

A Study on Consumer Purchase Deferral Characteristics and Influencing Factors for Internet Clothing Shopping

Hye-Kyung Ji[†]

Dept. of Fashion Design, College of Arts, Hansung University

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Abstract

This study analyzed the influencing factors on consumer purchase deferrals for internet clothing shopping. In addition, based on consumer demographics, it compared the differences of purchase deferrals with respect to clothing items, prices, and types of shopping malls. For an empirical study, 405 questionnaires were answered by respondents in their 20s and 30s with internet clothing purchase deferral experience. Data were analyzed using: SPSS for Windows 12.0 and descriptive statistics, reliability analysis, factor analysis, χ^2 -test, and regression analysis. The results of this study were as follows. First, the order of items with many purchase deferrals in internet clothing shopping were casual T-shirt>casual skirts/pants, one-piece>suits>sportswear>blouse/shirts and 58.3% of purchase deferrals happened when the price was below ₩50,000. Second, the significant differences in products, prices, and shopping malls for purchase deferrals were identified according to consumer demographics. There were significant differences in clothing items according to gender, age, marriage, and education; however, there were significant differences only according to gender in terms of price. There were significant differences according to gender, age, marriage, education, and income in terms of the used shopping malls. Third, for the analysis of the influence of diverse factors that can affect purchase deferrals for internet clothing shopping, the more information search, purchase deferral habits, perceived risks, and deficiency in shopping mall supply conditions were when higher purchase deferrals occurred. For a strong competitive online market, this study can help internet clothing shopping mall entrepreneurs manage products and customers by analyzing the lists of purchase deferrals indicated in "cart" and by administrating the influential factors for purchase deferral.

Key words: Purchase deferral, Internet clothing shopping, Influential factor

I. Introduction

In internet space, consumers can shop conveniently, and easily search and compare various products supplied by a large number of companies. However, when it comes to the point of choosing among those a lot of products, consumers worry about what products they should choose, or whether they chose the right products. Particularly, when purchasing clothing in online malls, consumers tend to defer the deci-

sion because they can not directly check the fabric/material, color/pattern, sewing/finishing, the fit, the convenience of washing and maintaining. They also have the sociopsychological risk of deviating from the newest style, the suitability with other clothes, and the evaluation from surroundings (Kim, 2008b). At this time, the function of "cart" supplied by internet shopping malls informs consumers the alternative purchasing groups which can be considered. It also allows making prudent decision for consumers who are in states of overloaded cognition and confusion due to a large number of alternatives (Yoon, 2006).

As it has been 10 years since internet shopping

[†]Corresponding author

E-mail: hkjee@hansung.ac.kr

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became a channel of purchase, Kim (2008b) points out that it is necessary to figure out the reasons consumers defer the final decision, rather than to figure out the reason consumers do not purchase products by internet, so that the plan to increase the rate of customer conversion to purchasing can be made. As a matter of fact, it is estimated that the rate of clicking is about 10–30% of hits in internet shopping malls and the rate of purchase is below 1% of the number of visitors (Cho, 2008). Therefore, the purchasing behavior of consumers who put purchasable goods in cart has significant meaning, among the majority shoppers who do not make an actual purchase. It is important to find out the characteristics of deferred products and consumers who defer those purchases, and the causes of those deferments in internet clothing purchase. This can be utilized to identify the anticipated demand of the consumers, to comprehend the characteristics of the demand and furthermore to increase the sales of internet shopping malls.

The studies about purchase deferral of consumers up to now are as follows. There were studies about off-line purchase deferral and the factor of purchase deferral in digital and high-tech products (Jung, 2004; Lee, 2008; Park, 2005) and studies about effects of partial specific factors on purchase deferral (Kim & Park, 2007; Seo, 2004). In relation to online shopping mall purchase, there were studies clarifying the differences in purchase deferral according to the types of products. Also, there were studies about purchase deferral in clothing shopping and the relationships between purchase obstruction and partial variables such as shopping emotion, purchase experience, shopping information use, and perceived risks (Kim, 2008a, 2008b; Kim et al., 2010; Nam & Lee, 2009).

The phenomena that consumers put the favorable items in the 'cart' and buy them after reconsidering or abandon the purchase occur frequently (Yoon, 2009). This study considered the term, 'purchase deferral' as a behavior that consumers do not buy favorable items immediately and put them in 'cart' (after the behavior, it can lead to either purchase decision or purchase deferral). Focusing on this phenomenon, this study aimed to examine the state of purchase deferral and significant factors which influence purchase deferral.

