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## ASSESING YOUNG ADULTS' ATTITUDES TOWARD ONLINE SHOPPING IN THE REPUBLIC OF MACEDONIA

To date, there has been limited research on the attitudinal factors affecting online shopping behavior and only few studies have examined the role of gender and previous online shopping experience on attitudes toward online shopping. In this article focusing on the Macedonian emerging market, the authors argue that gender and online shopping experience affect young adults' attitudes toward online shopping. Factor analysis was conducted followed by two-way ANOVA technique in order to examine the respective role of gender and previous online shopping experience on each factor attribute. The results of the survey revealed five factors interpreted as: convenience, security, user experience, price and product assortment. ANOVA test showed that there are significant gender differences on all five factors. Also, differences on all five factors are noticed between people with previous online shopping experience and people without online shopping experience. The results of the study provide useful managerial and theoretic implications that advance the knowledge of the subject.

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### 1. Introduction

Internet is a result of the great technological development with an influence on almost every aspect of the people's life. Among the opportunities that Internet offers to the customers, the possibility to browse through web sites in order to shop online is the most challenging one. Internet brings various benefits to the users and online shopping stands in front in terms of convenient purchase from home.

There are a lot of reasons why Internet is such a popular marketing channel. The 2009 Forrester forecast suggests that online retail sales in US will be nearly \$250 billion by 2014 (10 percent compound annual growth rate) and in Western Europe online retail sales will grow to \$156 billion in 2014 (11 percent compound annual growth rate). Internet has proven to be an effective channel for selling products and services that can be used by the companies together with traditional channels. According to Deleersnyder et al. (2002) firms can use both traditional and Internet channels and can even create synergies from a diverse well positioned channel portfolio. Advertisers believe that Internet is very useful for delivery of product information, but a major barrier to the Internet's growth is the perceived security and measurement of effectiveness (Bush, Bush and Harris, 1998).

By identifying and studying various influencing factors of consumer behaviors (online shopping), companies can predict demand, can enhance the factors in favor of consumer purchasing and change unfavorable factors taking the satisfaction of consumer as the start point and ultimate goal of marketing behaviors (Guo, 2011, p.182).

Most of the previous studies on online shopping focus on identification of the characteristics of online shoppers or identification of online shopping adopters by analyzing online shopping intentions. Among them, only few put focus on attitudes (Swinyard and Smith, 2003; Wu, 2003; Salisbury et al., 2001) and on identification of underlying attitudinal factors (Hui ad Wan, 2007). According to the theory of reasoned action (Fishbein and Ajzen, 1975), attitudes and subjective norms influence intentions and the intentions influence behavior. Ajzen and Fishbein (1980) claimed that attitude toward a behavior relates more strongly to a specified behavior comparing to attitude toward an object or outcome. Later, Ajzen (1991) found that a positive attitude toward the object (in this case online shopping) is a major antecedent of an individual's intention to behave (in this case to be involved in online shopping activities). The analysis of Wang et al. (2007) showed that attitudes towards online shopping influence the intentions to shop online. Based on the theory of reasoned action model, Wu (2003) found positive relationship between online shopping attitudes and online shopping decisions. Thus, it is very important to reveal attitudes toward online shopping as they have direct influence on particular behavior (online shopping).

As the attitudes toward online shopping have not been widely examined in terms of identification of the factors comprising them, the present study advances the knowledge on this subject and explores the influence of gender and previous online shopping experience on online shopping. The objective of this paper is to evaluate students' attitudes toward online shopping and to provide insights on the attitudinal factors affecting Internet purchases in the Republic of Macedonia. This study is aimed at answering the following research questions: (1) which are the underlying factors that affect online shopping in the Republic of Macedonia?; (2) are there differences between males and females in their online shopping tendency?; (3) are there differences among young adults' attitudes toward online shopping regarding their online shopping experience?

Regarding Macedonia, the present study is a pioneer attempt to explore the dimensions of people's attitudes toward online shopping. This study could be beneficial as a basis for developing and adapting marketing strategies of any online company striving to enter emerging markets, such as the Macedonian. This study can also provide a basis for future cross-cultural research of this topic among the countries in the region.

### 1.1. Internet usage in Macedonia

As high-speed Internet access becomes more common, the opportunities for online shopping continuously increase. According to the State Statistical Office of the Republic of Macedonia, the Internet penetration in Macedonia in 2009 was 51 % which is a considerable increase compared to 26% in 2007. In the first quarter of 2010, 56.4% of the total population aged 15-74 used a computer, while 51.9% used Internet.

