

A study of perceived price, perceived quality and perceived risk on-line purchase intention-the case

黃?花、曾耀煌

E-mail: 324657@mail.dyu.edu.tw

ABSTRACT

In recent years, network has been gradually becoming as a main shopping channel given the evidence that physical products or network services have a high growth rate on the network marketing. Women's underwear market has a long tradition of being an important industry in Taiwan. Recently, women's underwear industries have started using the Internet, in addition to the traditional shopping channel, to create new business opportunities. To better understand what impacts the customer's behavior in purchasing women's underwear online, this study investigates the influences of several perceived factors of the customer on his or her purchase decision, particularly focusing on how the customer's perceived price, perceived quality, and perceived risk affect and relate to the perceived value and purchase intention. Based on the related literature, this study develops a theoretical research framework to measure variables and to define operational variables. Furthermore, this study also employs the questionnaire design, sampling methods, and data collection methods to gather results. To obtain concrete conclusions, a statistical analysis is applied to the gathered data. The main conclusions drawn by this study are: 1. Perceived price and perceived quality have a significant positive effect on perceived value, whereas performance risk, time risk, psychological risk, and financial risk have a significant negative effect on perceived value. 2. Purchase intention is positively affected by both perceived price and perceived quality but negatively affected by performance risk, time risk, psychological risk, and financial risk. 3. Perceived value has a significant positive effect on purchase intention. 4. Perceived value on performance risk and purchase intention has the totally mediating effect. However, perceived value has partial mediating effect on perceived price, psychological risk, financial risk and purchase intention.

Keywords : perceived price perceived quality perceived risk perceived value purchase intention

Table of Contents

| | |
|---|--|
| 內容目錄 中文摘要 | iii 英文摘要 |
| v 誌謝辭 | vii 內容目錄 |
| viii 表目錄 | x 圖目錄 |
| xii 第一章 緒論 | 1 第一節 研究背景與動機 |
| 1 第二節 研究問題與目的 | 3 第三節 研究流程 |
| 3 第二章 文獻探討 | 5 第一節 線上購物 |
| 5 第二節 知覺價格 | 8 第三節 知覺品質 |
| 11 第四節 知覺風險 | 17 第五節 知覺價值 |
| 23 第六節 購買意願 | 25 第七節 知覺價格、知覺品質、知覺風險對知覺價值與購買意願之關係 |
| 35 第一節 研究架構 | 26 第三章 研究方法 |
| 36 第三節 變數操作性定義與衡量 | 35 第二節 研究假設 |
| 45 第五節 統計分析方法 | 41 第四節 問卷與抽樣設計 |
| 56 第一節 描述性統計分析 | 53 第四章 研究結果 |
| 59 第三節 迴歸分析 | 56 第二節 相關分析 |
| 72 第五章 結論與建議 | 61 第四節 討論 |
| 結論 | 76 第一節 研究 |
| 限制與後續研究建議 | 77 第二節 研究 |
| 問卷 | 80 附錄A 預試 |
| 1 實體商店購物與線上購物之比較 | 93 表目錄 表 2-3 |
| 知覺價格、知覺品質、知覺風險、知覺價值及購買意願之相關研究 | 22 表 2-3 |
| 1 知覺價格衡量問項 | 34 表 3- |
| 3 知覺風險衡量問項 | 42 表 3- |
| 5 購買意願衡量問項 | 44 表 3- |
| 43 表 3-4 知覺價值衡量問項 | 47 表 3- |
| 44 表 3-6 T 檢定 | |

