

# Proposed Model for Consumers' Buying Behavior on Cross-Border E-Commerce Platforms in Zhejaing Province, China

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**Abstract** – *The study assessed the consumers' buying behavior on cross-border e-commerce platforms in Zhejiang Province. Descriptive, evaluative, comparative and correlational methods of research were utilized. Respondents were consumers who have experience of purchasing on cross-border e-commerce platforms. Data were collected through questionnaire and documentary analysis. Findings shows that there was a significant relationship between factors that influence e-commerce platform decision and customer buying behavior. Therefore, a model was proposed for consumer buying behavior on cross-border e-commerce platform.*

**Keywords:** *cross-border e-commerce platforms, consumer buying behavior, usefulness, ease of use*

## INTRODUCTION

In recent years, China's economy has developed rapidly, especially in the cross-border e-commerce industry. Cross-border e-commerce is a kind of commercial activity that can cross national borders. "2016 Global Online Shopping Report" which was announced by Pitney and Bowes in 2017 found that cross-border e-commerce has become a popular trend with more than two-thirds of consumers doing cross-border online shopping. Lai Youwei and Wang Kaiqian [1] pointed out that cross-border e-commerce is a new type of trade, which is different from domestic e-commerce, mainly because this new kind of trade is carried out in two different customs areas, utilizing the e-commerce platforms to complete a series of international transactions such as payment of goods and transportation of goods, etc. Xinyue [2] believes that cross-border e-commerce has eliminated the barriers of space between trade participants, made it possible that goods and service could be purchased and sold without borders. The cross-border e-commerce is directly affecting the changes of the world economy.

The cross-border e-commerce platform is a virtual cyberspace based on the Internet for cross-border e-commerce activities and a management environment for ensuring the smooth running of international business activities [3]. Buyers and sellers can form transactions on services or commodities by using e-commerce platforms, pay for goods or services online through third-party payment platforms, and then sellers deliver goods to consumers through logistics, and finally consumers evaluate transaction. When

consumers purchase online, they go through websites or APPs to view products or services and then have purchase behavior. In this process, consumers are in a virtual shopping situation, not a reality. The main features of China's cross-border import e-commerce platforms are attracting foreign brands, channel dealers, professional buyers and shopkeepers to enter the e-commerce platforms with a large number of merchants and a wide range of products [4]. Ren Chunmiao [5] pointed out that most of China's cross-border e-commerce platforms currently use discount, sales and price wars to attract consumers and compete for market share with low-cost competition. Although they can rapidly expand the popularity and attract a large number of customers in the short term, but they cannot cultivate the long-term sustainable purchases habit for consumers. The construction level and service quality of cross-border e-commerce platforms directly determine the consumer buying behavior in cross-border e-commerce transactions, and also directly determine the future development of cross-border e-commerce industry [6].

The consumer purchase behavior refers to the decision-making process of purchasing goods or service in order to satisfy the life needs of individuals, families, or the various behaviors that the company exhibits when purchasing products or service in order to meet the production needs [7]. Consumer purchase behavior is complex, and the purchase behavior is influenced by the interaction between its internal factors and external factors. The factors affecting consumers' purchasing behavior are mainly

psychological characteristics, product stimulation, utility stimulation and perception. Pavlou [8] found that online shopping is satisfactory in terms of price and ease of use if compared to traditional shopping models, but the factors such as product quality, after-sales service and personal privacy have certain unpredictability in the actual use process. Mao Yanke [9] believed that when purchasing overseas products on cross-border e-commerce platforms, factors like quality assurance, overseas product information, brand origin, product prices, platform performance, payment processes, logistics services, tariff policies and consumer groups themselves will have an impact on consumers' purchase behavior. Fan Xiaoyun [10] believed that when the design of the platform is enough to attract consumers, consumers will generate purchase behavior, so it can be concluded that consumers' purchase behavior may be affected by the level of platform design. The research results show that the platform should provide a beautiful interface and the details of the product so as to increase consumers' buying behavior.