Despite the growth of Internet penetration in the country, Macedonians are still not much involved in online shopping. In the first quarter of 2010 only 4% of the Internet users used Internet for online purchase of goods and services. The main uses of Internet in Macedonia include e-mail and social networking (95%), browsing (90%), training and education (35%), e-government services (22%) and e-banking (10%) (State Statistical Office of the R. Macedonia). It is evident that the adoption of online shopping is very low despite the high Internet penetration rate and relatively high adoption of other e-services (e-government, ATM (automated teller machine), e-banking). This is a result of some objective factors

(relatively low level of Internet literacy; a small number of online companies selling in the Macedonian market, etc.), as well as of some other factors including attitudinal factors (traditional purchase patterns, risk aversion, security concerns, price-oriented purchasing, etc.).

The small percentage of Internet shoppers urges companies to effectively and efficiently develop online strategies and provides opportunities for future growth of the online sales channel. In this manner, our study focuses on identification of the attitudes toward online shopping and on examination of the role of gender and previous online shopping experience.

### 2. Literature review

People are using the Internet more often for obtaining information than for purchasing online. According to Donthu and Garcia (1999) the typical Internet shopper is different from a typical Internet user. The Internet shopper is more convenience and variety seeker; he is more innovative and more impulsive and has more positive attitudes toward direct marketing and advertising than the Internet user. Johnson (1999) indicated the following barriers to online shopping: purchase failures, security fears and service frustration. Additionally, many studies are focusing on identifying the underlying causes for purchasing online.

Previous research on various factors affecting online shopping (Chang, Cheung and Lai, 2005) indicated three major groups of factors: characteristics of the Internet as a sale channel (Teo, 2002; Pechtl, 2003), characteristics of the customers (Rodgers and Harris, 2003; Chih-Chung and Su-Chao 2005; Hui and Wan, 2006) and characteristics of the website/product (Lohse and Spiller, 1998; Zellweger, 1997; Watchravesringkan and Shim, 2003; Khalifa and Limayem, 2003). Web characteristics include perceived risk, utility, convenience, time saving, easy to order, service quality, trust, accessibility, expertise required for online shopping etc. Consumer characteristics include demographics, psychological variables, innovativeness, computer/Internet knowledge, online and consumer shopping orientations. Characteristics of the web site/product include web site features, product characteristics and risk reduction measure (money-back guarantee, offering well known brand, reduced price, security, and privacy). Guo (2011) found that security of online shopping, prices of products, service quality and commercial credits are the primary factors, whereas age, education, gender and design of store are secondary factors that influence purchasing behaviors in cyberspace. By applying factor analysis and analysis of variance (ANOVA) the present study explores the online shopping attitudes related to Internet characteristics as a sales channel and the influence of two sub-factors from the consumer characteristics group of factors (gender and previous online shopping experience) on attitudinal factors. These factors are at the same time the least investigated factors in the literature.

Despite the increasing number of Internet users and online shoppers, there is relatively little work that specifically examines the role of gender and previous online shopping experience on attitudes toward online shopping. In addition, the several studies dealing with these issues are focusing on testing the hypothesis without previous identification of underlying attitudinal factors. Also, as most of the studies focus on well-developed countries, this study address that gap in the literature by examining the influence of gender and previous online shopping experience on online shopping attitudinal factors in the Republic of Macedonia as an emerging country where Internet shopping is expected to show rapid growth as a result of high Internet penetration growth rate.

### 2.1. Conceptual framing and derivation of hypothesis

There are different motives for online purchasing as well as different attitudes toward online shopping. However, there have not been many studies that attempt to identify the major dimensions of online shopping attitudes, particularly in emerging countries.

Seock and Bailey (2008) identified seven general shopping orientation constructs: shopping enjoyment, brand/fashion consciousness, price consciousness, shopping confidence, convenience/time consciousness, in-home shopping tendency and brand/store loyalty. In measuring the attitudinal factors that influence Internet commerce success, Torkzadeh and Dhillon (2002) relied on two sets of variables labeled as means and fundamental objectives (the classification was proposed by Keeney, 1999). They identified 5 constructs when measuring means objectives interpreted as: Internet product choice, online payment, Internet vendor trust, shopping travel and Internet shipping errors while 4 constructs were identified when measuring fundamental objectives: Internet shopping convenience, Internet ecology, Internet customer relation and Internet product value.

Later, Hui and Wan (2007) identified 5 categories of online shopping attitudinal characteristics: convenience, security concerns, personality, user experience and prices.

On the basis of the forgoing arguments we propose the following hypothesis:

H1: The attitudes toward online shopping are multidimensional.

