

eConsumerBehaviourE220FinalEJM

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e-CONSUMER BEHAVIOUR

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Brief professional biographies

Charles Dennis is a Senior Lecturer at Brunel University, London, UK. His teaching and research area is (e-)retail and consumer behaviour – the vital final link of the Marketing process – satisfying the end consumer. Charles is a Chartered Marketer and has been elected as a Fellow of the Chartered Institute of Marketing for work helping to modernise the teaching of the discipline.

Charles was awarded the Vice Chancellor's Award for Teaching Excellence for improving the interactive student learning experience. Charles's publications include *Marketing the e-Business*, (1st & 2nd editions) (joint-authored with Dr Lisa Harris), the research-based *e-Retailing* (joint-authored with Professor Bill Merrilees and Dr Tino Fenech) and research monograph *Objects of Desire: Consumer Behaviour in Shopping Centre Choice*. His research into shopping styles has received extensive coverage in the popular media.

Bill Merrilees is Professor of Marketing and Deputy Head of the Department of Marketing at Griffith Business School, based on the Gold Coast campus. Bill is also associated with the Tourism, Sport and Service Innovation Research Centre. He has worked in both academia and the government. He has a Bachelor of Commerce (Hons I) from the University of Newcastle, Australia and an M.A. and PhD from the University of Toronto, Canada. He has consulted with companies like Shell, Westpac, Jones Lang Lasalle at the large end, down to middle sized companies like accountants and even very small firms like florists. Bill particularly enjoys conducting case research as it builds a bridge to the real world. He has published more than 100 refereed journal articles or book chapters. Six of his articles have been in the e-commerce field including the *Journal of Relationship Marketing*, *Journal of Business Strategies*, *Corporate Reputation Review* and *Marketing Intelligence & Planning*. This work includes innovative scale development in the areas of e-interactivity, e-branding, e-strategy and e-trust.

Chanaka Jayawardhena is Lecturer in Marketing at Loughborough University Business School, UK. He has won numerous research awards including two Best Paper Awards at the *Academy of Marketing* Conference in 2003 and 2004. Previous publications have appeared (or forthcoming) in the *Industrial Marketing Management*, *European Journal of Marketing*, *Journal of Marketing Management*, *Journal of General Management*, *Journal of Internet Research*, *European Business Review*, among others.

Len Tiu Wright is Professor of Marketing and Research Professor at De Montfort University, Leicester. She has held full time appointments and visiting appointments in the UK and overseas. Her writings have appeared in books, in American and European academic journals, and at conferences where some have gained best paper awards for overall best conference papers and best in track papers. She is on the editorial boards of a number of leading marketing journals and is Editor of the *Qualitative Market Research – An International Journal*, an Emerald publication.

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Abstract

Purpose – The primary purpose of this article is to bring together apparently disparate and yet interconnected strands of research and present an integrated model of e-consumer behaviour. It has a secondary objective of stimulating more research in areas identified as still being under-explored.

Design/methodology/approach – The paper is discursive, based on analysis and synthesis of e-consumer literature.

Findings – Despite a broad spectrum of disciplines that investigate e-consumer behaviour and despite this special issue in the area of marketing, there are still areas open for research into e-consumer behaviour in marketing, for example the role of image, trust and e-interactivity. The paper develops a model to explain e-consumer behaviour.

Research limitations/implications – As a conceptual paper, this study is limited to literature and prior empirical research. It offers the benefit of new research directions for e-retailers in understanding and satisfying e-consumers. The paper provides researchers with a proposed integrated model of e-consumer behaviour.

Originality/value – The value of the paper lies in linking a significant body of literature within a unifying theoretical framework and the identification of under-researched areas of e-consumer behaviour in a marketing context.

Keywords: *e-consumer behaviour, E-consumer behaviour, e-marketing, e-shopping, online shopping, e-retailing.*

Paper type: Conceptual paper.

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Introduction

Early e-shopping consumer research (e.g. Brown *et al.*, 2003) indicated that e-shoppers tended to be concerned mainly with functional and utilitarian considerations. As typical ‘innovators’ (Donthu and Garcia, 1999; Siu and Cheng, 2001), they tended to be more educated (Li *et al.*, 1999), higher socio-economic status (SES) (Tan, 1999), younger than average and more likely to be male (Korgaonkar and Wolin, 1999). This suggested that the e-consumer tended to differ from the typical traditional shopper. More recent research, on the other hand, casts doubt on this notion. Jayawardhena *et al.*, (2007) found that consumer purchase orientations in both the traditional world and on the Internet are largely similar and there is evidence for the importance of social interaction (e.g. Parsons, 2002; Rohm and Swaminathan, 2004) and recreational motives (Rohm and Swaminathan, 2004), as demonstrated by virtual ethnography (webnography) of ‘Web 2.0’ blogs, social networking sites and e-word of mouth (eWOM) (Wright, 2008). Accordingly, this paper aims to examine concepts of e-consumer behaviour, including those derived from traditional consumer behaviour.

