The Perceptions of Middle Class Male and Female Consumers Regarding Internet Retailing

Shane R. Premeaux
McNeese State University

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DR. SHANE R. PREMEAUX
MCNEESE STATE UNIVERSITY

ABSTRACT

This study analyzes consumer perceptions regarding Internet retailing. Although there were differences between the attitudes of males and females regarding several aspects of Internet retailing the overall consensus was positive. Most of the perceptual differences were more a matter of intensity than direction. The preferred retail model is a "clicks-and-bricks" approach, where a retailer has a brick-and-mortar store and a companion web site. There was general agreement that a visually stimulating web site, with web pages for each product category, that is easy to navigate, with an effective search procedure enhances Internet shopping. There was also agreement that online shopping and buying is convenient. Additionally, web sites must be secure, with easy and straightforward checkout procedures, easy product tracking, follow-up emails, and a full refund for returned merchandise. Pre-purchase research was quite popular, as was shopping online during Christmas. The overall expectation was that online shopping and purchasing will increase in the future.

I. INTRODUCTION

The revenue generated from Internet retailing is increasing at a rapid rate. In 2002, there was a resurgence of online sales growth. Annual online sales at non-travel web sites grew to approximately $43.5 billion, a 29% increase over 2001 sales of $33.7 billion (comScore Network, 2003). More than 6 million mostly mainstream American households will buy for the first time in 2003, joining the 35 million households already shopping online (Kelley, 2003). In addition, Jupiter Communications predicts that spending influenced by the Internet will be three times greater than actual online sales in 2005 (Jupiter Communication, 2001).

Internet shopping is becoming the first alternative to many consumers before beginning that shopping trip. An Internet or web retailer

conducts retail business activities on the Internet, where consumers can search, comparison shop, and buy products. The Internet is changing the nature of consumer shopping habits and reducing the importance of traditional distribution channels (Quelch and Klein, 1996; Hoffman, Novak and Chatterjee, 1995; Hamill and Gregory, 1997). Because of the impact of the Internet on retailing, having a web site is a business necessity for many brick-and-mortar retailers. Retailers with both a brick-and-mortar store and an Internet site can extend their reach and possibly expand their market share. Retail web sites are recognized as a method of attracting and retaining consumers (Dreze and Zufryden, 1997; McMurdo, 1998; Dholakia and Rego, 1998; Hofacker and Murphy, 1998; O'Keefe, O'Connor and Kung, 1998).

Even though some research has considered the possible uses of the Internet (Berthon, Pitt and Watson, 1996) and dealt with the issue of modeling consumer behavior (Liang and Huang, 1998), the scope of previous research is very limited. For example, there is very little academic research dealing with the impact of consumer behavior on online shopping at brick-and-mortar stores with companion Internet sites (Katros, 2000). Since consumers are the key to the success of Internet retailers, understanding their perceptions is critical. This research deals with the perceptions of both male and female consumers regarding the Internet shopping experience, the Internet purchase experience, the Internet retailer's web site, and the preferred retail model. Quite possibly, a better understanding of male attitudes, of female attitudes, and of the differences between male and female attitudes could result in more effective retailing strategies.

The central focus of this research is to determine the attitudes of both male and female consumers regarding Internet retailing. Since online retailing is becoming an important influence on consumer buying behavior, a more comprehensive understanding of consumer attitudes as they relate to Internet retailing is essential. Specifically, how do male and female consumers perceive the Internet shopping experience and the Internet purchase experience? Also, how do both groups evaluate various aspects of the Internet retailer's web site? Finally, what type of retail model do men and women prefer?