Researchers identified many factors that influence online buying behaviour, among which gender is a demographic variable that has been frequently used in these types of studies. Although some studies about online shopping indicated that there is no gender gap regarding online shopping attitudes, still there are plenty of studies that showed opposing conclusions about gender differences in consumers' online shopping behaviors.

For instance, Donthu and Garcia (1999) reported that gender and education did not play a role in the Internet shopping. In their study conducted in Singapore, Sim and Koi (2002) did not find that males are more likely to buy online than females. Alreck and Settle (2002) also found that there are no significant gender differences in online shopping. Kolsaker and Payne (2002) found no significant difference between men and women in the level of concern about trust when shopping online. On the other hand, Garbarino and Strahilevitz (2004) found that females tend to perceive greater risk toward online purchasing. Women did not trust e-commerce to same extent as men (Rodgers and Harris, 2003) and consequently are less likely to adopt e-commerce than men (Naseri and Elliot, 2011).

Kwak, Fox, and Zinkhan (2002) found that among the demographic factors, gender and income are the primary influential factors of online shopping behavior. They claimed that men were 2.4 times more likely than women to shop online. Van Slyke, Comunale, and Belanger (2002) found that men's perceptions of the characteristics of online shopping were more favorable than women's. Alternatively, Chiu, Lin, and Tang (2005) claimed that male consumers are less likely to consider the Internet useful for making purchases.

Brown, Pope, and Voges (2003) found that gender was significant in predicting intentions to purchase online. A study by Kim and Kim (2004) showed that gender was a significant factor of consumers' online purchase intentions for clothes, jewelry or accessories. Seock and Bailey (2008) found significant differences in shopping orientations, online information searches and online purchase experiences between male and female. According to Yang and Lester (2005) there is a gender gap in online shopping. Females are affected by substantially more factors than men when they shop online. Hui and Wan (2007) found gender differences in the personality preferences regarding shopping.

We therefore posit the following hypothesis:

H2: Attitudes toward online shopping vary according to gender.

Khalifa and Limayem (2003) concluded that the intentions of Internet consumers for online shopping are significantly affected by the facilitating conditions, perceived consequences of online shopping, the consumers' attitudes towards online shopping and the social influences.

Frequency of Internet use positively contributes to the higher propensity of online shopping (Donthu and Garcia,1999; Citrin et al., 2000; Miyazaki and Fernandez, 2001).

Kwak et al. (2002) explored four domains as possible determinants of Internet purchase: attitudes, Internet experiences, demographics, and personality variables. Their results showed that people who have frequently requested product information and who are opinion-leaders are relatively more likely to engage in online purchasing. The more that a consumer accepts the Internet as a legitimate medium for commercial communication, the more likely the consumer is to purchase goods and services over the Internet.

According to Nasseri and Elliot (2011) probability of online shopping is significantly higher among consumers who more frequently used the Internet, e-mail or chat rooms and had e-banking, e-share trading and e-government experience, confirming that web experience has an effect on online shopping.

Consumers' previous shopping experience affects future shopping decisions. Consequently, the previous online shopping experiences affect online purchase intention (Lohse, Bellman, and Johnson, 2000). Chih-Chung and Chang (2005) found that the more online shopping experience the consumer had, the higher intention for online shopping.

Rodgers and Harris (2003) found that women's negative and men's positive attitude toward online shopping was affected by their self-reported online experiences related to trust, convenience and emotion. On the contrary, (Hynes and Suewin, 2009, p.12) found that whilst the attitude towards E-commerce and the intention to shop are correlated significantly, this is not related to shopping behaviors.

Based on the forgoing discussion we propose the following hypothesis:

H3: Attitudes toward online shopping vary according to online shopping experience.

### 3. Research methodology

In order to gather data about the attitudes toward online shopping in Macedonia, a questionnaire based on previous research (Hui and Wan, 2007; Torkzadeh and Dhillon, 2002) was developed. The questionnaire was face validated using exploratory interviews and some items were rephrased in order to reflect the intended meaning, while other were deleted or added. Namely, to identify the relevant and final list of statements related to attitudes toward online shopping, respondents were asked to identify whether the proposed items from the questionnaire reflect the attitudes toward online shopping, and to indicate some additional items that they consider as important factor that needs to be investigated. Thus, a new research instrument consisting of 26 statements/questions was developed (see Appendix 1). The items from 1 to 23 are based on the questionnaire of Hui and Wan (2007), items from 25 to 26 are based on questionnaire from Torkzadeh

and Dhillon (2002) and item 24 was constructed on the basis of the suggestions received from the respondents. The construct validity was further assessed using exploratory factor analysis, while the scale reliability was assessed by calculating Cronbach's alpha coefficient.