The study of e-consumer behaviour is gaining in importance due to the proliferation of online shopping (Dennis *et al.*, 2004; Harris and Dennis, 2008; Jarvenpaa and Todd 1997). Consumer-oriented research has examined psychological characteristics (Hoffman and Novak 1996; Lynch and Beck 2001; Novak *et al.*, 2000; Wolfinbarger and Gilly 2002; Xia 2002), demographics (Brown *et al.*, 2003; Korgaonkar and Wolin, 1999), perceptions of risks and benefits (Bhatnagar and Ghose 2004; Huang *et al.*, 2004; Kolsaker *et al.*, 2004;), shopping motivation (Childers *et al.* 2001; Johnson *et al.* 2007; Wolfinbarger and Gilly 2002), and shopping orientation (Jayawardhena *et al.*, 2007; Swaminathan *et al.*, 1999). The technology approach has examined technical specifications of an online store (Zhou *et al.*, 2007), including interface, design and navigation (Zhang and Von Dran, 2002); payment (Torksadeth and Dhillon, 2002; Liao and Cheung, 2002); information (Palmer, 2002; McKinney *et al.*, 2002); intention to use (Chen and Hitt, 2002); and ease of use (Devaraj *et al.*, 2002; Stern and Stafford, 2006). The two perspectives do not contradict each other but there remains a scarcity of published research that combines both. Accordingly, the objective of this paper is to develop and argue in support of an integrated model of e-consumer behaviour, drawing from both the consumer and technology viewpoints. The paper also has a secondary objective of stimulating more research in areas identified as still being under-explored. The research area is potentially fruitful since, even in recession, e-shopping volumes in the UK, for example, are continuing with double-digit growth (Deloitte, 2007; IMRG/Capgemini, 2008), whereas traditional shopping is languishing in zero growth or less (BRC, 2008).

The remainder of this article is organised as follows. We develop our model in two stages. First, we draw from existing literature to present well-known factors that influence consumer behaviour and form the core of our model. Second, we present a framework that can be adopted to examine both the influences and interrelationships between the factors in predicting e-consumer behaviour. Finally we present our concluding remarks.

Factors influencing e-consumer behaviour

The basic model argues that functional considerations influence attitudes to an e-retailer which in turn influence intentions to shop with the e-retailer and then finally actual e-retail activity, including shopping and continued loyalty behaviour. Our model is underpinned by the theory of reasoned action (TRA). The choice of this theoretical lens lies in its acceptance as a useful theory in the study of consumer behaviour, which ‘provides a relatively simple basis for identifying where and how to target consumers’ behavioural change attempts’ (Sheppard *et al.*, 1988: 325). The conceptual foundations are illustrated in Figure 1.

Take in Figure 1 here

The role of functional attributes

Researchers attempting to answer why people (e-)shop have looked to various components of the ‘image’ of (e-)retailing (Wolfenbarger and Gilly, 2002). This may be a valid approach for two reasons. First, ‘image’ is a concept used to signify our overall evaluation or rating of something in such a way as to guide our actions (Boulding, 1956). For example, we are more likely to buy from a store that we consider has a positive image on considerations that we may consider important, such as price or customer service. Second, this is an approach that has been demonstrated for traditional stores and shopping centres over many years (e.g. Berry, 1969; Dennis *et al.*, 2002a; Lindquist, 1974). This is particularly relevant because it is the traditional retailers with strong images that have long been making the running in e-retail (IMRG/Capgemini, 2008; Kimber, 2001). According to Kimber (2001), shopper loyalty instore and online are linked. For example, according to www.tesco.com (accessed 26 October, 2001), the supermarket Tesco’s customers using both on and offline shopping channels spend 20 percent more on average than customers who only use the traditional store. Tesco is well known as having a positive image both in-store and online, being the UK grocery market leader in both channels and the world’s largest e-grocer (Eurofood, 2000). More recently, the same approach has been applied for e-image components (Babakus and Boller, 1992; Dennis *et al.*, 2002b; Kooli *et al.*, 2007; Parasuraman *et al.*, 1988; Teas, 1993). Examples of e-service instruments include: Loiacono’s *et al.*’s, (2002) WebQual; Parasuraman’s *et al.*’s, (2005) E-S-QUAL; Wolfenbarger’s and Gilly’s (2003) eTailQ; and Yoo’s and Donthu’s (2001) SITEQUAL. The most common image components in the e-retail context include product selection, customer service and delivery or fulfilment. We therefore propose that:

P1 e-Consumer attitude towards an e-retailer will be positively influenced by customer perceptions of e-retailer image.

