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**FACTORS INFLUENCING
INTENTION TO BUY IN CROSS-
BORDER SHOPPING ONLINE
STORES**

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INTRODUCTION

Nowadays, consumer behaviour is characterised by a growing tendency towards cross-border online shopping. The Internet continues to improve, expanding the range of opportunities and facilities available to consumers. Using the possibilities of the Internet, modern consumers can purchase a wide range of goods and products with minimal effort (Rita et al., 2019). As a direct consequence, e-commerce has experienced rapid growth in the last few years. Global retail e-commerce sales were estimated to be worth 5.2 trillion dollars in 2021, and it is expected that this amount will increase by 56% over the next decade to reach around 8.1 trillion dollars by 2026 (Chevalier, 2022). Sometimes, consumers believe that the supply of domestic goods and products in their own country is insufficient, which forces them to make cross-border purchases based on a wider selection of products that can boast both diversity and high quality while remaining cost-efficient (Baek et al., 2019). Furthermore, in the majority of country markets, cross-border e-commerce transactions grow faster than domestic online retail, underscoring the importance of cross-border online purchasing companies, sellers, and brands (Payvision, 2017; Wagner et al., 2023).

Previous studies on consumer purchase intention in cross-border shopping online stores have mainly examined consumers' perceptions of trustworthiness, perceived value, information signal, information index, cost, and benefit (Huang, et al., 2019; Chek et al., 2016), motivation, cross-border online shopping vulnerability (Wagner et al., 2023; Guo et al., 2017). Perceptual-based ease of use and perceived usefulness of the original technology acceptance model, the individual influencing factors of consumers' purchase intention in cross-border shopping online stores (Lu et al., 2021). Some studies analysed the effects of perceived risk on purchase intention in cross-border shopping online stores (Lăzăroiu et al., 2020; Guru et al., 2020).

Despite the constant growth of cross-border online purchases, the consumer buying a particular product online in any case will face a risk (Bhatti et al., 2020). While choosing a product online, the consumer cannot be as confident in the product as if it were purchased in a physical store. In a physical store, the product can be evaluated due to factors such as the external or visual characteristics of the product, and personal communication and conversation with the seller can also allow you to evaluate the product or service (Dig, et al., 2017). Including when making cross-border online purchases, consumers may face problems such as identity theft, privacy violations, the possibility of erroneous transactions, language barriers, and other risks associated with their online purchases (Pelaez, et al., 2019). The presence of geographical and psychological range increases the risk factors faced by consumers when shopping on foreign

websites (Huang, et al., 2019). Consequently, establishing trust in the supplier becomes the important factor in reducing this increased risk (Huang, et al., 2019). Within the field of electronic commerce, trust involves the perceptions and expectations of online buyers regarding the attributes of the online seller (Meskaran, et al., 2013).

As cross-border online shopping is a dynamic and changing field, existing research may not fully cover the current picture of factors influencing consumer intentions (Rita et al., 2019). While previous studies have emphasised these influential factors, the problem lies in the periodic contradictions in the existing literature (Dai et al., 2014). The results of previous studies sometimes differ, and this inconsistency can be attributed to differences in respondents, products, and the changing nature of the online shopping environment. Iqbal (2019), states that time risk may not have a negative impact on consumers' purchase intentions. In contrast, another article written by Kamalul et al., (2018), argues that time risk has a significant negative impact on the intention to buy a product. Summarizing the scientific discussion, it can be argued that these differences demonstrate the complexity of the problem, emphasising the need for a comprehensive study to identify the factors that do influence consumers' cross-border online shopping intentions.

The problem of the paper is how product and consumer related factors influence intention to buy in cross-border shopping online stores.

The aim of this paper is to identify and analyze how product and consumer related factors influence the intention to buy in cross-border shopping online stores.

The objectives of the research are:

- 1) To examine what is the concept of cross-border shopping.
- 2) To analyze factors prevents and stimulates intention to buy in cross-border shopping online stores.
- 3) To analyze the concept of perceived risk and what are various types of it.
- 4) To analyze the concept of trust and perceived value.
- 5) To analyze consumer related factors.
- 6) To analyze product related factors.
- 7) To explore consumer purchasing behavior theories and identify the factors impacting intention to buy in cross-border shopping online stores.
- 8) To develop methodology and conduct empirical research to determine how factors influence intention to buy in cross-border shopping online stores.
- 9) Based on the findings of the study, provide suggestions on the influence intention to buy in cross-border shopping online stores.

1. THEORETICAL ANALYSIS OF THE PREVIOUS STUDIES OF THE FACTORS INFLUENCING INTENTION TO BUY IN CROSS-BORDER SHOPPING ONLINE STORES

1.1 Concept of cross-border shopping

Fortunately, the globe is becoming more interconnected every day as a result technology and the internet, which has also made it possible for customers to buy practically everything online (Han et al., 2018). Cross-border shopping is already becoming a part of everyday life for consumers (Anastasiadou, et al., 2019). Shoppers are increasingly looking at cross-border goods or product in search of innovation, alternatives as well as more affordable prices (Kawa and Zdrenka, 2016). In recent years, cross-border shopping has become very popular and has seen significant growth because its offers new businesses the chance to grow quickly while providing established businesses with the chance to compete and extend their operations on a broader context (Kawa and Zdrenka, 2016).

The retail landscape of today is rapidly evolving, and businesses may readily use an internet platform to market their items both nationally and internationally (Heel et al., 2014). However, consumers are often dissatisfied with the amount of assortment available in their own city or country, so they often look for alternatives and travel in search of new products or services, which in the current travel conditions is very easy to achieve (Baek et al., 2019). As the result this simple access to international retailers is promoting the growth of cross-border e-commerce (Ramkumar & Jin, 2016). Cross-border shopping refers to a convenient and efficient way for trading firms in various locations to buy and sell using cross-border trading platforms, which in turn manage and close financial trading positions in the market (Lu et al., 2021). As previously mentioned, one of the main reasons why people purchase online across borders is that they may get products that are either out of stock or in high demand in their domestic country (Han et al., 2018). However, even in the case of traditional domestic shopping, customers can prevent or significantly lessen potential losses by using safeguards like freight insurance and a well-known return policy, even if they are unfamiliar with the features of the products they are purchasing (Han et al., 2019). Due to obstacles like foreign transportation costs, processes, and tariffs, it is frequently challenging for the seller to efficiently provide such a guarantee mechanism in the context of cross-border online shopping (Xiao et al., 2019).

Customers' propensity for cross-border internet shopping is frequently influenced by their personal traits, as they feel that acquiring distinctive goods allows them to display their individuality (Han et al., 2018). However, customers will not always be eager to buy cross-

border goods due to such aspects as uncertainty regarding product service, delivery terms, language barriers, confidentiality, and security (Cardona et al., 2015). Therefore, Anastasiadou et al. (2019) state that the rise in perceived uncertainty that comes with making cross-border online purchases implies that there will be a higher degree of commitment in the buyer-seller relationship while engaging in such transactions. A significant element in the decision to buy international internet shopping is also how satisfied online customers are with the quality of the e-services they receive (Han et al., 2018). Customers' inclination to buy online is dependent on effective service quality, thus the quality of their perception of the e-service is becoming increasingly crucial. (Lin et al., 2011).

Wang et al. (2022) state that cross-border online purchases are not only categorized as online consumption but also as cross-geographic, cultural, and institutional consumption. This all contributes to more complex risks such as logistics unfairness, customs differences, post-sale return difficulties, and many other problems that consumers do not encounter in regular online shopping that occurs in time with cross-border online purchases (Wang et al., 2022). All this is formed due to the existing distance between consumers, as for example different culture can influence the choice of certain goods or products (Qi et al., 2012). However, it is worth noting that this concern for various cultural differences, as well as institutional differences, can cause consumers to become interested in cross-border shopping (Li and Li, 2017).

In addition, there are studies that emphasize the positive impact of cross-border e-commerce on the growth and expansion of the economy (Cardona et al., 2015). A strong commitment to continue actively developing and implementing policies to foster the digital single market is supported by several aspects, such as the challenges and opportunities for both supply and demand, the rise in price competition, the improvements in efficiency in the retail sector, the positive effects on production in other sectors, the benefits for individuals and household consumers, labor productivity, and GDP growth (Cardona et al., 2015a; Falk & Hagsten, 2015; Valarezo et al., 2018; Martens, 2013).

To summarize, cross-border online shopping is constantly increasing and gaining popularity among consumers and retailers since it provides them with a lot of opportunities for implementation. There are certainly a multitude of possible reasons and factors that affect cross-border online shopping in one way or another, including risk, trust, quality, and many others (Ma et al., 2019). As a consequence, retailers, e-commerce managers, and marketers will find value in the investigation's findings.

1.2 Factors prevents and stimulates intention to buy in cross-border shopping online stores

1.2.1 Concept of perceived risk and its types in online shopping

Nowadays, shopping has become an essential part of life. Consumers virtually always confront a variety of risks when shopping, particularly when it comes to cross-border online purchases (Muda, Mohd, & Hassan, 2016). It would seem that nowadays, with the advent of various new technologies, the consumer is maximally protected from possible risks, but this is not the case, and the consumer may face risk (Ariff et al., 2014). Cross-border purchasing exposes customers to vendors with diverse cultural origins, working in disparate institutional settings and offering fewer avenues for information gathering (Sleuwaegen et al., 2020). It could be necessary to communicate with a website in a foreign language when making a cross-border purchase (Sleuwaegen et al., 2020). Because of this, buying internationally is riskier and more complicated than buying domestically (Sleuwaegen et al., 2020).

In general, perceived risk refers to the possible losses that a consumer may receive as a result of shopping (Bhatti et al., 2018). The presence of risk for the consumer reduces the chances of buying a product, especially if the purchase occurs via the Internet (Chaturvedi et al., 2016). The consumer can get acquainted with the functions of the product, various characteristics, but the lack of personal contact with the seller, physical assessment of the quality of the product, all this may cause reluctance to purchase the product through online platforms (Adnan, 2014). Sleuwaegen et al. (2020) state that additional dangers include not being able to see the merchandise before buying it and issues with the payment process's dependability and security. In the post-purchase phase, consumers are primarily concerned with the rules and regulations pertaining to the exchange or return of the purchased goods (Sleuwaegen et al., 2020). Apart from the reactions that the market generates to mitigate the dangers associated with online purchases, official regulations pertaining to privacy and consumer protection are crucial in managing the diverse threats (Sleuwaegen et al., 2020). Barnes et al. (2007) in their research identifies two main types of risk that a consumer may face, namely the uncertainty of a decision's outcome, while the other focuses on the expenses or result. Some researchers find perceived risk is the result of combining multiple factors, including performance risk, psychological risk, financial risk, time risk, privacy risk, and security risk (Kamalul et al., 2018; Hanafizadeh et al., 2012; Masoud, 2013). Bhatti et al. (2018) emphasising that five factors represent perceived risk in the beginning phases: financial, social performance, physical, and psychological. As time risk, another dimension was eventually added. Three additional

elements of perceived risk have been added to online shopping: source risk, privacy risk, and security risk (Bhatti et al., 2018).

Probably the most initial perceived risk that a consumer faces when shopping online is financial risk (Wang et al., 2018). The idea that a specific sum of money could be lost or needed to ensure a product functions as intended (Ma et al., 2019). It is also described as a possible net loss of money, which takes into account customers' unease about using credit cards online, which has been shown to be a significant barrier to making online transactions (Masoud, 2013). Masoud, (2013) state that experiencing a financial loss of any kind, whether from credit card fraud, a product of lower quality, or a product that did not live up to expectations, discourages online purchasing and has a significant negative impact on the intention to purchase online. Despite enormous growth and technology, consumers still face the risk of personal data leakage, which in turn negatively affects online shopping. argue that people will be hesitant to use their credit cards or divulge personal information due to the internet's lack of security (Wang et al., 2018). In the context of cross-border online shopping, consumers may face fluctuations in currency exchange, inability to use credit cards, regulatory changes, and other economic systems of different countries, all of which influence consumer intentions of shopping (Hong, 2015).

Time risk is a very versatile factor that has a great influence on consumer shopping (Karnik, 2014). It's no secret that shopping in physical stores takes a lot of time, given the time that the consumer spends on the road to get there, choosing a product, queuing, and so on (Gerber et al., 2014). However, it is worth noting that when cross-border shopping online, the consumer also faces time problems (Popli and Mishra, 2015). In general, time risk means that the consumer will waste too much time or that shopping will take a lot of unnecessary time (Karnik, 2014). Moreover, time risk includes the time and energy expended on returning or exchanging the item as well as any technological issues like a sluggish website server (Gerber et al., 2014). Time risk also covers situations in which customers have to return a product for a replacement because it did not live up to their expectations (Ariff et al., 2014). It describes how long customers take to make a purchase, how long they wait for the products to be delivered to their residences, and how long they spend looking through product details (Dai et al., 2014). Additionally, customers will simply quit the website without making a purchase because they can't find the products they want on the website or can't figure out how to get to the correct product websites (Popli and Mishra, 2015). Customers' propensity to shop online may decline

if they have to spend more time waiting for high-resolution photographs to download and researching unfamiliar products (Martin, et al., 2015). The risk of time consumption will also discourage customers from making an online purchase when it takes a long time to locate appropriate clothing or a website (Kamalul et al., 2018).

It is stated that social risk is connected to their perception of the customer who purchased a specific product; in other words, how society shapes a consumer's choice (Masoud, 2013). Social risk may also deter a customer from making a purchase, particularly if they fear the judgment of their family or friends, who have a big influence on deterring customers from making decisions about what to buy, especially in terms of cross-border online shopping (Shang et al., 2017). Also due to the ever-increasing number of new internet users, reviews from other customers can influence consumer confidence and their perception of a product or products (Masoud, 2013). According to previous investigations, social risk also refers to the possibility of losing one's reputation in one's social group as a result of a product's inappropriateness or unsuitability as well as discontent with using the internet as a purchasing channel (Kamalul et al., 2018).

It is widely known that companies and marketers use various psychological techniques to interest the customer to make a purchase and return (Bhukya et al., 2015). As a result, in order to lead the customer to make a purchase, the psychological risk has to be minimised (Bhukya et al., 2015). Psychological risk is described as a consumer's discontent with a poor product or service despite having a wide range of options. In addition to possible regrets and unhappiness, consumers may experience mental strain in the future as a result of purchasing decisions that do not match their expectations (Han and Kim, 2017). Uncertainty or tension may be the source of psychological risk, influencing their cross-border purchasing decision (Lian & Yen, 2014).

While shopping online, consumers expect security from the online platform or website where they order goods (Arshad et al., 2015). However, there are security risks. A security risk is defined as a potential loss as a result of online fraud or hacking that compromises the security of an internet transaction or online user (Soltanpanah et al., 2012). It may include the possibility that personal data shared with the shopper may not be used in the shopper's best interest (Masoud, 2013). Consumers are concerned if information such as card numbers, pin numbers, home addresses, etc. is leaked, all of which affect online shopping (Arshad et al., 2015; Ma et al., 2019). Among other reasons, Kamalul et al. (2018) found that security concerns are the most likely to prevent consumers from making online transactions.

In the context of cross-border online shopping, product risk is very important to consider. Product risk is the perception that a purchased product will not perform as intended (Masoud, 2013). Product risk, also known as performance or functional risk refers to the possibility of failing to meet the needs of the consumer (Bhatti et al., 2018). It is a significant barrier in internet shopping. And the loss suffered when a brand or product does not function as planned is largely attributable to the incapacity of online buyers to appropriately judge the quality of the goods (Masoud, 2013). After all, when shopping in a physical store, the customer has a chance to physically interact with the product, but when shopping online, one can only learn about the product's features and functions (Chakraborty et al., 2016). As consumers have limited information about items and do not have tangible products before purchasing online, the danger of purchasing the products is great in their minds, and the products may fail to reach the expected standards (Bhatti et al., 2018).

Summarizing, perceived risk is a very significant factor in online cross-border shopping. But besides the six types of risks, there are other factors that influence consumer perception that are equally important.

1.2.2 Mediating effect of perceived trust and perceived value

Growing numbers of consumers are using websites for cross-border shopping to make purchases as a result of increased economic globalization (Ma et al., 2019). When buying online domestically, there is less international risk involved than when buying cross-border, and the buyer's willingness to incur that risk will partly depend on the degree to which the buyer thinks the seller is trusted (Sleuwaegen et al., 2020).