II. DATA BASE PROFILE AND RESEARCH METHOD

A sample of middle-class male and female consumers provided the database for this study. The sample was from American Consumer List, Inc. and included only randomly selected households with married

couples, with household incomes of between $50,000 and $74,999. A mail questionnaire was chosen because of the focus necessary to properly complete the questionnaire and the geographic dispersion of the respondents. The questionnaire had sections dealing with the Internet shopping experience, the Internet purchase experience, the retailer's web site, and the preferred retail model. Two questionnaires were mailed to 480 households in the 48 contagious states in the United States, for a total of 960 surveys. Of those queried, 129 males and 137 females responded, but only households that returned both questionnaires, and were within the household income range, were included in the sample population. The number of usable questionnaires was 234 (117 males and 117 females) for a usable response rate of about 24.38 percent of the survey population, which should provide a reasonably accurate representation of the actual consumer population.

Non-response bias should not be a problem because supplemental analysis indicated that non-respondents did not differ materially from respondents. In the supplemental analysis, ten percent of the non-respondents were contacted to determine if their responses differed significantly from the respondents. The pretest results were also quite similar to those of the sample population. During the pretest, the preliminary questionnaire was sent to a randomly selected sample of the survey population and they were asked to complete the survey and respond to various questions dealing with the structure of the questionnaire.

To help ensure that the sample group had some measure of disposable income, only middle-class consumers with household incomes of between $50,000 and $74,999 were included in the survey population. All reported percentages are rounded. Eighty-seven percent of the survey population had household incomes of between $65,000 and $74,999, well above the reported median income of $41,994 (Anonymous 2002/2003). Eighty-five percent of the men and seventy-six percent of the women were between 35 and 59 years old. Ninety-eight percent of the respondents were Caucasian. Forty-three percent of the men and forty-five percent of the women had four-year college degrees. Eighty-eight percent of the households had two income earners employed outside the home. Seventy-one percent of men and seventy-seven percent of women who worked outside the home classified their work as white collar.   Eighty-seven percent of respondents were homeowners.

Eighty-seven percent of the households had computers with Internet access in their homes. Seventy-three percent of men and sixty-nine percent of women surfed the Internet an average of one or more hours a day. Eighty-two percent of males and sixty-eight percent of females had 3

or more years of Internet experience. Seventy-nine percent of males and sixty-six percent of females viewed their knowledge of the Internet as high. Fifty-seven percent of the households in the survey population used broadband Internet connections. Sixty-two percent of men and forty-one percent of women made 5 or more purchases on the Internet in the last 12 months. Specific demographic differences will only be addressed when there is a significant difference in these observations versus the overall sample population.

The Internet shopping experience was analyzed using 18 statements that relate to online shopping. The Internet purchase experience was analyzed using 26 statements that relate to online purchasing. The Internet retailer's web site was analyzed using 12 statements that relate to shopping enhancement. Finally, the preferred retailer type was analyzed using 6 statements that relate to the most appropriate retail model.

The statements were developed in line with related literature, previous research findings, and the survey pretest results. The adult male and female consumers in each household were asked to rate their level of agreement with various relevant statements. Both male and female adult consumers used the following rating scale:

1. Completely disagree; 2. Disagree; 3. Somewhat agree;
4. Agree; and Completely agree.

III. RESULTS

Initially, descriptive statistics were utilized to get a "feel" for the data. Analysis of variance was used to compare the mean ratings for each of the statements. Male and female mean scores were calculated and compared for each statement in each of the four areas, and an "F" statistic computed. In all cases, a significance level of .05 was used. Summary results are presented in Tables 1, 2, 3, and 4, and asterisks are used to identify variables with a statistically significant difference between means. Also, the assumption is made that the larger the mean value regarding agreement with a statement the more prevalent the behavior.

IV. THE INTERNET SHOPPING EXPERIENCE

As may be seen in Table 1, the perceptions of male and female consumers differ for 9 of the 18 Internet shopping experience statements. Consumers enjoyed both shopping online (Item 1), and shopping at brick-

and-mortar stores (Item 2).