Also, it studied various influencing factors of purchase deferral which were not considered diversely in existing studies. For this, the primary subjects of this study are; first, to investigate the situation of purchase deferral in internet clothing shopping, second, to find out the differences of purchase deferral conditions according to demographic characteristics of consumers, and third, to examine the influence of ten identified purchase deferral factors on clothing purchase deferral. The entrepreneurs of internet shopping malls can utilize this study to raise the purchase rate of deferred products. They can examine the demographic characteristics of consumers who defer the purchase. They also can find out the purchase behavioral and sociopsychological factors of the consumers which influence the purchase deferral by using the results of this study.

II. Literature Review

1. The Concept of Purchase Deferral and the Characteristics of Online Purchase Deferral

Consumers often defer purchase decision when they are not certain about the products or to make a better decision. Anderson (2003) said that purchase deferral happens because consumers want to offset the negative emotions like anxiety or fear about decision-making in various alternatives, or to explore better alternatives.

There are several opinions about the concept of purchase deferral. Greenleaf and Lehmann (1995) defined purchase deferral as the total time it took from the perception of consumer's desire to the final purchase. Seo (2004) defined it as deferring the decisionmaking to future, not in the current time, when encountering diverse alternatives. Kim (2008b) said that purchase deferral is not purchasing because of various obstructive factors, but rather deferring the purchase even though consumers have a will to purchase. Purchase deferral happens noticeably in online shopping. In online situation, as consumers can not have the experience of touching and putting on the products and can easily compare a lot deal of information in short time because of the development of information tech-

nology. Therefore, consumers strongly tend to put the attractive products in cart or purchase after scrolling through other alternatives rather than purchase it immediately (Yoon, 2009).

As online shopping becomes widespread lately, the studies identifying the reasons of purchase deferral in online shopping are increasingly carried out. Cho et al. (2006) identified three reasons of purchase deferral, which includes perceived risks, the innovation of channels and situational factors. Perceived risks include financial, social, psychological, and process uncertain risks. Two factors explain the innovation of channels: internet reliability and privacy factors. For situational factors, time pressure, needs uncertainty, and negative prior experience are included. Kim (2008a) enumerated eight reasons of purchase deferral in internet clothing shopping which include performance perceived risks, social perceived risks, economical shopping, needs uncertainty, an orientation to comparative shopping, expectation of change in market, product unsatisfaction, and passive shopping propensity.

2. The Influential Factors of Purchase Deferral in Internet Clothing Shopping

In prior studies, the reasons of purchase deferral and antecedents of purchase deferral were partly discussed. These studies targeted purchases in off-line shopping, and non-apparel purchases in on-line shopping. Though targeted items were apparel, influential factors were partly examined. Thus, based on these prior studies, this study focuses on identifying the antecedents of purchase deferral within the context of online clothing shopping. For this purpose, this section manages influential factors which can potentially affect internet clothing purchase deferral.

Above all, the experience of clothing shopping in online shopping situation with various and abundant information increases in the ability to search for information, compare and judge, which can then influence the purchase deferral (Nam & Lee, 2009). Yang and Back (2003) said that little experience in online shopping can affect consumers in selecting the products and deciding to purchase then because of suspicion and anxiety about the products and the act of pur-

chasing itself. Kim et al. (2010) also mentioned that the less purchasing experience in internet shopping, the more the obstruction in internet clothing shopping. Like this, consumer's prior purchase experience can affect the purchase decision or purchase deferral.

Bettman et al. (1993), Dhar (1997), and Anderson (2003) pointed out the difficulty of choice and time pressure as variable factors influencing purchase deferral. The difficulty of choice means that consumers can not exactly decide what alternative among various presented alternatives can help one achieve one's purpose the most. As it is more difficult to choose when consumers do not have certain preference about specific products or service, the possibility of purchase deferral increases (Dhar & Nowlis, 1999; Park, 2005; Seo, 2004). Also, consumers can defer the final decision in the situation of time pressure because they cannot judge whether their purchase is proper. Time pressure means the deficiency of time which consumers need to perform the behaviors demanded for purchasing and consuming (Howard & Sheth, 1969). As consumers with time pressure can not have enough time for purchasing the products, and the more they are pressured by time, the more they resent their decision (Babin et al., 1994). Time pressure also affects whether they purchase or not and the degree of satisfaction after the purchase (Oh, 2000).

The amount of information which consumers search for in order to purchase products and the evaluations about alternatives also affect purchase decision (Kim, 2008a). Ha and Hyun (2004) pointed out that consumers may not make right decision because they are bombarded with too much information about the products on the web. About the number of alternatives which consumers get through information search, in a traditional view, the more alternatives consumers have, the more opportunities to choose the alternative coincident with one's preference consumers can get. Therefore, consumers prefer a lot of alternatives than few alternatives. However, in recent studies, when the number of alternatives increases over a certain amount, it rather incurs confusion. As a result, it can cause the situation where consumers cannot select the best alternative or they defer the choice (Dhar, 1997; Greenleaf & Lehmann, 1995). Like this, when alternatives