Previous researchers believed that the key aspect of cross-border online shopping is consumer trust (Choi, 2018). Trust is not viewed as a temporary problem, but rather as one of the major, long-term obstacles that e-marketers must overcome in order to attract more customers and close deals on products (Hsu et al., 2014). Some researchers also argue that the cultural and institutional differences generated by cross-border transactions influence consumers' propensity to engage in cross-border online purchasing, and that this effect begins with consumers' faith in cross-border online shopping (Li et al., 2017). Additionally, trust is described as a binding factor in online transactions between buyers and sellers (Akroush et al., 2015). The seller's credibility is based on a number of qualities (Sleuwaegen et al., 2020). A large, established corporation, for instance, will enjoy greater trust than a relatively young or small organization (Sleuwaegen et al., 2020).

A further definition for trust is one's belief in the reliability of others, which is based on how they are considered to be competent, honest, and fair (Khan et al., 2015). Three primary components make up trust: predictability, fairness, and dependability (Khan et al., 2015). In a similar vein, trust is viewed as an economic computation in which the relationship's merits are examined through comparisons between the costs of establishing and maintaining it (Khan et al., 2015). As the customer and seller communicate and interact frequently, the degree of trust increases. Relevant literature reviews show the impact of relative advantage on website image and trust (Akroush et al., 2015). However, they think that by offering a relative advantage that would boost customers' trust and confidence in the website they shop from, they may build a lasting relationship with online consumers (Akroush et al., 2015). However, hypothesize that the consumer's assessment of the relative benefit they can obtain from the website influences the perceived image of the website (O'Cass and Carlson, 2012). The role of trust in online transactions relies on the purchase quantity as well as products, whether its fortified foodstuffs, fashion apparel, medical supplies or car components (Sleuwaegen et al., 2020). Customers are more likely to trust a website that offers greater benefits to them (Akroush et al., 2015). Utilizing well-known online website platforms, particularly ones with international reach, may be beneficial in increasing trust (Sleuwaegen et al., 2020). Retail customers' views of trust are said to be formed by their experiences on websites or by the experiences of others they trust regarding the features and benefits that can be satisfied (Chen and Dibbs, 2010). Customers who are confident in a company's ability to fulfill their orders and conduct online transactions regard it as competent, which in turn affects their desire to shop online (Fadhillah et al., 2021). Customers' propensity to make purchases online will rise if they feel confident in the company's online store (Fadhillah et al., 2021).

A sense of trust is having faith in something that is trustworthy and secure. This is a crucial concept in marketing research that holds significance in both offline and online environments (Hsiao et al., 2010). Customers frequently hesitate to complete an online transaction due to the impersonal nature of online environments and the information asymmetry that practically makes it hard to assess the product quality before purchase (Pavlou et al., 2006). In this instance, trust is crucial in assisting customers in managing the risks and uncertainties that come with online buying and, as a result, lowering transaction costs (Ma et al., 2019).

Another important element influencing consumers' willingness to make cross-border internet purchases is perceived value. A consumer's total evaluation of a product's usefulness based on their impressions of what they receive and are given is known as perceived value (Zeithaml,

1988). Functional value, emotional value, social value, and perceived value for money are only a few of the elements it contains (Sweeney and Soutar, 2001).

Perceived value in the context of cross-border online purchasing is impacted by the caliber of the goods, the website, and the entire shopping experience. Aspects include product offerings, payment security, ease of navigation, visual appeal, customisation, and content quality are all part of a website's quality (Rita et al., 2019). Reputable websites can raise purchase intentions by offering a smooth and pleasurable purchasing experience, hence augmenting perceived value (Qalati et al., 2021). For example, thorough product descriptions, concise summaries, and authentic customer testimonials can boost perceived value and inspire consumer confidence, resulting in a positive buying experience (Rita et al., 2019).

In cross-border online shopping, the relationship between numerous factors (including website quality, product quality, and brand image) and purchase intents is mediated by perceived trust and perceived value. Customers' perceived value of the shopping experience rises when they have a high degree of trust in an international online retailer, which improves their propensity to make a buy. Trust lessens the perceived risks of online shopping, including worries about transaction security, product authenticity, and potential harm to the home market's economy (Wagner, Schramm-Klein, & Schu, 2016). Customers' perception of cross-border online purchasing as having more overall value is improved by this decrease in perceived risks.

Furthermore, when it comes to cross-border shopping, prestige-seeking conduct has a big impact on perceived trust. Customers that are looking for prestige are motivated by a desire to buy luxurious, high-end, and exclusive goods. These customers' perception of the worth of the buying experience is increased since they are more likely to trust international online merchants that carry prominent brands and goods (Zhan & He, 2012). For example, consumers' perceptions of a brand's reputation and worldwide reach can increase trust, reducing the perceived risks of buying from foreign counties (Li, Tan, & Jiao, 2024).

To conclude, in the context of cross-border internet buying, consumers' purchase intentions and perceived value can be greatly increased by establishing trust through reputable brands, trustworthy product information, and well-designed websites.

1.3 Consumer related factors

The companies always try to customize and find an individual approach to each customer because not all customers are alike and each shopper wants to feel uniqueness and satisfaction (Azmi et al., 2015). The decision to purchase cross-border is more strongly influenced by individual characteristics that affect the probability of engaging in domestic online purchasing, despite the fact that cross-border shopping broadens diversity and is fundamentally more challenging and hazardous than domestic shopping (Sleuwaegen et al., 2020). However, there are still some characteristics, such as demographic and psychographic characteristics, in which customers are common (Hou, 2020). Currently, marketers are very aware of the current trends and various tricks to attract consumers to buy (Khan, 2020). There are groups of personal characteristics that can have different intentions for buying one or another product.

As for the demographic characteristics of the buyer such as gender, age, income and education, all these factors can affect online shopping and are very relevant factors to investigate purchase intention during cross-border online shopping (Khan, 2020). Many researchers have studied gender as a significant factor in consumer behavior (Khan, 2020; Azmi et al., 2015; Hou, 2020). Many believe that women are more prone to shopping than men and are willing to spend a large amount of time selecting goods and products, especially when it comes to visiting physical stores (Khan, 2020). As for men, they are more inclined to shop online because men often prefer the convenience and speed of shopping without having to go to a physical store (Azmi et al., 2015). It is also confirmed that men are more satisfied by shopping online, including women who view shopping as an enjoyable pastime or as a form of entertainment (Hou, 2020).

An additional key demographic characteristic to examine is the age of the online shoppers (Khan, 2020). As for the age, online shoppers are more likely to be among the younger generation because they have grown up in the age of technology and are not afraid to incorporate it into their daily routine (Khan, 2020). A greater proportion of middle-aged consumers than elderly consumers prefer to buy at cross-border stores (Azmi et al., 2015). This is because, in comparison to a shopping complex, the shopping area is not in very comfortable condition (Azmi et al., 2015). That is, older shoppers may choose to shop at local online stores that are more convenient and perhaps more familiar for them to navigate online (Azmi et al., 2015). The reason for this is not unexpected given that online buying structures can be complicated and informational, and younger individuals as well as middle-aged consumers

seem to be better acquainted with technology as well as possess superior physical and educational abilities (Hou, 2020).

Another important personal factor is education, which should be considered (Jusoh et al., 2012). A higher-educated shopper has a positive impact on online shopping and is more likely to cross-border shop online (Khan, 2020). Educated people have more experience with computer technology, and it is easy for them to navigate and shop online (Hou, 2020). They are more resilient to the possible risks that shoppers may face in cross-border shopping and are therefore able to evaluate the options that are favorable to them (Hou, 2020).

Such demographic factors as income, which is related to education, also influence the intention to buy (Jusoh et al., 2012; Khan, 2020). Shoppers with a high amount of income tend to shop online more frequently than shoppers with a low income (Hou, 2020). Thus, a high-income shopper has access to technological and innovative products that make shopping easier for him (Khan, 2020). In addition, the high-income shopper is trend-conscious and interested in exotic products, so cross-border shopping may be of more interest to him or her in finding new products that are affordable (Khan, 2020).

Summarizing, based on the previous literature, the demographic characteristics of consumers are relevant to consumer behavior. The younger generation with high education and income is more likely to intend to buy from cross-border online stores (Hou, 2020). Jusoh et al. (2012) state that the age factor has shown no significant influence on online shopping. However, Xiao et al. (2019) found that age, level of income, and education have significant influence in terms of cross-border shopping, which once again highlights the importance of this concern.

In order to understand cross-border intention to buy in cross-border shopping online stores, the psychographic characteristics should be considered (Rahim et al., 2014). Frequently, a variety of psychological characteristics that are inherent in shoppers influence their shopping behavior (Rahim et al., 2014). There are various psychographic characteristics that have been examined by the researchers, such as risk aversion, shopping enjoyment, variety seeking, shopping orientation, customer innovativeness, market mavenism, propensity to trust, impulsive buying and others (Hou, 2020; Khan, 2020; Jusoh et al., 2012; Riquelme et al., 2013; Rahim et al., 2014).

A crucial psychographic trait is the ethnocentrism of the consumer. The idea that buying products from abroad is unpatriotic and may damage the home economy is known as ethnocentrism. Customers that are ethnocentric have a propensity to choose home goods over

imported ones, which has a big influence on whether or not they plan to shop online across borders (Nguyen et al., 2023). This tendency comes from an ambition to uphold the domestic economy as well as doubts about the dependability and quality of imported goods (Kuncharin & Mohamed, 2014; Liu, Lee, & Ding, 2023). Ethnocentrism can have a detrimental impact on purchase intentions by lowering perceived value and eroding trust in foreign online retailers (Yang, Jin, & Jung, 2020). Ethnocentric shoppers are prone to see increased dangers when making purchases from overseas online retailers, including worries about the legitimacy of the products, transaction security, and possible negative economic effects on their home nation (Wagner, Schramm-Klein, & Schu, 2016). Their inclination to make cross-border purchases is further diminished by this elevated sense of danger. The impact of ethnocentrism varies according to customer segments and cultural situations. For example, compared to nations with more cosmopolitan views, the influence of ethnocentrism on purchasing intentions may be more in those with strong nationalistic feelings (Liu et al., 2020). It is essential for marketers to comprehend these cultural quirks if they want to adapt their approaches to other markets. Thus, ethnocentric views have a detrimental effect on purchase intentions by lowering perceived value and trust (Yang, Jin, & Jung, 2020).

Another significant psychographic factor impacting online cross-border shopping intentions is prestige seeking. Customers that are looking for prestige are driven by a desire to buy goods that exude exclusivity, luxury, and status. Research has indicated that consumer trust in cross-border e-commerce platforms is increased by the prestige attached to a brand or nation's image (Yang, Jin, & Jung, 2020). This trust is essential because it reduces the anxiety and perceived hazards of making purchases from overseas internet retailers (Li, Tan, & Jiao, 2024). Prestigious retailers and countries are seen as more reliable, which eases customer reluctance and increases the possibility of cross-border purchases (Zhan & He, 2012). Additionally, social media is essential for promoting luxury companies and establishing trust since it highlights their status and draws in customers who are looking for prestige (Ng, 2017). Thus, building a distinguished brand image is essential to winning over customers who want exclusivity and status from their purchases (Huang & Chang, 2019).

When it comes to the cross-border shopping customer, the customer chooses this way of shopping in order to get a variety of products (Baek et al., 2019). Cross-border shopping emphasizes the availability of products that are difficult to find in the domestic shopping environment (Han et al., 2019). Diversity seeking is the propensity to seek out unique and original things (Baek et al., 2019). Customers who are unfamiliar with their options, want to

explore new things, or are just in search of diversity (Hou, 2020). Customers may readily access a wide range of information and compare prices and products thanks to the interactive aspect of online buying, which may lead to a rise in the variety-seeking behavior of online buyers (Hou, 2020). Compared to physical customers, online shoppers are more variety-seeking. Since in the online environment, buyers have more opportunities to come across a variety of products (Baek et al., 2019). Consequently, it makes sense to believe that those who value variety purchase online more often than their counterparts (Hou, 2020).

Customer innovativeness is linked to a person's tendency to acquire new things instead of sticking to their usual selections and consumption habits and to accept new ideas faster than other members of the system (Rahim et al., 2014). It is connected to the desire and willingness to innovate and take risks; therefore, customers choose cross-border online shopping in search of new innovative products that may not often be available in local stores (Khan, 2020; Rahim et al., 2014). It is a well-known truth that some customers buy new things more frequently and at a faster rate than others (Khan, 2020). Some people are more likely than others to be drawn to new things and to buy them right away (Rahim et al., 2014). When consumers who are recognized for their innovation utilize new items, it encourages other consumers to look for and buy similar products (Rahim et al., 2014).

The characteristic in a customer that makes their shopping experience more joyful and enjoyable than others is explained as shopping enjoyment (Riquelme et al., 2013). Customers who take pleasure in shopping frequently don't have a certain item in mind and don't limit themselves to one particular retailer (Khan, 2020). According to this group, enjoying oneself when shopping is equivalent to leisure activities shopping and is a joyful and enjoyable past time that brings happiness (Rahim et al., 2014). These are the so-called hedonic shoppers, who view shopping as an adventure or an escape and find enjoyment in it (Riquelme et al., 2013). Unlike utilitarian shoppers, they do not view shopping as a means of fulfilling obligations related to consumption (Rahim et al., 2014). Those consumers can be considered seasoned shoppers because of their growing level of familiarity with the chores and procedures involved in buying, which also expands their understanding of the strategies used by persuasion merchants and how to effectively handle them (Riquelme et al., 2013).

Shopping happens among customers for a variety of purposes, such as desiring to buy a specific product, gathering information for a future purchase, desire for a higher quality product or learning about the most recent trends in the marketplace (Khan, 2020). The product's acceptability for online buying is influenced by the loss of in-person interaction and support, as well as the requirement to feel as though the purchase is meaningful (Khan, 2020). Other

aspects of the buying experience, such as product selection, browsing, and information processing, vary amongst consumers (Rahim et al., 2014). This is an experiential shopping orientation, where customers purchase for enjoyment (Rahim et al., 2014). When shopping is approached as a chore, the objective is frequently to accomplish the activity as quickly as possible (Khan, 2020). A consumer's attitude, interests, and states about their opinions around shopping frequently make up their shopping orientation (Rahim et al., 2014). Shopping orientations are viewed as a particular aspect of a person's way of life (Khan, 2020). Previous studies have emphasized shoppers for targeting purposes and based on their economical, individualized, ethical, or apathetic shopping orientations (Khan, 2020). Sreya et al. (2016) analyzed such consumer shopping orientations as motivations for price, merchandise, in-home purchasing, and experiential shopping. Therefore, price incentives therefore played a significant role (Sreya et al., 2016). Additionally, customers believe that internet merchants offer a wider range of brands and products than familiar offline stores (Sreya et al., 2016). Recognizing the shopping tendency of customers requires a consciousness of the market segment and target audience because every client segment has different needs (Rahim et al., 2014). Customers are more attentive to and grateful for information in an environment where it is always available (Rahim et al., 2014).

To sum up, psychological characteristics play an important role while shopping. Most psychological characteristics that are essential to consumers, such as shopping enjoyment, variety seeking, shopping orientation, and customer innovativeness, generally affect their purchase intention in cross-border online shops.

1.4 Product related factors

In an online cross-border shopping environment, the characteristics of the product play a crucial role. Features of the product connect to the attributes of online retailers, the goods they offer, and the services they offer to facilitate financial transactions (Popli and Mishra, 2015). It has been observed that these variables have a major impact on the attitudes and behaviors of online shoppers (Popli and Mishra, 2015). Product availability and variety, pricing, product presence requirements, product reliability, customizability, and brand are some of the factors that influence customers' online purchasing behavior (Popli and Mishra, 2015). From the perspective of the customer, the main advantages of shopping online include greater selection, cheaper transaction costs, enhanced pricing competition, speed, and no time limitation (Jusoh et al., 2012). It gives the customer more options and information to compare prices and products (Sleuwaegen et al., 2020). Each of these variables influences price sensitivity, transaction costs, and the value of having a wider range of products offered in a different way (Sleuwaegen et al., 2020). These characteristics can either strengthen or weaken the advantages of making purchases online as opposed to offline (Sleuwaegen et al., 2020).

Online shopping makes it easier for customers to compare prices than traditional retail, where it might be challenging to compare similar products (Jati et al., 2020). Because some products sold online come straight from the manufacturer or seller, cutting out the middlemen, consumers can get better offers and cheaper rates from online retailers (Jati et al., 2020). A few internet retailers provide fantastic rebates and discount coupons (Jati et al., 2020). Mou et al. (2019) state that one of the reasons customers prefer to make online cross-border purchases is that they are looking to buy a product at a low or favorable price. Huang et al. (2019) support the point that considering that the entire cost of the purchase—including customs, taxes, and shipping fees—from the foreign website is less than the cost of making the identical purchase in their home country is one of the reasons why customers shop there.