| | | | | |
|---------------------------------------|----|--------------------------------------|----|--------|
| 7 知覺價格之因素與信度分析 | 48 | 表 3-8 知覺品質之因素與信度分析 | 49 | 表 3- |
| 9 知覺風險之因素與信度分析 | 51 | 表 3-10 知覺價值之因素與信度分析 | 52 | 表 |
| 3-11 購買意願之因素與信度分析 | 52 | 表 4-1 問卷回收情形 | 56 | 表 |
| 4-2 樣本結構分析 | 58 | 表 4-3 Pearson 相關分析 | 60 | 表 4-4 |
| 知覺價格對知覺價值之迴歸分析 | 62 | 表 4-5 知覺品質對知覺價值之迴歸分析 | 62 | 表 4-6 |
| 知覺風險對知覺價值之迴歸分析 | 63 | 表 4-7 知覺價格對購買意願之迴歸分析 | 64 | 表 4-8 |
| 知覺品質對購買意願之迴歸分析 | 65 | 表 4-9 知覺風險對購買意願之迴歸分析 | 66 | 表 4-10 |
| 知覺價值對購買意願之迴歸分析 | 67 | 表 4-11 知覺價值對知覺價格與購買意願的中介效果 | 68 | 表 |
| 4-12 知覺價值對知覺品質與購買意願的中介效果 | 69 | 表 4-13 知覺價值對知覺風險與購買意願的中介效果 | 70 | |
| 表 4-14 假說總整理 | 71 | 圖目錄 圖 1-1 研究流程 | | |
| . . . 4 圖 2-1 價格效力關係概念模式 | 10 | 圖 2-2 利益價值鏈 | | |
| . 12 圖 2-3 知覺品質的組成 | 15 | 圖 2-4 知覺品質之因果模式 | | |
| . 16 圖 2-5 知覺品質在消費者決策過程中之角色 | 17 | 圖 2-6 價格、知覺品質與知覺價值之因果相關模式 | | |
| . 25 圖 3-1 研究架構 | 35 | 圖 3-2 預試問卷分析流程 | | |
| . 45 | | | | |