The survey instrument consisted of two parts. The first part gathered gender information and information about previous online shopping experience and the second part included 26 five - point Likert statements ranging from "strongly disagree" to "strongly agree". The questionnaire was designed to evaluate the possible influence of gender and previous online shopping experience on the attitudes toward online shopping.

The questionnaire was administered to undergraduate students at the state university Ss. Cyril and Methodius (Faculty of Economics) in Skopje in October 2010. Considering the young people' intense use of the Internet when compared to other population segments (State Statistical Office of the Republic of Macedonia)<sup>1</sup>, along with the findings that overwhelming percentage of them purchase goods online at least two or more times a year (Lester, Forman, and Loyd, 2005), the sample for this research comprises of university students in the Republic of Macedonia. Since this segment is specific, the results could not be generalized on the whole population. However, this fact does not reduce the value of the results. As there is a positive relationship between the number of Internet users and online shoppers (So, Wong, and Sculli, 2005) and college students are particularly active and heavy Internet users with greater access to the Internet than other population segments (Kim and LaRose, 2004), consequently they are at the same time the most potential online shoppers. In addition, because the use of the Internet increases and Internet continues to develop as an important shopping medium (Burns, 2005), the importance of this segment for companies selling online increases too.

The initial sample consisted of 234 respondents. Thirty questionnaires were rejected because of incomplete data. They were removed from the data set, leaving a total of 204 participants. The sample size is above the recommended minimum level of at least five times as many observations as the number of variables to be analyzed (Hair et al., 2006). The male/female ratio of the sample (75.5% females and 24.5% males) reflects the gender structure of the student population of the Faculty of Economics-Skopje (in 2010, 69.7% were females and 30.3% were males). The results regarding online shopping experience are in line with the previously presented facts about the Internet usage in the Republic of Macedonia.

 $<sup>^{1}\,</sup>$  Individuals who belong to the age group 15-24 are the heaviest Internet users (80% of them use Internet).

Summary statistics of the sample is given in Table 1.

Table 1.

Gender	Male	24.51%	Female	75.49%
Previous experience	Yes	27.00%	No	73.00%
On-line shopping times in the				
past year	0 time	73.04%		
	1-5 times	18.63%		
	6-10 times	5.88%		
	11-16 times	0.98%		
	Over 16 times	1.47%		

### **RESPONDENTS PROFILE**, N=204

Data analysis was conducted in two stages. First, a factor analysis was employed in order to test H1 and to identify the number and nature of the underlying attitudinal dimensions. In the first run factor analysis 3 items were dropped (i1, i22 and i23) because the constructs to which they belong contained less than 3 items. With these items deleted, a second run factor analysis was performed. By calculating values of Cronbach alpha if deleted coefficients and by deleting from further analysis the items that decrease Cronbach alpha coefficients of respective scales (i21) the new list of items subject to further analysis was created. Table 2 shows the results of the reliability analysis.

Table 2.

### RELIABILITY ASSESSMENT

Items	Cronbach alphas if deleted					
Security/ Cronbach Alpha for	subscale: 0.8585					
i7	0.850					
i8	0.820					
i9	0.823					
i10	0.815					
i11	0.836					
Price/ Cronbach Alpha for subscale: 0.8109						