Table 1: The Perceptions of Male and Female Consumers Regarding the Internet Shopping Experience

Internet Shopping Statement	Male Mean Rating	Female Mean Rating	F	PR>F
Item 1: I enjoy shopping online at an Internet retailer's web site.	3.62	3.51	.69	.4187
Item 2: I enjoy shopping at a brick-and-mortar retailer.	3.23	4.09*	47.62	.0001
Item 3: One of the main advantages of shopping online is convenience.	4.19	4.17	.07	.8468
Item 4: One of the main advantages of shopping online is lower prices.	4.46	4.41	.24	.6012
Item 5: One of the main advantages of shopping online is that I can shop anytime.	4.21	4.30	.56	.4562
Item 6: One of the main advantages of shopping online is not having to shop at brick-and-mortar retailers.	3.51*	2.73	39.04	.0001
Item 7: One of the main advantages of shopping online is a greater selection of products than brick-and-mortar retailers.	3.49*	2.83	33.76	.0001
Item 8: An Internet retailer's customer service is important, even before a sale is made.	2.79	2.81	.02	.9314
Item 9: Other than for routine purchases, I simultaneously shop at both brick-and-mortar retailers and Internet retailers before buying.	2.46	2.41	.11	.7613
Item 10: I spend less time shopping at brick-and-mortar retailers because of online shopping.	3.54*	2.69	46.86	.0001
Item 11: I check the Internet for better deals on expensive items before purchasing.	3.56*	3.11	13.10	.0005
Item 12: I check the Internet for better deals on inexpensive items before purchasing.	3.16*	2.48	32.92	.0001
Item 13: I check the brick-and-mortar retailer's companion Internet web site before shopping at the brick-and-mortar store.	3.61*	3.04	24.23	.0001
Item 14: I normally spend 30 minutes or more shopping online for a product that I intend to buy.	3.09	2.98	.61	.4397
Item 15: One of the main advantages of shopping online is ability to do				

pre-purchase research.	3.60	3.52	.41	.5349
Item 16: Pre-purchase online research allows me to get better deals.	4.16*	3.38	38.74	.0001
Item 17: During Christmas, I prefer shopping online rather than shopping at a brick-and-mortar retail store.	4.36*	3.35	64.48	.0001
Item 18: I expect to shop online more in the future.	4.22	4.16	.28	.6059

*Indicates a statistically significant difference between means, where the PR>F value is less than the critical value of .05.

Although not statistically significant, men apparently enjoyed shopping online more than shopping at brick-and-mortar stores. However, women enjoyed shopping at brick-and-mortar stores more than shopping online, and the difference was statistically significant. The advantages of online shopping include convenience (Item 3), lower prices (Item 4), and being able to shop anytime (Item 5). So, in effect, the real advantages of online shopping may be other than lower prices, even though the perception of better online deals apparently exist. Men also agreed that not having to shop at brick-and-mortar stores (Item 6), and the greater product selection (Item 7) are advantages of online shopping, but women slightly disagreed. Customer service before a sale (Item 8) is not overly important.

Shopping simultaneously at both a brick-and-mortar store and online before buying (Item 9) was not a common practice. Men agreed that they spent less time shopping at brick-and-mortar stores because of retail web sites (Item 10), but women disagreed. Checking online for better deals on expensive items before purchasing (Item 11) is popular, but men often checked the Internet even for inexpensive items before purchasing (Item 12). Respondents checked a brick-and-mortar retailer's companion web site before shopping at the store (Item 13), and they normally spent 30 minutes or more shopping online for a product they intended to buy (Item 14). There was agreement that one of the main advantages of shopping online is the ability to do pre-purchase research (Item 15), but men agreed to a greater degree than women that doing pre-purchase research allows for better deal making (Item 16). There was a preference for online shopping during Christmas, rather than at brick-and-mortar stores (Item 17), but men were much more enthusiastic about Christmas shopping online. Finally, the expectation was that online shopping would increase in the future (Item 18).

V. THE INTERNET PURCHASE EXPERIENCE

As may be seen in Table 2, there are 12 significant differences between the perceptions of males and females regarding the 26 Internet purchasing statements.