from information search are too few, it is hard to choose because of the deficiency of certainty as consumers have not seen enough alternatives, and on the contrary when alternatives are too many, it is hard to choose because of the deficiency of confidence as consumers did not compare the characteristics of alternatives sufficiently (Ha & Hyun, 2004). Also, for consumers who want to buy a specific item of product, as broader assortment of goods supplied by retail shops increases the possibility of finding the specific product (Kim, 2008a), various assortment of goods supplied by shopping malls can decrease purchase deferral. On the other hand, Huffman and Kahn (1998) said that for consumers who are shopping with no preference about the specific item (brand), various assortment of goods rather incurs confusion and works negatively on purchase decision, because they have limited product information and judging the alternatives is difficult. Like this, from preceding studies, it is obvious that information search of consumers and product supplying condition of shopping malls can affect the final decision or purchase deferral.

The reliability and loyalty of the shopping malls the consumers used also affect the purchase decision and purchase deferral. In internet purchase environment, consumers can feel various anxieties and can be exposed to risks. If the shopping mall the consumers use has a high reliability, consumer's anxieties can be offset to a certain degree and it can lead to purchase, but if it is not, consumers can defer the final decision (Lee et al., 2009). In studies of Jarvenpaa et al. (2000), Chang (2005), and Kim (2009), the reliability about internet web site have significant influence on the intention of purchasing directly and indirectly. The definition of customer loyalty is the behavior that consumers do not change the brands of products or service despite the various changing circumstances, and have favorable attitude to a specific brand consistently and purchase products of the brand continuously (Oliver, 1999). Thus, the properties of customer loyalty can make an implication that customers with high loyalty would make less purchase deferrals. In the study of Kim and Park (2007) about the use of family restaurants, it was shown the brand loyalty have significant influence on the intention of pur-

chase deferral. In the study of Ha (2007) about the use of internet shopping malls, it was proved that negative feelings in the process of purchase which makes the consumer's decision deferred or abandoned, such as the difficulty of choice or expected feeling of regret have a negative relationship with consumer loyalty.

Perceived risks in internet purchase can cause consumers to hesitate or abandon the purchase, and furthermore consumers can shift to off-line (Kim et al., 2010; Nam & Lee, 2009). In internet shopping, as consumers buy the product based on the photographs and images on the web, they do not know thoroughly about the product and because of the risks in process such as delivery, exchange/refund, payment, the rate of purchase deferral is higher in on-line shopping than in off-line. In the studies of Nam and Lee (2009) about the internet purchase behavior of fashion products, it was shown that the perceived risks of quality, size/fit, forged products, and credit dealings have meaningful influence on the purchase deferral. Kim (2008b) also pointed out that performance risks that fashion products do not perform the proper function and social risks that the purchased product can not get the recognition of others make the purchase decision deferred.

In addition to above factors, needs uncertainty and the purchase deferral habit of oneself can affect the purchase deferral. Needs uncertainty is absence of certainty about the actual need of the product itself (Greenleaf & Lehmann, 1995), Kim (2008b) pointed out that especially when consumers do not have specific kind of products in mind or do not have intention to buy when shopping, because of needs uncertainty, they do not purchase right away and defer the purchase decision. Habit is automatic behavior or patterns of response which became easy and familiar through repetition, and so is done without consideration or hesitation (Education Research Institute of Seoul National University [ERISNR], 1994). As habit provides certain order and rule in human behavior and makes it possible to perform economically and efficiently without having to consider the behaviors one by one (Lee, 2003), habits of consumers also can affect the purchase decision and purchase deferral in the situations of product purchase.

III. Methods

1. Research Questions

Three research questions were established to investigate the state and identify the influencing factors of purchase deferral in internet clothing shopping.

1. to search for the state of purchase deferral of consumers in internet clothing shopping.
2. to find out the differences in purchase deferred products, the prices, and shopping malls consumers used according to demographic characteristics of consumers.
3. to find out the influence of various factors (internet purchase experience, the difficulty of choice, time pressure, information search, shopping mall supplying condition, reliability and loyalty of shopping malls, needs uncertainty, purchase deferral habit, perceived risks) of internet clothing purchase deferral

2. Measurements

For an empirical study, questionnaires were used. The questionnaire consists of 60 questions, based on the latest experience of clothing purchase deferral in internet shopping malls. The measurements of each variable are as follows: the current situation of purchase deferral (the deferred products, the price of the

products, shopping malls which were used) and demographic variables were measured by a multiple-choice method. Purchase deferral revised and complemented from the studies of Lee (2009), Nam and Lee (2009), Yoon (2009). Purchase deferral was measured by the 6 questions as follows: 1) I hesitated to purchase immediately because I thought I could find more favorable items if I searched more. 2) I did not need a long time to make a decision about the purchase of that clothing (reverse coding). 3) There were lots of things to consider to buy that clothing. 4) I needed to hear others' opinion to buy that clothing. 5) I needed more time to think to buy that clothing. 6) I thought I might regret if I made a decision immediately. Measurements of 10 variables which were assumed to have a possibility of influencing internet clothing purchase deferral are presented in <Table 1>.