TRA (Ajzen and Fishbein, 1980) suggests that intentions are the direct outcome of attitudes (plus social aspects or ‘subjective norms’, as discussed below) such that there are no intervening mechanisms between the attitude and the intention. Therefore:

P2 e-Consumer intentions to purchase from an e-retailer will be positively influenced by positive attitudes towards the e-retailer.

Most studies have gone only as far as modelling ‘intention’, with few addressing actual adoption (Cheung *et al.*, 2005) and still fewer, continuance behaviour or loyalty. Nevertheless, as mentioned in this section below, as consumers achieve more satisfactory e-shopping experiences, they are more likely to trust and re-patronise, extending our framework to behavioural responses.

This is in line with the stimulus-organism-response (S-O-R) paradigm (Mehrabian and Russell, 1974) and adoption/continuance (Cheung *et al.*, 2005). Thus:

P3 Actual purchases from an e-retailer will be positively influenced by intentions to purchase from an e-retailer.

The consumer purchase process is a series of interlinked multiple stages including information collection, evaluation of alternatives, the purchase itself and post purchase evaluation (Engel *et al.*, 1991; Gabbot and Hogg, 1998). To evaluate the information demands of services, Zeithaml (1981) suggested a framework based on the inherent search, experience, and credence qualities of products. Since online shopping is a comparatively new activity, online purchases are still perceived as riskier than terrestrial ones (Laroche *et al.*, 2005) and an online shopping consumer therefore relies heavily on experience qualities, which can be acquired only through prior purchase (Lee and Tan, 2003). This leads to:

P4 Intention to shop with a particular e-retailer will be positively influenced by past experience; and

P5 Actual purchases from an e-retailer will positively influence experience.

Trust, 'a willingness to rely on an exchange partner in whom one has confidence' (Moorman *et al.*, 1992) is central to e-shopping intentions (Fortin *et al.*, 2002; Goode and Harris, 2007; Lee and Turban, 2001). Security (safety of the computer and financial information) (Bart *et al.*, 2005; Jones and Vijayasarathy, 1998), and privacy (individually identifiable information on the Internet) (Bart *et al.*, 2005; Swaminathan *et al.*, 1999) are closely related to trust. Notwithstanding that these constructs differ, in the interests of simplicity we consider them here to be related aspects of the same concept, which we name 'trust':

P6 e-Consumer trust in an e-retailer will positively influence intention to e-shop.

As e-shoppers become more experienced, trust grows and they tend to shop more and become less concerned about security (Chen and Barnes, 2007; OxiS, 2005) Thus:

P7 Past experience and cues that reassure the consumer will positively influence trust in an e-retailer.

Drawing on early work on another construct of consumer behaviour, learning, (Bettman 1979; Kuehn 1962), an e-retail site becomes more attractive and efficient with increased use as learning leads to a greater intention to purchase (Bhatnagar and Ghose, 2004; Johnson *et al.*, 2007). Therefore:

P8 e-Consumers' learning about an e-retailer web site will positively influence their intention to purchase.

We now extend our model to include social and experiential aspects of e-consumer behaviour along with consumer traits. The extended model is illustrated in Figure 2.

Take in Figure 2 here.