Zhejiang is located in the south part of the Yangtze River Delta on the southeast coast of China. As of 2017, the province's permanent population is 56.57 million. Zhejiang has been persisting in pursue of a scientific outlook on development, and its economy has achieved sound and fast growth. The GDP, per capita GDP and total fiscal revenue all stood in the first row in the whole nation. Zhejiang is one of the most developed provinces in China and one of the provinces with the least differences in economic development in China.

After a lot of literature reading and data collection, there are less theories to analyze the choice and development of cross-border e-commerce platforms from the perspective of consumers purchase behavior. Therefore, this paper plans to analyze the impact of cross-border e-commerce platform development on consumers purchase behavior. The research will analyze the deeper needs of consumers in cross-border e-commerce services from the consumer's perspective, study the willingness and behavior of Zhejiang consumers to purchase overseas goods, help to better communicate with consumers and platforms, let consumers enjoy a higher quality shopping experience and increase consumer welfare.

## OBJECTIVE

The research intends to characterize the consumers in Zhejiang Province with regards to sex,

age, preferred platform, years of using the platform, frequency of purchase per month, more purchased product and average amount of purchase per month. It also plans to identify the factors that influence the e-commerce platforms decision in terms of functionality, usefulness, ease of use, customer service, security and privacy. To determine the customer buying behavior using e-commerce platform. Further, the research tries to test the significant relationship between the factors and the customer buying behavior. The study tends to test the difference of responses on factors influencing the e-commerce platform decision and the customer buying behavior when grouped according to demographic profile. Finally, the research will propose a model for consumer buying behavior on cross-border e-commerce platform.

## METHOD

The descriptive research is utilized in this study and aims to characterize the respondents, describe the factors that influence the e-commerce platforms decision and consumer buying behavior. Comparative method determined the difference of responses on factors influencing the e-commerce platform decision and the customer buying behavior. Correlational method is applied for the relationship between the factors and the customer buying behavior.

## Respondents

The target sample of this research is aimed for 500 respondents. All respondents are those who can use the Internet and have the experience of purchasing all types of overseas products through cross-border e-commerce platforms in Zhejiang province. People who could not access to the Internet or have not purchased overseas goods have been excluded. The research focused on a particular characteristic of a population that are interested in which will enable the researcher to solve the problems in the research.

## Data gathering procedure

Data will be collected from both primary and secondary sources. Primary data collection is done by a survey questionnaire which is distributed through the social medias, mails and SMS mode to family, friends, colleague and other persons. The questions to be asked is framed in advance and sent to the respective respondents, all they need to do is to check the questions and post the answer based on their opinions with the researcher's direction. Secondary data is collected from **documents and records** in the form of

databases, journals, reports, financial records, etc. This can be a convenient way to gather information but may be an incomplete data source.

**Ethical Considerations**

Respondents are presented with informed consent before completing the questionnaire. Information about respondents will be protected and will not be disclosed and not be used for any business purposes. No questions about respondents that would identify them, such as name or email were asked. The only demographic questions are sex, age, education level, income, marital status and employment status which all uphold the anonymity of the respondents.

**RESULTS AND DISCUSSION**

**Table 1. Demographic characteristics of consumers**

Profile	Category	f	%
Sex	Male	123	25.7
	Female	355	74.3
Age	18 - 30	177	37
	31-43	167	34.9
	44 and above	134	28
Preferred platform	Website	95	19.9
	APP	383	80.1
Years of Using the Platform	Less than 5 years	89	18.6
	5-10 years	207	43.3
	More than 10 years	182	38.1
Frequency of purchase per month	1-2 times	304	63.6
	3-4 times	112	23.4
	5 times and above	62	13.0
Most Purchased Products	Cosmetics	275	57.5
	Clothes	265	55.4
	3C products	116	24.3
	Foods	228	47.7
	Furniture & household appliances	72	15.1
Average amount of purchase per month	Others	241	50.4
	Under CNY 1000	288	60.3
	CNY 1000-3000	144	30.1
	CNY 3000-5000	32	6.7
	Above CNY 5000	14	2.9

Table 1 shows the sample of demographic characteristics of the respondents. Among 478 respondents, there are 123 men and 355 women, accounting for 25.7% and 74.3% respectively. In fact, the cross-border e-commerce platforms are used mostly by female. Beauty cosmetics and clothes occupy for a large proportion of cross-border e-commerce purchases, and the main shopping groups in these two

categories are mostly women [9]- [10]. Therefore, the proportion of female in this survey is higher than that of male.