In verification of influential factors of purchase deferral, the reliability of each variable factor was measured by Chronbach's alpha coefficient, and the reliability of variables were confirmed as the confidence coefficient of all variables were over 0.6.

3. Data Collection and Analysis

For a survey, male and female consumers in their 20s and 30s with the experience of online clothing purchase deferral were selected. Data were collected by the method of online convenience sampling, using

Table 1. Measurements of purchase deferral and its potential influencing variables

Variables	Number of items	Sources	Cronbach's α	Measurement Scale
Purchase deferral	6	Lee (2009), Yoon (2009), Nam and Lee (2009)	.720	5 points Likert scale
Online purchase experience	4	Lee (2009)	.788	
Choice difficulty	3	Ha (2007)	.737	
Time pressure	2	Yoon (2009)	.833	
Information search	3	Lim and Hong (2004), Lim and Jun (2005)	.651	
Shopping mall supplying condition	3	Kim (2008a)	.767	
Shopping mall reliability	5	Chang (2005), Kim (2009)	.855	
Shopping mall loyalty	5	Lee (2004), Ra (2007)	.701	
Needs uncertainty	3	Kim (2008a)	.681	
Purchase deferral habit	3	Lee (2009)	.790	
Perceived risks	15	Hwang and Jung (2005), Kim (2008b), Nam and Lee (2009)	.809	

the service of online marketing research company, Embrain (www.embrain.com). The demographic groups, 20s and 30s, were selected because their use rate of internet shopping is highest compared to the other generations, according to Korea Internet Security Agency ([KISA], 2009). 418 copies of questionnaires were distributed to them in August 2010 and 405 copies are used for the final analysis in total, with inadequate 13 copies excluded. Effective respondents are made up of female 50.9 %, male 49.1%, consumers in their 20s 51.1%, and 30s 48.9%. unmarried 62.2%, married 37.8%, high school graduate 13.8%, at college 20.2%, college degree 54.1%, graduate degree 11.9%, and consumer's income less than ₩2,000,000 24.2%, ₩2,000,000–4,000,000 47.9%, above ₩4,000,000 27.9%. Descriptive statistics, reliability analysis, factor analysis, χ^2 -test, and regression analysis are carried out using SPSS for Windows 12.0 for statistical analysis.

IV. Results and Discussion

1. The Situation of Purchase Deferral in Internet Clothing Shopping

This study analyzed the products, the prices, and the used shopping malls where consumers did not make the final purchase decision and deferred the purchase while shopping for apparel products in the internet shopping malls.

As a result, as shown in <Table 2>, the items that purchase deferral occurs the most were shown in the order of casual T-shirts>casual skirts/pants, one-piece

>suits>sportswear>blouse/shirts. The high ratio of casual items seems to be related with the phenomenon that consumers purchase casual clothing the most in internet shopping (Lee & Park, 2004), and the deferral of suits is considered to happen because of worries about the exact fit and size when consumers actually put the apparel on. Meanwhile, the low ratio of coats is related with the seasonal factor that the time of this investigation was on August. In the aspect of the price, as consumer's purchase deferral happens 58.3% below the price of ₩50,000, 28.1% from ₩50,000–100,000, 10.1% from ₩100,000–200,000, which means that the majority of purchase deferral occurs in the low price below ₩50,000. This result seems to be related with that consumers in 20s–30s purchase low-priced apparel products mainly, which is below ₩50,000 in internet apparel purchase (Lee & Park, 2004; Sin & Kim, 2003; Yoon & Kwon, 2003).

Considering the results as above, for the items of casual T-shirts, casual skirts/pants, one-piece, and suits where purchase deferral is relatively frequent, it is necessary to offer more detailed explanations and coordination photos for the purpose of enhancing the needs of purchase and lessen perceived risks.

Shopping malls with high occurrence of purchase deferral were analyzed. According to classification of Park et al. (2009) in on-line shopping mall types, shopping malls were classified as follows: Open markets (Auction (www.auction.co.kr), G market (www.gmarket.co.kr), 11st (www.11st.co.kr), etc.), fashion specialty shopping malls (Fashionplus (www.fashionplus.co.kr), Halfclub (www.halfclub.com), Istyle24 (www.