Table 2: The Perceptions of Male and Female Consumers Regarding the Internet Purchase Experience

Internet Purchase Statement	Male Mean Rating	Female Mean Rating	F	PR>F
Item 1: When I shop online, I normally buy online.	3.62*	2.75	36.79	.0001
Item 2: When I shop at a brick-and-mortar store I normally buy something.	3.35	4.03*	36.12	.0001
Item 3: I check out products at a brick-and-mortar store before buying them on the Internet.	2.44	3.10*	36.95	.0001
Item 4: I check out unfamiliar items at a brick- and-mortar retailer before buying them on the Internet.	3.02	3.63*	17.65	.0001
Item 5: I usually buy products online that I have bought before.	3.08	3.00	.37	.5512
Item 6: I buy branded products on the Internet.	3.52	3.63	.70	.4218
Item 7: I buy unique products on the Internet.	3.73	4.18*	15.08	.0004
Item 8: I am willing to buy most any non-food item on the Internet.	3.19*	2.49	22.36	.0001
Item 9: Most of my online purchases are made from an Internet-only retailer.	2.44	2.39	.11	.7583
Item 10: Most of my online purchases are made from a web site that has a companion brick-and-mortar store.	4.18	4.24	.28	.5997
Item 11: I have security concerns about paying for purchases made online.	2.78	2.80	.02	.9263
Item 12: Shipping cost are too high when purchasing products online.	3.62	4.29*	34.56	.0001
Item 13: Shipping problems are common when purchasing products online.	2.77	2.82	.09	.7732
Item 14: Returning merchandise to an Internet only retailer is too difficult.	2.44	3.20*	29.83	.0001
Item 15: I prefer returning Internet				

purchases to a companion brick-and-mortar store.	4.18	4.24	.28	.6078
Item 16: It is important that an Internet retailer that I buy from has a secure checkout procedure.	4.38	4.42	1.32	.2689
Item 17: It is important that an Internet retailer that I buy from has a straightforward and easy checkout procedure.	3.54	3.63.	.57	.4415
Item 18: It is important that an Internet retailer that I buy from provides simple, straightforward shipment tracking information.	3.66	3.57	.57	.4301
Item 19: It is important that when merchandise is returned that the customer receive a full refund, including the cost of shipping.	4.42	4.49	.27	.6561
Item 20: It is important that an Internet retailer provide a confirmation e-mail after a purchase is made.	4.28*	3.76	16.84	.0001
Item 21: Customer service is very important after an Internet purchase is made.	4.14	4.20	.28	.6033
Item 22: Customers should be able to talk to an Internet retailer's customer service representative at any time during a call.	3.54	3.63	.56	.4391
Item 23: I am normally satisfied with my purchases from an Internet-only retailer.	4.01*	3.75	4.49	.0397
Item 24: I am usually satisfied with my online purchases from an Internet retailer, with a companion brick-and-mortar store.	4.33	4.45	1.27	.2716
Item 25: During Christmas, I prefer buying online rather than buying at a brick-and-mortar retail store.	4.39*	3.73	36.14	.0001
Item 26: I expect my online purchases to increase in the future.	4.34*	3.66	34.63	.0001

*Indicates a statistically significant difference between means, where the PR>F value is less than the critical value of .05.

Men agreed, but women slightly disagreed, that shopping online leads to buying online (Item 1). Both groups agreed, but women were much more resolute, that shopping at a brick-and-mortar store led to buying at a brick-and-mortar store (Item 2). Women are more likely to check out products at a brick-and-mortar store before buying online (Item 3). Even though both groups are likely to checkout unfamiliar items before buying online,

women are more likely to do so than men (Item 4).

Respondents usually buy items online that they have bought before (Item 5) and are more likely to purchase branded (Item 6) and unique products online (Item 7). Men agreed, and women disagreed, that they are willing to buy most any non-food item online (Item 8). The majority of online purchases were not made from Internet-only retailers (Item 9), but rather from those with companion brick-and-mortar stores (Item 10). Online payment security (Item 11) was not a concern, but high shipping cost was (Item 12). Women felt even more strongly than men that shipping cost are too high. Shipping problems were not an issue (Item 13), but women agreed, and men disagreed that returning merchandise to an Internet-only retailer is too difficult (Item 14). Respondents preferred returning online purchases to a brick-and-mortar store (Item 15).