For age, 177 people aged 18-30 years old and account for 37%, 167 people aged 31-43 and account for 34.9%. These are the two groups with the most concentrated consumers. A total of 134 people aged 44 and over, accounting for 28%. It can be seen that cross-border e-commerce consumers are mainly young and middle-aged people aged 20-40. They are effective to accept new information and familiar with skills of Internet. These characteristics make them the main buying group for cross-border online shopping.

For preferred platform, 383 respondents (80.1%) prefer to use APP while only 95 respondents (19.9%) prefer to use website. Due to the popularity of mobile phones and Internet, and the convenience of mobile phones is higher than that of computers, most of the respondents are more inclined to use mobile phones for cross-border online shopping [11]. This is also in line with the current situation of most consumers in China.

For years of using the platform, it can be seen that 43.3% of the respondents' platform using experience is 5 to 10 years, followed by 38.1% of the respondents' platform using experience is more than 10 years. 18.6% of the respondents' platform using experience is less than 5 years. According to the survey, it can be seen that most of the respondents have rich experience in using cross-border e-commerce platforms, thus generating higher consumption demand on cross-border online shopping.

For frequency of purchase per month, the activity of the cross-border online shopping of the respondents can be seen through the purchase frequency. The table 1 shows that the purchase frequency of 1-2 times per month accounts for 63.6%, followed by 23.4% of the respondents with the purchase frequency of 3-4 times per month and 13% of the respondents with the purchase frequency of 5 times or more per month.

For most purchased products, the multiple selections are available. 57.5% of the respondents and 55.4% of them regard cosmetics and clothes respectively as their most purchased products, followed by 50.4% of the respondents and 47.7% of the respondents choose other products and foods as their most purchased products. 24.3% of the respondents and 15.1% of the respondents treat 3C products and furniture & household appliances as their most purchased products.

For average amount of purchase per month, the level of the purchasing power of the respondents can be

seen through the average amount of purchase per month. 60.3% of the respondents spend less than CNY1000 per month, and 30.1% of the respondents spend CNY 1000-3000 per month. 6.7% of the respondents and 2.9% of the respondents spend CNY 3000-5000 and more than CNY 5000 respectively per month.

**Table 2. Factors that influence e-commerce platform decision**

	SD-D	N	A-SA	Rank	VI
Usefulness	3.1	24.3	72.6	2	High
Ease of use	2.1	21.5	76.4	1	High
Functionality	5.5	34.4	60.1	3	Average
Customer service	4.1	36.3	59.6	4	Average
Security and privacy	30.8	26.0	43.2	5	Average

Scale: 81-100: Very High; 61-80: High; 41-60: Average; 21-40: Low; 0-20: Very Low

Table 2 shows the factors that influence e-commerce platform decision. Among the five factors that influence e-commerce platform decision, the factor of ease of use ranked number 1 by the 76.4% of the respondents agree to strongly agree that it has significant impact on e-commerce platform decision, followed by the factor of usefulness which ranked number 2 with 72.6% of the respondents agree to strongly agree. Mo Zan [12] explained that consumers can get rich services or goods when purchasing on cross-border e-commerce platforms. It can save

consumers' time, meet the needs of consumers, usefulness has a positive impact on consumers' buying behavior. Tan Shea Lee [13] thought that ease of use reflects the ease with which one can think of using a particular system. The convenience of cross-border e-commerce platforms in search, consumption, payment, etc. will affect consumers' purchase behavior. Therefore, ease of use has a positive impact on consumers' buying behavior. Functionality and customer service ranked number 3 and number 4 with 60.1% and 59.6% respectively. Security and privacy rank number 5 with the percentage of 43.2.