Table 2. The distribution of apparel items and the price of purchase deferral

Clothing items	Frequency	Percentage	Price ranges	Frequency	Percentage
Coats	21	5.2	Less than ₩10,000	19	4.7
Suits	46	11.4	₩10,000–30,000	110	27.2
Jumpers	19	4.7	₩30,000–50,000	107	26.4
One-piece	54	13.3	₩50,000–100,000	114	28.1
Casual jackets	28	6.9	₩100,000–200,000	41	10.1
Casual skirts/pants	54	13.3	₩200,000–300,000	11	2.7
Blouse, Shirts	38	9.4	Above ₩300,000	3	0.7
Casual T-shirts	82	20.3			
Sportswear	39	9.6			
Sweater, Cardigan, Vests	9	2.2			
Underwearr	15	3.7			
Total	405	100.0	Total	405	100.0

istyle24.com), etc.), general shopping malls (D&Shop (www.dnshop.com), Interpark (www.interpark.com), CJmall (www.cjmall.com), etc.), fashion SOHO shopping malls (Stylenanda (www.stylenaada.com), Evajunie (www.evajunie.com), Pinkygirl (www.pinkygirl.co.kr), etc.), and agent shopping malls for overseas (WIZWID (www.wizwid.com), Enjoy New York (www.njoyny.com), etc.). As shown in <Table 3>, purchase deferral happened more in open markets than other types of shopping malls. However, considering mainly used shopping malls, it was shown that the purchase deferral happened more in fashion specialty shopping malls and fashion SOHO shopping malls. Purchase deferral happened fewer in open markets because of the general purchase process in open markets where consumers firstly decide the needs of products, search the products in open markets and after evaluating the suitability as products to purchase, and make the purchase decision right away.

Consumers tend to consider the price, style, and quality/style compared to the price more than the reliability or loyalty to sellers when they purchase clothing in open markets, in comparison with fashion specialty shopping malls and fashion SOHO shopping malls (Hwang, 2009). For open markets, selling the products of good quality/style compared to the price seems to be better way to lead visitors to purchase, not to make the purchase deferral. As consumers in fashion specialty shopping malls and fashion SOHO shopping malls tend to purchase higher quality products compared to open markets, reliability and loyalty to the shopping malls are important factors (Hwang, 2009). The shopping malls in these types need to consider ways to increase the rate of purchase by accumulating reliability and loyalty.

2. The Characteristics of Purchase Deferral of Clothing Items, the Prices and the Used Shopping Malls According to the Consumers' Demographics

Internet shopping malls can regulate the amount of supply and the price of the items based on the data which consumers left while shopping in the internet shopping malls. Therefore, it can be useful for shopping malls in the regulations of items and prices of the products to find out the demographic characteristics of the items and the price of the deferred products and used shopping malls. This study analyzed whether the products, the price, and used shopping malls of purchase deferral have significant differences according to demographics of consumers. First, as shown in <Table 4>, purchase deferred items were shown to have significant difference according to gender, age, marriage, and education. In this analysis, the data of 308 people were analyzed except for the items of jumpers, sweater/cardigan/vests, underwear because of low frequency of subjects and one-piece because subjects were only women. As a result, according to gender, man made more purchase deferral in the items of coats, suits, casual jackets, and sportswear. Women made more purchase deferral in the items of casual pants/skirts, blouse, shirts, and casual T-shirts. According to age, the first half of 20s made purchase deferral much in coats, casual jackets, and casual T-shirts, the latter half of 20s in suits and casual T-shirts, the first half of 30s in casual pants/skirts, blouse/shirts, and sportswear, the latter half of 30s in suits, casual pants/skirts, and sportswear. When it comes to marriage, the unmarried made purchase deferral a lot in the items of coats, casual jackets, and

Table 3. The used shopping malls in purchase deferral

Internet shopping mall types	Shopping malls used in purchase deferral (A)		Shopping malls mainly used ordinarily (B)		A/B
	Frequency	Percentage	Frequency	Percentage	
Open markets	234	57.8	258	63.7	0.91
Fashion specialty shopping malls	33	8.1	23	5.6	1.43
General shopping malls	75	18.5	69	17.0	1.09
Fashion SOHO shopping malls	57	14.1	51	12.6	1.11
Agent shopping malls for overseas	6	1.5	4	0.01	1.50
Total	405	100.0	405	100.0	