The range of products as well as the large selection of diverse products attracts customers to online shopping (Rahim et al., 2014). Customers' impressions of the variety of goods and services a merchant offers in the same store have a big impact on how often they visit the store (Shukla and Babin 2013). Higher retention and consideration from customers in a wider range of consumption scenarios are two major benefits of having a wider assortment (Shukla and Babin 2013). A larger selection not only increases the probability that a customer will finish their shopping mission, but it also brings with it an increasing number of unique and intriguing goods to consider (Shukla and Babin 2013). The type of goods or services that consumers are

considering might also have an impact on their decision to shop online (Khan, 2020). The lack of physical contact when choosing an online product strongly affects the intention to purchase this product (Khan, 2020). That's why standard products or well-known products with minimal quality uncertainty and no need for pre-trial or in-person support will have high potential while buying online (Khan, 2020).

When it comes to online shopping, a very significant factor is the quality of the product and the website (Qalati et al., 2021). The design of a web page includes all aspects of the user experience that are associated with the web page, such as the quality of the content, the visual appeal of the web page, the ease of making payments, the product offerings, cost ranges, the customization of the website, and the functionality of the system (Rita et al., 2019). The needs of consumers and interests typically influence how they perceive quality, which in turn affects how they feel about goods and services that raise perceived value (Mumin et al., 2021). Under quality can be a lot of characteristics, including color, design, speed of the website, quality of the picture, and many other essential factors (O'Cass et al., 2012). Rita et al. (2019) found that the design of the website, data privacy and accomplishment are the main characteristics that affects quality in terms of online shopping. While customer service is not a significant aspect of e-service quality (Rita et al., 2019). Particularly, the relationship between service quality and intention to buy was found to be significant when it came to online shopping (Qalati et al., 2021). The consumer's assessment of a product's perceived quality is based on both the external and fundamental aspects of the good or service (Huang et al., 2019). Before making a purchase, customers form opinions about the product's price, quality, and design. Purchase intention both rises and falls after utilizing a product because there are direct relationships that influence one another (Huang et al., 2019). As for cross-border shopping, consumers choose this type of shopping in search of better-quality products (Qin et al., 2019). However, cross-border shopping can still be risky for the consumer and may result in poor quality or defective goods (Qin et al., 2019).

Mou et al. (2020) assert that raising consumers' utilitarian and hedonistic values depends on the caliber of e-commerce platforms. Hedonistic value stems from the platform's pleasurable and fulfilling buying experience, whilst utilitarian value is derived from its dependability and functionality. In cross-border e-commerce environments, this dual impact greatly increases consumer trust and buy intentions (Mou et al., 2020). Utilitarian products with well-known brands and minimal quality uncertainty are more likely to be bought in the setting of cross-border online shopping because their functional benefits are evident and constant across all buying channels (Khan, 2020). Because utilitarian reasons place a high value on functionality

and tangible benefits, studies have demonstrated that they are powerful forces behind cross-border transactions (Natalia & Dewi, 2024). Customers may want to experience hedonic goods in reality before making a purchase, hence the absence of physical contact when selecting an online product might have a big influence on their desire to buy (Khan, 2020). Nevertheless, thorough explanations, excellent photos, and encouraging testimonials can allay some of these worries and encourage customers to buy hedonic products online. According to research, hedonic factors—like the desire for distinctive and pleasurable shopping experiences—have a big impact on consumers' cross-border purchasing decisions (Baruca & Zolfagharian, 2013). According to a study by Lee et al. (2015), fashion customers' purchase intentions during cross-border online shopping are influenced by both hedonistic and utilitarian incentives. Hedonistic motives are fueled by the thrill and enjoyment of purchasing, whereas utilitarian motivations concentrate on the things' usefulness and functionality. According to Lee et al. (2015), this dual motivation theory explains why customers might decide to purchase across borders for various kinds of goods.

The country of origin can influence customers' cross-border shopping intentions because somehow the country of the manufacturer leaves its impression on the customer (Hien et al., 2020). Thus, products made in Europe, the USA, and Japan have been considered to be most trustworthy for the brand and country of manufacture (Yee-Man et al., 2002). Most people believe that those nations' governments have imposed laws to regulate the safety requirements of goods (Hien et al., 2020). Customers are therefore confident when utilizing goods manufactured in those locations (Yee-Man et al., 2002). However, the level of intention towards items created in China significantly declined because of the perception that China lacks internationally recognized safety regulations on certain product lines, such as cosmetics inspection (Yee-Man et al., 2002). This is further supported by the findings of Anastasiadou et al. (2019), who show that the nation of origin influences cross-border online buying by influencing the perceived quality and reliability of products, which in turn increases trust and purchase intentions. When items originate from nations with a strong favorable reputation for superior quality and dependability, consumers are more likely to shop across borders (Anastasiadou et al., 2019). The co-creation of value in cross-border e-commerce is also influenced by the nation of origin effect, as Ni et al. (2020) investigate. According to Ni et al. (2020), they discovered that a favorable opinion of a nation improves consumer assessments of the quality and dependability of products, resulting in a more pleasurable and better overall purchasing experience.

Taking into consideration the factors mentioned above, the image of the country of origin, website quality, and product type significantly influence consumer behavior and purchase intentions in cross-border online shopping. It was found that low product price has a positive effect on purchase intention. Factors such as a wide range of products, quality and country of manufacture should also be considered, all of which are also important in cross-border shopping.

1.5 Consumer purchasing behaviour theories and factors impacting intention to buy

In order to understand consumer decisions and actions towards a particular product or service it is necessary to consider the theories that follow from this. According to researchers Fishbein and Ajzen (1977) purchase intention is one of the primary indicators of consumer behavior, so its study has a huge impact, particularly for retailers. The purchase intention captures the motivational elements that influence consumer behavior and occurs during the pre-purchase phase (Montano et al., 2015). Understanding the attitudes, evaluations, and internal reasons that eventually give rise to buy intent is essential for making accurate predictions about customer behavior (Fishbein and Ajzen, 1977). The extent to which a customer is prepared to make an online purchase through an online retailer is known as their online purchase intention (Peña-García et al., 2020).

There are various factors that, in one way or another, affect consumers intentions as well as help predict their future behavior. Researchers Wang et al. (2022); Huang et al. (2017) found investigate that consumer intention can be influenced by such factors as perceived value, consumer trust, shopping costs, and distance. Customers' intention to shop internationally is determined by their perceptions of value and trust (Huang et al., 2017). Doney et al. (1998); Huang et al. (2017) states that perceptions of formal and social norms in the vendor's home country as well as the vendor's perceived reputation both affect how trustworthy customers regard them to be. As well as Huang et al. (2017) found that perceived value is determined by cost and benefit factors. One of the main reasons why people purchase internationally is trust (Baek et al., 2019). Customers shop on foreign websites due to the uniqueness of the products and the reasonable prices; the main expense is the time spent waiting for the goods to arrive (Huang et al., 2017). The table 1 illustrates the main factors identified that influence intention to buy in one way or another. Thus, it is important to note that consumers often refer to the positive and negative reviews of other shoppers, as well as to word-of-mouth, which affects consumer perception (Mafael, et al., 2016). Consumers spend a lot of time comparing and analyzing other cross-border shoppers' reviews, hoping to confirm or disprove their expectations (Luo et al., 2014). Ismagilova et al. (2019) argue that online reviews influence consumers, and in turn, businesses should give customers a variety of ways to communicate with them so they can discuss their bad experiences with them directly and get these issues addressed as soon as possible. However, online reviews are not always ethical and honest; they can be manipulative, which will highly affect consumer purchase intentions, so it is important to be transparent about their review policies and processes (Floyd et al., 2014).

1 Table. *The main factors that influence intention to buy in online stores*

AUTHOR/ARTICLE	MAIN FACTORS
Xiao et al., (2019) The effects of online shopping context cues on consumers' purchase intention for cross-border e-commerce sustainability	Online promotion, content marketing; personalized recommendation; social review; consumer-perceived functional value; consumer-perceived emotional value; brand familiarity; gender; age; education; income
Baek et al., (2019) Cross-border online shopping experiences of Chinese shoppers	Geographic cues; telepresence; product authenticity; trust in the retailer
Wang et al., (2022) The construction of consumer dynamic trust in cross-border online shopping – qualitative research based on Tmall Global, JD worldwide and NetEase Koala	Perceived risks of cross-border online shopping; geographical distance; cultural distance; institutional distance; consumer trust
Han et al., (2018) Exploring consumer attitudes and purchasing intentions of cross-border online shopping in Korea	E-service QUAL; need for uniqueness; normative structure; self-efficacy; attitudes toward cross-border online shopping; subjective norm; perceived behavioral control
Mou et al., (2019) Impact of product description and involvement on purchase intention in cross-border e-commerce	Product description; cognitive involvement; affective involvement; enduring involvement; situational involvement

In addition, the intention to buy a particular product online is closely related to the Technology Acceptance Model (TAM) Davis (1998), Theory of Planned Behavior (TPB) Ajzen in (1985) and Theory of Reasoned Action (TRA) Fishben and Ajzen (1975). Basically the factors that influence intentionally planned behaviors are the focus of the extensively researched social psychology paradigm known as the "theory of reasoned action," or TRA. TRA holds that behavior intentions have an impact on human behavior (Fishben and Ajzen, 1975). Subsequently, attitudes and subjective norms impact behavioral intention (Kim, 2012). Beliefs also impact attitudes and subjective norms (Riantini, 2019). According to Ajzen (1991), intentions are seen to be a good sign of how seriously people are taking a particular action and how many times they have tried to get involved in it. A lack of desire to make an online transaction is the primary barrier to the growth of electronic commerce (Han and Kim, 2017). According to the theory of planned behavior (TPB), a person's intention to purchase online is most likely influenced by their perception of their behavioral control and their subjective norm,

which is the culmination of the attitudes of those around them (Ajzen, 1991). Perceived usefulness and simplicity of use, after online behavioral intention set in, influenced the decision-making process of online buyers, according to the Technology Acceptance Model (TAM) (Davis, 1998). To establish and preserve positive relationships with clients, an online website needs to comprehend their purchasing habits.

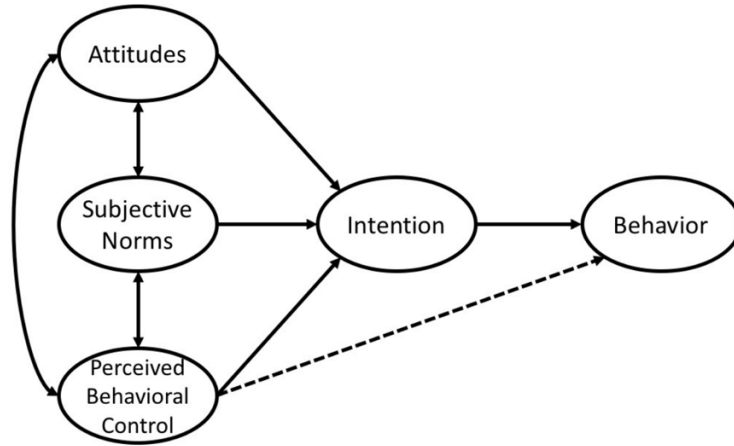


Figure 1: *Theory of Planned Behavior (TPB); Source: Ajzen (1991)*

Probably TPB which represented above is the most frequently used theory in terms of consumer attitude and intentions. Consumers opinion or attitude of the online buying experience is probably going to change depending on how happy they are with the level of service (Al-Debei et al., 2013). Therefore, the relationship between the overall quality of the e-service and the website's customer satisfaction determines the parameters that influence consumers' intents to make online purchases (Han and Kim, 2017). In addition to interacting with the website itself, post-sale online services like fulfillment and return are included in the spectrum of service quality items that consumers assess when it comes to e-service quality. Han and Kim, (2017) found positive influence between subjective norms and purchase intention. In addition, it was argued that, people who live in socially supportive environments with friends and family who are also internet users use the internet more frequently (Kim, 2012). Furthermore, in this specific instance, the media has proven to be a noteworthy social element impacting intents to shop online across national borders (Turan, 2012). One may argue that outside factors like the popular press and the mass media have grown increasingly influential in influencing consumers' inclinations to make cross-border online purchases (Han and Kim, 2017). The PBC in the TPB states that views regarding one's ability to participate in a certain activity should have a direct impact on the behavior itself as well as the intention to conduct it (Riantini, 2019). In other words, attitudes and subjective norms, as well as individual

consumer assumptions regarding internal and external barriers, all have a beneficial impact on the intentions of cross-border online shoppers (Kim, 2012). Control beliefs, when combined with intention, directly influence cross-border online purchasing behavior (Turan, 2012). According to the study by Riantini (2019) consumer intentions are positively impacted by perceived behavioral control. This means that consumers are more likely to make purchases on online shopping sites when websites are easier to navigate, particularly during the product search and buy phases (Riantini, 2019).

To conclude, the most appropriate model to investigate consumer purchasing intentions for cross-border online shopping is the Theory of Planned Behavior. Consequently, it was discovered that the three factors that had the biggest effects on customer purchasing behavior were attitudes, subjective norms, and behavioral control.

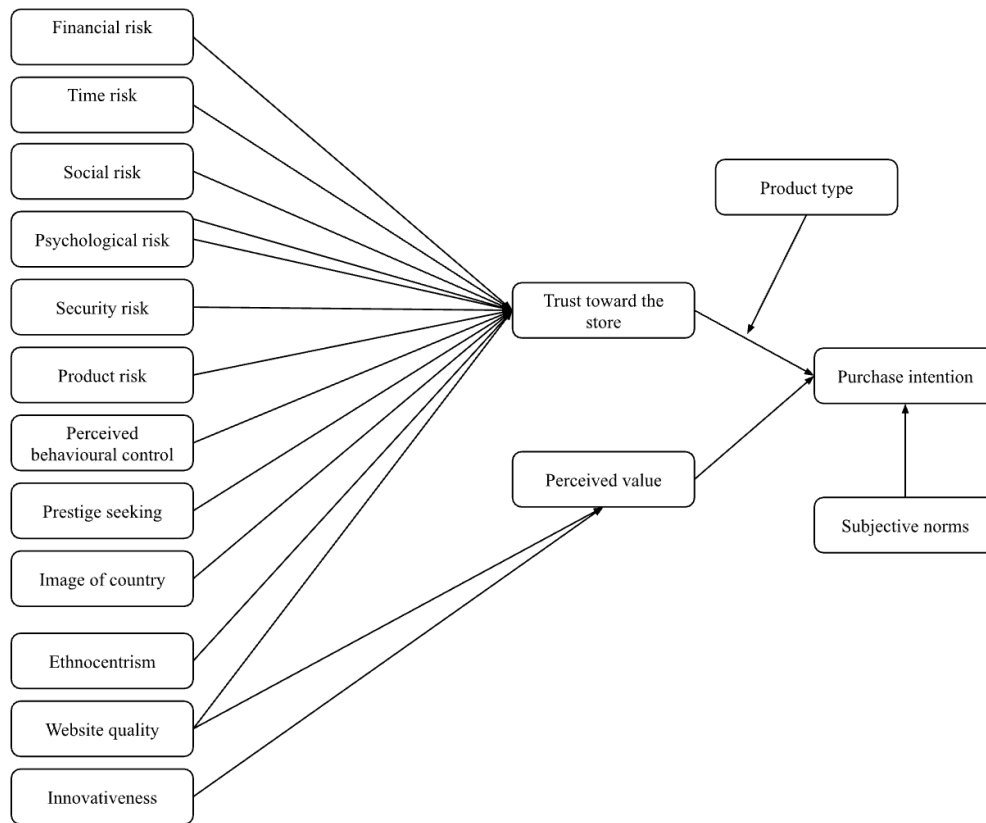
2. METHODOLOGY OF THE EMPIRICAL RESEARCH ON THE FACTORS INFLUENCING INTENTION TO BUY IN CROSS-BORDER SHOPPING ONLINE STORES

2.1 Purpose of the research and research model

Nowadays, with the advent of various technologies, online cross-border shopping has become a more affordable and faster way for customers. There are many factors that influence consumer preference (Rita et al., 2019). However, there are still gaps in the literature regarding the type of products and other factors that prevent and stimulate the intention to purchase online, considering online cross-border shopping. Based on this narrow viewpoint, the main goal is to expand the scope of the current research and enable the examination of additional factors. Therefore, the main purpose of this paper is to find out how different factors innovativeness, perceived risks (financial, time, social, psychological, security and product risk), ethnocentrism, prestige seeking, image of country of origin, website quality, trust towards the store, perceived value and product type has an impact on the intention to purchase in terms of cross-border online shopping.