An integrative framework

Social factors

The TRA family theories, which are central to our model (Cheung *et al.*, 2005; Sheppard *et al.*, 1988), include the Theory of Planned Behaviour (TPB) (Ajzen, 1991), the Technology Acceptance Model (TAM) (Davis, 1989) and the Unified Theory of Acceptance and Use of Technology (UTAUT) (Venkatesh *et al.*, 2003). As introduced in ‘The role of functional attributes’ section above, intention is influenced by two factors, ‘attitude toward the behaviour’ and ‘subjective norms’ (Fishbein and Ajzen, 1975; Ajzen and Fishbein, 1980). ‘Subjective norm’ refers on one hand to beliefs that specific referents dictate whether or not one should perform the behaviour or not, and on the other the motivation to comply with specific referents (Ajzen and Fishbein, 1980). Simply put, these are ‘social factors’, by which we mean the influences of others on purchase intentions. For example, TRA argues that whether our best friends think that we should make a particular purchase influences our intention. Numerous studies of traditional shopping have drawn attention to these aspects (e.g. Dennis 2005; Dholakia, 1999). Social influences are also important for e-shopping, but e-retailers have difficulty in satisfying these needs (Kolesar and Galbraith 2000; Shim *et al.*, 2000). Rohm and Swaminathan (2004) found that social interaction was a significant motivator for e-shopping (along with variety seeking and convenience, which we consider with situational factors, below). Similarly, Parsons (2002) found that social motives such as: social experiences outside home; communication with others with similar interests; membership of peer groups; and status and authority were valid for e-shopping. Social benefits of e-shopping, such as communications with like-minded people, can be important motivators that influence intention. Web 2.0 social networking sites can link social interactions concerning personal interests with relevant e-shopping. For example, people with a specific, specialist fascination for athletic footwear may be members of www.sneakerplay.com. Consumers with a more general interest in social e-shopping are catered for by www.osoyou.com. Thus:

P9 e-Consumer attitude towards an e-retailer will be positively influenced by social factors.

Since attitude and subjective norm cannot be the exclusive determinants of behaviour where an individual’s control over the behaviour is incomplete, the TPB purports to improve on the TRA by adding ‘perceived behavioural control’ (PBC), defined as the ease or difficulty that the person perceives of performing the behaviour. Empirical studies demonstrate that the addition of PBC significantly improves the modelling of behaviour (Ajzen 1991). In the information systems literature, the concept of PBC has an equivalent in ‘self-efficacy’, defined as the judgment of one’s ability to use a computer (Compeau and Higgins, 1995). Researchers have shown that there is a positive relationship between experience with computing technology, perceived outcome and usage (Agarwal and Prasad, 1999). There is considerable empirical evidence on the effect of computer self-efficacy (e.g. Agarwal *et al.*, 2000; Venkatesh, 2000). These studies confirm the essential effect of computer self-efficacy in understanding individual responses to information technology in general and e-shopping in particular. There is conceptual and empirical overlap of the constructs of PBC and self-efficacy with past experience (Alsajjan and Dennis, forthcoming), which we therefore concentrate into our ‘Past experience’ variable (see ‘The role of functional attributes’ section above).

TAM was originally conceived to model the adoption of information systems in the workplace (Davis, 1989) but two specific dimensions relevant to e-shopping have been identified: usefulness and ease of use. Usefulness refers to consumers' perceptions that using the Internet will enhance the outcome of their shopping and information seeking (Chen *et al.*, 2002). In our model, usefulness is incorporated into the image components of product selection, customer service and delivery or fulfilment, in the 'Role of functional attributes' section, above. Ease of use concerns the degree to which e-shopping is perceived as involving a minimum of effort, e.g. in navigability and clarity (Chen *et al.*, 2002). Ease of use is central to the e-interactivity dimension of our model, considered in the 'Experiential aspects of e-shopping' section, below.

Davis *et al.*, (1992) have added a new dimension of attitude into TAM: enjoyment. Enjoyment reflects the hedonic aspects discussed in the 'Experiential aspects of e-shopping' section, below. In a further development of TAM, the UTAUT, Venkatesh and colleagues (2003) recognised the moderating effects of consumer traits, considered in the 'Consumer traits' section, below. The TRA family theories including TPB, TAM and UTAUT thus constitute the 'glue' of the integrative theoretical framework for our propositions P1-P7 above, as illustrated in Figure 2.

TAM has been criticised for ignoring a number of influences on e-consumer behaviour. These include social ones (included in the TRA aspect of our model, above) (Chen *et al.*, 2002) and others such as situational factors (Moon and Kim, 2001); and consumer traits (Venkatesh *et al.*, 2003). Perea *et al.*, (2004) add four factors: consumer traits; situational factors; product characteristics; and trust (trust is considered in 'The role of functional attributes' section, above). Situational factors may include variety seeking and convenience (identified by Rohm and Swaminathan, 2004, as a significant motivator for e-shopping). We therefore extend our framework to include relevant experiential and situational factors; and consumer traits in the three sections below.