REFERENCES

- 一、中文部份 甘美玲(2006) , 知覺價格、知覺品質、知覺價值對購買意願之關係研究 - 以消費者購買數位內容產品為實證 , 國立成功大學管理學院未出版之碩士論文。台灣網路資訊中心(2009) , 九十八年度台灣寬頻網路使用調查報告 , 台灣網路資訊中心 , <http://www.twnic.net.tw/index4.php>。李坤展(2009) , 品牌形象、知覺品質、知覺價值、購買意願及消費行為關係之研究 - 以捷安特為例 , 國立臺灣師範大學運動與休閒管理研究所未出版之碩士論文。朱啟祥(2008) , 汽車品牌形象與中古車之知覺風險、知覺品質及知覺價值對購買意願關係之探討 , 私立育達商業技術學院企業管理所未出版之碩士論文。吳全益(2007) , 重複購買之銷售預測 - 以台灣線上光碟銷售網站為例 , 國立交通大學管理學院碩士班未出版之碩士論文。吳明隆(2005) , SPSS統計應用學習實務(第二版) - 問卷分析與應用統計(第二版) , 台北:知城數位科技。1-34。吳明隆(2009) , SPSS操作與應用問卷統計分析實務 , 臺北市 , 五南書局。吳萬益 , 林清河(2000) , 企業研究方法 , 台北:華泰書局 , 184-186。何雍慶 , 林美珠(2007, March) , 電子商務顧客網路購物知覺價值因果關係之研究 - 以國內大專生為例 , 顧客滿意學刊 , 3(1) , 61-96。何雍慶 , 蔡青姿(2009, March) , 脈絡線索對網路購物之影響 - 以知覺風險模式為中介效果 , 顧客滿意學刊 , 5(1) , 121-148。林文婷(2001) , 知覺價格、知覺品質與知覺價值對購物意願之影響 - 不同通路類型及產品之比較 , 私立東吳大學國際貿易研究所未出版之碩士論文。林宗毅(2008) , 嬰幼兒推車於顧客知覺品質和知覺價值對購買意願在結構方程模型之應用研究 , 國立虎尾科技大學機械與機電工程研究所未出版之碩士論文。周麗玉(2004) , 促銷方式、信任對線上購買意願之研究 - 以女性內衣產品為例 , 私立實踐大學企業管理研究所未出版之碩士論文。許芬珮(2008) , 知覺風險、線上建議對消費者線上拍賣之購買意願的影響 , 國立高雄第一科技大學企業管理研究所未出版之碩士論文。陳美樺(2006) , 網路推薦訊息來源對消費者信任、知覺風險、知覺品質以及購買意願之影響 , 國立成功大學電信管理研究所未出版之碩士論文。陳宣融(2002) , 系統負荷、價格、及企業聲譽對消費者認知品質與購買意圖影響之研究 , 私立實踐大學企業管理研究所未出版之碩士論文。陳瑩瑩(2008) , 來源國形象、品牌形象與知覺價格對知覺品質與購買意願的影響 - 以Scottish House 服飾為例 , 國立中山大學企業管理學系研究所未出版之碩士論文。陳耀宗(2006) , 產品來源國形象、知覺價格對產品評價與購買意願之影響 - 以中國進口水果為例 , 私立中國文化大學國際企業管理研究所未出版之碩士論文。張重昭、周宇貞(1999) , 知覺品質與參考價格對消費者知覺價值與購買意願之影響 , 企業管理學報 , 45 , 88年9月 , 1-36。張紹勳(2002) , 網際網路行銷之成功模式 , 中華管理評論 , 3(2) , 17-38。莊惠婷(2004) , 知覺風險對線上購物意願之影響 - 以女性消費者為例 , 國立台北大學企業管理學系未出版之碩士論文。游尚儒(2006) , 知覺價格、知覺價值與知覺服務品質對消費者滿意度與再購買意願影響之研究 - 以花蓮地區觀光飯店為例 , 國立東華大學企業管理學系未出版之碩士論文。黃冠叢(2005) , 消費者特性與虛擬通路購物意願關係之研究 , 國立成功大學高階管理碩士在職專班未出版之碩士論文。資訊工業策進會 , <http://www.iii.org.tw/>。資策會市場情報中心 , <http://mic.iii.org.tw/>。廖育萱(2008) , 知覺價格對網路購買意願之研究 - 人格特質干擾效果之探討 , 私立輔仁大學大眾傳播研究所未出版之碩士論文。盧懿君(2006) , 流行服飾業消費者購買意願之研究 - 比較授權通路與灰色市場之差異 , 私立輔仁大學織品服裝研究所未出版之碩士論文。二、英文部分 Akaah, I. P., & Korgaonkar, P. K. (1988). A conjoint investigation of the relative importance of risk relativers in direct marketing. *Journal of Advertising Research*, 28, 38-44. Aaker, D. A. (1996). Building strong brand. New York: The Free Press. Ailawadi, K. L., Neslin, S. A., & Gedenk, K. (2001). Pursuing the value-conscious consume: Store brands versus national brand promotions. *Journal of Marketing*, 65(1), 71-89. Baird, I. S., & Thomas, H. (1985). Toward a contingency model of strategic risk taking. *The Academy of Management Review*, 10(2), 230-243. Baron, R. M., & Kenny, D. A. (1986). The moderator-mediator variable distinction in social psychological research: Conceptual, strategic, and statistical consideration. *Journal of Personality and Social Psychology*, 51(6), 1173-1182. Bauer, R. A. (1960). Consumer behavior as risk taking, in R.S. Hancock (Ed.), *Dynamic Marketing for a Changing World*. Chicago: American Marketing Association, 389-393. Chen, T. Y., Chang, P. I., & Chang, H. S. (2005). Price, brand cues, and banking customer value. *The International Journal of Banking Marketing*, 23(2/3), 273-292. Chen, Z., & Dubinsky, A. J. (2003). A conceptual model of perceived customer value in e-commerce: A preliminary investigation. *Psychology and Marketing*, 20(4), 323-347. Cheung C. M. K., Chan, G. W. W., & Limayem, M. (2005). A critical review of online