The presented below Research model was developed to determine the influence between 15 factors: innovativeness, perceived risks (financial, time, social, psychological, security and product risk), ethnocentrism, prestige seeking, image of country of origin, website quality, trust towards the store, perceived value and product type, purchase intention. The model complied by the author based on the suggested factors by Canova et. al., (2020), Testa, Sarti, and Frey (2018) and Hee et. al., (2021).

Figure 2: Research model



Source: prepared by the author based on the research

In cross-border online shopping, consumers may privately be facing financial risks (Masoud, 2013). These risks include loss of money, loss of personal information, low quality, inadequate performance or additional costs (Ma et al., 2019). In relation to cross-border online shopping, consumers often fear financial complexities such as exchange rate fluctuations and differences in legislation (Masoud, 2013). Given these concerns, it seems likely that perceived financial risks may significantly reduce trust in online shopping. For this reason, this requires research that financial risk will be negatively related to trust towards the store.

H1: Financial risk has a negative impact on trust towards the cross-border online store.

Time risk is a significant factor in cross-border shopping, as customers always consider receiving the expected goods or products on time (Karnik, 2014). However, time risks also include the time spent replacing the goods and various problems with the store's website (Popli

and Mishra, 2015). Thus, the consumer's trust in the shop may decrease. Consequently, such delays and inefficiencies can negatively impact consumer trust in stores, potentially undermining their willingness to engage in future transactions (Ariff et al., 2014). Thus, it is necessary to investigate the relationship between time risk and trust towards the store.

H2: Time risk has a negative impact on trust towards the cross-border online store.

Social risk refers to the various negative consequences a consumer may face when cross-border shopping (Masoud, 2013). This may include the negative attitudes of relatives and friends. This risk may also include worries about the perceived suitability or quality of goods sourced from overseas when it comes to cross-border shopping (Shang et al., 2017). Research has indicated that social risk has the potential to reduce customer trust in the online store since customers are swayed by the views of those in their social circle (Kamalul et al., 2018). Thus, H3 is formed:

H3: Social risk has a negative impact on trust towards the cross-border online store.

Psychological risk is the emotional pain a customer may feel when a product falls short of their expectations and causes them to feel guilty or unsatisfied (Bhukya et al., 2015). This kind of risk can be more noticeable when purchasing internationally, as the inability to personally inspect items might increase anxiety (Han & Kim, 2017). Research indicates that customers who perceive psychological risk are far less likely to trust the store because they are afraid their expectations might not be fulfilled (Lian & Yen, 2014). Thus, H4 is formed:

H4: Psychological risk has a negative impact on trust towards the cross-border online store.

Concerns regarding the security of financial and personal data during online transactions are referred to as security risks (Arshad et al., 2015). Customers may be especially concerned about fraud and data breaches in cross-border e-commerce since they can seriously undermine customer confidence in the business (Masoud, 2013). Studies reveal that elevated security apprehensions significantly impede trust in virtual retail spaces (Kamalul et al., 2018). Thus, H5 is formed:

H5: Security risk has a negative impact on trust towards the cross-border online store.

Product risk is the belief that a given product won't work as planned or satisfy customers' needs (Masoud, 2013). Due to the inability of customers to physically inspect things before making

a purchase while shopping internationally, this risk is particularly significant and increases uncertainty (Chakraborty et al., 2016). Research has indicated that a high product risk considerably lowers customer trust in the store because they are afraid of receiving poor or inappropriate products (Bhatti et al., 2018).

H6: Product risk has a negative impact on trust towards the cross-border online store.

In the context of online cross-border shopping, perceived behavioral control (PBC) refers to an individual's perception of their ability to successfully engage in the shopping process. According to Ajzen's (1991) theory, PBC is a key determinant influencing behavioral intentions and actions. Previous studies suggest that PBC can positively influence trust toward cross-border online stores, as a higher sense of control reduces uncertainty and enhances confidence in the shopping experience (Sombultawee, et al., 2022). When consumers feel capable of managing potential challenges, such as navigating a foreign website or handling international transactions, their trust in the online store increases (Sombultawee, et al., 2022). Therefore, this study highlights the importance of examining the relationship between PBC and trust in cross-border online stores, resulting in the formulation of hypothesis H7:

H7: PBC has a positive impact on trust towards the cross-border online store.

Consumer ethnocentrism has a major influence on purchase decisions, according to recent study (Ahmad & Rehman, 2018), especially in economies where local brands are seen as representing national identity and quality. Because customers are less inclined to trust foreign sellers and their products, higher levels of ethnocentrism are linked to poorer trust in cross-border online retailers (Liu et al., 2023). In the context of global e-commerce, this underscores a major obstacle to establishing trust with ethnocentric consumers (Yang, Jin, & Jung, 2020). The study by Ahmad and Rehman (2018) highlights the significance of national identity in customer trust and purchase intentions by highlighting the fact that ethnocentric consumers see local brands more favorably in terms of quality and trust. Thus, H8 is formed:

H8: Ethnocentrism has a negative impact on trust towards the cross-border online store.

Customers are often in search of products that can successfully communicate their perceived identity when they want to use their purchases to signify who they are (Huang & Chang, 2019). Status-conscious customers tend to choose products or services with a high reputation that reflect their social value, as a positive reputation can be a powerful indicator of distinction

(Choi et al., 2020). Including prestige seeking customers usually implies a higher standard of store, which can build consumer trust (Jin et al., 2015). Thus, H9 is formed:

H9: Prestige seeking has a positive impact on trust towards the cross-border online store.

Customers' perception of the country from from whom a product is made greatly influences their level of trust in the retailer. Positive perceptions of a nation's quality and dependability can increase consumer confidence in businesses that offer goods from that nation Hien et al., (2020). Research indicates that customers' opinions of a country's customs and the vendor's standing in that nation have a big impact on trust (Huang et al., 2017; Shen et al., 2022). Thus, H10 is formed:

H10: Image of country has a positive impact on trust towards the cross-border online store.

Because it immediately affects the user's perception and trust, website quality is important when it comes to online purchasing. Customers are more likely to trust high-quality websites that have thoughtfully designed user interfaces, safe payment methods, and comprehensive product information (Rita et al., 2019). Consumer trust and confidence in the store is greatly increased by well-designed websites that combine utility, usability, and aesthetics (Qalati et al., 2021). Thus, H11 is formed:

H11: Website quality has a positive impact on trust towards the cross-border online store.

A seamless online purchasing experience is one way that a well-designed website increases perceived value. Furthermore, aspects that make the purchasing experience more enlightening, reliable, and user-friendly—like personalized recommendations, high-quality photos, customer reviews, and safe payment options—further improve perceived value (Rita et al., 2019). When a website satisfies high criteria, customers are more likely to feel that their purchases are worth more, which improves their whole buying experience (Qalati et al., 2021). In addition, research demonstrate that a user-friendly and visually appealing website design can dramatically raise perceived value and customer satisfaction, which in turn increases repeat business and customer loyalty (O’Cass et al., 2012). Thus, H12 is formed:

H12: Website quality has a positive impact on perceived value towards the cross-border online store.

Consumers seeking out novel and distinctive products are drawn to products and services that exhibit innovation. According to Rahim et al. (2014), consumers who identify innovative items with superior performance and cutting-edge features tend to place a higher value on this quality. Because of the novelty and improved functionality supplied, customers who look for innovative items frequently feel better value (Hou, 2020). Thus, H13 is formed:

H13: Innovativeness has a positive impact on perceived value towards the cross-border online store.

A strong predictor of buying intention is perceived value. Customers are more likely to buy a product when they believe it to have high value when taking into account factors including quality, price, and utility (Huang et al., 2017). Research continuously demonstrates that consumers' propensity to purchase is increased by perceived value, underscoring the significance of providing value to customers (Qalati et al., 2021). Thus, H14 is formed:

H14: Perceived value has positive impact on purchase intention towards the cross-border online store.

One important factor influencing the intention to buy is trust in the store. Because they feel less danger and have more faith in the transaction, customers who trust a store are more likely to complete a purchase (Fadhillah et al., 2021). Studies reveal that trust positively impacts the probability of a purchase since it allays worries about transaction security and product quality (Ma et al., 2019). Thus, H15 is formed:

H15: Trust toward the store has a positive impact on purchase intention towards the cross-border online store.

In the context of online cross-border shopping, subjective norms, as described by Ajzen (1991), represent the social influence of how others perceive and respond to an individual's shopping choices. Previous research by Ha and Nguyen (2019) identifies subjective norms as a critical factor within consumer behavior theory that shapes the intention to shop online. These norms arise from the psychological perception that support from close social circles, such as friends and family, encourages positive attitudes toward a particular behavior (Sombultawee, et al., 2022). Based on this, the study underscores the importance of exploring how subjective norms influence online shopping intentions, H16 is formed:

H16: Subjective norms has positive impact on purchase intention towards the cross-border online store.

The impact of trust on purchase intention can be mitigated by the kind of goods being bought. Because hedonic products are subjective and personal happiness is important, they frequently demand higher levels of consumer trust, especially when purchased for emotional, recreational, or pleasurable purposes (Mou et al., 2020). Conversely, as the value of utilitarian products is more clear-cut and objective and is acquired for practical and functional reasons, they might not be as dependent on trust (Natalia & Dewi, 2024). Thus, H17 is formed:

H17: Product type moderates the relationship between trust towards the store and purchase intention towards the cross-border online store.

2.2 Research design, instrument and scales, sampling method

The goal of this research is to identify factors that influence intention to buy in cross-border shopping online stores. Given the growing acceptance and rapid growth of the internet and e-commerce, this research is essential to understanding consumer purchasing intentions in virtual environments. This implies that diverse components and causes may have varying effects on modifications in customer behavior. Building on the previous results, the researches employed a quantitative research approach to ascertain the influence on future consumer purchase intentions. Thus, the author decided to use a quantitative research approach in order to conduct analyses and investigation. The quantitative approach was selected by the author due to its propensity for producing results with more precision and its capacity to do various numerical data using statistical techniques.

This study used a questionnaire survey as its primary data gathering tool, which was done using a quantitative approach. It is well suited for this research and was created after an extensive review of the appropriate literature. To account for the moderating variable of "product type," two separate questionnaires were developed: one presenting a utilitarian product type and the other a hedonic product type. The utilitarian product chosen is electronics from the German website MediaMarkt, while the hedonic product is fashion apparel from the German website MediaMarkt website. Germany was selected as the focus due to its prominent position in cross-border e-commerce. Research indicates that Germany is one of the largest and most trusted markets for online shopping within Europe, with a well-established digital infrastructure and a high level of consumer trust in e-commerce platforms (Mou, et al., 2019). This makes it an

ideal setting for exploring consumer behaviors in cross-border shopping. An online questionnaire is an effective method to efficiently collect a lot of data, and that is what the study's author will use. For an in-depth study, the data can be imported straight into statistical software. With the goal of collecting more than 290 replies and utilizing SPSS software for analysis, this kind of questionnaire was determined to be the most accurate alternative for exact data analysis. Data collection will take place over a 2-week period, allowing sufficient responses to be collected to produce research findings. Two questionnaires are structured into several sections, including an introduction, screening questions, the main body, and demographic inquiries. The only part that differs is product type.

Research instruments and scales

A survey consisting of structured questions was created specifically for this study, with the primary goal being the investigation of the relationships between the factors that influence intention to buy in cross-border shopping online stores. This questionnaire included several types of questions. At the beginning of the questionnaire, a screening question was used (questions 1 and 2). To measure the relationships between factors (questions 3 and 15), it was decided to use questions on a 7-point Likert scale, where 1 means "Strongly Disagree" and 7 means "Strongly Agree". Respondents could indicate the extent to which they agreed or disagreed with the statement. In addition, the questionnaire included demographic questions (questions 16 and 19) that described the respondent's gender, age, occupation and income. The questions are presented consistently so that the consumer can fully recognise the logic behind the questionnaire and the cause and effect of the questions. The construct of statements regarding the purchase intention was taken and adapted from Dharmesti et al., (2019), the author used these statements based on research by Khare and Rakesh, (2011). The second question measures trust toward online store, where the construct was taken and adapted from Ling et al., (2011). The construct of statements regarding ethnocentrism was adapted from Leclerc et al., (2015). The fourth question regarding prestige seeking was taking and adapting from Choi et al., (2021). This construct was chosen due to its high reliability in studies by the previous author. The fifth question regarding country of origin was taking and adapting from (Hien et al., 2020). The construct of statements regarding innovativeness was adapted from San et al., (2012). The seventh question regarding website quality was taking and adapting from Huang et al., (2017). The construct of statements regarding financial, time, social,

psychological, security and product risk was adapted from Kamalul et al., (2018). The construct of statements regarding perceived value was adapted from Bonsón et al., (2015).

Sampling method

This section of the study outlines the procedures and the minimum number of participants that are needed. A non-probability sampling technique was used to select the most accessible responders for the anonymous questionnaire while also saving time.

The sample size needs to ensure that the data being collected is accurate and impartial. To get general conclusions, a lot of traits of research subjects need to be identified and examined. Table 5 displays the necessary sample size, which was determined by consulting prior research as a guide. Therefore, 254 persons will be the average number of respondents for this survey. The objective was to obtain roughly 127 responses for each of the two questionnaires used in the current study.

Table 2: Research sample size comparison

Author/article	Sample size
Kamalul Ariffin et.al., (2018) Influence of consumers' perceived risk on consumers' online purchase intention.	350
Xiao, L., Guo, F., Yu, F., & Liu, S. (2019). The effects of online shopping context cues on consumers' purchase intention for cross-border e-commerce sustainability.	289
Qin, Z., Zhao L.W. & Ni, Y. (2019). The influencing factors on consumers' purchase intention under the cross-border e-commerce platforms.	276
Hien, N., Phuong, N., Tran, T., & Thang, L. (2020). The effect of country-of-origin image on purchase intention: The mediating role of brand image and brand evaluation. <i>Management Science Letters</i> , 10(6), 1205-1212.	283
Jati, A., Khairol, M., Noraini, & Gloria. (2020). Factors influencing customers intention for online shopping.	188
Qalati et al., (2021) Effects of perceived service quality, website quality, and reputation on purchase intention: The mediating and moderating roles of trust and perceived risk in online shopping.	356
Han, M.C. and Kim, Y. (2017) Why consumers hesitate to shop online: perceived risk and product involvement on taobao.com.	217
Aghekyan-Simonian, M., Forsythe, S., Kwon, W., & Chattaraman, V. (2012). The role of product brand image and online store image on perceived risks and online purchase intentions for apparel.	73

3. IMPACT OF CONSUMER AND PRODUCT RELATED FACTORS INFLUENCE THE INTENTION TO BUY IN CROSS-BORDER SHOPPING ONLINE STORES

3.1. Demographic characteristics and reliability of collected data

The questionnaire period ran from 9th December 2024 to 20th December 2024. According to the data, 244 respondents were collected. First, it is important to analyse how demographic characteristics are distributed. Gender, age and income characteristics are covered, as these are the demographic characteristics discussed in the theoretical part. It was found that 55.3% of respondents were women and 44.7% were men.

Table 3: *Distribution of respondents by gender*

Gender	Frequency	Percent
Female	135	55.3%
Male	109	44.7%

Source: prepared by the author based on the research

The largest age group among respondents was 18-25 years old (77%), followed by 26-35 years old (13.1%) and 36-45 years old (9.8%). This age distribution reflects the majority of young people, which may be due to their familiarity with online shopping platforms. As a result, the outcomes of this research may be more reflective of the preferences and behaviors of younger consumers, potentially limiting the results to older age groups or the wider population.

Table 4: *Distribution of respondents by age*

Age	Frequency	Percent
18-25	188	77.0%
26-35	32	13.1%
35-46	24	9.8%

Source: prepared by the author based on the research

While analyzing the distribution of income of respondents it was found that there are 2 main income category with average monthly income between 1001-1500 Eur. (29.1%) and 1501-2000 Eur. (28.7%).

Table 5: *Distribution of respondents by income*

Income	Freaquency	Percent
Under 1000 EUR	57	23.4%
1001 - 1500 EUR	71	29.1%
1501 - 2000 EUR	70	28.7%
2001 - 2500 EUR	42	17.2%
From 2501 EUR	4	1.6%

Source: prepared by the author based on the research

To sum up, the majority of respondents are female. Most of the participants belong to the age group of 18–25 years, indicating a dominance of younger individuals in the sample. Additionally, the most frequently represented income categories are between 1001 € - 1500 € and 1501 € - 2000 €, highlighting a middle-income demographic. These characteristics provide a clear understanding of the primary audience targeted in this research.