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i18   0.7159     i19   0.7328     i20   0.7436     i21   0.8557     Convenience/ Cronbach Alpha for subscale: 0.7835   0.7728     i3   0.7459     i4   0.7526     i5   0.7371     i6   0.7455     User experience/Cronbach Alpha for subscale: 0.7814   0.7150     i12   0.7150     i13   0.7455     i14   0.7624     i15   0.7638     i16   0.7336     i17   0.7326     Product assortment/ Cronbach Alpha for subscale: 0.7915   0.7326     Product assortment/ Cronbach Alpha for subscale: 0.7915   0.6821     i25   0.7116   0.6821     i26   0.7552   0.7150			
i20   0.7436     i21   0.8557     Convenience/ Cronbach Alpha for subscale: 0.7835   0.7728     i2   0.7728     i3   0.7459     i4   0.7526     i5   0.7371     i6   0.6982     User experience/Cronbach Alpha for subscale: 0.7814   0.7150     i13   0.7455     i14   0.7624     i15   0.7638     i16   0.7336     i17   0.7326     Product assortment/ Cronbach Alpha for subscale: 0.7915   0.6821     i25   0.7116	i18	0	.7159
i21   0.8557     Convenience/ Cronbach Alpha for subscale: 0.7835   0.7728     i2   0.7728     i3   0.7459     i4   0.7526     i5   0.7371     i6   0.6982     User experience/Cronbach Alpha for subscale: 0.7814   0.7150     i12   0.7150     i13   0.7455     i14   0.7624     i15   0.7638     i16   0.7336     i17   0.7326     Product assortment/ Cronbach Alpha for subscale: 0.7915   0.6821     i25   0.7116	i19	0	.7328
Convenience/ Cronbach Alpha for subscale: 0.7835       i2     0.7728       i3     0.7459       i4     0.7526       i5     0.7371       i6     0.7371       i12     0.7371       i6     0.6982       User experience/Cronbach Alpha for subscale: 0.7814     0.7150       i13     0.7455       i14     0.7150       i15     0.7624       i15     0.7638       i16     0.7336       i17     0.7326       Product assortment/ Cronbach Alpha for subscale: 0.7915     0.6821       i24     0.6821       i25     0.7116	i20	0	.7436
i2   0.7728     i3   0.7459     i4   0.7526     i5   0.7371     i6   0.6982     User experience/Cronbach Alpha for subscale: 0.7814   0.7150     i12   0.7150     i13   0.7455     i14   0.7624     i15   0.7336     i17   0.7326     Product assortment/ Cronbach Alpha for subscale: 0.7915   0.6821     i25   0.7116	i21	0	.8557
i3   0.7459     i4   0.7526     i5   0.7371     i6   0.6982     User experience/Cronbach Alpha for subscale: 0.7814   0.7150     i12   0.7455     i14   0.7455     i15   0.7624     i15   0.7368     i16   0.7336     i17   0.7326     Product assortment/ Cronbach Alpha for subscale: 0.7915   0.6821     i25   0.7116	Convenience/ Cronbach Al	pha for subscale: 0.7835	
i4   0.7526     i5   0.7371     i6   0.6982     User experience/Cronbach Alpha for subscale: 0.7814   0.7150     i12   0.7150     i13   0.7455     i14   0.7624     i15   0.7638     i16   0.7336     i17   0.7326     Product assortment/ Cronbach Alpha for subscale: 0.7915   0.6821     i25   0.7116	i2	0	.7728
i5   0.7371     i6   0.6982     User experience/Cronbach Alpha for subscale: 0.7814   0.7150     i12   0.7150     i13   0.7455     i14   0.7624     i15   0.7638     i16   0.7326     Product assortment/ Cronbach Alpha for subscale: 0.7915   0.6821     i25   0.7116	i3	0	.7459
i6     0.6982       User experience/Cronbach Alpha for subscale: 0.7814     0.7150       i12     0.7150       i13     0.7455       i14     0.7624       i15     0.7638       i16     0.7336       i17     0.7326       Product assortment/ Cronbach Alpha for subscale: 0.7915     0.6821       i25     0.7116	i4	0	.7526
User experience/Cronbach Alpha for subscale: 0.7814       i12     0.7150       i13     0.7455       i14     0.7624       i15     0.7638       i16     0.7336       i17     0.7326       Product assortment/ Cronbach Alpha for subscale: 0.7915     0.6821       i25     0.7116	i5	0	.7371
i12 0.7150   i13 0.7455   i14 0.7624   i15 0.7638   i16 0.7336   i17 0.7326   Product assortment/ Cronbach Alpha for subscale: 0.7915 0.6821   i25 0.7116	i6	0	.6982
i13   0.7455     i14   0.7624     i15   0.7638     i16   0.7336     i17   0.7326     Product assortment/ Cronbach Alpha for subscale: 0.7915   0.6821     i24   0.6821     i25   0.7116	User experience/Cronbach	Alpha for subscale: 0.7814	
i14 0.7624   i15 0.7638   i16 0.7336   i17 0.7326   Product assortment/ Cronbach Alpha for subscale: 0.7915 0.6821   i24 0.6821   i25 0.7116	i12	0	.7150
i15     0.7638       i16     0.7336       i17     0.7326       Product assortment/ Cronbach Alpha for subscale: 0.7915     0.6821       i24     0.6821       i25     0.7116	i13	0	.7455
i16     0.7336       i17     0.7326       Product assortment/ Cronbach Alpha for subscale: 0.7915     0.6821       i24     0.6821       i25     0.7116	i14	0	.7624
i17     0.7326       Product assortment/ Cronbach Alpha for subscale: 0.7915     0.6821       i24     0.6821       i25     0.7116	i15	0	.7638
Product assortment/ Cronbach Alpha for subscale: 0.7915i240.6821i250.7116	i16	0	.7336
i24 0.6821 i25 0.7116	i17	0	.7326
i25 0.7116	Product assortment/ Cronba	ach Alpha for subscale: 0.7915	
			.6821
i26 0.7552	i25	0	0.7116
	i26	0	.7552

Third run of exploratory factor analysis showed that one item has low factor loading on one factor and high factor loading on another factor (i16) and this item was deleted from further analysis. Table 3 shows fourth run principal factor analysis with Varimax rotation indicating the existence of 5 factors. In the second stage, analysis of variance (ANOVA) was used to test the research hypothesis H2 and H3.