Consumers agreed that a secure, easy and straightforward checkout procedure (Items 16 & 17) is important, as is straightforward product tracking (Item 18), and a full refund for returned merchandise, including shipping cost reimbursement (Item 19). Men believed, more strongly than women, that a purchase confirmation e-mail (Item 20) was important. Customer service after purchasing a product (Item 21) is important, as is being able to talk to a customer service representative at any time during a call (Item 22). Respondents were normally satisfied with purchases from an Internet-only retailer, men more so than women (Item 23). There was a great degree of satisfaction with purchases from an Internet retailer with a brick-and-mortar companion store (Item 24). Buying online during Christmas, rather than buying at a brick-and-mortar store was popular, but men were much more adamant regarding online Christmas buying (Item 25) than women. Finally, expectations are that online purchases will increase in the future (Item 26), with men agreeing more strongly than women.

VI. THE INTERNET RETAILER'S WEB SITE

As may be seen in Table 3, there are only 2 significant differences between the perceptions of males and females regarding the 12 web site statements. Respondents agreed that their shopping experiences were enhanced by visually

Table 3: The Perceptions of Male and Female Consumers Regarding the Internet Retailer's Web Site

Retail	Male	Female

Web Site Statement	Mean Rating	Mean Rating	F	PR>F
Item 1: A visually stimulating Internet retailer's web site enhances my shopping experience.	4.31	4.45	1.20	.2622
Item 2: An Internet retailer's web site that has separate web pages for each product category enhances my shopping experience.	4.42	4.49	.24	.6357
Item 3: An Internet retailer's web site that is easy to navigate enhances my shopping experience.	4.14	4.16	.08	.8104
Item 4: An Internet retailer's web site that has an effective search procedure enhances my shopping experience.	4.34	4.40	.28	.616
Item 5: An Internet retailer's web site that allows shipping costs to be calculated before buying enhances my shopping experiences.	3.81	4.39*	26.04	.0001
Item 6: An Internet retailer's web site that provides detailed product information enhances my shopping experience.	4.23	4.17	.26	.6207
Item 7: A personalized approach where I am greeted by name during subsequent visits to an Internet retailer's web site enhances my shopping experience.	2.40	2.45	.10	.7593
Item 8: I spend more time at a visually stimulating Internet retailer's web site, that is easy to navigate, with an effective search procedure.	4.13	4.19	.30	.5998
Item 9: When shopping for a product online I normally visit a web site, with a companion brick-and-mortar store, first.	4.12	4.18	.30	.5981
Item 10: Pop-up ads encourage me to visit an Internet retailer's web site.	2.42	2.37	.09	.7852
Item 11: Coupons encourage me to visit an Internet retailer's web site.	2.47	2.48	.10	.7601
Item 12: Advertisements that include an Internet retailer's web address encourage me to visit the web site.	3.60*	2.81	38.34	.0001

*Indicates a statistically significant difference between means, where the PR>F value is less than the critical value of .05.

stimulating web sites (Item 1), with web pages for each product category (Item 2), that is easy to navigate (Item 3), with an effective search procedure (Item 4). Being able to compute shipping cost before

purchasing (Item 5) is an enhancement, with women feeling more strongly that this feature is needed. Providing detailed product information (Item 6) was viewed as an enhancement, but a personalized approach (Item 7) was not. Respondents were likely to spend more time at a visually stimulating web site that is easy to navigate, with an effective search procedure (Item 8). Respondents preferred shopping for products online at an Internet site, with a companion brick-and-mortar store (Item 9). Pop-up ads and coupons did not encourage consumers to visit web sites (Items 10 & 11). However, men were more likely to visit a web site included in an advertisement (Item 12) than women.