The reliability of each scale measuring the constructs was evaluated to make sure that measurement standards were being followed in order to ascertain the data's dependability. The reliability of the questionnaire was evaluated using the statistical software SPSS. The analysis focused on identifying scales with high Cronbach's alpha coefficients, following the guideline that a Cronbach's alpha (α) above 0.6 is considered acceptable (Tavakol & Dennick, 2011). The constructs such as image (0.937), security risk (0.921), trust in the shop (0.920) and purchase intention (0.945) show very high reliability, indicating high internal consistency. Constructs such as PBC (Perceived Behavioral Control) (0.789) and Psychological Risk (0.805) have moderate reliability. Various risk dimensions including financial risk (0.911), product risk (0.909), time risk (0.904) and social risk (0.917) show high reliability, indicating consistency in the measures of these perceived risks. Website quality (0.924) and trust in the shop (0.920) show excellent reliability, reflecting the importance of these factors. Constructs such as ethnocentrism (0.936) and innovativeness (0.904) also show high reliability, indicating

the reliability of the measurement of these characteristics. Detailed results are presented in the table below.

Table 6: *Cronbach's alpha for research scales*

Construct	Reliability Cronbach's Alpha
Image	0,937
PBC	0,789
Financial Risk	0,911
Product Risk	0,909
Time Risk	0,904
Social Risk	0,917
Psychological risk	0,805
Security risk	0,921
Website quality	0,924
Trust toward the store	0,920
Perceived value	0,835
Subjective norms	0,924
Prestige seeking	0,906
Ethnocentrism	0,936
Innovativeness	0,904
Purchase intention	0,945

All constructs show high reliability: Cronbach's alpha is above 0.8, indicating high internal consistency, emphasizing how well the questionnaire measures these constructs; hence there is no need to remove constructs, which will continue the study.

3.2. Impact of consumer and product related factors influence the intention to buy in cross-border shopping online stores

Firstly, financial risk was tested to evaluate its relationship with trust towards the cross-border online store. A linear regression analysis was performed to examine this relationship. The results indicate that the model is statistically significant ($F = 30.279$, $p < 0.001$) and explains 10.8% of the variance in trust ($R^2 = 0.108$).

Additionally, the coefficient for financial risk is negative and statistically significant ($\beta = -0.333$, $t = -5.503$, $p < 0.001$), indicating that higher financial risk is associated with lower trust

toward the store. These findings support the hypothesis (H1) that financial risk has a negative impact on trust toward the cross-border online store. Therefore, H1 is confirmed.

Table 7: *Regression analysis of H1*

	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std. Error			
(Constant)	5.479	.153		35.735	<.001
Financial Risk	-.214	.039	-.333	-5.503	<.001

a Dependent Variable: Trust toward the store

Source: prepared by the author based on the research

In order to measure the impact of time risk on trust toward the store, the linear regression was used. The results indicate that the model is statistically significant ($F = 18.544$, $p < 0.001$) and explains 7.1% of the variance in trust ($R^2 = 0.071$).

Additionally, the coefficient for time risk is negative and statistically significant ($\beta = -0.267$, $t = -4.306$, $p < 0.001$), indicating that higher time risk is associated with lower trust toward the store. These findings support the hypothesis (H2) that time risk has a negative impact on trust toward the cross-border online store. Therefore, H2 is confirmed.

Table 8: *Regression analysis of H2*

	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std. Error			
(Constant)	5.276	.147		35.945	<.001
Time Risk	-.161	.037	-.267	-4.306	<.001

a Dependent Variable: Trust toward the store

Source: prepared by the author based on the research

To test whether there is an impact of social risk on trust toward the store, the linear regression was used. The results indicate that the model is statistically significant ($F = 39.421$, $p < 0.001$) and explains 14% of the variance in trust ($R^2 = 0.140$).

Additionally, the coefficient for social risk is negative and statistically significant ($\beta = -0.374$, $t = -6.279$, $p < 0.001$), indicating that higher social risk is associated with lower trust toward the store. These findings support the hypothesis (H3) that social risk has a negative impact on trust toward the cross-border online store. Therefore, H3 is confirmed.

Table 9: *Regression analysis of H3*

	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std. Error			
(Constant)	5.536	.145		38.111	<.001
Social Risk	-.260	.041	-.374	-6.279	<.001

a Dependent Variable: Trust toward the store

Source: prepared by the author based on the research

In order to check the impact of psychological risk on trust toward the store, the linear regression was used. The results indicate that the model is not statistically significant ($F = 0.440$, $p = 0.508$) and explains only 0.2% of the variance in trust ($R^2 = 0.002$).

Additionally, the coefficient for psychological risk is positive but not statistically significant ($\beta = 0.043$, $t = 0.663$, $p = 0.508$), suggesting no meaningful relationship between psychological risk and trust. These findings do not support the hypothesis (H4) that psychological risk has a negative impact on trust toward the cross-border online store. Therefore, H4 is not confirmed.

Table 10: *Regression analysis of H4*

	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std. Error			
(Constant)	4.586	.183		25.169	<.001

Psychological Risk	.036	.054	.043	.663	.508
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a Dependent Variable: Trust toward the store

Source: prepared by the author based on the research

To test whether there is an impact of security risk on trust toward the store, linear regression was used. The results indicate that the model is statistically significant ($F = 28.478$, $p < .001$) and explains 10.5% of the variance in trust ($R^2 = 0.105$).

Additionally, the coefficient for security risk is positive and statistically significant ($\beta = 0.324$, $t = 5.336$, $p < .001$), indicating that higher security risk is associated with higher trust toward the store. These findings do not support the hypothesis (H5) that security risk has a negative impact on trust toward the cross-border online store. Therefore, H5 is not confirmed.

Table 11: *Regression analysis of H5*

	Unstandardized Coefficients		Standardized Beta	t	Sig.
	B	Std. Error			
(Constant)	3.961	.152		26.302	<.001
Security Risk	.227	.043	.324	5.336	<.001

a Dependent Variable: Trust toward the store

Source: prepared by the author based on the research

In order to measure the impact of product risk on trust toward the store, the linear regression was used. The results indicate that the model is statistically significant ($F = 3.926$, $p = 0.049$) and explains 1.6% of the variance in trust ($R^2 = 0.016$).

Additionally, the coefficient for product risk is negative and statistically significant ($\beta = -0.126$, $t = -1.981$, $p = 0.049$), indicating that higher product risk is associated with lower trust toward the store. These findings support the hypothesis (H6) that product risk has a negative impact on trust toward the cross-border online store. Therefore, H6 is confirmed.

Table 12: *Regression analysis of H6*

	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std. Error			
(Constant)	5.111	.216		23.629	<.001
Product Risk	-.103	.052	-.126	-1.981	.049

a Dependent Variable: Trust toward the store

Source: prepared by the author based on the research

In order to investigate which of the factors have the biggest impact on trust toward the store among risk factors, a multiple regression analysis was conducted. The significance of the regression model is $p < 0.001$, indicating that the model is significant and suitable for further analysis. The R^2 value is 0.338, meaning the model explains 33.8% of the variance. Among the predictors, security risk ($\beta = 0.483$, $p < 0.001$) positively and significantly impacts trust, while social risk ($\beta = -0.348$, $p < 0.001$) negatively and significantly influences trust. Other factors, such as financial risk, time risk, psychological risk, and product risk, are not statistically significant predictors of trust.

Table 13: *Multiple regression analysis*

	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std. Error			
(Constant)	4.859	.238		20.434	<.001
Financial Risk	-.039	.059	-.061	-.656	.513
Time Risk	-.065	.091	-.108	-.720	.472
Social Risk	-.242	.067	-.348	-3.589	<.001

Psychological Risk	-.014	.086	-.017	-.162	.871
Security Risk	.339	.059	.483	5.784	<.001
Product Risk	-.016	.077	-.019	-.206	.837

a Dependent Variable: Trust toward the store

Source: prepared by the author based on the research

In order to measure the impact of PBC on trust toward the store, the linear regression was used. The results indicate that the model is statistically significant ($F = 36.287$, $p < 0.001$) and explains 12.7% of the variance in trust ($R^2 = 0.127$). Based on the results of the analysis which are presented in the *Table 14*, it can be stated that PBC has a positive impact on trust toward the cross-border online store, since ($\beta = .361$, $t = 6.024$, $p < 0.001$). Therefore, H7 is confirmed.

Table 14: *Regression analysis of H7*

	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std. Error			
(Constant)	2.021	.449		4.505	<.001
PBC	.489	.081	.361	6.024	<.001

a Dependent Variable: Trust toward the store

Source: prepared by the author based on the research

To test whether there is an impact of ethnocentrism on trust toward the store, the linear regression was used. The results indicate that the model is statistically significant ($F = 37.753$, $p < 0.001$) and explains 13.5% of the variance in trust ($R^2 = 0.135$).

Additionally, the coefficient for ethnocentrism is negative and statistically significant ($\beta = -0.367$, $t = -6.144$, $p < 0.001$), indicating that higher ethnocentrism is associated with lower trust toward the store. These findings support the hypothesis (H8) that ethnocentrism has a negative impact on trust toward the cross-border online store. Therefore, H8 is confirmed.

Table 15: *Regression analysis of H8*

	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std. Error			
(Constant)	5.471	.138		39.565	<.001
Ethnocentrism	-.272	.044	-.367	-6.144	<.001

a Dependent Variable: Trust toward the store

Source: prepared by the author based on the research

In order to measure the impact of prestige seeking on trust toward the store, the linear regression was used. The results indicate that the model is statistically significant ($F = 27.676$, $p < 0.001$) and explains only 10.3% of the variance in trust ($R^2 = 0.103$). Based on the results of the analysis which are presented in the *Table 16*, it can be stated that prestige seeking has a positive impact on trust toward the cross-border online store, since ($\beta = .320$, $t = 5.261$, $p < 0.001$). Therefore, H9 is confirmed.

Table 16: *Regression analysis of H9*

	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std. Error			
(Constant)	2.766	.372		7.426	<.001
Prestige Seeking	.395	.075	.320	5.261	<.001

a Dependent Variable: Trust toward the store

Source: prepared by the author based on the research

In order to measure the impact of image of country on trust toward the store, the linear regression was used. The results indicate that the model is statistically significant ($F = 13.096$, $p < 0.001$) and explains only 5.1% of the variance in trust ($R^2 = 0.051$). Based on the results of the analysis which are presented in the *Table 17*, it can be stated that image of country has a positive impact on trust toward the cross-border online store, since ($\beta = .227$, $t = 3.619$, $p < 0.001$). Therefore, H10 is confirmed.

Table 17: Regression analysis of H10

	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std. Error			
(Constant)	3.723	.277		13.451	<.001
Image of Country	.193	.053	.227	3.619	<.001

a Dependent Variable: Trust toward the store

Source: prepared by the author based on the research

In order to measure the impact of website quality on trust toward the store, the linear regression was used. The results indicate that the model is statistically significant ($F = 221.778$, $p < 0.001$) and explains only 47.8% of the variance in trust ($R^2 = 0.478$). Based on the results of the analysis which are presented in the *Table 18*, it can be stated that website quality has a positive impact on trust toward the cross-border online store, since ($\beta = .692$, $t = 14.892$, $p < 0.001$). Therefore, H11 is confirmed.

Table 18: Regression analysis of H11

	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std. Error			
(Constant)	1.762	.202		8.703	<.001
Website Quality	.615	.041	.692	14.892	<.001

a Dependent Variable: Trust toward the store

Source: prepared by the author based on the research

In order to measure the impact of website quality on perceived value toward the store, the linear regression was used. The results indicate that the model is statistically significant ($F = 55.745$, $p < 0.001$) and explains only 18.7% of the variance in trust ($R^2 = 0.187$). Based on the results of the analysis which are presented in the *Table 19*, it can be stated that website quality has a

positive impact on perceived value toward the cross-border online store, since ($\beta = .433$, $t = 7.466$, $p < 0.001$). Therefore, H12 is confirmed.

Table 19: *Regression analysis of H12*

	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std. Error			
(Constant)	3.603	.187		19.229	<.001
Website Quality	.285	.038	.433	7.466	<.001

a Dependent Variable: Perceived value toward the store

Source: prepared by the author based on the research

In order to measure the impact of innovation on perceived value toward the store, the linear regression was used. The results indicate that the model is statistically significant ($F = 6.393$, $p = 0.012$) and explains only 2.6% of the variance in trust ($R^2 = 0.026$). Based on the results of the analysis which are presented in the *Table 20*, it can be stated that innovation has a positive impact on perceived value toward the cross-border online store, since ($\beta = .160$, $t = 2.529$, $p = 0.012$). Therefore, H13 is confirmed.

Table 20: *Regression analysis of H13*

	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std. Error			
(Constant)	4.643	.136		34.135	<.001
Innovation	.091	.036	.160	2.529	.012

a Dependent Variable: Perceived value toward the store

Source: prepared by the author based on the research

In order to measure the impact of perceived value on purchase intention, the linear regression was used. The results indicate that the model is statistically significant ($F = 121.224$, $p < 0.001$) and explains only 33.4% of the variance in purchase intention ($R^2 = 0.334$). Based on the results

of the analysis which are presented in the *Table 21*, it can be stated that perceived value has a positive impact on purchase intention toward the cross-border online store, since ($\beta = .578$, $t = 11.010$, $p < 0.001$). Therefore, H14 is confirmed.

Table 21: *Regression analysis of H14*

	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std. Error			
(Constant)	-0.371	.473		-.785	.433
Perceived Value	1.037	.094	.578	11.010	<.001

a Dependent Variable: Purchase Intention toward the store
Source: prepared by the author based on the research

In order to measure the impact of trust toward the store on purchase intention, the linear regression was used. The results indicate that the model is statistically significant ($F = 38.975$, $p < 0.001$) and explains only 13.9% of the variance in purchase intention ($R^2 = 0.139$). Based on the results of the analysis which are presented in the *Table 22*, it can be stated that trust toward the store has a positive impact on purchase intention toward the cross-border online store, since ($\beta = .372$, $t = 6.243$, $p < 0.001$). Therefore, H15 is confirmed.

Table 22: *Regression analysis of H15*

	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std. Error			
(Constant)	2.448	.381		6.423	<.001
Trust toward the store	.496	.079	.372	6.243	<.001

a Dependent Variable: Purchase Intention toward the store
Source: prepared by the author based on the research

In order to measure the impact of subjective norms on purchase intention, the linear regression was used. The results indicate that the model is statistically significant ($F = 60.561$, $p < 0.001$) and explains only 20% of the variance in purchase intention ($R^2 = 0.200$). Based on the results of the analysis which are presented in the *Table 23*, it can be stated that subjective norms has a positive impact on purchase intention toward the cross-border online store, since ($\beta = .447$, $t = 7.782$, $p < 0.001$). Therefore, H16 is confirmed.

Table 23: *Regression analysis of H16*

	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std. Error			
(Constant)	1.861	.382		4.870	<.001
Subjective Norms	.643	.083	.447	7.782	<.001

a Dependent Variable: Purchase Intention toward the store

Source: prepared by the author based on the research

In order to measure the H17 that product type moderates the relationship between trust toward the store and purchase intention, Hayes moderation test was undertaken using Hayes PROCESS macro. As shown on the results (see Annex 2), the results indicate that the interaction term between trust and product type is not statistically significant ($\beta = -0.2339$, $t = -1.2310$, $p = 0.2195$). Additionally, explains only 16.7% of the variance in purchase intention ($R^2 = 0.1668$). and not statistically significant ($F = 1.5154$, $p = 0.2195$).

Thus, the findings do not support the hypothesis that product type moderates the relationship between trust and purchase intention. Therefore, H17 is not confirmed.

Table 24: *Moderation analysis of H16*

Predictor	B	SE	t	p	LLCI	ULCI
Constant	.2399	1.2053	.1990	.8424	-2.1345	2.6142
Trust toward the store	.8393	.2492	3.3678	.0009	.3484	1.3303
Product type	1.4749	.8831	1.6701	.0962	-.2647	3.2146
Purchase Intention	-.2339	.1900	-1.2310	.2195	-.6083	.1404

Source: prepared by the author based on the research

The mediation analysis revealed that website quality significantly predicts perceived value ($R^2 = 0.1872$, $F = 55.7447$, $p < 0.001$), indicating that 18.72% of the variance in perceived value is explained by website quality. In the combined regression model predicting purchase intention, both website quality and perceived value were included as predictors, resulting in a model that explains 34.14% of the variance in purchase intention ($R^2 = 0.3414$, $F = 62.4612$, $p < 0.001$). The coefficients table indicated that website quality had a non-significant direct effect on purchase intention ($B = 0.1118$, $SE = 0.0686$, $t = 1.6726$, $p = 0.0957$) while perceived value had a significant positive effect ($B = 0.9615$, $SE = 0.1041$, $t = 9.2392$, $p < 0.001$). Finally, the indirect effect of website quality on purchase intention through perceived value was positive and statistically significant ($B = 0.2743$, $BootSE = 0.0411$, $BootCI = 0.1897, 0.3553$). As the confidence interval does not include zero, this finding suggests that perceived value fully mediates the relationship between website quality and purchase intention.