Experiential aspects of e-shopping

For decades, retailers and researchers have been aware that shopping is not just a matter of obtaining tangible products but also about experience, enjoyment and entertainment (Martineau, 1958; Tauber, 1972). In the e-shopping context, experience and enjoyment derive from e-consumers' interactions with an e-retail site, which we refer to as 'e-interactivity'. e-Interactivity encompasses the equivalent of salesperson-customer interaction as well as visual merchandising and indeed the impact of all senses on consumer behaviour. Empirically, interactivity has been found to be a major determinant of consumer attitudes (Fiore *et al.*, 2005; Richard and Chandra, 2005). Studies include, e.g., personalising greeting cards (Wu, 1999), and creating visual images of clothing combinations (Fiore *et al.*, 2005; Kim and Forsythe, 2009 in this issue). More generally, Merrilees and Fry (2002) found that overall interactivity was the most important determinant of consumer attitudes to a particular e-retailer and interactivity could influence both trust and attitudes to the e-retailer. Therefore:

P10 e-Consumer attitudes towards an e-retailer will be positively influenced by e-interactivity; and

P11 Trust in an e-retailer will be positively influenced by e-interactivity.

A favourable perception of e-interactivity is likely to be influenced by ease of use of a web-site (Merrilees and Fry, 2002). Navigability is a key aspect, i.e. the ability of the user to find their way around a site and keep track of where they are (Richard and Chandra, 2005). Thus:

P12 e-Consumers' perceptions of e-interactivity will be positively influenced by ease of navigation.

Many studies in the bricks-and-mortar world have used an environmental psychology framework to demonstrate that cues in the retail 'atmosphere' or environment can affect consumers' emotions, which in turn can influence behaviour. The importance of this S-O-R model (Mehrabian and Russell, 1974) is that the stimulus cues such as colour, music or aroma can be manipulated by marketers to increase shoppers' pleasure and arousal, which in turn should lead to more 'approach' behaviour, e.g. spending (rather than 'avoidance'). Dailey (1999); and Eroglu *et al.*, (2003) demonstrated that the same type of 'web atmospherics' model can be applied to e-consumer behaviour. Graphics, visuals, audio, colour, product presentation at different levels of resolution, video and 3D displays are among the most common stimuli. Richard (2005) divided atmospheric cues into central, high task relevant ones (including structure, organization, informativeness, effectiveness and navigational); and a single peripheral, low-task relevant one (entertainment). Consistent with the Elaboration Likelihood Model (Petty and Cacioppo, 1986), the high task-relevant cues impacted attitude. Both high and low task-relevant cues had a secondary impact on exploratory purchase intention. Elements that replicate the offline experience lead to loyal, satisfied customers (Goode and Harris, 2007). Manganari and colleagues (2009) summarise the current state of knowledge on web atmospherics in e-retailing in this issue, illustrated schematically in their Figures 2 and 3 (Manganari *et al.*, 2009). In theory, atmospherics can also include: touch (which can be simulated using a vibrating touch pad) and aroma (which might be incorporated by offering to send samples although odour simulation systems have yet to achieve widespread adoption) (Chicksand and Knowles, 2002). Summarising:

P13 e-Consumer perceptions of e-interactivity will be positively influenced by web atmospherics.

Environmental psychology suggests that people's initial response to any environment is affective, and this emotional impact generally guides the subsequent relations within the environment (Machleit and Eroglu, 2000; Wakefield and Baker, 1998). Many studies suggest that web atmospherics are akin to the physical retail environment (e.g. Alba *et al.*, 1997; Childers *et al.*, 2001). In this issue, Jayawardhena and Wright found that emotional considerations are one of the main influences on attitudes towards e-shopping (Jayawardhena and Wright, 2009). Therefore:

P14 e-Consumer emotional states will be positively influenced by web atmospherics and

P15 e-Consumer attitude towards an e-retailer will be positively influenced by emotional states.

Situational factors

One of the most significant attractions of e-shopping is perceptions of convenience (Evanschitzky *et al.*, 2004; Szymanski and Hise, 2000), for example, a reduction of search costs when the consumer is under time pressure (Bakos, 1991; Beatty and Smith, 1987). Kim, Kim and Kandampully, in this issue, found that convenience was one of the main influences on e-satisfaction (Kim *et al.*, 2009). Convenience in e-shopping therefore increases search efficiency by eliminating travel costs and associated frustrations (psychological costs). e-Retailers differentiate themselves by emphasising convenience (Jayawardhena, 2004). For example,

www.amazon.com allows regular customers to complete the purchase process with 'one click'. Similarly, Amazon have allowed customers to review products, enhancing the quantity and quality of product information for potential customers, helping in the customer information search process to reduce search costs and time. Variety of products is a related aspect of online shopping that also reduces search costs (Evanschitzky *et al.*, 2004; Grewal *et al.*, 2004).