### 4. Results

By employing the principal component factor analysis, five factors were extracted in this study. The results of exploratory factor analysis indicate acceptable level of convergent and discriminant validity. The cumulative percent of variance explained by the five factors identified from the factor analysis is 64.178%.

## Table 3.

# FACTOR ANALYSIS RESULTS, FACTOR LOADINGS (PRINCIPAL COMPONENT, VARIMAX ROTATION) (N=204)

No.	Items	Items Factors						
	Security	Mean	SD	1	2	3	4	5
8	I feel safe to give out the personal particulars	2.029	1.055	0.864				
9	I feel safe that the particulars will be used for the intended purpose	2.186	1.080	0.822				
10	I feel safe to give out financial details	2.113	1.097					
11	I trust the internet technology	2.853	1.148	0.707				
7	Internet technology is reliable	2.701	1.184	0.693				
	Convenience							
5	I like the convenience of Internet shopping	3.887	1.061		0.790			
6	Online shopping offers the comfort of home	4.152	1.065		0.788			
3	Online shopping saves time and cost	4.123	1.123		0.614			
4	Online shopping offers 24-h access	4.652	0.744		0.540			
2	I do not feel pressure to make purchase on Internet	4.466	0.850		0.484			
	User experience							
14	Online shopping allows one to shop at own pace	3.966	0.949				0.712	
12	It is easy to place an order over the internet	3.848	0.916				0.682	
15	I encounter no problems when shopping online	2.824	1.207				0.538	
17	I have no problems in using the internet technology	4.015	1.160				0.527	
13	Internet provides the required service	3.672	1.048				0.495	
	Price							
19	It is easy to get the best deals online	3.931	1.160			0.840		

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	Internet allows one to look					
	for the best price before					
18	purchasing	4.142	1.053		0.801	
	Internet offers competitive					
20	prices	4.059	0.929		0.771	
	Product assortment					
	Internet offers maximum					
25	product availability	3.471	1.213			0.838
	Internet provides better					
	presentation of the products					
24	being offered	3.941	1.117			0.720

\*only factor loadings above 0.4 are presented

As shown in Table 3 (only the loadings of factors which formed their own construct are shown) 5 factors were extracted and they are interpreted as: *security* (5 items), *convenience* (5 items), *user experience* (5 items), *price* (3 items), and *product assortment* (3 items). The items in Table 3 are grouped by their highest factor loading and listed in descending order.

Factor 1: "**security**" accounts for 33.051% of the total explained variance and consists of 5 variables which relate to the feelings of being safe and secure, such as Internet technology reliability, Internet technology trust and confidence in giving personal and financial data on Internet.

Factor 2: "**convenience**": accounts for 13.841% of total explained variance and refers to the possibility to shop from home at any time convenient for the customer, during day and night, and with comfort, time and costs savings that shopping from home provides.

Factor 3: "**price**" accounts for 6.695% of total explained variance. This factor comprised of 3 questions relating to price concerns such as "Internet offers competitive prices", "Internet provides the best deal online" and "Internet allows one to look for best price before purchasing".

Factor 4: "**user experience**" accounts for 5.603% of total explained variance and includes variables that are closely tied to "experience from shopping online" such as ease of order placing, the required service provided, simple and easy buying over Internet with the desired dynamics.

Factor 5: "**product assortment**" accounts for 4.987% of total explained variance and includes variables which relate to the availability of the product, presentation of the products offered, greater choice of product and greater product selection.

Although "security" is the most important factor, i.e. explains the largest proportion of the customers' motives for online shopping, the respondents show

the lowest level of agreement on the items referring to this factor. This means that young adults in Macedonia feel unsafe and insecure to engage in online shopping. This is also proven by the small percentage of respondents with previous experience in online shopping. On the other side, the respondents indicate the highest level of agreement on the items referring to "convenience" and "price", i.e. the convenience of the online shopping and price comparability on Internet are perceived as the most encouraging factors for online shopping.