Table 25: *Mediation analysis*

Effect	B	SE	t	p	LLCI	ULCI
Total effect	.3891	.0718	5.4160	.0000	.2476	.5306
Direct effect	.1148	.0686	1.6726	.0957	-.0204	.2500
Indirect effect	.2743	.0411			.1897	.3553

Source: prepared by the author based on the research

The mediation analysis revealed that innovativeness significantly predicts perceived value ($R^2 = 0.0257$, $F = 6.3933$, $p = 0.0121$), indicating that 2.57% of the variance in perceived value is explained by innovativeness. In the combined regression model predicting purchase intention, both innovativeness and perceived value were included as predictors, resulting in a model that explains 35.6% of the variance in purchase intention ($R^2 = 0.3560$, $F = 66.6207$, $p < 0.001$). The coefficients table (see Annex 2) indicated that innovativeness had a significant direct effect on purchase intention ($B = 0.1543$, $SE = 0.0534$, $t = 2.888$, $p = 0.0042$), while perceived value also had a significant positive effect ($B = 9932$, $SE = .0940$, $t = 10.5678$, $p < 0.001$). Finally, the indirect effect of innovativeness on purchase intention through perceived value was positive and statistically significant ($B = 0.0906$, $BootSE = 0.0369$, $BootCI = 0.0137, 1597$). As the confidence interval does not include zero, this finding suggests partial mediation.

Table 26: *Mediation analysis*

Effect	B	SE	t	p	LLCI	ULCI
Total effect	.2449	.0637	3.8465	.0002	.1195	.3704
Direct effect	.1543	.0534	2.8880	.0042	.0491	.2596

Indirect effect	.0906	.0369			.0137	.1597
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Source: prepared by the author based on the research

To conclude, the research confirmed the validity of most of the tested hypotheses, demonstrating strong alignment with the analyzed scientific literature. Specifically, 15 out of 17 hypotheses were supported, showcasing the influence of various factors on trust, perceived value, and purchase intention in the context of cross-border online shopping. While analyzing financial, time, social, security, product, and psychological risks, it was found that almost all of them except psychological risk have a negative impact on trust toward the store, which was also supported by authors (Mausad et al., 2013; Shang et al., 2017). Multiple regression analysis revealed that social risk negatively impacts trust toward the store, while security risk positively influences it. Financial, time, psychological, and product risks were not significant predictors, indicating that these factors have a minimal impact on trust in this context. While analyzing PBC it was found that it has a positive and statistically significant impact on trust toward the store, which was supported by the empirical findings of (Sombultawee, et al., 2022). While analyzing the impact of such variables as prestige seeking, image of country, website quality on trust toward the cross-border online store it was found positive impact on dependent variable, which was also supported by authors (Huang et al., 2017, 2019; Shen et al., 2022; Jin et al., 2015; Rita et al., 2019). Ethnocentrism showed negative impact on trust toward the cross-border online store (Ahmad and Rehman, 2018). Website quality and innovativeness enhance perceived value, which, in turn, positively impacts purchase intention, which was supported by the empirical findings of (Rahim et al., 2014; Qalati et al., 2021). Subjective norms and trust also significantly drive purchase intention. However, the moderating effect of product type were not significant, indicating limited relevance in this context.

Table 27: *The conclusion of hypothesis testing*

Hypothesis	Status
H1: Financial risk has a negative impact on trust towards the cross-border online store.	Confirmed
H2: Time risk has a negative impact on trust towards the cross-border online store.	Confirmed
H3: Social risk has a negative impact on trust towards the cross-border online store.	Confirmed

H4: Psychological risk has a negative impact on trust towards the cross-border online store.	Not confirmed
H5: Security risk has a negative impact on trust towards the cross-border online store.	Confirmed
H6: Product risk has a negative impact on trust towards the cross-border online store.	Confirmed
H7: PBC has a positive impact on trust towards the cross-border online store.	Confirmed
H8: Ethnocentrism has a negative impact on trust towards the cross-border online store.	Confirmed
H9: Prestige seeking has a positive impact on trust towards the cross-border online store.	Confirmed
H10: Image of country has a positive impact on trust towards the cross-border online store.	Confirmed
H11: Website quality has a positive impact on trust towards the cross-border online store.	Confirmed
H12: Website quality has a positive impact on perceived value towards the cross-border online store.	Confirmed
H13: Innovativeness has a positive impact on perceived value towards the cross-border online store.	Confirmed
H14: Perceived value has positive impact on purchase intention towards the cross-border online store.	Confirmed
H15: Trust toward the store has a positive impact on purchase intention towards the cross-border online store.	Confirmed
H16: Subjective norms has positive impact on purchase intention towards the cross-border online store.	Confirmed
H17: Product type moderates the relationship between trust towards the store and purchase intention towards the cross-border online store.	Not confirmed

CONCLUSIONS

This study explores the influence of product and consumer-related factors on purchase intention in cross-border online shops, which is an increasingly relevant topic. Through empirical methodology, empirical research, and theoretical analysis, the study met its goals and provided insightful information.

1. According to an analysis of the literature, customers' desire for high-quality, distinctive, and varied products that are unavailable in their own domestic markets encourages the growing trend of cross-border online shopping. Cross-border shopping is driven by factors such as product availability, price, cultural and geographical diversity. Consumers frequently turn to cross-border online shops to find products that are either unavailable or more affordable rather than domestic. However, barriers such as language differences, unfamiliar return policies, and shipping costs complicate this process. Perceived risks such as financial, time, social and product risks proved to be critical barriers. The study also showed that the theory of planned behavior effectively explains international purchasing decisions, and subjective norms and perceived behavioral control serve as reliable predictors of consumer intentions.
2. The empirical research examined found that financial, product, time, social, and security risks negatively affect trust in cross-border online stores, while psychological risk, although positive, was not statistically significant. The result may be attributed to several factors. First, the negative impact of various risks on trust underscores consumers' sensitivity to potential losses in cross-border transactions. The insignificant role of psychological risk might be explained by its subjective nature, which varies across individuals and may dilute its statistical effect. Ethnocentrism was found to have a negative impact on trust, whereas prestige-seeking behavior positively influenced trust in cross-border online stores. The positive influence of prestige-seeking behavior could stem from consumers associating cross-border purchases with social status and exclusivity. The positive image of a country, exemplified by Germany in this study, was shown to enhance trust, highlighting the importance of country reputation in international shopping. According to the literature, products from less reputable countries were viewed with skepticism those from countries with strong reputations for quality (such as Europe, the USA, and Japan) had a positive impact on trust and purchase intention. Website quality emerged as a key factor, positively affecting trust and perceived value. The results demonstrated that perceived value positively affects

purchase intentions. Similarly, trust in the store enhances purchase intentions, indicating its essential role in fostering consumer confidence and driving cross-border transactions. Subjective norms also positively influence purchase intentions, highlighting the effect of social pressures and shared beliefs on consumer behavior. It's interesting to note that although the study looked into hedonic and utilitarian product, it did not find that these characteristics directly affected purchase intention in a way that was statistically significant. The lack of significance in this study suggests that other factors, like trust and perceived risks, are more important in cross-border shopping decisions, even though existing literature suggests that utilitarian motivations, such as cost efficiency and product availability, and hedonic motivations, such as shopping enjoyment and prestige, influence purchase behavior.

3. To sum up based on literature analysis and empirical research one of the main barriers to cross-border online shopping is the variety of perceived risks that consumers associate with international purchases. Many consumers worry about exchange rate fluctuations, hidden costs, and fraud. To alleviate these concerns, companies should provide transparent pricing, including clear breakdowns of shipping fees. Secure payment methods or credit cards with buyer protection need to be emphasized.
4. As for recommendations this study showed that financial, food, time, social, and security risks negatively affect trust in cross-border online purchases, while psychological risk had no statistically significant impact. This indicates that companies should focus their strategies on addressing these significant risks to increase consumer confidence. For example, companies should provide secure payment methods, transparent prices, and clear refund policies to effectively mitigate these risks. In addition, companies from countries with a less reputable image should focus on obtaining quality certificates and promoting the unique value of their products in order to overcome skepticism.
5. The study also showed that the desire for prestige has a positive effect on trust, especially among consumers who value exclusivity and social status. Targeting these consumers includes an emphasis on premium services, such as priority delivery, and showcasing unique, high-quality products that will attract the attention of this segment. On the other hand, ethnocentrism negatively affects trust, suggesting that companies entering markets with strong ethnocentric tendencies should localize their messages and focus on the universal benefits of a product rather than its country of origin.

6. For future researchers, the results point to several areas for further study. Since psychological risk is quite subjective, conducting qualitative studies or focusing on specific demographics may reveal its nuanced effects on consumer trust. Future studies should consider cross-cultural comparisons to investigate how ethnocentrism influences purchase intentions across various regions and market segments. Prestige-seeking was shown to positively influence trust in cross-border online shopping. Future studies should examine this behavior in certain sectors, such luxury items, to learn more about how it affects customer preferences.
7. As for limitations, the sample size was rather small, and the particular traits of the participants might not accurately represent the larger group of foreign internet buyers. Customers' intents related to the Media Markt online store were the specific focus of the study. However, because consumer behavior may be impacted differently by variations in brand perception, product offerings, and marketing techniques, the results might not be immediately transferable to other online retailers or industries. The impact of demographic factors including age, gender, income, and education was not considered in this study. By including these variables, a more thorough understanding of the relationships between demographic characteristics, perceived risks, trust, and purchase intentions may be possible.

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SUMMARY

VILNIUS UNIVERSITY

Study programme: Marketing and integrated communication

ARYNA GRINKO

FACTORS INFLUENCING INTENTION TO BUY IN CROSS-BORDER SHOPPING ONLINE STORES

Thesis supervisor – Prof. Vytautas Dikčius

Thesis completed – 2025, Vilnius

Paper volume – 59 pages

Number of tables – 27

Number of figures – 2

Number of literature references – 113

This thesis focused on how product- and consumer-related factors influence purchase intention in cross-border online shopping. The literature review highlights that cross-border shopping is driven by factors such as product availability, affordability, and cultural diversity. However, challenges including language barriers, unfamiliar return policies, and shipping costs complicate the process. Perceived risks—financial, product, time, social, and security—emerged as critical obstacles to consumer trust and purchase intentions. The study employs the Theory of Planned Behavior, demonstrating that subjective norms and perceived behavioral control significantly predict consumer intent. This research employs a quantitative approach, integrating statistical analysis through SPSS and utilizing two structured questionnaires tailored to reflect utilitarian and hedonic product types. MediaMarkt, a German retailer, serves as the case study to contextualize the investigation.

The findings indicate that financial, product, time, social, and security risks negatively affect trust in cross-border transactions, while psychological risk was not statistically significant. Prestige-seeking behavior positively impacts trust, as consumers associate cross-border purchases with exclusivity and social status. Conversely, ethnocentrism negatively influences

trust, underscoring the importance of localized marketing strategies. Key predictors of purchase intention, such as country-of-origin image and website quality, were found to significantly enhance perceived value and trust. This research is subject to certain limitations, including the focus on a single retailer and the exclusion of demographic factors, which may limit generalizability. Future studies could explore cross-cultural comparisons, the role of psychological risks, and demographic influences to build on these findings. This thesis contributes to the academic understanding of cross-border online shopping by identifying actionable strategies for businesses to mitigate risks, enhance trust, and cater to diverse consumer needs.

SANTRAUKA

VILNIAUS UNIVERSITETAS

Studijų programa: Rinkodara ir integruota komunikacija

ARYNA GRINKO

VEIKSNIAI, DARANTYS ĮTAKĄ KETINIMUI PIRKTI TARPVALSTYBINĖSE INTERNETINĖSE PARDUOTUVĖSE

Darbo vadovas – Prof. Vytautas Dikčius

Darbas parengtas – 2025 m., Vilnius

Darbo apimtis – 59 puslapių

Lentelių skaičius – 27

Figūrėlių skaičius – 2

Literatų ir šaltinių skaičius – 113

Šiame darbe daugiausia dėmesio buvo skiriama tam, kaip su produktu ir vartotoju susiję veiksniai daro įtaką ketinimui pirkti tarpvalstybiniu būdu perkant internetu. Literatūros apžvalgoje pabrėžiama, kad tarpvalstybinį apsipirkimą lemia tokie veiksniai kaip produktų prieinamumas, įperkamumas ir kultūrinė įvairovė. Tačiau iššūkiai, įskaitant kalbos barjerus, nepažįstamą gražinimo politiką ir siuntimo išlaidas, apsunkina procesą. Suvokiama rizika—finansinė, Produkto, laiko, socialinė ir saugumo—atsirado kaip kritinės kliūtys vartotojų pasitikėjimui ir pirkimo ketinimams. Tyrime naudojama planuojamo elgesio teorija, parodanti, kad subjektyvios normos ir suvokiama elgesio kontrolė žymiai numato vartotojų ketinimus. Šiame tyrime naudojamas kiekybinis požiūris, integruojant statistinę analizę per SPSS ir naudojant du struktūrizuotus klausimynus, pritaikytus utilitariniams ir hedoniniams produktų tipams atspindėti. MediaMarkt, Vokietijos mažmenininkas, yra atvejo tyrimas, siekiant kontekstualizuoti tyrimą. Išvados rodo, kad finansinė, Produkto, laiko, socialinė ir saugumo rizika neigiamai veikia pasitikėjimą tarpvalstybiniais sandoriais, o psichologinė rizika nebuvo statistiškai reikšminga. Prestižo siekiantis elgesys teigiamai veikia pasitikėjimą, nes vartotojai tarpvalstybinius pirkimus sieja su išskirtinumu ir socialine

padėti. Ir atvirkščiai, etnocentrizmas neigiamai veikia pasitikėjimą, pabrėždamas lokalizuotų rinkodaros strategijų svarbą. Nustatyta, kad pagrindiniai ketinimo pirkti prognozuotojai, tokie kaip kilmės šalies įvaizdis ir svetainės kokybė, žymiai padidina suvokiamą vertę ir pasitikėjimą. Šiam tyrimui taikomi tam tikri apribojimai, įskaitant dėmesį vienam mažmenininkui ir demografinių veiksnių neįtraukimą, kurie gali apriboti apibendrinamumą. Būsimuose tyrimuose būtų galima ištirti tarpkultūrinius palyginimus, psichologinės rizikos vaidmenį ir demografinę įtaką, kad būtų galima remtis šiomis išvadomis. Šis darbas prisideda prie akademinio supratimo apie tarpvalstybines internetines parduotuves, nustatant veiksmingas strategijas įmonėms, siekiant sumažinti riziką, padidinti pasitikėjimą ir patenkinti įvairius vartotojų poreikius.

ANNEXES

Annex 1. Research questionnaires

Questionnaire 1

Hello! My name is Aryna Grinko, and I am a Master's student at the Faculty of Economics and Business Administration at Vilnius University. Currently, I am working on my master's thesis on factors influencing the intention to buy in cross-border online shopping stores.

The research I am conducting requires empirical data; therefore, your answers are very much needed and appreciated. The survey will take about 10 minutes to complete.

Note: The survey is completely anonymous, so none of your answers will be linked to you, and the results will only be used in aggregate form.

Thank you for your time in advance!

1. Have you bought anything from a cross-border online store that operates in Germany in the last 3 months?

- Yes
- No

MediaMarkt (<https://www.mediamarkt.de/>) is a German electronics retailer that sells a wide range of consumer electronics, including laptops, smartphones, appliances, and home entertainment systems, catering to primarily utilitarian needs.

2. Have you ever purchased electronic products from 'MediaMarkt'?

- Yes
- No

Now please imagine that you are buying electronic product from the Media Market online store that is in country Germany, and then answer the following questions:

3. Please indicate how do you feel towards the following statements based on the image of country where the product is purchased from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree).

	1	2	3	4	5	6	7
Germany is creative in production.							
Germany's technology is advanced.							
Germany's designs are beautiful.							


Germany's professional skills are innovative.							
Germany has highly qualified workers.							
Germany is a prestigious country.							
Germany is an advanced country.							

4. Please indicate the statements below that describes cross-border online shopping PBC from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree).


	1	2	3	4	5	6	7
I am confident I can easily buy from international online stores without confusion.							
I believe I can make purchases from foreign websites without needing extra information.							
I feel comfortable buying from international stores, even if I need to use a different payment or shipping method.							