Retailing literature suggests that shopping frequency may influence purchase intentions. For example, Evans *et al.* (2001) found that experienced Internet users were more likely to participate in virtual communities for informational reasons, whereas novice users were more likely to participate for social interaction. e-Shopping becomes more routine as e-shoppers gain experience of an e-retailer's site (Liang and Huang, 1998; Overby and Lee, 2006). Hand and colleagues, in this issue, draw attention to the influence of specific, individual factors such as having a baby (Hand *et al.*, 2009). In sum:

P16 Consumer attitude towards an e-retailer will be influenced by situational factors such as convenience, variety, frequency of purchase and specific individual circumstances.

Consumer traits

In the interests of parsimony, we concentrate on four of the most commonly examined *a priori* consumer traits: gender, education, income and age; plus two *post hoc* ones relevant to e-attitudes: need for cognition (NFC) and optimum stimulation level (OSL) (Richard and Chandra, 2005). The moderating effect of gender can be explained by drawing on social role theory and evolutionary psychology (Dennis and McCall, 2005; Saad and Gill, 2000). Men tend to be more task-orientated (Minton and Schneider, 1980), systems-orientated (Baron-Cohen, 2004) and more willing to take risks than are women (Powell and Ansic, 1997). This is because, socially, people are expected to behave in these ways (social role theory) and because this adaptive behaviour has given people with particular traits advantages in the process of natural selection (evolutionary psychology). In line with the task-orientation difference, Venkatesh and Morris (2000) found that men's decisions to use a computer system were more influenced by the perceived usefulness than were women's. On the other hand, in line with the systems-orientation difference (Felter, 1985), women's decisions were more influenced by the ease of use of the system (Venkatesh and Morris, 2000). Gender moderates the relationship between various aspects of behavioural outcomes (Cyr and Bonanni, 2005; Yang and Lester, 2005). Psychology research over many years has identified numerous gender differences that are potentially relevant to e-consumer behaviour, e.g. in spatial navigation, perception and styles of communication. Nevertheless, the effects of these differences in e-consumer behaviour have received little research attention to date. In a parallel to Dennis's and McCall's (2005) 'hunter-gatherer' approach to shopping behaviour, Stenstrom *et al.* (2008) use an evolutionary perspective to study sex differences in website preferences and navigation. In this interpretation, males tend to use an 'internal map' style of navigation because hunting required accurate navigation over long distances. Females, on the other hand, tend to use 'landmark' navigation because gathering was carried out over a smaller area close to the home base. e-Navigation is analogous because users must navigate in order to travel through pages, objects and landmarks in a manner similar to physical navigation. Stenstrom's and colleagues' results demonstrate that extended hierarchical levels of an e-shopping website are more easily navigated by males than by females. Extending gender differences previously reported for 'bricks' shopping (Dennis and McCall, 2005) to e-shopping, in this issue, Hansen and Jensen found that men tend to be 'quick shoppers' whereas women are

more 'shopping for fun' (Hansen and Jensen, 2009). These results suggest that masculine and feminine segmented websites might be more successful in satisfying e-consumers.

The role of education in e-shopping has been given little research attention. It is argued that people with higher levels of education usually engage more in information gathering and processing; and use more information prior to decision making, whereas less well educated people rely more on fewer information cues (Capon and Burke, 1980; Claxton *et al.*, 1974). In contrast to people with lower educational attainments, it is postulated that better educated consumers feel more comfortable when dealing with, and relying on, new information (Homburg and Giering, 2001). A body of research suggests that income is related to e-consumer behaviour (Li *et al.*, 1999; Swinyard and Smith, 2003). This is expected as people with higher income have usually achieved higher levels of education (Farley, 1964). We expect, therefore, that better educated and wealthier consumers seek alternative information about a particular e-retailer, apart from their satisfaction level, whereas less well educated, poorer consumers see satisfaction as an information cue on which to base their purchase decision.

Older consumers are less likely to seek new information (Moskovitch 1982; Wells and Gubar 1966), relying on fewer decision criteria, whereas younger consumers seek alternative information. Age moderates the links between satisfaction with the product and loyalty such that these links will be stronger for older consumers (Homburg and Giering, 2001).

