

The relationships among information asymmetry, risk perception and consumer switching behavior : 以網路

王健安、蔡敦崇

E-mail: 343721@mail.dyu.edu.tw

ABSTRACT

Scientific and technological progress, through the network to become more diverse, consumers should have been more choices, and become more active, more sperm out, but the consumer online shopping through the virtual network, and physical stores, as there are many cases of asymmetric information, causing consumers to buy, there are many risk concerns, but also led to the conversion of many consumers often act. In this study, survey methods, for once in the online store to buy those goods or services for the study, investigated a total of 440 respondents, explore the discussion of asymmetric information on consumer switching behavior caused by the impact; and risk perception by intervention, to discuss switching behavior and consumer information asymmetry between the effects of relationship. The results showed that: (1) information asymmetry on the switching behavior of consumers have a significant effect; (2) information asymmetry on risk perception of consumers have a significant effect; (3) risk perception of their switching behavior of consumers have a significant effect; (4) risk perception does exist intervening results. The study also found that to be discussed and put forward the theory and practice on the meaning, and limitations of the study and future research and recommendations are also been discussed.

Keywords : asymmetric information、risk perception、consumer switching

Table of Contents

第一章緒論.....	1 第一節研究背景.....	1 第二節研究問題與目的.....
.....4 第三節研究範圍.....	5 第四節研究流程.....	
.....5 第二章文獻探討.....	8 第一節資訊不對稱.....	8 第二節風險知覺.....
.....20 第三節轉換行為.....	30 第三章研究方法.....	
.....34 第一節研究架構.....	34 第二節研究假說.....	34 第三節操作性定義、量表與衡量方式.....
.....36 第四節問卷設計與抽樣方法.....	39 第五節資料分析方法.....	
.....40 第四章實證結果分析.....	42 第一節?述性統計.....	48
第二節因素分析.....	47 第三節信度分析.....	54 第四節個人屬性之變異數分析.....
.....56 第五節變項間之相關分析.....	61 第六節變項間之迴歸分析.....	
...63 第七節風險知覺之中介效果分析.....	72 第五章結論與建議.....	77 第一節研究結論.....
.....77 第二節研究意涵.....	81 第三節研究限制.....	
.....84 第四節後續研究之建議.....	85 參考文獻.....	
...86 中文部分.....	86 英文部分.....	90 附錄 發放問卷.....
		101

REFERENCES

一、中文部分 余千智(1999), 電子商務總論, 台北:智勝文化。 何雍慶, 蔡青姿(2009), 脈絡線所對網路購物之影響 - 以知覺風險模式為中介效果, 顧客滿意學刊, 5(1), 121-148。 林如瑩(2000), 風險降低策略於網路購物之研究 - 以實驗法探討, 中央大學企業管理研究所未出版之碩士論文。 林素吟(2007), 影響消費者購買意願的外部線索策略之研究, 行銷評論, 4 (1), 103-126。 林南宏, 王文正, 邱聖媛, 鍾怡君(2007), 產品知識及品牌形象對購買意願的影響 - 產品類別的干擾效果, 行銷評論, 4(4), 481-504。 官振華(1996), WWW 使用者運用電子購物意願之研究 - 以人格 特質、購買涉入與網路使用行為探討, 中央大學資訊管理研究所未出版之碩士論文。 吳思華, 楊晉山(1992), 資訊不對稱與企業策略, 政大學生報, (65), 269-303。 唐如怡(2008), 資訊不對稱與口碑行為之研究:以共同基金投資人為例, 台灣科技大學企業管理研究所未出版之碩士論文。 孫良政(2006), 折扣幅度、產品涉入程度與限制性銷售訴求對產品評價之影響, 中央大學企業管理研究所未出版之碩士論文。 許士軍(1987), 管理學, 台北:東華書局。 許惠青(2003), 消費者知覺風險、網站特質與賣方特質對拍賣網站購物意願之研究, 東華大學國際企業研究所未出版之碩士論文。 陳建宏(2004), 探討信任與之覺風險為中介變項知消費者購物意願結構模式研究 - 虛擬通路型態與產品類別之比較分析, 南台科技大學行銷與流通管理研究所未出版之碩士論文。 陳美樺(2007), 網路推薦訊息來源對消費者信任、知覺風險以及購買意願之影響, 成功大學電信管理研究所未出版之碩士論文。 陳順?(2000)