Now please imagine that you are buying TV product from the MediaMarkt online store that is in country Germany, and then answer the following questions:

Geschenkieee Eigenmarke

Produktdatenblatt 

PEAQ PTV 32H-5024C LED TV (32 Zoll / 80 cm, HD-ready)





Produkttyp
LED TV
 Bildqualität
HD-ready
 Bildschirmdiagonale (cm/Zoll)
80 cm / 32 Zoll
 Bildwiederholungsfrequenz
60 Hz

122,- €
 inkl. MwSt. versandkostenfrei
 Bezahle in **6 Raten à 20,33 €** (eff. Zins. P.a. 0,00 %)**
 Gesamtpreis 122,- €

● **Lieferung vor Weihnachten¹¹**
 Lieferung 13.12.2024 - 16.12.2024
 ● **Abholung**
 Bitte wähle einen Markt aus **Markt auswählen**

★★★★★ 14

☐ Vergleichen

 **In den Warenkorb** 

5. Please indicate the statements below that describe cross-border online shopping financial risks in MediaMarkt from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree).

	1	2	3	4	5	6	7
I tend to overspend when browsing products on MediaMarkt							
I might get overcharged in cross-border transactions.							
Shopping online from foreign websites can involve a waste of money							
I do not trust the online company based in another country							

6. Please indicate the statements below that describe cross-border online shopping product risks in MediaMarkt from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree).

	1	2	3	4	5	6	7
I have trouble finding the product with the right specifications at MediaMarkt.							
I worry that the product quality from MediaMarkt might not meet my expectations.							
The size description for products at MediaMarkt might not be accurate.							
It's hard to compare the quality of products when shopping at MediaMarkt.							
I can't physically inspect the products when buying from MediaMarkt.							

7. Please indicate the statements below that describe cross-border online shopping time risks in MediaMarkt from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree).

	1	2	3	4	5	6	7
Buying a product from MediaMarkt online can be a waste of time.							

It's difficult to find reliable websites like MediaMarkt that ship to my location.							
Finding the right product on MediaMarkt is challenging.							
I am impatient waiting for my MediaMarkt order because delivery times can be long.							

8. Please indicate the statements below that describe cross-border online shopping social risks in MediaMarkt from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree).

	1	2	3	4	5	6	7
Buying from MediaMarkt may lead to disapproval from family who prefer local goods.							
Shopping at MediaMarkt may affect how others view me if they value local commerce.							
Products purchased from MediaMarkt may not be recognized by friends or family, leading to a lack of appreciation.							
Shopping at MediaMarkt may cause others to judge me negatively for not supporting local businesses.							

9. Please indicate the statements below that describe cross-border online shopping psychological risks in MediaMarkt from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree).

	1	2	3	4	5	6	7
I don't trust MediaMarkt as an online company based in another country.							
I worry that products ordered from MediaMarkt may not be delivered, or may face long delays and customs issues.							
I could be frustrated if I am dissatisfied with the quality of products purchased from MediaMarkt.							
I might become addicted to shopping on MediaMarkt, constantly seeking products from the site.							

10. Please indicate the statements below that describe cross-border online shopping security risks in MediaMarkt from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree).

	1	2	3	4	5	6	7
I feel that my credit or debit card details are not secure when making transactions on MediaMarkt.							
The MediaMarkt website feels insecure, posing higher risks in cross-border e-commerce.							
I worry that MediaMarkt may disclose my personal information.							
I may be contacted by other companies after engaging with MediaMarkt.							
Information about MediaMarkt is insufficient.							

11. Please indicate the statements below that describe cross-border online shopping website quality from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree).

	1	2	3	4	5	6	7
MediaMarkt's website provided a smooth shopping experience.							
MediaMarkt's design is comparable to other top international sites.							
Navigating MediaMarkt's website was easy and straightforward.							
I found product details, shipping, and customs info easily on MediaMarkt.							

12. Please indicate how you would trust the online store of the country where you are buying a product from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree)

	1	2	3	4	5	6	7
The Media Market store is reliable and honest in cross-border transactions.							
The Media Market store fulfills commitments to international customers.							
Information on shipping and customs is clear and detailed.							
The Media Market store's infrastructure supports cross-border e-commerce.							
The Media Market store ensures privacy and security for international transactions.							

13. Please indicate the statements below that describe cross-border online shopping perceived value from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree).

	1	2	3	4	5	6	7
Considering the money I spend, shopping on MediaMarkt is a good deal.							
Considering the effort to navigate MediaMarkt and manage shipping, shopping here is worthwhile.							
Considering the risks in transactions and shipping, shopping on MediaMarkt is valuable.							
Overall, shopping on MediaMarkt for foreign products offers good value.							

14. Please indicate the statements below that describe cross-border online shopping subjective norms from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree).

	1	2	3	4	5	6	7
People who are important to me believe I should buy products from international online stores like MediaMarkt.							

People who influence me think I should buy in online stores.							
People whose opinions are valuable to me would rather I buy in an online store.							

15. Please indicate how you feel towards the following statements based on the prestige seeking where the product is purchased from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree).

	1	2	3	4	5	6	7
I am interested in highly regarded international electronics brands.							
I buy electronics from abroad because of their quality and reliability.							
I'm willing to pay more for renowned brands.							
Superior international brands matter to me.							
I often choose global brands.							
Buying from famous brands gives me confidence.							
I prefer well-known brands, even if they cost more.							
I choose top international brands when shopping.							
Global brands are my top choice.							

16. Please indicate the statements below that describe cross-border online shopping ethnocentrism from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree).

	1	2	3	4	5	6	7
Only products that are unavailable domestically should be imported.							

Domestic products should be the first choice for consumers.							
A true citizen should always prefer products made in their own country.							
Citizens should avoid buying foreign products, as this impacts local employment negatively.							
Even if it costs more, I choose to support domestic products to strengthen our economy.							
Consumers who buy products made abroad are contributing to job losses in their own country.							

17. Please indicate the statements below that describe cross-border online shopping innovativeness from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree).

	1	2	3	4	5	6	7
If I heard about a new platform, I would try shopping on it.							
I'm usually the first among my peers to try new international sites.							
I enjoy exploring different international online marketplaces.							
I like experimenting with various shopping methods on sites.							

18. Please indicate the statements below that describe cross-border online shopping purchase intention from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree).

	1	2	3	4	5	6	7
I prefer to shop online from MediaMarkt.							
I plan to buy from MediaMarkt in the future.							

I intend to purchase from MediaMarkt in the future.							
I often consider shopping on MediaMarkt.							

19. What is your age? (Please provide a number)

20. What gender do you identify as?

- Male
- Female
- Other

21. What is your monthly income (after tax)?

- Under 1000 EUR
- 1001 - 1500 EUR
- 1501 - 2000 EUR
- 2001 - 2500 EUR
- From 2501 EUR

Questionnaire 2

Hello! My name is Aryna Grinko, and I am a Master's student at the Faculty of Economics and Business Administration at Vilnius University. Currently, I am working on my master's thesis on factors influencing the intention to buy in cross-border online shopping stores.

The research I am conducting requires empirical data; therefore, your answers are very much needed and appreciated. The survey will take about 10 minutes to complete.

Note: The survey is completely anonymous, so none of your answers will be linked to you, and the results will only be used in aggregate form.

Thank you for your time in advance!

1. Have you bought anything from a cross-border online store that operates in Germany in the last 3 months?

- Yes
- No

MediaMarkt (<https://www.mediamarkt.de/>) is a German electronics retailer that sells a wide range of consumer electronics, including laptops, smartphones, appliances, and home entertainment systems, catering to primarily utilitarian needs.

2. Have you ever purchased electronic products from 'MediaMarket'?

- Yes
- No

Now please imagine that you are buying electronic product from the Media Market online store that is in country Germany, and then answer the following questions:

3. Please indicate how do you feel towards the following statements based on the image of country where the product is purchased from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree).

	1	2	3	4	5	6	7
Germany is creative in production.							
Germany's technology is advanced.							
Germany's designs are beautiful.							
Germany's professional skills are innovative.							
Germany has highly qualified workers.							
Germany is a prestigious country.							
Germany is an advanced country.							

4. Please indicate the statements below that describes cross-border online shopping PBC from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree).

	1	2	3	4	5	6	7
I am confident I can easily buy from international online stores without confusion.							
I believe I can make purchases from foreign websites without needing extra information.							
I feel comfortable buying from international stores, even if I need to use a different payment or shipping method.							

Now please imagine that you are buying Virtual Reality Headset product from the MediaMarkt online store that is in country Germany, and then answer the following questions:

Im Set gespart

META Quest 3 512 GB - Mit Batman: Arkham Shadow und 3-monatigem Meta Quest+Probeabo - All-in-One-Headset VR Brille



Produkttyp

VR Brille

Anschlüsse

USB-C

Farbe (laut Hersteller)

Weiß

Besondere Merkmale

Altersempfehlung: Ab 10 Jahren, Die durc...

549,99 €

inkl. MwSt. versandkostenfrei

Bezahle in 8 Raten à 68,75 € (eff. Zins. P.a. 0,00 %)**

Gesamtpreis 549,99 €

Lieferung vor Weihnachten¹

Lieferung 13.12.2024 - 16.12.2024

Abholung

Bitte wähle einen Markt aus Markt auswählen

★★★★★ 333

☐ Vergleichen

In den Warenkorb

☐

5. Please indicate the statements below that describe cross-border online shopping financial risks in MediaMarkt from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree).

	1	2	3	4	5	6	7
I tend to overspend when browsing products on MediaMarkt							
I might get overcharged in cross-border transactions.							
Shopping online from foreign websites can involve a waste of money							
I do not trust the online company based in another country							

6. Please indicate the statements below that describe cross-border online shopping product risks in MediaMarkt from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree).

	1	2	3	4	5	6	7
I have trouble finding the product with the right specifications at MediaMarkt.							
I worry that the product quality from MediaMarkt might not meet my expectations.							
The size description for products at MediaMarkt might not be accurate.							

It's hard to compare the quality of products when shopping at MediaMarkt.							
I can't physically inspect the products when buying from MediaMarkt.							

7. Please indicate the statements below that describe cross-border online shopping time risks in MediaMarkt from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree).

	1	2	3	4	5	6	7
Buying a product from MediaMarkt online can be a waste of time.							
It's difficult to find reliable websites like MediaMarkt that ship to my location.							
Finding the right product on MediaMarkt is challenging.							
I am impatient waiting for my MediaMarkt order because delivery times can be long.							

8. Please indicate the statements below that describe cross-border online shopping social risks in MediaMarkt from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree).

	1	2	3	4	5	6	7
Buying from MediaMarkt may lead to disapproval from family who prefer local goods.							
Shopping at MediaMarkt may affect how others view me if they value local commerce.							
Products purchased from MediaMarkt may not be recognized by friends or family, leading to a lack of appreciation.							
Shopping at MediaMarkt may cause others to judge me negatively for not supporting local businesses.							

9. Please indicate the statements below that describe cross-border online shopping psychological risks in MediaMarkt from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree).

	1	2	3	4	5	6	7
I don't trust MediaMarkt as an online company based in another country.							
I worry that products ordered from MediaMarkt may not be delivered, or may face long delays and customs issues.							
I could be frustrated if I am dissatisfied with the quality of products purchased from MediaMarkt.							
I might become addicted to shopping on MediaMarkt, constantly seeking products from the site.							

10. Please indicate the statements below that describe cross-border online shopping security risks in MediaMarkt from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree).

	1	2	3	4	5	6	7
I feel that my credit or debit card details are not secure when making transactions on MediaMarkt.							
The MediaMarkt website feels insecure, posing higher risks in cross-border e-commerce.							
I worry that MediaMarkt may disclose my personal information.							
I may be contacted by other companies after engaging with MediaMarkt.							
Information about MediaMarkt is insufficient.							

11. Please indicate the statements below that describe cross-border online shopping website quality from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree).

	1	2	3	4	5	6	7
MediaMarkt's website provided a smooth shopping experience.							

MediaMarkt's design is comparable to other top international sites.							
Navigating MediaMarkt's website was easy and straightforward.							
I found product details, shipping, and customs info easily on MediaMarkt.							

12. Please indicate how you would trust the online store of the country where you are buying a product from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree)

	1	2	3	4	5	6	7
The Media Market store is reliable and honest in cross-border transactions.							
The Media Market store fulfills commitments to international customers.							
Information on shipping and customs is clear and detailed.							
The Media Market store's infrastructure supports cross-border e-commerce.							
The Media Market store ensures privacy and security for international transactions.							

13. Please indicate the statements below that describe cross-border online shopping perceived value from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree).

	1	2	3	4	5	6	7
Considering the money I spend, shopping on MediaMarkt is a good deal.							
Considering the effort to navigate MediaMarkt and manage shipping, shopping here is worthwhile.							
Considering the risks in transactions and shipping, shopping on MediaMarkt is valuable.							

Overall, shopping on MediaMarkt for foreign products offers good value.							
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14. Please indicate the statements below that describe cross-border online shopping subjective norms from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree).

	1	2	3	4	5	6	7
People who are important to me believe I should buy products from international online stores like MediaMarkt.							
People who influence me think I should buy in online stores.							
People whose opinions are valuable to me would rather I buy in an online store.							

15. Please indicate how you feel towards the following statements based on the prestige seeking where the product is purchased from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree).

	1	2	3	4	5	6	7
I am interested in highly regarded international electronics brands.							
I buy electronics from abroad because of their quality and reliability.							
I'm willing to pay more for renowned brands.							
Superior international brands matter to me.							
I often choose global brands.							
Buying from famous brands gives me confidence.							
I prefer well-known brands, even if they cost more.							
I choose top international brands when shopping.							

Global brands are my top choice.							
----------------------------------	--	--	--	--	--	--	--

16. Please indicate the statements below that describe cross-border online shopping ethnocentrism from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree).

	1	2	3	4	5	6	7
Only products that are unavailable domestically should be imported.							
Domestic products should be the first choice for consumers.							
A true citizen should always prefer products made in their own country.							
Citizens should avoid buying foreign products, as this impacts local employment negatively.							
Even if it costs more, I choose to support domestic products to strengthen our economy.							
Consumers who buy products made abroad are contributing to job losses in their own country.							

17. Please indicate the statements below that describe cross-border online shopping innovativeness from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree).

	1	2	3	4	5	6	7
If I heard about a new platform, I would try shopping on it.							
I'm usually the first among my peers to try new international sites.							
I enjoy exploring different international online marketplaces.							
I like experimenting with various shopping methods on sites.							

18. Please indicate the statements below that describe cross-border online shopping purchase intention from 1 to 7, where 1 (strongly disagree) to 7 (strongly agree).

	1	2	3	4	5	6	7
I prefer to shop online from MediaMarkt.							
I plan to buy from MediaMarkt in the future.							
I intend to purchase from MediaMarkt in the future.							
I often consider shopping on MediaMarkt.							