Similarly, individuals with a personality high on NFC engage in more search activities that lead to greater e-interactivity (Richard and Chandra, 2005), a principle supported by Kim and Forsythe (2009) in this issue, who found that consumer innovativeness was associated with greater use of 3D rotational views. In contrast, high OSL people have a higher need for environmental stimulation and are more likely to browse, motivated more by emotion than cognition (Richard and Chandra, 2005).

The various consumer traits will not necessarily have the same moderating effects but in line with space limitations, we summarise the main expectations as:

P17M1 The relationship between social factors and attitude towards an e-retailer will be moderated by consumer traits,

P17M2 The relationship between emotion and attitude toward e-retailer will be moderated by consumer traits

P17M3 The relationship between e-interactivity and attitude toward e-retailer will be moderated by consumer traits.

These moderators complete our integrated model, simplified and illustrated schematically in Figure 2.

Discussion and conclusion

There is a substantial body of literature examining e-consumer behaviour in both academia and in practitioner publications. Both strands agree that many factors influence e-shopping. Nevertheless, there are significant gaps in our understanding of e-consumer behaviour. This paper attempts to fill this gap by conducting an analysis of the literature and presenting a unified model that explains e-consumer behaviour that is founded on a sound theoretical underpinning.

We developed a dynamic model to explain e-consumer behaviour in two stages, underpinned by the Theory of Reasoned Action (Ajzen and Fishbein, 1980; Fishbein and Ajzen, 1975) family of theories, which postulate that that peoples' behaviour is governed by their beliefs, attitudes, and intentions towards performing that behaviour. We argue that attitudes drive e-consumer behavioural intentions which lead into actual purchases. This is followed by the development of further propositions for our model. A significant contribution that our model makes is the appreciation of the image construct and its influence on e-consumer decision making process. We enhance our model by examining the antecedents of attitude and trust, drawing attention to e-consumer emotional states and e-interactivity along with social factors and consumer traits. Furthermore, we indicate that situational factors influence behaviour. To explain consumer emotional states we rely on Mehrabian and Russell's (1974), S-O-R model and reason that the stimulus cues such as web atmospherics and navigation are directly related e-consumer emotional states.

It is acknowledged that building a complex conceptual model 'from the ground up' can pose as many questions as it answers and we identify fruitful directions for future research. First, our framework forms a basis to explore holistically the factors affecting e-consumer behaviour. Second, we acknowledge that our proposed model may not incorporate all the variables or links between them that potentially affect e-consumer behaviour and invite researchers to examine more influences. Third, research is needed into how various constructs might be in play (or not) depending upon the prior shopping, site familiarity and/or site purchasing experience of consumers. Fourth, we observe that a large number of studies appear to concentrate on single countries, whereas consumer responses have been demonstrated to vary between cultures (Davis *et al.*, 2008). We believe that our conceptual model is an ideal framework for such purposes for academic researchers, e-retailers, policy-makers and practitioners.

In conclusion, this paper has explored the conceptual development of an integrated model of e-consumer behaviour. e-Shopping is still growing fast at a time when traditional shopping is struggling to maintain any growth at all. The time is therefore opportune to further explore the propositions elicited in this paper towards a better understanding of e-consumer behaviour.

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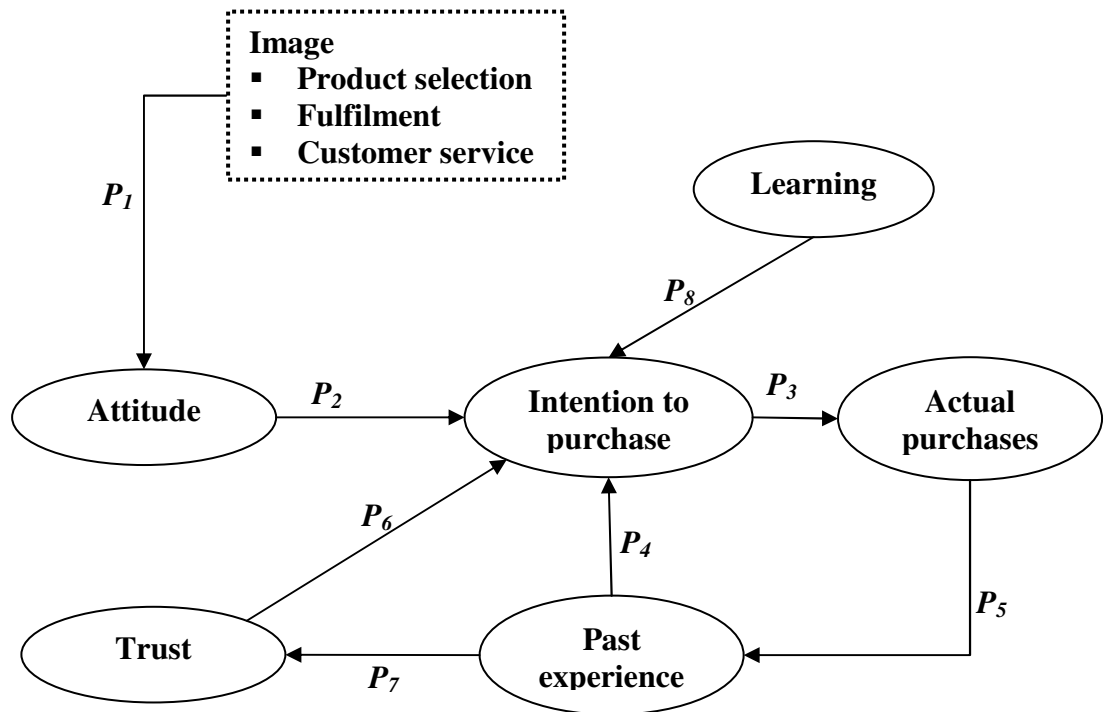