Among the 12 factors of consumer buying behavior using e-commerce platform, the factor that respondents prefer to buy product/service if platforms have low risk and are reliable ranked number 1 by the 79.5% of the respondents agree to strongly agree that it has significant impact on using e-commerce platform. LU Haixia [14] recommended that cross-border e-commerce platforms should reduce the risk during purchase online, for example, introduce the details of the goods, provide complete and clear commodity parameters and ingredient list.

Hu Haiqing [15] suggested that platforms should confirm the safety of payment. It is followed by the factor that respondents will continue to purchase goods on platforms in the future ranked number 2 with 77.7% of them agree to strongly agree.

**Table 3. Customer buying behavior using e-commerce platform**

Customer buying behavior	SD-D	%	N	%	A-SA	%	Rank
1. I am willing to purchase on platforms.	16	3.3	172	36	290	60.7	12
2. I will continue to purchase goods on platforms in the future.	8	1.7	99	20.7	371	77.7	2
3. I am willing to pay attention on product/service information from platforms.	6	1.3	115	24.1	357	74.7	5
4. Purchases on platforms will be more frequent.	19	4	125	26.2	334	69.8	7
5. I will recommend platforms to the people around me.	9	1.9	171	35.8	298	62.3	11
6. I prefer to buy product/service if platforms are useful and ease to use.	5	1	108	22.6	365	76.4	4
7. I prefer to buy product/service if platforms provide good customer service.	6	1.2	105	22	367	76.8	3
8. I prefer to buy product/service if platforms have low risk and are reliable	8	1.7	90	18.8	380	79.5	1
9. I will spend more money on products/services on the platform in the future.	8	1.7	137	28.7	333	69.6	8
10. I prefer online shopping to traditional/conventional shopping.	9	1.9	127	26.6	342	71.5	6
11. I am willing to repurchase same products/services on platforms.	15	3.1	153	32	310	64.9	10
12. I am satisfied to purchase on platforms.	6	1.2	151	31.6	321	67.2	9
<b>Composite Mean</b>		<b>2.0</b>		<b>27.1</b>		<b>70.9</b>	

Legend: SD-D: Strongly Disagree to Disagree; N-Neutral; A-SA: Agree to Strongly Agree

**Table 4. Difference on the Customer buying behavior using e-commerce platform when grouped according to Demographic Profile**

	Category	Mean	z-value	p-value	Interpretation
Sex	Male	3.89	-.155	.877	Not Significant
	Female	3.88			
Age	18-30	3.78	16.020**	.000	Highly Significant
	31-43	3.93			
	44-Above	3.96			
Preferred platform	Website	3.72	-3.709**	.000	Highly Significant
	App	3.92			
Years of Using the Platform	<5	3.84	22.456**	.000	Highly Significant
	5-10	3.78			
	>10	4.02			
Frequency of Purchase Per Month	1-2	3.87	28.720**	.000	Highly Significant
	3-5	3.77			
	5>	4.15			
Average Amount of Purchase per Month	<1000	3.89	2.929	.403	Not Significant
	1000-3000	3.85			
	>3000-5000	3.85			
	>5000	4.04			

\* Significant at  $p\text{-value} < 0.05$ ; \*\*Highly Significant at  $p\text{-value} < 0.001$

Buying product/service if platforms provide good customer service and buying product/service if platforms are useful and ease to use ranked number 3 and number 4 with 76.8% and 76.4% closely, these two factors also have significant impact on using e-commerce platform. Willing to pay attention on product/service information from platforms and preferring online shopping to traditional/conventional shopping ranked number 5 and number 6 with 74.7% and 71.5% respectively. More frequent purchase and spending more money on products/services on the platform in the future ranked number 7 and number 8 with 69.8% and 69.6% closely. Satisfied to purchase on platforms and willing to repurchase same products/services on platforms ranked number 9 and number 10 with 67.2% and 64.9% respectively. Recommending platforms to others and willing to purchase on platforms ranked number 11 and number 12 with 62.3% and 60.7%.

