7:** T-test on Market Mavenism and Gender

	F	Sig.	T	df	Sig. (2-tailed)
Equal variances assumed	.660	.418	-3.302	172	.001
Equal variances not			-3.302	171.999	.001
assumed					

Table 8 illustrates the shopping enjoyment based on gender. Based on the result, it shows that female has higher shopping enjoyment (3.89) compared to male (3.48). However, based on the t-test analysis (Table 9), the Sig. (2-tailed) value is lower than 0.05 (p=0.001) thus demonstrating that there is statistically difference of shopping enjoyment between gender.

**Table 8:** Shopping Enjoyment's Mean Values Based on Gender

No	Gender	Customer Innovativeness
1	Male	3.48
2	Female	3.89

Table 9: T-test on Shopping Enjoyment and Gender

	F	Sig.	T	df	Sig. (2-tailed)
Equal variances assumed	.003	.957	-3.421	172	.001
Equal variances not assumed			-3.421	169.052	.001

Table 10 illustrates the shopping orientation based on gender. Based on the result, it shows that female has higher shopping orientation (3.98) compared to male (3.81). However, based on the test analysis (Table 11), the Sig. (2-tailed) value is higher than 0.05 (p=0.128) thus demonstrating that there is no statistically difference of shopping orientation between gender.

Table 10: Shopping Orientation's Mean Values Based on Gender

No	Gender	Customer Innovativeness
1	Male	3.81
2	Female	3.98

**Table 11:** T-test on Shopping Orientation and Gender

Tuble 11: I test on shopping offentation and Gender					
	F	Sig.	T	df	Sig. (2-tailed)
Equal variances assumed	4.710	.031	-1.529	172	.128
Equal variances not			-1.529	164.998	.128
assumed					

Table 12 illustrates the purchase intention based on gender. Based on the result, it shows that female has higher purchase intention (16.47) compared to male (14.76). However, based on the t-test analysis (Table 13), the Sig. (2-tailed) value is lower than 0.05 (p=0.000) thus demonstrating that there is statistically difference of purchase intention between gender.

Table 12: Online Purchase Intention's Mean Values Based on Gender

No	Gender	Customer Innovativeness
1	Male	3.53
2	Female	3.94

Table 13: T-test on Online Purchase Intention and Gender

	F	Sig.	T	df	Sig. (2-tailed)
Equal variances assumed	0.815	.368	-3.688	172	.000
Equal variances not					
assumed		-3.6	-3.688	171.252	.000

Table 14 illustrates the result of the hypotheses testing. It shows that all of the hypotheses were supported except for hypotheses 4.

Table 14: Result of Hypotheses Testing

Tuble 14. Result of Hypotheses Testing				
No	Gender	Result		
H1	There is statistically difference of customer innovativeness based on genders.	SUPPORTED		
H2	There is a statistically difference of market mavenism based on genders.	SUPPORTED		
Н3	There is statistically difference of shopping enjoyment based on genders.	SUPPORTED		
H4	There is statistically difference of shopping orientation based on genders.	NOT SUPPORTED		
Н5	There is statistically difference of online purchase intention based on genders.	SUPPORTED		

#### 5.0 Discussion

This study is able to investigate the gender differences on how psychographic characteristics influence the customer behaviour on online purchase intention. The result has highlighted a few interesting points:

- 1. There are element of gender differences in terms of online purchase intention and the predictive variables (customer innovativeness, market mavenism and shopping enjoyment) except for shopping orientation. It shows that male and female have different behaviour in online shopping except for its purpose of doing so which was determined by the shopping orientation
- 2. Female scored higher in terms of online purchase intention and the predictive variables; customer innovativeness, market mavenism and shopping enjoyment. It means that female is more incline to purchase something over the internet when they chose to shop. However, report has suggested that online shoppers are mostly consisting of male. These contradicting findings may be concluded as that there are more male online shoppers compared to female but female are more incline to purchase products online compared to men. Thus this finding contradicts with the findings by Zhang et al (2011) that argued men were more likely to buy online than women.
- 3. Past study has shown that female shows indication that they experience dissatisfaction in online shopping compared to men (Kahttab, 2012). This is inline with point number two, as it may be interpreted as female is reluctant to shop online compared to men.

This study has been able to contribute by further extending the literature in this field. In terms of practical contribution, online business owners should be able to understand their customer better and do not consider both gender has the same behaviour in terms of online shopping. As this study have proved that there differences in terms of psychographic characteristic on online purchase intention, it is suggested that further research to be done by generating a conceptual model for each gender for online purchase intention. Another research could be done to understand why female are reluctant to shop online compared to me