Table 4. Clothing items of purchase deferral according to demographics

Demographics	Groups	Clothing items							Total	χ^2
		Coats	Suits	Casual jackets	Casual skirts/pants	Blouse, Shirts	Casual T-shirts	Sportswear		
Gender	Male	14 ^a 11.5 ^b	29 25.2	21 15.4	21 29.6	13 20.9	40 45.0	31 21.4	169	29.894***
	Female	7 9.5	17 20.8	7 12.6	33 24.4	25 17.1	42 37.0	8 17.6	139	
Age	21-25 yrs	10 5.7	6 12.5	15 7.6	13 14.7	9 10.4	25 22.4	6 10.6	84	36.749**
	26-30 yrs	7 5.3	16 11.5	6 7.0	10 13.5	10 9.5	22 20.5	6 9.8	77	
	31-35 yrs	4 6.3	14 13.9	3 8.5	19 16.3	14 11.5	23 24.8	16 11.8	93	
	36-40 yrs	0 3.7	10 8.1	4 4.9	12 9.5	5 6.7	12 14.4	11 6.8	54	
Marriage	Unmarried	19 13.8	29 30.2	25 18.4	27 35.4	24 24.9	55 53.8	23 25.6	202	19.610**
	Married	2 7.2	17 15.8	3 9.6	27 18.6	14 13.1	27 28.2	16 13.4	106	
Education	High school graduate	1 2.9	5 6.4	6 3.9	10 7.5	4 5.3	13 11.4	4 5.4	43	30.425*
	At college	10 4.6	8 10.0	12 6.1	9 11.7	8 8.3	16 17.8	4 8.5	67	
	College degree	6 10.8	25 23.7	8 14.5	28 27.9	23 19.6	44 42.3	25 20.1	159	
	Graduate degree	4 2.7	8 5.8	2 3.5	7 6.8	3 4.8	9 10.4	6 4.9	39	
Total		21	46	28	54	38	82	39	308	

* $p < .05$, ** $p < .01$, *** $p < .001$ ^aobserved frequency, ^bexpected frequency

casual T-shirts. The married made more in suits, casual pants/skirts, and sportswear. In educational classification, high school graduates made much purchase deferral in the items of casual jackets, casual pants/skirts, and casual T-shirts, students at college more in coats and casual jackets, people with college degree in blouse/shirts, casual T-shirts, and sportswear, and people with graduate degree made purchase deferral more in coats, suits, and sportswear.

Second, It was analyzed whether there are significant differences in the price of purchase deferred products according to demographics. As shown in <Table 5>, the results shows that only gender difference makes significant difference in the price. Men made purchase deferral more in the price above ₩100,000, and women more in the price below ₩30,000. It is

needed to investigate what made the sexual difference in the price in the following studies. For example, whether men make more purchase deferral in high price above ₩100,000 because man do not have the confidence of quality compared to the price and in the case of women, whether they make much purchase deferral in low price below ₩30,000 because they put the products in the cart easily due to the low price and just do not buy the products. Through the following studies, it seems that the operators of shopping malls can formulate the plan to increase the purchase rate by managing items according to the ranges of the prices.

Third, this study analyzed whether there are significant differences in the used shopping malls according to consumer's demographics. In this analysis, data

Table 5. Product prices of purchase deferral according to demographics

Demographics	Groups	Price ranges				Total	χ^2
		Less than ₩30,000	₩30,000–50,000	₩50,000–100,000	Above ₩100,000		
Gender	Male	49 ^a 63.4 ^b	54 52.6	56 56.0	40 27.0	199	18.742***
	Female	80 65.6	53 54.4	58 58.0	15 28.0	206	
	Total	129	107	114	55	405	

*** $p < .001$ ^aobserved frequency, ^bexpected frequency

of 399 people were used except for agent shopping malls for overseas which had few respondents. As a result, as shown in <Table 6>, there were significant differences in the used shopping malls according to gender, marriage, education, and income.

According to gender, men made purchase deferral more in open markets, and women more in fashion SOHO shopping malls and fashion specialty shopping malls. In age, the first half of 20s made purchase deferral much in fashion SOHO shopping malls, the latter half of 20s in open markets and general shopping malls, the first half of 30s in fashion specialty shopping malls and the latter half of 30s in open markets and fashion specialty shopping malls.

When it comes to marriage, the unmarried made purchase deferral more in fashion SOHO shopping malls and the married more in open markets, fashion specialty shopping malls, and in general shopping malls. According to education, high school graduates made much purchase deferral in open markets, students at college more in fashion SOHO shopping malls, people with college degree in fashion specialty shopping malls and graduate degree consumers made purchase deferral more in open markets and general shopping malls. According to income, people with the income below ₩2,000,000 made purchase deferral more in open markets, people in income of ₩2,000,000–4,000,000 in open markets and fashion specialty shopping malls, people with the income more than ₩4,000,000 made more in general shopping malls and fashion SOHO shopping malls.

According to the results of <Table 4>–<Table 6>, it showed that female and male consumers have significant differences in items, the ranges of price, and

used shopping malls in their purchase deferrals. This means that shopping malls should apply differently according to the gender of the target consumers to decrease the purchase deferral. Especially, it means that there are specific products and ranges of price which needs special management to increase purchase of deferred products. Considering that there are significant differences in items and used shopping malls according to ages, shopping malls should induce consumers to purchase the decision deferred products. Especially, shopping malls should make special concern in the items that purchase deferral occurs more according to the age of the target consumers by utilizing various ex post promotion measures.