There are 70.9% of the respondents agreed that consumer buying behavior has a positive impact on using e-commerce platform. Only 2% of them insist with the opposite opinion, they disagreed. 27.1% of the respondents cannot confirm with the consumer buying behavior using e-commerce platform.

The age group 18-30 years old has significantly lower overall Customer buying behavior using e-commerce platform compared to 31-43 and 44 years old and above. This signifies that younger generations

are still looking for more safety and security features of the online shopping. There is 47 percent of the age group 18-30 years old cannot decide if they will recommend the platforms to the people around them while only 7 percent of them have higher level of satisfaction to purchase on platforms.

Likewise, those who are using the platform though APP have significantly higher level of buying behavior than those who are using the website as denoted by the computed p-value of less than 0.001 alpha level.

Respondents who have used the e-commerce platforms more than 10 years have apparently higher level of buying behavior than those who have used the e-commerce platforms less than 10 years as indicated by the computed p-value of less than 0.001 alpha level.

Respondents who purchase more than 5 times per month on the e-commerce platforms have significantly higher level of buying behavior than those who purchase 1-2 times and 3-4 time per month as indicated by the computed p-value of less than 0.001 alpha level.

However, there is no significant difference on the buy behavior using e-commerce platforms when grouped according to sex and average amount of purchase per month. In terms of sex, male and female respondents have the same level of buying behavior while respondents who purchase more than CNY 5000 per month have higher level of buying behavior than that of those who purchase less than CNY 5000 per month.

**Table 5. Relationship between the Factors that influence e-commerce platform decision and Customer Buying Behavior**

	r-value	p-value	Interpretation
Usefulness	.684(**)	.000	Highly Significant
Ease of Use	.629(**)	.000	Highly Significant
Functionality	.600(**)	.000	Highly Significant
Customer service	.572(**)	.000	Highly Significant
Security & Privacy	.604(**)	.000	Highly Significant

\* Significant at  $p\text{-value} < 0.05$ ; \*\*Highly Significant at  $p\text{-value} < 0.001$

There is a significant relationship between the factors that influence e-commerce platform decision and customer buying behavior as denoted by the computed p-values which are all less than 0.001 alpha level. This signifies that those respondents who answered positively in the factors that influence their e-commerce platform decision are also those customers with higher buying behavior.

Through empirical analysis, it can be seen that respondents are more inclined to choose, believe and recommend cross-border e-commerce platforms which could provide rich services and commodities, meet the needs of respondents, make the search, purchase and payment more convenience and safer, provide excellent customer service and protect customer privacy. Such platforms could make them repurchase in the future, pay attention on product and service information from platforms and recommend platforms to the people around them.

Table 6 shows that the Model 5 with adjusted R square value of .706 signifies that the factors that influence the e-commerce platform decision in terms of

usefulness, ease of use, functionality, customer service and security and privacy can be considered determinants of the customer buying behavior with 70.6 percent confidence on the strength of association. All of these factors positively affect consumer buying behavior on cross-border e-commerce platforms.

**Table 6. Model Summary of Determinants of Customer Buying Behavior based on the Factors that Influence the e-commerce platform decision**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.712(a)	.507	.506	.34689
2	.794(b)	.631	.629	.30053
3	.817(c)	.668	.666	.28512
4	.830(d)	.689	.687	.27614
5	.842(e)	.709	.706	.26755

- a. Predictors: (Constant), UsefulAve
- b. Predictors: (Constant), UsefulAve, FuncAve
- c. Predictors: (Constant), UsefulAve, FuncAve, SecPriAve
- d. Predictors: (Constant), UsefulAve, FuncAve, SecPriAve, CusServAve
- e. Predictors: (Constant), UsefulAve, FuncAve, SecPriAve, CusServAve, EaseAve
- f. Dependent Variable: Bave

Sirrka and peter [16] discovered that platform design, platform reliability/fulfillment, platform security, privacy & trust, and customer service positively and significantly influence online buyers to continuously purchase via e-commerce platforms.

**Proposed model**

According to determinants of customer buying behavior based on the factors that Influence the e-commerce platform decision, the researcher propose a model as Figure 1 shows.