Considering the existence of different factors resulted from the factor analysis, H1 is confirmed.

### 4.1. Gender and previous online shopping experience differences

The total scores of the five components derived from factor analysis were tabulated against the variables gender and previous online shopping experience.

The gender differences on the five identified factors was evaluated by ANOVA technique, where a p<0.05 was considered significant.

Table 5.

	Factors	Sample average	Standard deviation (sample)	Male	Standard deviation (male)	Female	Standard deviation (female)	df	F value	ANOVA p value
1	Security	2.376	0.890	2.648	0.890	2.288	0.875	1	6.325	0.013
2	Convenience	4.217	0.717	4.433	0.513	4.147	0.760	1	6.173	0.014
3	Price	4.044	0.926	4.327	0.736	3.952	0.964	1	6.324	0.013
	User									
4	experience	3.665	0.739	3.872	0.708	3.597	0.738	1	5.324	0.022
	Product									
5	assortment	3.719	0.981	4.053	0.899	3.610	0.985	1	7.956	0.005

### GENDER DIFFERENCES (N=204)

The ANOVA test showed that there are significant differences between males and females (p<0.05) on all 5 factors (security, convenience, price, product assortment and user experience). Therefore, we can conclude the attitudes toward online shopping vary according to gender indicating that the H2 is confirmed.

Males show above average level of agreement on all five factors, whereas females show below average level of agreement on all issues. Males have more confidence in giving out information over the Internet than females, they agree more that it is convenient to shop online, and consequently they show higher level of experience in online shopping than females do. Also, compared to females, males believe more that the Internet offers better overview of product assortments and prices than traditional shopping.

According to the ANOVA test results (Table 6), it was proved that there are significant differences between people with previous online shopping experience and people without any online shopping experience (p<0.05) on all 5 factors (security, convenience, price, product assortment and user experience). This result supports H3 that attitudes toward online shopping vary according to online shopping experience.

People with previous online shopping experience show above average consideration on all factors, whereas people without previous online shopping experience show below average consideration on all factors. Regarding the security aspects, people with previous online shopping experience feel safe and have more trust in the Internet and in the online shopping compared to people who have never shopped online. This result is expected since security is the most threatening factor that diverts people from online shopping. People who have previous online shopping experience perceive higher level of convenience than people without online shopping experience. Also, people with previous online shopping experience are more convinced that Internet offers product and price comparability than people who do not shop online.

### Table 6.

	Factors	Sample average	Standard deviation (sample)	With online shopping experience	Standard deviation (with experience)	Without online shopping experience	Standard deviation (without experience)	df	F value	ANOVA p value
1	Security	2.376	0.89	2.767	0.828	2.236	0.872	1	15.090	0.000
2	Convenience	4.256	0.717	4.604	0.449	4.131	0.754	1	17.704	0.000
3	Price	4.042	0.93	4.374	0.688	3.923	0.978	1	9.872	0.002
4	User experience	3.665	0.739	4.107	0.556	3.505	0.733	1	30.149	0.000
5	Product assortment	3.715	0.983	4.056	0.773	3.592	1.022	1	9.329	0.003

### PREVIOUS ONLINE SHOPPING EXPERIENCE DIFFERENCES (N=204)

### 5. Conclusions and discussions

To date, only few studies attempt to identify the major dimensions of online shopping attitudes, and these studies are mainly focused on the developed countries. The present study contributes to the previously conducted research on attitudes toward online shopping, with a focus on an emerging market. In addition, this article examines the role of gender and previous online shopping experience on attitudes toward online shopping, an aspect which has not been elaborately treated in the literature.

According to the data analysis about consumer attitudes toward online shopping in Macedonia, five attitudinal factors influence a consumer decision to make purchase online, supporting the hypothesis that attitudes toward online shopping are multidimensional. Therefore, the theoretical implication of this paper stands in revealing the multidimensionality of the attitudes toward online shopping which implies their complexity and therefore stimulates the need for their understanding. The results suggest that companies trying to sell through web sites should consider the following factors: security, convenience, price, user experience and product assortment. The obtained results about the online shopping attitudinal factors in this paper are in line with the findings of Hui and Wan (2007), confirming that even in an emerging country, such as Macedonia, people are driven by similar factors when deciding to purchase online. In addition, this paper implies the attitudinal factor "product assortment" which was not previously identified.

The present paper confirms that the used measurement instrument, which was adjusted for the Macedonian respondents, is a reliable instrument for measuring online shopping attitudes. Additionally, this paper provides updated findings concerning consumer attitudes toward online shopping, since they are rapidly changing as a result of the Internet adoption growth and technological improvements. The contribution of this paper could be also noticed in the examination of gender and online shopping experience as important factors that influence online shopping.