,多變量分析(2版),台北:華泰書局。郭玉群(1997),電子市場中消費者與其他參與角色互動模式之探討,交通大學傳播研究所未出版之碩士論文。郭美瑜(2004),服務接觸的印象與購買意願之探討,中央大學企業管理研究所未出版之碩士論文。黃美文(1997),在電子商務環境下進行網路購物意願之研究:以購買涉入、參考群體與消費者特性探討,屏東科技大學資訊管理研究所未出版之碩士論文。黃耀輝(1998),電子商務之資訊不對稱與因應機制 - 以網路書店為例,台灣大學商學研究所未出版之碩士論文。湯嘉恆(1999),消費者之網路購物資訊環境態度、購買涉入、網路使用行為對網路購物意願之影響探討 - 以國立大學學生為例,交通大學經營管理研究所未出版之碩士論文。劉乃毓(2007),電視購物資訊對消費意向影響之分析,朝陽科技大學企業管理研究所未出版之碩士論文。潘宛青,張美燕(2007),信用卡廣告涉入對銀行業品牌權益影響之研究,臺灣企業績效學刊,1(1),125-146。駱俊璋(2003),網路購物知覺風險之研究,台灣科技大學企業管理研究所未出版之碩士論文。盧俊成(1998),網際網路的典範移轉暨網路市場與新經營模式之探索性研究,台灣大學商學研究所未出版之博士論文。謝年威(2008),你上網搜尋了嗎?關鍵字行銷與搜尋意圖之研究,高雄第一科技大學行銷與流通管理研究所未出版之碩士論文。蘇民傑(2009),訊息品質對商品需求的影響 - 以台灣雅虎拍賣為例,國立台灣大學經濟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 therelative importance of risk relievers in direct marketing. *Journal of Advertising Research*, 6(2),314-320. Akerlof, G. (1970). The market of lemons: quality uncertainty and the market mechanism. *Quarterly Journal of Economics*, 84(3), 488-500. Alba, J., Lynch, J., Weitz, B., Janiszewski, C., Lutz, R., Sawyer, A., & Wood, S.(1997). Interactive home shopping: consumer, re-tailer and manufacturer incentives, to participate in electronic market place. *Journal of Marketing Research*, 61(3), 38-53. Anderson, E. W., & Sullivan, M. W. (1993). The antecedents and consequences of customer satisfaction for firms. *Marketing Science*, 12(4), 125-143. Baird, I. S., & Thomas, H. (1985). Toward a contingency model of strategic risk taking. *The Academy of Management Review*, 10(2), 230-243. Bakos, J. Y. (1997). Reducing buyer search costs: implications for elec-tronic marketplaces. *Management Science*, 43(12), 1676-1692. Baron, R. M., & Kenny, D. A. (1986). The moderator-mediator va-riable distinction in social psychological research: Con-ceptual, strategic, and statistical considerations. *Journal of Personality and Social Psychology*, 51(6), 1173-1182. Bauer, R. A. (1960). Consumer behavior as risk Taking:dynamic-marketing for changing world, Chicago:American Market-ing Association, 389-393. Berthon, P., Pitt, L., & Watson, R. T. (1996). Marketing communi-cation search behavior. *Journal of Marketing*, 46(2), 44-53. Bettman, J. R. (1973). Perceived risk and its components:a Model and empirical test. *Journal of Marketing Research*, 10(3), 184-190. Bowen, L., & Steven, H. C. (1974). Product involvement and perti-nent advertising appeals. *Journalism Quarterly*, 51(4), 13-36. Brush, T. H., & Artz, K. W. (1999). Toward a contingent re-source-based theory: the impact of information asymmetry on the value of capabilities in veterinary medicine. *Strategic Management Journal*, 20(3), 223-250. Clarke, K., & Russel, B. (1978). The effects of product involvement on task definition on anticipated consumer effort. *Association for Consumer Research*, 5(4), 313-324. Cobb, W. C. J., Ruble, C. A., & Donthu, N. (1995). Brand equity, brand preference, and purchase intent. *Journal of Advertising*, 24(3), 25-48. Cox, M. J. (1967). Risk-taking and imformation handling in consumer behavior. Boston: Harvard University, 76-102. Cunningham, S. M. (1967). The major dimension of perceived risk, risk Taking and information handling in consumer behavior. Boston : Harvard University Press, 82-108. Darby, M. R., & Karni E. (1973). Free competition and the optimal amount of fraud. *Journal of Law and