Figure 1: The basic model

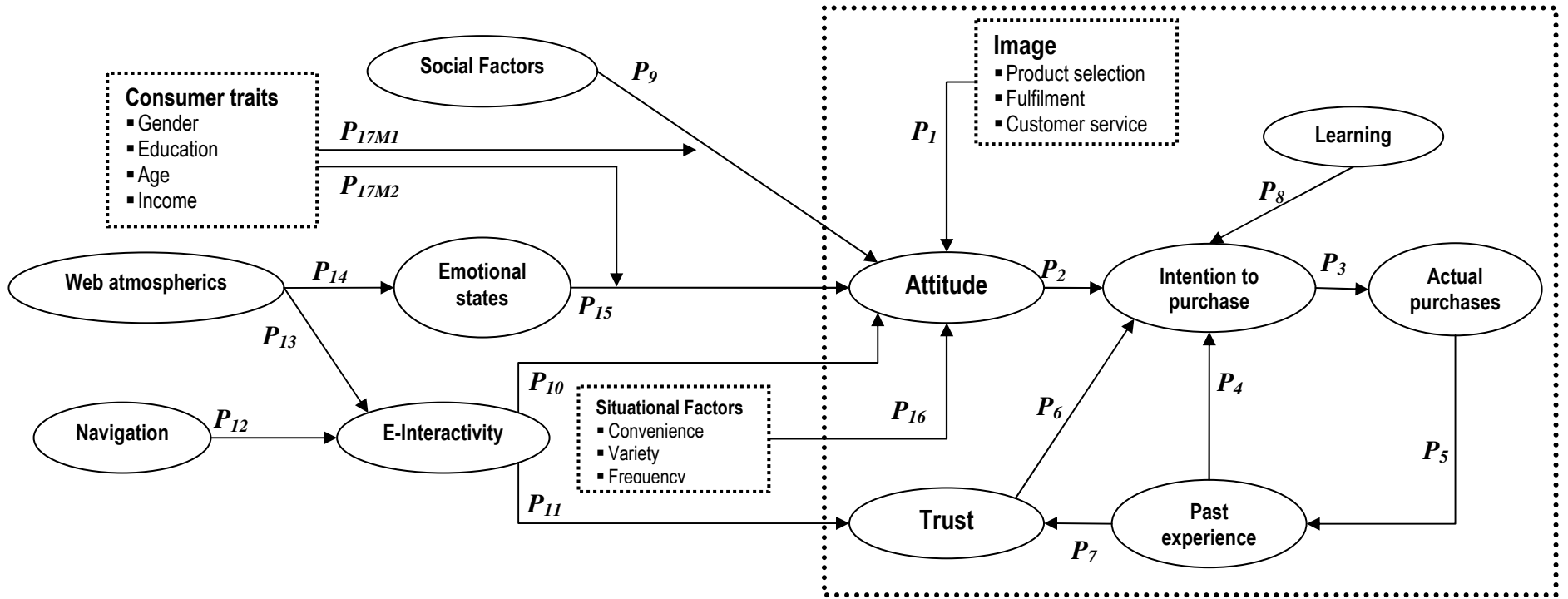


Figure 2: The enhanced model