The analysis of gender differences among university students indicates significant gender differences on all five factors. These findings are in line with the findings of Van Slyke et al. (2002); Kwak et al. (2002); Rodger and Harris (2003); Brown et al. (2003); Garbarino and Strahilevitz (2004); Kim and Kim (2004); Chiu et al. (2005); Yang and Lester (2005); Hui and Wan (2007); Seock and Bailey (2008); Naseri and Elliot (2011), but are in contrast with the findings of Donthu and Garcia (1999); Sim and Koi (2002); Kolsaker and Payne (2002); Alreck and Settle (2002).

The analysis of previous shopping experience indicates the existence of significant differences between people with previous shopping experience online and people without any online shopping experience on all five factors. The findings of this paper are in line with findings of Lohse et al. (2001) and Chih-Chung and Chang (2005).

Overall, this paper provides significant theoretical contribution to the growing literature on online shopping and also offers valuable conclusions for the companies competing in the online market in Macedonia. The results of this study could be used by marketers in the Republic of Macedonia as a basis for developing solutions for online shopping and in understanding the attitudes, behavior and habits of the potential Internet shoppers. The identified five attitudinal categories can serve as a basis for development of appropriate marketing strategies by companies selling online in Macedonia. Also, the findings on previous online shopping experience and gender differences can be used in order to effectively reach the specific web user segments.

Future research could be conducted on broader sample (including population aged from 25 to 34 as the second ranked group according to Internet usage and /or 35 to 44 years old people as the third ranked group). This will result in more valuable information about the consumer attitudes toward online shopping. Moreover the future research could encompass bigger sample i.e. larger number of respondents. Also research might be expanding by increasing the number of questions asked. In the future research, additional questions regarding income, average time spend on Internet, types of web sites visited, product bought could be asked in addition to gender and previous online shopping experience.

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Appendix 1:

## ITEMS USED IN THE RESEARCH

1	When shop online I am not hassled by sales promotion activities
2	I do not feel pressure to make purchase on internet
3	Online shopping saves time and cost
4	Online shopping offers 24-h access
5	I like the convenience of Internet shopping
6	Online shopping offers the comfort of home
7	Internet technology is reliable
8	I feel safe to give out the personal particulars
9	I feel safe that the particulars will be used for the intended purpose
10	I feel safe to give out financial details
11	I trust the internet technology
12	It is easy to place an order over the internet
13	Internet provides the required service
14	Online shopping allows one to shop at own pace
15	I encounter no problems when shopping online
16	Buying over internet is fast and easy
17	I have no problems in using the internet technology
18	Internet allows one to look for the best price before purchasing
19	It is easy to get the best deals online
20	Internet offers competitive prices
21	I can get better prices by shopping online comparing to the traditional strore shopping
22	On Internet prices are fixed and have no hidden costs
23	I can get the price information quickly and accurately on Internet
24	Internet provides better presentation of the products being offered
25	Internet offers maximum product availability
26	Internet offers greater product choice and greater product selection
20	internet offere greater product choice and greater product beletion

### PROCJENJIVANJE STAVA MLADIH O KUPOVINI PREKO INTERNETA U REPUBLICI MAKEDONIJI

#### Sažetak

Sve do danas postoji mali broj istraživanja o čimbenicima povezanim sa stavovima koji utječu na ponašanje pri on-line kupovini, a samo nekoliko njih su ispitali utjecaj spola i prethodnog iskustva u kupovini preko interneta na stavove prema on-line kupovini. U ovom radu fokusirajući se na makedonsko tržište, autori tvrde da spol i iskustvo vezano za kupovinu preko interneta utiču na stav mladih prema on-line kupovini. Podaci su analizirani faktorskom analizom i dvosmjernom analizom varijanse kako bi se ispitale odgovarajuće uloge spola i prethodnog iskustva u on-line kupovini svakog faktora. Rezultati istraživanja ukazali su na pet faktora interpretiranih kao: pogodnost, sigurnost, korisničko iskustvo, cijena i asortiman proizvoda. ANOVA test je pokazao da postoji značajna razlika kod spolova za svih pet faktora. Razlike u svih pet faktora zabilježene su također među studentima sa prethodnim iskustvom kupovine preko interneta i studentima koji nisu imali takvo iskustvo. Rezultati istraživanja pružaju korisne menadžerske i teorijske implikacije koje unapređuju znanje o temi.

Ključne riječi: stavovi potrošača, razlike među spolovima, iskustvo u on-line kupovini.