Economics*, 16(3), 67-86. Dholakia, S. (2001). A motivational process model of product in-volvementand consumer risk perception. *European Journal of Marketing*, 35(11), 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. Dowling, G. R. (1986). Managing your corporate images. *Industrial Marketing Management*, 15(2), 109-115. Dowling, G. R., & Staelin, R. (1994). A model of perceived risk and intended risk-handling activity. *Journal of Consumer Re-search*, 21(4), 119-134. Elaine, S., Lawrence, J., Mathur, A. S., & Ruth, B. (1997). Store environment and consumer purchase behavior:mediating role of consumer emotions. *Psychology & Marketing*, 14(3), 361-378. Engel, J. F., & Roger, D. B. (1982). Consumer behavior (4th ed.). New York: The Dryden Press. Engel, J. F., Roger, D. B., & Miniard, P. W. (1993). Consumer be-havior (7th ed.). New York: The Dryden Press. Francken, D. A. (1993). Postpurchase consumer evaluation com-plaint actions and repurchase behavior. *Journal of Economic Psychology*, 17(3), 273-290. Garretson, J. A., & Clow, E. K. (1999). The influence of coupon fair value on service quality wxpectation, risk perception and purchase intention in the dental indsutry. *Journal of Service Marketing*, 13(1), 59-72. Garvin, D. A. (1987). Competing on the eight dimensions of quality. *Harvard Business Review*, 65(6), 107-113. Gebauer, J., & Scharl, A. (1999). Between flexibility and automa-tion: an evaluation of web technology from a business pers-pective. *Journal of Computer Mediated Communication*, 5(2), 73-105. Grabner-Krauter, S. (2002). The role of consumers' trust in on-line-shopping. *Journal of Business Ethics* , 39(1), 43-50. Grazioli, S., & Jarvenpaa, S. (2000). Perils of internet fraud. *Journal of Transactions Systems*, 30(4), 395-410. Guiltina, J. P. (1997). Marketing management, strategies and pro-grams (6th ed.). New York: McGraw-Hill. 60-61. Hahha, N., & Wozniak, R.(2001). Consumer behavior (1th ed.). New Jersey: Prentice-Hall. Hashbrouck, J.(1988). Trades, quotes , inventories and information. *Journal of Financial Economics* , 22 (4), 229-252. Hoffman, D. L., & Thomas P. N., (1996). A new marketing paradigm for electronic commerce. *The Information Society*, 13(2), 43-54. Howard, J. A., & Jagdish, N. S. (1969). The theory of buyer beha-vior (1th ed.). New York: McGraw-Hill. Hupfer, N., & David, G. (1971). Differential involvement with product and issues: an exploratory study. *Association for Consumer Research*, 17(4), 62-81. Iacobucci, D. (1992). An empirical examination of some basic te-nets in services: goods-services continua. *Advances in Ser-vices Marketing and Management*, 1(3), 23-52. Jacoby, J., & Kaplan, L. (1972). The components of perceived risk (3rd ed.). Chicago: Association for Consumer Research, 382-393. Kassarjian, H. H., & Sheffet, S. (1981). Low involvement:a second look. *Advances in Consumer Research*, 8(2), 31-34. Kim, M., & Lennon, S. J. (2000). Television shopping for apparel in the united states: effects of perceived amount of information on perceived risks and purchase intention. *Family and Con-sumer Sciences Research Journal*, 28(3), 301-330. Kirmani, A., & Rao, A. R. (2000). No pain, no gain: a critical re-view of the literature on signaling unobservable product quality. *Journal of*