VII. THE PREFERRED RETAILER MODEL

Even though there were significant differences for each of the 6 items related to the best retail model, respondents were favorable toward Internet retailing. As may be seen in Table 4, there were significant differences between the perceptions of males and females for all of the statements related to the preferred retail model.

Table 4: The Perceptions of Male and Female Consumers Regarding the Preferred Type of Retailer

Retailer Type	Male Mean Rating	Female Mean Rating	F	PR>F
Item 1: I shop and buy at an Internet retailer, even if it does not have a companion brick-and-mortar store.	4.10*	3.32	38.17	.0001
Item 2: I shop and buy at a brick-and-mortar retailer, even if it does not have a companion web site.	3.27	4.14*	45.18	.0001
Item 3: I prefer a "clicks-and-bricks" retailer that has both a brick-and-mortar store and a companion web site.	3.62	4.29*	34.23	.0001
Item 4: I prefer an Internet retailer, with a catalog, even if it does not have a companion brick-and-mortar store.	2.57	3.12*	18.56	.0001
Item 5: I prefer a brick-and-mortar retailer, with a catalog, even if it does not have a companion web site.	2.48	3.63*	72.42	.0001
Item 6: I prefer a "clicks-and-bricks" retailer that has a brick-and-mortar store, a companion web site, and a				

catalog.	3.31	4.36*	64.71	.0001

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*Indicates a statistically significant difference between means, where the PR>F value is less than the critical value of .05.

Men preferred shopping and buying at an Internet retailer, even if it did not have a brick-and-mortar companion store (Item 1), whereas women preferred a brick-and-mortar retailer, even without a companion web site (Item 2). However, both groups agreed that they do shop and buy at both types of retailers. The "clicks-and-bricks" retail model, where a retailer has a brick-and-mortar store and a companion web site, is preferred, particularly by women (Item 3). Women tended to view the availability of a catalog (Items 4 & 5) as a plus, but men did not. Basically, the "clicks-and-bricks" retail model, with a catalog, (Item 6) appears to be the best choice for retailers who want to maximize overall consumer satisfaction.

VIII. IMPLICATIONS

There are several important implications of this research for retailers. Respondents embrace the "clicks-and-bricks" retail model, where retailers have brick-and-mortar stores, with companion web sites. Apparently, this approach appeals to respondents and extends the reach of traditional retailers, which could make them more competitive. Retailers should develop web sites that are easy to navigate, visually stimulating, with web pages for each product category, and with an effective search procedure. Whenever possible the retailer's web address should be predominately displayed in advertisements and on product packaging. Since pre-purchase research is so important, detailed product information and a comprehensive listing of products being offered is a plus.

In addition to being visually appealing and easy to navigate and search, web sites must be secure, with easy and straightforward checkout procedures, easy product tracking, follow-up e-mails, and full refunds on returned merchandise. Shipping cost should be reasonable and easy to compute at any time during the shopping process. An added benefit of the "clicks-and-bricks" model is that merchandise purchased online can be returned to the brick-and-mortar store. Customer service is a must, with the availability of human assistance at any time a plus.

Even though men and women may approach traditional shopping differently the male and female perceptions regarding Internet retailing were similar, even though significant differences did exist. The majority

of these differences are more a matter of intensity than direction.   Since retailers want to maximize profits and/or market share they will probably select a combination approach of a brick and mortar store, with a companion Internet site. Properly developed web sites can help overcome some of the limitations of traditional retailers, and greatly extend their reach. While male and female consumers do differ on some aspects of Internet retailing, it should be relatively easy to develop an approach that appeals to both groups, while satisfying the primary target market.

Basically, to make web sites more desirable to men retailers should focus on their stated preferences. Likewise, when designing a web site for women retailers must key on their preferences. Although the differences between the two groups is interesting, it is most important for Internet retailers to use these results to better satisfy their identified target markets. Understanding the preferences of both male and female consumers allows retailers to design web sites to better enhance consumer satisfaction.

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