#### References

- Adelaar, T., Chang, S., Lanchndorfer, K. M., Lee B. and Morimoto M., (2003). Effects of media formats on emotions & impulse buying behaviour. Journal of Information Technology, 18, 247–266.
- Agarwal, R. and Prasad, J. A., (1998). Conceptual and operational definition of personal innovativeness in the domain of information technology, Information Systems Research, 9 (2), 204-215.
- Arens, Williams F., (1996). Contemporary advertising, USA: Richard D. Irwin, A., Times Mirror Higher Education Group Inc. Company.
- Awad, N. F. and Ragowsky, A., (2008), "Establishing trust in electronic commerce though online word of mouth: An examination across genders," *Journal of Management InformationSystems*, Vol. 24, No. 2, pp. 101-121.
- Babin, B.J., Darden, W.R. and Griffin, M., (1994). Work and/or fun: Measuring hedonic and utilitarian shopping value. Journal of Consumer Research, Vol. 20 No. 4, 644-56.
- Bae, S. and Lee, T., (2011), "Gender differences in consumers' perception of online consumer reviews," *Electronic Commerce Research*, Vol. 11, No. 2, pp. 201-214.
- Baker, J. and Wakefield, K.L., (2011). Buying or browsing? An exploration of shopping orientations and online purchase intention. European Journal of Marketing, 37(11/12), 1666-1684.
- Batra, R. and Ahtola, O. T., (1991). Measuring the hedonic and utilitarian sources of consumer attitudes. Marketing Letters, 2 (April), 159-170.
- Bellenger, D. N;. and Korgaonkar, P., (1980). Profiling the recreational shopper. Journal of Retailing, 56 (3),
- Bell, S., 1999. Consumer attraction to intraurban retail areas: An environmental psychology approach. Image and Journal of Retailing and Consumer Services, 6(2), 67-78.
- Blackwell, R. D., Miniard, P. W. and Engel, Thompson, J. F., (2006). Consumer Behavior, Business and Economics, Mason, OH.
- Bloch, P.H., Ridgway, N.M. and Sherrell, D.L., (1989). Extending the concept of shopping: An investigation of browsing activity. Journal of the Academy of Marketing Science, Vol. 17 No. 1, 13-21.
- Boone, L. E., (1970). The search for the consumer innovator. Journal of Business, Vol. 43, No. 4, 135-140.
- Brown, M., Pope, N. and Voges, K., (2003). Buying or browsing? An exploration of shopping orientations and online purchase intention. European Journal of Marketing, Vol. 37 No. 11/12, 1666-84.
- Demby, Emmanuel H. (1994). Psychographics Revisited: The Birth of a Technique. *Journal of Marketing Research*, Vol. 6, No. 2, pp.26 29
- Dittmar, H., Long, K. and Meek, R., (2004), "Buying on the Internet: Gender differences in online and conventional buying motivations," *Sex Roles*, Vol. 50, No. 5/6, pp. 423-444.
- E27 (2013), The ultimate guide to e-commerce statistics of Malaysia and SEA. Retrieved October 30, 2014 http://e27.co/the-ultimate-guide-to-e-commerce-statistics-of-malaysia-and-sea/
- Emarketer (2013), Ecommerce sales topped \$1 trillion for first time in 2012, Retrieved October 30, 2014 http://www.emarketer.com/Article/Ecommerce-Sales-Topped-1-Trillion-First-Time-2012/1009649
- Feick, L.F. and Price, L.L (1987), The market maven: a diffuser of marketplace information. Journal of Marketing, Vol. 51, January, 83-97.
- Garbarino, E. and Strahlievitz, M., (2004), "Gender differences in the perceived risk of buying online and the effects of receiving a site recommendation," *Journal of Business Research*, Vol. 57, No. 7, pp. 768-775
- Gefen D. and Ridings, C., (2005), "If you spoke as she does, sir, instead of the way you do: A sociolinguistics perspective of gender differences in virtual communities," *The DATA BASE for Advances in Information Systems*, Vol. 36, No. 2, pp. 78-92.
- Girard, T., P. Korgaonkar, and R. Silverblatt. (2003). Relationship of type of product, shopping orientations, and demographics with preference for shopping on the internet. Journal of Business and Psychology 18: 101-120.
- Greenleaf, E. A. and Lehmann, D. R., (1995). Reasons for substantial delay in consumer decision making. Journal of Consumer Research, 22(2), 186–199.
- Hair, J.F., Anderson, R.L. and Tatham W.C., (1998), Multivariate data analysis with reading, Prentice-Hall, Upper Saddle River, NJ.
- Higie, R.A., Feick, L.F. and Price, L.L., (1987). Types and amount of word-of-mouth communications about retailing. Journal of Retailing, Vol. 63, Fall, 260-78.
- Hoffmann, S. and Soyez, K., (2010). A cognitive model to predict domain-specific consumer innovativeness. Journal of Business Research, Vol. 63, No. 7, 778-785.
- Holbrook, M. B. and Hirschman, E. C., (1982). The experiential aspects of consumption: Consumer fantasies, feelings and fun. Journal of Consumer Research, 9 (March), 132-140.
- Jin, B. and Sternquist, B., (2004). Shopping is Truly a Joy. The Service Industries Journal, 24(6), 1-18.