19. What is your age? (Please provide a number)

20. What gender do you identify as?

- Male
- Female
- Other

21. What is your monthly income (after tax)?

- Under 1000 EUR
- 1001 - 1500 EUR
- 1501 - 2000 EUR
- 2001 - 2500 EUR
- From 2501 EUR

Annex 2. Output

Tables from SPSS regarding the reliability test

Image of Country

Case Processing Summary			
		N	%
Cases	Valid	244	100.0
	Excluded ^a	0	.0
	Total	244	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics	
Cronbach's Alpha	N of Items
.937	7

PBC

Scale: ALL VARIABLES

Case Processing Summary			
		N	%
Cases	Valid	244	100.0
	Excluded ^a	0	.0
	Total	244	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics	
Cronbach's Alpha	N of Items
.789	3

Financial Risk

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	244	100.0
	Excluded ^a	0	.0
	Total	244	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.911	4

Product Risk

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	244	100.0
	Excluded ^a	0	.0
	Total	244	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.909	5

Time Risk

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	244	100.0
	Excluded ^a	0	.0
	Total	244	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.904	4

Social Risk

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	244	100.0
	Excluded ^a	0	.0
	Total	244	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.917	4

Psychological Risk

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	243	99.6
	Excluded ^a	1	.4
	Total	244	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.805	4

Security Risk

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	244	100.0
	Excluded ^a	0	.0
	Total	244	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.921	5

Website Quality

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	244	100.0
	Excluded ^a	0	.0
	Total	244	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.924	4

Trust

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	244	100.0
	Excluded ^a	0	.0
	Total	244	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.920	5

Perceived value

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	244	100.0
	Excluded ^a	0	.0
	Total	244	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.835	4

Subjective Norms

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	244	100.0
	Excluded ^a	0	.0
	Total	244	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.924	3

Prestige seeking

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	244	100.0
	Excluded ^a	0	.0
	Total	244	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.906	9

Ethnocentrism

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	244	100.0
	Excluded ^a	0	.0
	Total	244	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.936	6

Innovativeness

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	244	100.0
	Excluded ^a	0	.0
	Total	244	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.904	4

Purchase Intention

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	244	100.0
	Excluded ^a	0	.0
	Total	244	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.945	4

Tables from SPSS regarding to research hypotheses (Regression analysis)

H1

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	financialmean ^b	.	Enter

a. Dependent Variable: trustmean

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.333 ^a	.111	.108	.92156

a. Predictors: (Constant), financialmean

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	25.715	1	25.715	30.279	<.001 ^b
	Residual	205.525	242	.849		
	Total	231.240	243			

a. Dependent Variable: trustmean

b. Predictors: (Constant), financialmean

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.479	.153		35.735	<.001
	financialmean	-.214	.039	-.333	-5.503	<.001

a. Dependent Variable: trustmean

H2

Regression

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	timemean ^b	.	Enter

- a. Dependent Variable: trustmean
b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.267 ^a	.071	.067	.94209

- a. Predictors: (Constant), timemean

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	16.458	1	16.458	18.544	<.001 ^b
	Residual	214.782	242	.888		
	Total	231.240	243			

- a. Dependent Variable: trustmean
b. Predictors: (Constant), timemean

Coefficients^a

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	5.276	.147		35.945	<.001
	timemean	-.161	.037	-.267	-4.306	<.001

- a. Dependent Variable: trustmean

H3

Regression

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	socialmean ^b	.	Enter

- a. Dependent Variable: trustmean
b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.374 ^a	.140	.137	.90647

- a. Predictors: (Constant), socialmean

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	32.392	1	32.392	39.421	<.001 ^b
	Residual	198.848	242	.822		
	Total	231.240	243			

- a. Dependent Variable: trustmean
b. Predictors: (Constant), socialmean

Coefficients^a

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	5.536	.145		38.111	<.001
	socialmean	-.260	.041	-.374	-6.279	<.001

- a. Dependent Variable: trustmean

H4

Regression

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	psychological mean ^b	.	Enter

a. Dependent Variable: trustmean

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.043 ^a	.002	-.002	.97663

a. Predictors: (Constant), psychologicalmean

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.420	1	.420	.440	.508 ^b
	Residual	230.820	242	.954		
	Total	231.240	243			

a. Dependent Variable: trustmean

b. Predictors: (Constant), psychologicalmean

Coefficients^a

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	4.586	.182		25.169	<.001
	psychologicalmean	.036	.054	.043	.663	.508

a. Dependent Variable: trustmean

H5

Regression

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	securitymean ^b	.	Enter

a. Dependent Variable: trustmean

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.324 ^a	.105	.102	.92463

a. Predictors: (Constant), securitymean

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	24.346	1	24.346	28.478	<.001 ^b
	Residual	206.894	242	.855		
	Total	231.240	243			

a. Dependent Variable: trustmean

b. Predictors: (Constant), securitymean

Coefficients^a

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	3.961	.151		26.302	<.001
	securitymean	.227	.043	.324	5.336	<.001

a. Dependent Variable: trustmean

H6

Regression

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	productrisk ^b	.	Enter

- a. Dependent Variable: trustmean
b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.126 ^a	.016	.012	.96968

- a. Predictors: (Constant), productrisk

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3.691	1	3.691	3.926	.049 ^b
	Residual	227.549	242	.940		
	Total	231.240	243			

- a. Dependent Variable: trustmean
b. Predictors: (Constant), productrisk

Coefficients^a

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	5.111	.216		23.629	<.001
	productrisk	-.103	.052	-.126	-1.981	.049

- a. Dependent Variable: trustmean

H7

Regression

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	pbcmean ^b	.	Enter

- a. Dependent Variable: trustmean
b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.361 ^a	.130	.127	.91156

- a. Predictors: (Constant), pbcmean

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	30.152	1	30.152	36.287	<.001 ^b
	Residual	201.088	242	.831		
	Total	231.240	243			

- a. Dependent Variable: trustmean
b. Predictors: (Constant), pbcmean

Coefficients^a

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	2.021	.449		4.505	<.001
	pbcmean	.489	.081	.361	6.024	<.001

- a. Dependent Variable: trustmean

H8

Regression

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	ethnomean ^b	.	Enter

- a. Dependent Variable: trustmean
b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.367 ^a	.135	.131	.90917

- a. Predictors: (Constant), ethnomean

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	31.206	1	31.206	37.753	<.001 ^b
	Residual	200.034	242	.827		
	Total	231.240	243			

- a. Dependent Variable: trustmean
b. Predictors: (Constant), ethnomean

Coefficients^a

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	5.471	.138		39.565	<.001
	ethnomean	-.272	.044	-.367	-6.144	<.001

- a. Dependent Variable: trustmean

H9

Regression

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	prestigemean ^b	.	Enter

- a. Dependent Variable: trustmean
b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.320 ^a	.103	.099	.92600

- a. Predictors: (Constant), prestigemean

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	23.731	1	23.731	27.676	<.001 ^b
	Residual	207.509	242	.857		
	Total	231.240	243			

- a. Dependent Variable: trustmean
b. Predictors: (Constant), prestigemean

Coefficients^a

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	2.766	.372		7.426	<.001
	prestigemean	.395	.075	.320	5.261	<.001

- a. Dependent Variable: trustmean

H10

Regression

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	imagemean ^b	.	Enter

- a. Dependent Variable: trustmean
b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.227 ^a	.051	.047	.95209

- a. Predictors: (Constant), imagemean

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	11.872	1	11.872	13.096	<.001 ^b
	Residual	219.368	242	.906		
	Total	231.240	243			

- a. Dependent Variable: trustmean
b. Predictors: (Constant), imagemean

Coefficients^a

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	3.723	.277		13.451	<.001
	imagemean	.193	.053	.227	3.619	<.001

- a. Dependent Variable: trustmean

H11

Regression

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	websitemean ^b	.	Enter

- a. Dependent Variable: trustmean
b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.692 ^a	.478	.476	.70612

- a. Predictors: (Constant), websitemean

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	110.579	1	110.579	221.778	<.001 ^b
	Residual	120.661	242	.499		
	Total	231.240	243			

- a. Dependent Variable: trustmean
b. Predictors: (Constant), websitemean

Coefficients^a

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	1.762	.202		8.703	<.001
	websitemean	.615	.041	.692	14.892	<.001

- a. Dependent Variable: trustmean

H12

Regression

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	websitemean ^b	.	Enter

a. Dependent Variable: pvmean

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.433 ^a	.187	.184	.65371

a. Predictors: (Constant), websitemean

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	23.822	1	23.822	55.745	<.001 ^b
	Residual	103.416	242	.427		
	Total	127.238	243			

a. Dependent Variable: pvmean

b. Predictors: (Constant), websitemean

Coefficients^a

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	3.603	.187		19.229	<.001
	websitemean	.285	.038	.433	7.466	<.001

a. Dependent Variable: pvmean

H13

Regression

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	innovationmean ^b	.	Enter

a. Dependent Variable: pvmean

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.160 ^a	.026	.022	.71571

a. Predictors: (Constant), innovationmean

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3.275	1	3.275	6.393	.012 ^b
	Residual	123.963	242	.512		
	Total	127.238	243			

a. Dependent Variable: pvmean

b. Predictors: (Constant), innovationmean

Coefficients^a

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	4.643	.136		34.135	<.001
	innovationmean	.091	.036	.160	2.529	.012

a. Dependent Variable: pvmean

H14

Regression

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	pvmean ^b	.	Enter

a. Dependent Variable: Plmean

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.578 ^a	.334	.331	1.06218

a. Predictors: (Constant), pvmean

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	136.768	1	136.768	121.224	<.001 ^b
	Residual	273.031	242	1.128		
	Total	409.799	243			

a. Dependent Variable: Plmean

b. Predictors: (Constant), pvmean

Coefficients^a

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-.371	.473		-.785	.433
	pvmean	1.037	.094	.578	11.010	<.001

a. Dependent Variable: Plmean

H15

Regression

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	trustmean ^b	.	Enter

a. Dependent Variable: Plmean

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.372 ^a	.139	.135	1.20768

a. Predictors: (Constant), trustmean

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	56.844	1	56.844	38.975	<.001 ^b
	Residual	352.955	242	1.458		
	Total	409.799	243			

a. Dependent Variable: Plmean

b. Predictors: (Constant), trustmean

Coefficients^a

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	2.448	.381		6.423	<.001
	trustmean	.496	.079	.372	6.243	<.001

a. Dependent Variable: Plmean

H16

Regression

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	SNmean ^b	.	Enter

a. Dependent Variable: Plmean

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.447 ^a	.200	.197	1.16380

a. Predictors: (Constant), SNmean

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	82.026	1	82.026	60.561	<.001 ^b
	Residual	327.773	242	1.354		
	Total	409.799	243			

a. Dependent Variable: Plmean

b. Predictors: (Constant), SNmean

Coefficients^a

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	1.861	.382		4.870	<.001
	SNmean	.643	.083	.447	7.782	<.001

a. Dependent Variable: Plmean

Tables from SPSS related to Multiple Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.581 ^a	.338	.321	.80385

a. Predictors: (Constant), productrisk, securitymean, socialmean, financialmean, psychologicalmean, timemean

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	78.098	6	13.016	20.144	<.001 ^b
	Residual	153.142	237	.646		
	Total	231.240	243			

a. Dependent Variable: Tmean

b. Predictors: (Constant), productrisk, securitymean, socialmean, financialmean, psychologicalmean, timemean

Coefficients^a

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	4.859	.238		20.434	<.001
	financialmean	-.039	.059	-.061	-.656	.513
	timemean	-.065	.091	-.108	-.720	.472
	socialmean	-.242	.067	-.348	-3.589	<.001
	psychologicalmean	-.014	.086	-.017	-.162	.871
	securitymean	.339	.059	.483	5.784	<.001
	productrisk	-.016	.077	-.019	-.206	.837

a. Dependent Variable: Tmean

Tables from SPSS related to Moderation analysis

```
***** PROCESS Procedure for SPSS Version 4.2 *****

Written by Andrew F. Hayes, Ph.D.      www.afhayes.com
Documentation available in Hayes (2022). www.guilford.com/p/hayes3

*****
Model : 1
Y : PImean
X : Tmean
W : PT

Sample
Size: 244

*****
OUTCOME VARIABLE:
PImean

Model Summary
      R      R-sq      MSE      F      df1      df2      p
    .4084    .1668    1.4227   16.0171    3.0000   240.0000   .0000

Model
      coeff      se      t      p      LLCI      ULCI
constant   .2399   1.2053   .1990   .8424   -2.1345   2.6142
Tmean      .8393   .2492   3.3678   .0009   .3484   1.3303
PT         1.4749   .8831   1.6701   .0962   -.2647   3.2146
Int_1      -.2339   .1900   -1.2310   .2195   -.6083   .1404

Product terms key:
Int_1 :      Tmean      x      PT

Test(s) of highest order unconditional interaction(s):
      R2-chng      F      df1      df2      p
X*W      .0053    1.5154    1.0000   240.0000   .2195
-----
      Focal predict: Tmean      (X)
      Mod var: PT      (W)

Data for visualizing the conditional effect of the focal predictor:
Paste text below into a SPSS syntax window and execute to produce plot.

DATA LIST FREE/
      Tmean      PT      PImean      .
BEGIN DATA.
      3.6000    1.0000    3.8943
      4.8000    1.0000    4.6207
      5.4000    1.0000    4.9840
      3.6000    2.0000    4.5270
      4.8000    2.0000    4.9728
      5.4000    2.0000    5.1956
END DATA.
GRAPH/SCATTERPLOT=
      Tmean      WITH      PImean      BY      PT      .
```

Tables from SPSS related to Mediation Analysis

(Website quality - perceived value - purchase intention)

Run MATRIX procedure:

***** PROCESS Procedure for SPSS Version 4.2 *****

Written by Andrew F. Hayes, Ph.D. www.afhayes.com
Documentation available in Hayes (2022). www.guilford.com/p/hayes3

Model : 4
Y : PImean
X : webmean
M : pvmean

Sample
Size: 244

OUTCOME VARIABLE:
pvmean

Model Summary							
	R	R-sq	MSE	F	df1	df2	p
	.4327	.1872	.4273	55.7447	1.0000	242.0000	.0000

Model						
	coeff	se	t	p	LLCI	ULCI
constant	3.6034	.1874	19.2287	.0000	3.2343	3.9725
webmean	.2853	.0382	7.4662	.0000	.2101	.3606

OUTCOME VARIABLE:
PImean

Model Summary							
	R	R-sq	MSE	F	df1	df2	p
	.5843	.3414	1.1199	62.4612	2.0000	241.0000	.0000

Model						
	coeff	se	t	p	LLCI	ULCI
constant	-.5457	.4823	-1.1314	.2590	-1.4958	.4044
webmean	.1148	.0686	1.6726	.0957	-.0204	.2500
pvmean	.9615	.1041	9.2392	.0000	.7565	1.1665

***** TOTAL EFFECT MODEL *****

OUTCOME VARIABLE:
PImean

Model Summary							
	R	R-sq	MSE	F	df1	df2	p
	.3288	.1081	1.5103	29.3334	1.0000	242.0000	.0000

Model						
	coeff	se	t	p	LLCI	ULCI
constant	2.9188	.3523	8.2851	.0000	2.2249	3.6128
webmean	.3891	.0718	5.4160	.0000	.2476	.5306

***** TOTAL, DIRECT, AND INDIRECT EFFECTS OF X ON Y *****

Total effect of X on Y						
	Effect	se	t	p	LLCI	ULCI
	.3891	.0718	5.4160	.0000	.2476	.5306

Direct effect of X on Y						
	Effect	se	t	p	LLCI	ULCI
	.1148	.0686	1.6726	.0957	-.0204	.2500

Indirect effect(s) of X on Y:				
	Effect	BootSE	BootLLCI	BootULCI
pvmean	.2743	.0411	.1897	.3553

***** ANALYSIS NOTES AND ERRORS *****

Level of confidence for all confidence intervals in output:
95.0000

Number of bootstrap samples for percentile bootstrap confidence intervals:
5000

----- END MATRIX -----

(Innovativeness - perceived value – purchase intention)

Run MATRIX procedure:

***** PROCESS Procedure for SPSS Version 4.2 *****

Written by Andrew F. Hayes, Ph.D. www.afhayes.com
Documentation available in Hayes (2022). www.guilford.com/p/hayes3

Model : 4
Y : PImean
X : Imean
M : pvmean

Sample
Size: 244

OUTCOME VARIABLE:
pvmean

Model Summary						
	R	R-sq	MSE	F	df1	df2
	.1604	.0257	.5122	6.3933	1.0000	242.0000
						p
						.0121

Model						
	coeff	se	t	p	LLCI	ULCI
constant	4.6434	.1360	34.1353	.0000	4.3754	4.9113
Imean	.0912	.0361	2.5285	.0121	.0202	.1623

OUTCOME VARIABLE:
PImean

Model Summary						
	R	R-sq	MSE	F	df1	df2
	.5967	.3560	1.0950	66.6207	2.0000	241.0000
						p
						.0000

Model						
	coeff	se	t	p	LLCI	ULCI
constant	-.7028	.4796	-1.4654	.1441	-1.6475	.2419
Imean	.1543	.0534	2.8880	.0042	.0491	.2596
pvmean	.9932	.0940	10.5678	.0000	.8081	1.1784

***** TOTAL EFFECT MODEL *****

OUTCOME VARIABLE:
PImean

Model Summary						
	R	R-sq	MSE	F	df1	df2
	.2400	.0576	1.5958	14.7956	1.0000	242.0000
						p
						.0002

Model						
	coeff	se	t	p	LLCI	ULCI
constant	3.9091	.2401	16.2816	.0000	3.4362	4.3821
Imean	.2449	.0637	3.8465	.0002	.1195	.3704

***** TOTAL, DIRECT, AND INDIRECT EFFECTS OF X ON Y *****

Total effect of X on Y					
Effect	se	t	p	LLCI	ULCI
.2449	.0637	3.8465	.0002	.1195	.3704

Direct effect of X on Y					
Effect	se	t	p	LLCI	ULCI
.1543	.0534	2.8880	.0042	.0491	.2596

Indirect effect(s) of X on Y:					
Effect	BootSE	BootLLCI	BootULCI		
pvmean	.0906	.0369	.0137	.1597	

***** ANALYSIS NOTES AND ERRORS *****

Level of confidence for all confidence intervals in output:
95.0000

Number of bootstrap samples for percentile bootstrap confidence intervals:
5000

----- END MATRIX -----