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# On-line Shopping Behavior: Cross-Country Empirical Research

M. Adam Mahmood, Kallol Bagchi & Timothy C. Ford

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## Abstract

Electronic commerce is a worldwide phenomenon. Many Internet users browse the Web for information on products and services, but very few actually make purchases on-line. Until now, research on the factors that promote on-line shopping behavior has treated them independently and at the national level. The present study, in contrast, uses cross-country data from 26 nations and analyzes constructs with a structural equation model (SEM). The study finds that the factors of trust and economic conditions, but not educational level and technological savvy, make a significant positive contribution to online shopping behavior. In fact they explain more than 80 percent of the variability in online shopping behavior. Empirical guidelines are provided to help managers select one or more macro-level predictors to explain on-line shopping behavior. Future research opportunities are delineated.

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