3. The Influential Factors of Purchase Deferral in Internet Clothing Shopping

The influence of diverse factors which can affect the purchase deferral in internet clothing shopping was analyzed. The influential factors of purchase deferral are selected: online purchase experience, choice difficulty, time pressure, information search, shopping mall supplying condition, the reliability and loyalty of used shopping malls, needs uncertainty, purchase deferral habit, and perceived risks based on literature review. Simple regression analysis was used to verify the influence of each factor on purchase deferral. Through simple regression analysis, the extent of explanatory power of individual independent variables on dependent variable can be identified by coefficient of determination (R^2) of each independent variable (Rhee & Chung, 2010).

As shown in <Table 8>, the result showed that 4

Table 6. The used shopping malls of purchase deferral according to demographics

Demographics	Groups	Internet shopping mall types				Total	χ^2
		Open markets	Fashion specialty	General shopping malls	Fashion SOHO shopping malls		
Gender	Male	129 ^a 114.9 ^b	15 16.2	36 36.8	16 28.0	196	13.701**
	Female	105 119.1	18 16.8	39 38.2	41 29.0	203	
Age	21–25 yrs	59 61.0	5 8.6	11 19.5	29 14.9	104	29.026***
	26–30 yrs	61 59.2	7 8.4	21 19.0	12 14.4	101	
	31–35 yrs	68 70.4	13 9.9	30 22.6	9 17.1	120	
	36–40 yrs	46 43.4	8 6.1	13 13.9	7 10.6	74	
Marriage	Unmarried	143 146.0	18 20.6	43 46.8	45 35.6	249	8.507*
	Married	91 88.0	15 12.4	32 28.2	12 21.4	150	
Education	High school graduate	38 32.8	2 4.6	12 10.5	4 8.0	56	24.276**
	At college	40 47.5	6 6.7	11 15.2	24 11.6	81	
	College degree	127 126.1	22 17.8	41 40.4	25 30.7	215	
	Graduate degree	29 27.6	3 3.9	11 8.8	4 6.7	47	
Income	Less than ₩2,000,000	69 57.5	4 8.1	12 18.4	13 14.0	98	26.171***
	₩2,000,000–4,000,000	119 112.6	20 15.9	35 36.1	18 27.4	192	
	Above ₩4,000,000	46 63.9	9 9.0	28 20.5	26 15.6	109	
	Total	234	33	75	57	399	

* $p < .05$, ** $p < .01$, *** $p < .001$ ^aobserved frequency, ^bexpected frequency

variables among the analyzed variables, which are information search, purchase deferral habit, shopping mall supplying condition, and the perceived risks have significant influence on purchase deferral. It was shown that the more information search, purchase deferral habit, perceived risks, and deficiency in shopping mall supplying condition were, the higher purchase deferral occurred.

The influence of information search on the purchase deferral support the studies of Ha and Hyun

(2004) pointing out that too much information in internet can defer one from making the right decision. The influence of shopping mall supplying condition on purchase deferral seemed to happen when the range of choice is so narrow that consumers have worries about deciding before searching enough amount of products, and about the needs of following processes such as exchange or refund. On the other hand, the influence of perceived risks on purchase deferral is consistent with the preceding studies (Kim, 2008b; Kim et

al., 2010; Nam & Lee, 2009). To find out what risk factors influence more on purchase deferral among the perceived risks, factor analysis was used for perceived risk variables and subordinate factors of perceived risks were extracted (Table 7).

As shown in <Table 8>, the result showed that product and sociopsychological risk among the perceived risks have higher influence on the purchase deferral. Thus, it is necessary that shopping mall operators should

diminish consumers' psychological pressure of purchase by notifying the differences between the product on the web and by explaining the actual product minutely with photos in detail. And they need to suggest various useful coordination photos and situations so that consumers can think of various situations in which they put on, and need to let consumers refer to other consumer's positive and objective evaluations.

Table 7. The results of factor analysis for perceived risks in internet clothing purchase

Factors	Measurement items	Factor loadings	Eigenvalue	% of var	Cumul var, %
Credit dealing risk	· The worries about leaks of payment information (the numbers of the credit card, the cell phone, and the accounts)	.872	2.431	16.2	16.2
	· The worries about leaks of personal information	.832			
	· The worries about late delivery	.655			
	· The difficulty of exchanging and returning	.482			
Socio-psychological risk	· The lack of confidence in the needs of the apparel	.805	2.393	15.9	32.1
	· The worries about impulse buying	.742			
	· The worries about additional purchase for coordination	.655			
	· The worries about the harmony with one's image	.502			
	· The worries about the harmony with possessing clothes	.490			
Product risk	· The worries about discordance of quality, size, color with the expectation	.750	2.257	15.1	47.2
	· The worries about the difference between the actual product and the product on the web	.749			
	· The worries about detecting defects of the purchased products	.609			
Market change risk	· The worries about other products with better price	.799	1.733	11.6	58.8
	· The worries about the possibility to detect the shopping malls with better conditions	.765			
	· The worries about later release of better products after purchase	.437			