Marketing, 64(2), 66-79. Klein, L. (1998). Evaluating the potential of interactive media through a new lens: search versus experience goods. Journal of Business Research, 41(3), 195-203. Korgaonkar, P. K., & George, P. M. (1982). An experimental study of cognitive dissonance, product involvement, expectations, performance and consumer judgment of product performance. Journal of Advertising, 11(3), 32-65. Krugman, H. E. (1965). The impact of television advertising: learning without involvement. Public Opinion Quarterly, 29(3), 349-372. Kulkarni, S. P. (2000). The influence of information technology on information asymmetry in product markets. Journal of Business and Economic Studies, 6(2), 55-68.

Laroche, M., Kim, C., & Zhou, L. (1996). Brand familiarity and confidence as determinants of purchase intention: an empirical test in a multiple brand context. Journal of Business Research, 37(2), 115-120. Lastovicka, J. L., & Gardner, D. M. (1978). Low involvement versus high involvement cognitive structures. Advances in Consumer Research, 5(4), 87-92. Laurent, G., & Kapferer, J. N. (1985). Measuring consumer involvement profiles. Journal of Marketing Research, 2(22), 41-53. Lovelock, C. H. (1996). Services marketing (3rd ed.). New Jersey: Prentice Hall.

Lutz, P. (1983). The stepfamily: an adolescent perspective. Family Relations, 32(3), 367-375. McKnight, D. H., Choudhury, V., & Kacmar, C. (2002). Developing and validating trust measures for e-commerce: an integrative typology. Information Systems Research, 13(3), 334-359.

McQuarrie, E. F., & Michael, J. (1992). A revised product involvement inventory: improved usability and validity. Advances in Consumer Research, 19(1), 108-115. Mitchell, A. A., & Olson, J. C. (1981). Are product attitude beliefs the only mediator of advertising effects on brand attitude. Journal of Marketing Research, 18(3), 318-332. Mittal, V., & Kamakura, W. A. (2001). Satisfaction, repurchase intent, and repurchase behavior: investigating the moderating effect of customer characteristics. Journal of Marketing Research, 28(1), 131-142. Nelson, P. (1970). Information and consumer behavior. Journal of Political Economy, 78(2), 311-329. Ostrom, A., & Iacobucci, D. (1995). Consumer trade-offs and evaluation of services. Journal of Marketing, 59(1), 17-30. Peter, J. P., & Tarpey, L. X. (1975). A comparative analysis of three consumer decision strategies. Journal of Consumer Research, 2(3), 29-37. Perry, M., & Hamm, B. C. (1969). Canonical analysis of relations between socioeconomic risk and personal influence in purchase decisions. Journal of Marketing Research, 6(2), 351-354. Petty, R. E., & John, T. C. (1979). Issue involvement can increase or decrease message relevant cognitive responses. Journal of Personality and Social Psychology, 37(3), 15-38. Poel, D. V., & Leunis, J. (1999). Consumer acceptance of internet as a channel of distribution. Journal of Business Research, 45(4), 249-256. Preston, I. L. (1970). A reinterpretation of the meaning of involvement in Krugman's model of advertising communication. Journalism Quarterly, 47(2), 287-312. Punj, G. N., & Staelin, R. (1983). A model of consumer information search behavior for new automobiles. Journal of Consumer Research, 9(4), 366-380. Rasmusen, E. (1989). Game and information: an introduction to game theory. New York: McGraw-Hill.