consumer behaviour. *Journal of Electronic Commerce in Organizations*, October-December, 3(4), 1-19. Coltman, T., Devinney, T. M., Latukefu, A., & Midgley, D. F. (2001). E-business: Revolution, evolution, or hype. *California Management Review*, 44(1), 57-89. Cox, D. F. (1967). Risk handling in consumer behavior-an intensive study of two cases, in Donald F. Cox (ED.), *Risk Taking and Information Handling in Consumer Behavior*. Boston: Harvard University Press, 34-81. Cunningham, S. M. (1967). The major dimension of perceived risk, in Cox D. F. (ED.), *Risk Taking and Information Handling in Consumer Behavior*. Boston: Harvard University Press, 82-108. Dholakia U. M. (2001). A motivational process model of product involvement and consumer risk perception. *European Journal of Marketing*, 35(1), 1340-1362. Dodds, W. B., Monroe, K. & Grewal, D. (1991). Effects of price, brand, and store information on buyers' product evaluations. *Journal of Marketing Research*, 28(3), 307-319. Drennan, J., Mort, G. S., & Previte, J. (2006). Privacy, risk perception, and expert online behavior: An exploratory study of household end users. *Journal of Organizational and End Users Computing*, 18(1), 1-22. Engel, J. F., Blackwell, R. D., & Miniard, P. W. (1984). *Consumer Behavior*. Hwa-Tai Bookstore, Taipei, 1990. Erevelles, S., Roy, A., & Vargo, S. L. (1999). The use of price and warranty cues in product evaluation: a comparison of U.S. and Hong Kong consumers. *Journal of International Consumer Marketing*, 11(3), 67-91. Featherman, M. S., & Pavlou, P. A. (2003). Predicting e-services adoption: A perceived risk facets perspective. *International Journal of Human-Computer Studies*, 59(4), 451-474. Forsythe, S., Liu, C., Shannon, D., & Gardner, L. C. (2006). Development of a scale to measure the perceived benefits and risks of online shopping. *Journal of Interactive Marketing*, 20(2), 55-75. Forsythe, S. M., & Shi, B. (2003). Consumer patronage and risk perceptions in Internet shopping. *Journal of Business Research*, 56(11), 867-875. Garretson, J. A., & Clow, K. E. (1999). The influence of coupon fair value on service quality expectation, risk perception and purchase intention in the dental industry. *Journal of Service Marketing*, 13(1), 59-72. Garvin, D. A. (1983). Quality on the line. *Harvard Business Review*, 61(9-10), 65-73. Grazioli, S., & Jarvenpaa, S. (2000). Perils of internet fraud: An empirical investigation of deception and trust with experienced internet consumers. *IEEE Transaction on System, Man, and Cybernetics*, 30(4), 395-410. Grewal, D., Krishnan, R., & Baker, J. (1998). The effect of store name, brand name, and price discounts on consumers' evaluations and purchase intentions. *Journal of Retailing*, 74(3), 331-352. Holbrook, M. B., & Corfman, K. P. (1985). Quality and value in the consumption experience: Phaedrus rides again. In *Perceived Quality*, J. Jacoby and J. Olson, eds. Lexington, MA: Lexington Books, 31-57. Jacoby, J., & Kaplan, L. B. (1972). The components of perceived risk, in *Advanced in Proceedings* (3rd ed., p.p.382-393). Urban, IL: Association for Consumer Research, M. Venkatesan. Jacoby, J., & Olson, J. C. (1977). Consumer response to price: An attitudinal information processing perspective, In *Moving Ahead in attitude Research*, Yoram Wind and Marshall Greenberg, eds. Chicago, IL: American Marketing Association, 73-86. Jarvenpaa, S. L., & Todd, P. A. (1996). Consumer reactions to electronic shopping on the world wide web. *International Journal of Electronic Commerce*, 1(2), 59-88. Kalakota, R., & Winston, A. B. (1997). *Frontiers of electronic commerce*. New York: Addison-Wesley. Korgaonkar, P. K., & Wolin, L. D. (1999). A Multivariate analysis of web usage. *Journal of Advertising Research*, 39, 53-68. Kotler, P. (1999). *Marketing Management*(10 ed.). New Jersey: Prentice-Hall International Inc. Lichtenstein, D. R., Ridgway, N. M., & Netemeyer, R. G. (1993). Price perceptions and consumer shopping behavior: A field study. *Journal of Marketing research*, 30, 234-245. Lien, T. B., & Yu, C. C. (2001). An integrated model for the effects of perceived product, perceived service quality, and perceived price fairness on the consumer satisfaction and