# A comparative Study of Online and offline Consumer Shopping Perceived Risk in Clothing Purchasing

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Abstract: In recent years, with the popularity of computers and the improvement of the Internet's functions, the choice of people on the Internet is increasing. According to 15 years of statistics, Ali trading volume exceeded 3 trillion yuan, the Jingdong trading volume exceeded 400 billion yuan, online shopping has become a mainstream way of shopping. Never leave home can buy goods from all over the world, and as a result of eliminating the need for the store rent, twists and turns of the channel of replenish onr's stock, a lot of artificial cost expenditure, and from time to time will have "spike", "buy" and other activities, network commodity prices than the store has very big advantage. But store the biggest feature is the commodity experience, can give consumers a the most intuitive feeling, also returns is also more convenient. So, for consumers, the shop and the store has a different degree of risk, thus, the shop and store operators can be for their own advantages and disadvantages to take some effective measures.

Keywords: physical store shopping online shopping risk perception.

### 1. INTRODUCTION

### 1.1 Research background

At the beginning of the last century, the business in China is not developed, people buy things very convenient, can only rely on street tour operators to buy daily necessities, traveling salesman came into being. In the literary works are often able to see the peddler hand take rattle, shoulder goods bear, description of the street, called on people to exchange, at that time, traveling salesman is the grocery store.

After the founding of new China, traveling salesman is not only in the town, began to remote rural areas began to spread, the famous "feather for sugar allusions is in this day and age, in this age of scarcity, feather for sugar into the peddler living means. The peddler street travel extensively, with sugar, papyrus such cheap goods in exchange for people home useless feather waste to seek modest profit. Ordinary people also through this way to meet the basic life of barter.

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With the development of the Internet, network technology and information technology is increasingly mature, e-commerce platform to show a unique charm. Traditional store with a gentle development to support the pattern of market transactions, is subject to the overall challenges of online shops. Because there is no time limit for the shop, the limited area covered by the physical store to expand to the province, the country, and even the world. Shop for all consumer groups, in consumers all aspects of communication in the information age, to break the asymmetry of the entity store information service, and in terms of sales channels, reduce the wholesalers, retailers, many intermediate links, and the use of modern logistics support, simple, convenient, fast into the largest online shopping store and challenges of the tool. Therefore, driven by the modern information industry, online shopping has become a modern consumer trends, the store

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is under unprecedented pressure. In 2013, China's largest bzc shopping site Taobao Tbaobao.com double eleven achieve 350 billion turnover, 2014 double eleven achieve 571 million turnover, 2015 double eleven turnover exceeded 900 million, annual turnover of nearly 3 trillion yuan.

The traditional chain of home appliance giant Gome, Suning is facing a direct challenge to the Jingdong store, has put up a pageantry to enter the online shopping market. Major brands such as Adidas, Nike, etc. have also settled in the major online shopping platform. In such a big trend, some small private shops even more so.

### 2. LITERATURE REVIEW

The researchers perceived risk from the domain of psychology into the field of marketing, to explain consumer behavior plays an important role. In today's consumer as the center of marketing era, stand in the consumer's point of view considering marketing issues and events is particularly important, and the concept of customer perceived risk explains many consumers to buy goods in the behavioral changes.

According to the literature research, the definition of customer perceived risk and the dimensions of physical store and online shopping are very similar, mainly due to the same research methods. Study of the perceived risk of online shopping from the traditional store customer perceived risk research, and eight dimensions of online shopping is relatively mature theory has six is the same dimension entity shop with dimensions of perceived risk, privacy risk and service risk is in the Internet generation derived from two dimensions. It can be seen that the current domestic and foreign research on the perceived risk of online shopping is in store consumer perceived risk and increasingly mature, and the eight dimensions of online shopping has in store of perceived risk based on were empirical analysis.

Learned from the literature research, whether it is a physical store or shop, at different stages of the perceived risk to consumers in all, there are privacy risk and service risk, privacy risk is customer in collection of information communication with the outside world may lead to the loss of privacy, service risk is perceived in the after-sale stage if the product related issues and the service can achieve customer satisfaction of a perceived risk, but also affect the customer finally whether to buy the product of a decision factors and risk service is consumers on Evaluation of modern enterprises is an important factor. In the physical store, the risk of services and privacy also exists. The difference between the perceived risk dimensions of the store and the physical store gives a good theoretical foundation for this paper.

The domestic and foreign scholars have made an empirical analysis on the risk dimensions of the shop on the basis of the research on the perceived risk dimensions of the physical stores. The current study does not involve comparative studies between the two, so as to find out both the intuitive differences in degree, at the same time, because of the involvement of various factors such as the impact of brand will on consumers' perceived risk, either shop or store has certain influence, the extent of its influence to further research.