- Kaltcheva, V.D. and Weitz, B.A., (2006). When should a retailer create an exciting store environment? Journal of Marketing, Vol. 70 No. 1, 107-18.
- Kahttab, S. A., Al-Manasra, E. A., Zaid, M. K. S. A., & Qutaishat, F. T. (2012). Individualist, collectivist and gender moderated differences toward online purchase intentions in Jordan. *International Business Research*, 5(8), p85.
- Li, Hairong, Cheng Kuo, and Russell, M.G., (1999). The impact of perceived channel utilities, *shopping* orientations, and demographics on the consumer's online buying behaviour, Journal of Computer Medicated.
- Lichtenstein, D.R. and Burton, S., (1990). An assessment of the moderating effect of market mavenism and value consciousness on price-quality perception accuracy. Advances in Consumer Research, 17, 53-59.
- Midgley, D.F. and Dowling, (1978). Innovativeness: the concept and its measurement. Journal of Consumer Research, Vol. 4 No. 2, 229-42.
- Moschis, G. P., (1992). Marketing to older consumers: A handbook of information for strategy development of factors influencing electronic exchange. Journal of Computer-Mediated Communication, 5(1), 1-23.
- Price, L.L., Feick, L.F. and Guskey-Federouch, A., (1988). Couponing behaviors of the market maven: profile of a super couponer. Advances in Consumer Research, Vol. 15, pp. 354-9.
- Rahim, H. L., Abidin, Z. Z., & Khairuddin, N. N. (2014). Psychographic Characteristics Influencing Customer Behaviour on Online Purchase Intention. *Australian Journal of Basic & Applied Sciences*, 8(5).
- Ranganathan, C. and Ganapathy S., (2002). Key dimensions of business-to-consumer web sites, Information and Management 39 (6), 457–465.
- Rokeach, M., 1973. The Nature of Human Values. The Free Press, New York
- Rogers, E. M. and Shoemaker, F. F., (1971). Communication of Innovations, Free Press, New York, NY.
- Schiffman, L. G., et al., (2007). Consumer Behavior, 9<sup>th</sup>. ed. New Jersey: Prentice Hall.
- Shim, S., and Kotsiopulos, A. (1993). A typology of apparel shopping orientation segments among female consumers. Clothing and Textiles Research Journal, 12(1), 73-85.
- Slama, M., Nataraajan, R. and Williams, T.G., (1992). Market mavens and the relationship between smart buying and information provision: an exploratory study in Crittenden, V.L. (Ed.), Developments in Marketing Science, Vol. 15, 90-3.
- Slama, M.E., and Williams, T.G., (1990). Generalization of the market maven's information provision tendency across product categories in Goldberg, M., Gorn, G. and Pollay, R.(Eds), Advances in Consumer Research, Vol. 17, 48-52.
- Steenkamp, J.-B. E., Hofstede, F. T., and Wedel, M., (1999). A cross-national investigation into the individual and national cultural antecedents of consumer innovativeness. The Journal of Marketing, 63 (2), 55-69.
- Talented (2012) Malaysia's Online Shopping Behaviour. Retrived October 30, 2014 from http://www.talented.com.my/malaysias-online-shopping-behaviour/
- Ulbrich, F., Christensen, T. and Stankus, L., (2011), "Gender-specific on-line shopping preferences. *Electronic Commerce Research*, Vol. 11, No. 2, pp. 181-199.
- Van Osselaer, S.M.J., Ramanathan, S., Campbell, M.C., Cohen, J.B., Dale, J.K., Herr, P.M., Janiszewski, C., Kruglanski, A.W., Lee, A.Y., Read, S.J., Russo, J.E. and Tavassoli, N.T., (2005). Choice based on goals, Marketing Letters, Vol. 16, No. 3, pp. 335-46. Westport, Connecticut: Quorum Books.
- Verhoef, P.C., and Langerak, F., (2001). Possible determinants of consumers' adoption of electronic grocery shopping in the Netherlands, Journal of Retailing and Consumer Services 8 (5), 275–285.
- Wells, W., Tigert, D., 1977. Activities, interest and opinions. Journal of Advertising Research 11 (4), 27-35
- Wong C.K. (2014) E-Commerce Infographic: Understanding Online Shoppers in Malaysia Retrieved October 30, 2014 from <a href="http://www.ecommercemilo.com/2014/01/ecommerce-infographic-malaysia-understanding-online-shoppers.html">http://www.ecommercemilo.com/2014/01/ecommerce-infographic-malaysia-understanding-online-shoppers.html</a>
- Yang, C. and Wu, C. C., (2006), "Gender differences in online shoppers' decision-making styles," In J. Ascenso, L. Vasiu, C. Belo, and M. Saramago (Ed.), *e-Business and Telecommunication Networks*, Netherland: Springer, pp. 99-106
- Zhang, J., Mandl, H., & Wang, E. (2011). The Effect of Vertical-Horizontal Individualism-Collectivism on Acculturation and the Moderating Role of Gender. *International Journal of Intercultural Relations*, *35*, pp. 124-134. <a href="http://dx.doi.org/10.1016/j.ijintrel.2010.09.004">http://dx.doi.org/10.1016/j.ijintrel.2010.09.004</a>