loyalty. *Journal of Consumer Satisfaction, Dissatisfaction and Complaining Behavior*, 14, 125-140. Lohse, G. L., & Spiller, P. (1999). Internet retail store design: How the user interface influences traffic and sales. *Journal of Computer-Mediated Communication*, 5(2), available: <http://online-library.wiley.com/doi/10.1111/j.1083-6101.1999.tb00339.x/full> Lutz, R. (1986). Quality is as quality does: An attitudinal perspective on consumer quality judgments. Cambridge, MA: Presentation to the Marketing Science Institute Trustees' Meeting. Maynes, E. S. (1976). The concept and measurement product quality. *Household Production and Consumption*, 40(5), 529-559. Miyazaki & Fernandez (2001). Consumer perception of privacy and security risks for online shopping. *Journal of Consumer Affairs*, 35, 27-44. Monroe, K. B. (1990). *Pricing: Making profitable decisions*. New York: McGraw-Hill Book Co. Monroe, K. B., & Krishnan, R. (1985). The effect of price on subjective product evaluations. In *Perceived Quality*, J. Jacoby and J. Olson, eds. Lexington, MA Lexington Books, 209-232. Myers, J. H., & Shocker, A. D. (1981). The nature of product-related attributes. *Research in Marketing*, 5, Greenwich, CT: JAI Press, Inc., 211-236. Olshavsky, R.W. (1985). Perceived quality in consumer decision making: An integrated theoretical perspective. In *Perceived Quality*, Jacoby, J. Olson, eds., Lexington, MA: Lexington Books, 3-29. Olson, J. C. (1977). Price as an information cue: Effects in products evaluation. In *Consumer and Industrial Buying Behavior*, Woodside, Arch G., Jagdish N. Sheh, and Peter D. Bennet, eds., New York: North Holland Publishing Company, 267-286. Olson, J. C., & Reynolds, T. J. (1983). Understanding consumers' cognitive structure: Implications for advertising strategy. *Advertising and Consumer Psychology*, L. Percy and A. Woodside, eds. Lexington, MA: Lexington Books. Parasuraman, A. & Grewal, D. (2000). The impact of technology on the quality-value-loyalty chain: A research agenda, *Academy of Marketing Science Journal*, Greenvale, Winter, 28(1), 168-174. Park, C., & Kim, Y. (2006). The effect of information satisfaction and relational benefit on consumer's online shopping site commitments. *Journal of Electronic Commerce in Organizations*, 4(1), 70-91. Roselius, T. (1971). Consumer rankings of risk reduction methods. *Journal of Marketing*, 35, 56-61. Shimp, T. A., & Bearden, W. (1982). Warrant and other extrinsic cue effect on consumer risk perception. *Journal of Consumer Research*, 9(6), 38-46. Steenkamp, J., & Benedict, E. M. (1989). Product quality: An investigation into the concept and how it is perceived by consumers. The Netherlands: Van Gorcum, 196. Steenkamp, J., & Benedict, E. M. (1990). Conceptual model of the quality perception process. *Journal of Business Research*, 21, 309-333. Stone, R. N., & Gronhaug, K. (1993). Perceived risk: Further considerations for the marketing discipline. *European Journal of Marketing*, 27(3), 39-50. Swinyard, W. R., & Smith, S. M. (2003). Why people (don't) shop online: a lifestyle study of the internet consumer. *Psychological and Marketing*, 20(7), 567-597. Taylor, J. W. (1974). The role of risk in consumer behavior. *Journal of Marketing*, 38(2),

54-60. Tonita Perea y Monsuwe, Benedict G. C. Dellaert & Ko de Ruyter (2004). What drives consumers to shop online ? A literature re-view. International Journal of Service Industry Management, 15(1), 102-121. Wood, C. M., & Scheer, L. K. (1996). Incorporating perceived risk into models of consumer deal assessment and purchase intention. Advances in Consumer Research, 23, 399-404. Yesil, M. (1997). Creating the Virtual Store(1th ed.). New York: John Wiley & Sons. Young, S., & Feigin, B. (1975). Using the benefit chain for improved strategy formulation. Journal of Marketing, 39(7), 72-74. Zeithmal, V. A. (1988). Consumer perceptions of price, quality, and value: A means-end model and synthesis of evidence. Journal of Marketing, 52, 2-22. Zeithmal, V. A., & Kirmani, A. (1993). Advertising perceived quality, and brand image. In Aaker, David A. and Alexander L. Biel, eds., Brand Equity & Advertising ' s Role in Building Strong Brands. Iowa City: Lawrence Erlbaum Associates, Inc., 143- 161.