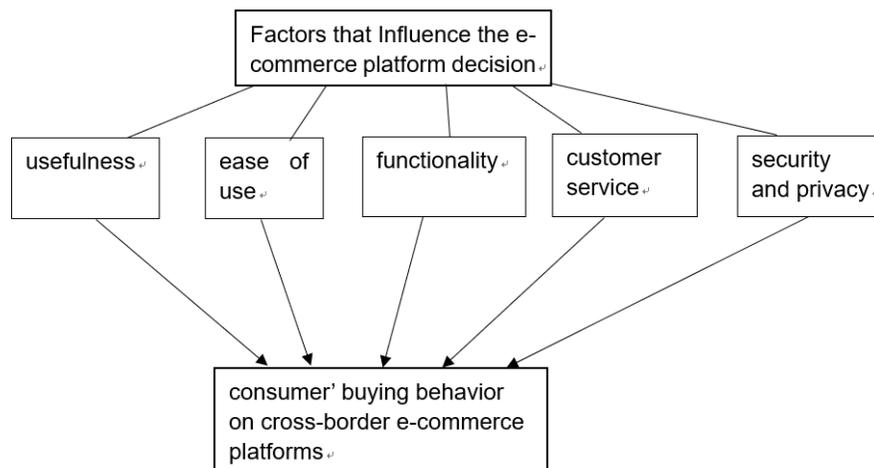


Figure 1: Model for Consumer Buying Behavior on Cross-Border E-Commerce Platforms

## CONCLUSION

Based on the previous results and findings of this research, the following conclusions are drawn: (1) Most respondents are under the age of 43 years old, mainly young and middle-aged group, and most of them are female consumers. Majority of respondents use APPs for online shopping and have more than 5 years of shopping experience. Most consumers purchase 1-2 times a month with the amount around 1000CNY, products are mainly in cosmetics, food and other products. (2) Majority of respondents that factors of ease of use and usefulness have significant impact on e-commerce platform decision. They prefer to purchase on the platforms which are useful, easy to operate and can save time. (3) For consumer buying behavior using e-commerce platform, most respondents prefer to buy product/service if platforms have low risk and are reliable, respondents will continue to purchase goods on these platforms in the future. (4) Based on the result of the study, it is concluded that there is significant difference on the buying behavior using e-commerce platforms when grouped according to age, preferred platform, years of using platform and frequency of purchase per month. However, younger generations are still looking for more safety and security features of the online shopping. Consumers who use APPs to purchase on platforms have higher level of consumer buying behavior. (5) All factors that influence the e-commerce platform decision have significant relationship with purchase behavior and are positively affecting consumer behavior. Consumers prefer to buy goods and service on a safe, useful, simple, fully functional, well-served platform, they will also repurchase on these platforms and recommend to people around.

## RECOMMENDATION

Based on findings and conclusion of this research, the following recommendations are proposed: (1) Cross-border e-commerce platforms could attract more old age groups to purchase online. Compared with female consumers, male consumers have a low percentage. Platforms could explore the willingness of male consumers to buy, provide more products that are of interest to male consumers, and increase the proportion of male consumers in the platform. (2) Cross-border e-commerce platforms should provide more useful information about goods and service to meet the needs of consumers. The interface of the website or APP should be concise, categories can be seen at a glance, the basic situation of the product can be presented to the consumer in an illustrated manner,

so that the consumer can easily understand the basic Information of goods in the shortest time. (3) Cross-border e-commerce platforms should confirm consumers' safety in purchasing and paying, avoid personal information and privacy to be leaked and improve network technology to protect consumers' personal information. (4) The platforms should strive to improve the confidence of young people when they are purchasing on platforms, especially in terms of security and privacy. Meanwhile, platforms need to improve the consumer experience and efficiency of using APP, optimizing the functions of the APP. (5) Cross-border e-commerce platforms should simplify the process of purchasing, make the purchase process safe, save consumers' time as much as possible, and improve the convenience of consumers and service when purchasing on the platforms.

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