Reichheld, F. F., & Sasser, W. E. (1990). Zero defections: quality comes to services. Harvard Business Review, 68(3), 105-111. Resnick, R. (1995). Business is good or not. Internet World, 6(4), 71-73. Roselius, T. (1971). Consumer rankings of risk reduction methods. Journal of Marketing, 35(2), 56-61. Rowley, J. (1996). Retailing and shopping on the internet. Electronic Networking Applications and Policy, 6(1), 81-91. Schiffman, L. G., & Kanuk, L. L. (2000). Consumer behavior (7th ed.). Boston: Massachusetts.

Sheth, J. N., & Venkatesan, M. (1968). Risk-reduction processes in repetitive consumer behavior. Journal of Marketing Research, 5(3), 307-310. Singh, J., & Sirdeshmukh, D. (2000). Agency and trust mechanisms in consumer satisfaction and loyalty judgments. Journal of the Academy of Marketing Science, 28(1), 150-167. Slama, M., & Tashchian, A. (1985). Selected socioeconomic and demographic characteristics associated with purchasing involvement. Journal of Marketing, 49(3), 72-82. Solomon, M. R. (1992). Consumer behavior: buying, having, being. Boston: Allyn and Bacon.

Spence, M. (1973). Job market signaling. Quarterly Journal of Economics, 87(2), 355-379. Steinfield, C., & Whitten, P. (1999). Community level socio-economic impacts of electronic commerce. Journal of the Academy of Marketing Science, 4(2), 99-119. Stigler, G. J. (1961). The economics of information. Journal of Political Economy, 69(4), 213-225.

Stiglitz, J. E. (1976). Self-selection and pareto efficient taxation. Journal of Public Economics, 17(3), 213-40. 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., & Kenneth, A. C. (1978). Promotional effects on a high versus low-involvement electorate. Journal of Consumer Research, 5(2), 41-63. Tan, S. J. (1999). Strategies for reducing consumers' risk aversion in internet shopping. Journal of Consumer Marketing, 16(2), 163-180. Taylor, M. B. (1981). Product involvement concept: an advertising planning point of view. Attitude Research Plays for High Stakes, 6(3), 94-99. Taylor, S. A., & Baker, T. L. (1994). An assessment of relationship-between service quality and customer satisfaction in the formation of consumer's purchase intention. Journal of Retailing, 70(1), 163-178. Wangenheim, F. V., & Bayon, T. (2004). The effect of word-of-mouth on services switching: measurement and moderating variables. European Journal of Marketing, 38(9/10), 1173-1185. Wellish, H. (1972). From information science to informatics: a terminological investigation. Journal of Librarianship, 4(3), 157-187. Williamson, O. E. (1975). Transaction cost economics: the government of contractual relations. Journal of Law and Economics, 22(3), 233-261. Wilson, T. D. (1981). On user studies and information needs. Journal of Documentation, 37(9), 85-113. Woodside, A. G., Frey, L. L., & Daly, R. T. (1989). Linking service quality, customer satisfaction and behavioral intention. Journal of Health Care Marketing, 9(4), 5-17. Wright, P. (1973). Cognitive processes mediating acceptances of advertising. Journal of Marketing Research, 10(1), 53-67. Wright, P. (1974). Analyzing media effects on advertising response. Public Opinion Quarterly, 38(2), 192-210.

Zaichkowsky, J. L. (1985). Measuring the involvement construct. Journal of Consumer Research, 34(12), 1-352. Zeithaml, V. A. (1981). How consumer evaluation processes differ between goods and services. Marketing of Services, 17(3), 186-190.