Table 8. The influence of independent variables on purchase deferral in internet clothing purchase

Independent Variables	β	t	F	Adjusted R ²	
Online purchase experience	.074	1.480	2.190	.003	
Choice difficulty	.010	.194	.038	-.002	
Time pressure	.095	1.911	3.652	.007	
Information search	.207***	4.242	17.994	.040	
Shopping mall supplying condition	.158***	3.217	10.347	.023	
Shopping mall reliability	.044	.876	.768	-.001	
Shopping mall loyalty	-.064	-1.278	1.633	.002	
Needs uncertainty	-.049	-.983	.966	.001	
Purchase deferral habit	.329***	7.005	49.077	.106	
Perceived risks	.437***	9.751	95.090	.189	
Perceived risks	Credit dealing risk	.131**	2.648	7.011	.015
	Sociopsychological risk	.358***	7.685	59.055	.126
	Product risk	.450***	10.126	102.544	.201
	Market change risk	.296***	6.227	38.773	.086

** $p < .01$, *** $p < .001$

V. Conclusions and Implications

This study aimed to comprehend the current situation of the purchase deferral and find out the significant factor which influence the purchase deferral in internet clothing shopping, focusing on the purchase deferral phenomena that consumers do not make the purchase decision right away and defer the purchase using the function like “cart”.

The summary of this study is as follows. First, the order of items with many purchase deferrals in internet clothing shopping was casual T-shirt>casual skirts/pants, one-piece>suits>sportswear>blouse/shirts, and 58.3% of purchase deferral happened in the price below ₩50,000. Furthermore, the types of shopping malls, though the absolute number of purchase deferral was more in open markets, considering mainly used shopping malls of consumers, purchase deferral tends to happen more in fashion specialty shopping malls and fashion SOHO shopping malls than open markets. Second, as a result of analyzing differences in the products, the prices, and the used shopping malls of purchase deferral according to consumer's demographics, in matters of clothing items, there were significant differences according to gender, age, marriage, and education. In terms of product price, there was significant differences according to only gender. And in terms of the used shopping malls, there were significant differences in gender, age, marriage, education, and income. Third, as a result of analyzing the effects of various factors which can influence on purchase deferral in internet clothing shopping, it was shown that information search, purchase deferral habit, shopping mall supplying condition, and the perceived risks have significant influence on clothing purchase deferral. That is, the more information search, purchase deferral habit, and perceived risks, deficiency of shopping mall supplying condition are, the higher the possibilities of purchase deferral are. This study aimed to find out the influencing variables explaining clothing purchase deferral in internet shopping. Among the 10 factors which were assumed to have significant influence from the prior studies, information search, shopping mall supplying condition, purchase deferral habit, and perceived risks were found to have signifi-

cant influence in this study. Since the explanatory power of those four variables was not so high, following researches are necessary to find out other variables with higher explanatory power from the variables which were not included in this study. As simple regression analysis was used to analyze the explanatory power of each variables explaining clothing purchase deferral in this study, multiple regression analysis would be suggested to analyze the relative explanatory power of influencing variables in the future research.

This study can be utilized by shopping malls that aim to develop marketing programs which make the decision of consumers who are considering the purchase easier, with no hesitation. Since the fact that consumers deferred the purchase of the products means that consumers already have considered the products to purchase, shopping mall operators should try to spur on actual purchase by offering additional information about the products which are currently in the purchase deferral or products which are similar to purchase deferred products using e-mail or text message service.

Moreover, it is necessary for online enterprises to persuade the consumers who have difficulty judging because of too much information to recognize the needs and the utility of the products by moderating the amount and form of the information supplied and the concrete context in which consumers receive the information. Especially, as product risks and sociopsychological risks are important factors in purchase deferral, shopping malls need to find a way to offset these perceived risks. For example, it is important to arrange the evaluations of other consumers in the same page of ‘buy’ button to have consumers confirm and judge the information of positive evaluation of other consumers rather than presenting the information unilaterally.

It becomes more and more difficult for internet clothing shopping malls to secure new customers and maintain the existing consumers in the highly competitive online market. Therefore, shopping malls should analyze the products of purchase deferral that visiting shoppers left in “cart”, and utilize it for drawing in new customers and securing customers with loyalty.

As the lists of purchase referred products are meaningful data for figuring out the expected amount of demand and preferences of consumers, shopping malls should use this for managing products and customers. The reasons and influential factors of purchase deferral can be different according to the types of internet shopping malls. Therefore, further studies about the relationship between the types of shopping malls and purchase deferral need to be performed, and it can be helpful to provide the strategies to decrease purchase deferral according to the types of shopping malls. Thus, following studies to present these differences are needed, and the findings of those studies can be helpful to establish the strategies to diminish purchase deferral according to the types of shopping malls.

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