The research points of this paper is to take comparative study and on risk perception in store and online channels under various dimensions of one by one comparison, this will further highlight the differences in both perceived risk, so that enterprises in the shop or store marketing strategy more targeted. For enterprises to reduce the consumer's perceived risk in the consumer purchase decision-making process.

# 3. RESEARCH METHODS

In the context of the purchase of clothing, on the physical store shopping and online shopping is relatively speaking:

H1: consumers due to the time risk, more willing to choose the physical store shopping.

H2: consumers are more willing to choose online shopping because of economic risks.

H3: consumers due to product risk, more willing to choose the physical store shopping.

H4: consumers because of social risks, more willing to choose the physical store shopping.

H5: consumers because of psychological risk, more willing to choose the physical store shopping.

H6: consumers due to physical risks, more willing to choose the physical store shopping.

H7: consumers because of privacy risks, more willing to choose the physical store shopping.

H8: consumers due to the risk of services, more willing to choose the physical store shopping.

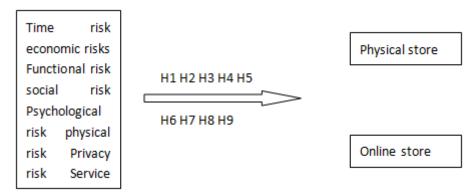
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H9: consumers because of the overall perceived risk, more willing to choose the physical store shopping.

From the perspective of perceived risk, consumers tend to reduce perceived risk when buying products to reduce the loss caused by the purchase of products, rather than maximize the perceived benefits. This is a strong interpretation of the final decision on the purchase behavior of consumer behavior. When the consumer's perception of a product risk the greater the risk will enable consumers to reduce the loss to the product that conflict, and even affect the brand building, for business are particularly vulnerable, so pay attention to the consumer's perception of risk, so as to find the break through point of each dimension of the perception, for enterprises and dealers in the role is self-evident.

According to the above assumptions and the definition of each dimension, the following models are established,



### 4. EMPIRICAL RESULTS ANALYSIS

According to the problem and situation hypothesis faces in the first few chapters for confirmation, the incidence questionnaire form random survey of 210 people, to recover the number of valid questionnaires of 200 copies, in all the questionnaires. The recovery rate was 95.2%, scrap rate was 4.8%, the questionnaire information collected digital data. Through the sample statistics, descriptive analysis, reliability and validity analysis, factor score comparison analysis to illustrate the point of view.

According to the data, from a gender perspective, the store purchase of clothing and clothing in the selection of online shopping, men prefer online shopping, but whether it is a physical store or online shopping clothes, women are more interested than men; from the age level, 20-30 years old from both physical stores or online shopping is the main force in the age group, China online shopping up to 10 years ago, now 20-30 year olds at the youth, is to accept new things quickly in the age group, education, University is undoubtedly the store and online shopping in the largest ethnic group, from the income, the proportion of the store in high 2000-4000 yuan, online shopping in high proportion is 2000 following the crowd, the proportion is not very clear, comprehensive look together 2000 yuan -4000 yuan is the largest entity and online shopping population. According to the study, with the quality of the case, the net purchase price lower than the physical store 30%, online shopping into a trend.

#### 5. CONCLUSION AND SUGGESTION

Based on the research above, the risk is not difficult to see that the sort of online shopping perceived risk: customer on time risk response most strongly arranges: time risk, service risk, physical risk, economic risk, risk, social risk, privacy risk, psychological risk; this store shopping perceived risk dimensions size followed by: physical risk, time risk, service risk, economic risk, functional risk, privacy risk, social risk, psychological risk. In contrast, online shopping to customers time risk the scratching their heads, followed by the service risk, if online shopping can let the customer can reduce the time risk and service risk, will be more sought after and favored a greater degree, to the entity shop is the most obvious physical risk, followed by the time risk, in summary whether online shopping or store, in time more fancy, in this era of rapid development, people's time and is not enough, also more and more fancy.

Online shopping in improving the process of buying clothes in, communicate with each other information flow and timely and effective, collect clothes timely, reduce rework or return time, if temporarily out of stock or other reason immediately network records and real-time recommendation, let the customer to the greatest extent can buy worry free goods.

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Entity shop if you can buy clothes in the improvement problems, returns, maintenance cause feelings of irritability, the establishment of customer files, can let every customer in a shop is accurate to buy clothes, shorten the time, selling clothes cost-effective for customers to physical and mental pleasure, sales personnel professional training for simple, to buy his clothes fit to exchange more convenient, strengthen to buy clothes service guarantee, will let the customer, a lot of people, the customer will be willing to choose a tactile store shopping.

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