



# A model of adolescents' online consumer self-efficacy (OCSE) <sup>☆</sup>

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## ABSTRACT

This paper investigates adolescent online shopping and self-efficacy development in the virtual setting. The authors present and test a model of antecedents and mediators to two dimensions of online consumer self-efficacy. Additionally, a discriminant analysis finds that more involved adolescent online shoppers can be differentiated from less involved online shoppers on key variables of interest—shopping motivations, self-efficacies, shopping behaviors, and relative influence in household decision-making.

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## 1. Introduction

Adolescents use the Internet for activities like schoolwork and socializing, but for many adolescents these days, online shopping is a rapidly growing phenomenon. Clearly, this behavior is apparent, based on a substantial online teen market. [Jupiter research \(2006\)](#) reports teenagers spend about \$3 billion a year online, and overall teenager shopping exceeds \$200 billion a year ([Package Facts, 2007](#)).

Today's multitude of online access points and often, parental encouragement, allow adolescents to explore and to learn as online shoppers. Moreover, adolescents embrace technologies in general (e.g., cell phones, mp3 players, social networks). Not surprisingly, today's youth are skilled online consumers.

Yet, only a handful of researchers address teen skill development and consumer confidence in the virtual marketplace. [Sutherland and Thompson \(2003\)](#) describe many adolescents as knowledge authorities for the Internet, while [Belch et al. \(2005\)](#) suggest Internet teen mavens possess much information about products, places to shop, and more, and even initiate discussions in these areas. [Mallalieu and Palan \(2006\)](#) stress the importance of studying teen shopping competency, although their study is only in a traditional setting. Yet, a gap in the literature remains—no construct in marketing addresses adolescents' perceptions of their online consumer competency, and how this skill base is developed.

Thus, this paper seeks to understand how teens become competent online consumers. First, the researchers introduce the concept of online consumer self-efficacy (which captures perceived competencies), and address its grounding in the literature. Next, the construct of online consumer self-efficacy (OCSE), as well as its antecedents and mediators, appears. Findings from qualitative research combine with several theories (e.g., motivation theory, technology adoption research, consumer socialization, and social learning theories) to provide rationales for the model. Survey data of 368 adolescents serve to assess the model and hypotheses, as well as offering a look at segments based on online shopping involvement. Finally, discussion, limitations, and ideas for future research appear.

## 2. Qualitative research

This research began with 23 in-depth interviews (13 adolescents; 10 parents) conducted in the first author's home, the respondent's home, or by phone. Loosely structured questions provided direction, while still offering flexibility in the discussion. Interviews lasted 30 to 60 min. Informants talked about their Internet use, focusing on shopping online. The researchers recorded, transcribed, and coded all interviews. Following grounded theory, the researchers combined coded thoughts during the open coding and axial coding stages to identify emerging concepts and their properties ([Strauss and Corbin, 1998](#)). Then, selective coding provided understanding as to how the categories interact with one another, providing temporal ordering. The researchers also draw relevant theories from the literature in developing their model and constructs. Quotes appear in the hypotheses section to illustrate the ideas.

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### 3. Background and hypotheses

#### 3.1. Online consumer self-efficacy (OCSE)

Online consumer self-efficacy (OCSE) builds on Moschis and Moore's (1978) consumer socialization theory. Their seminal work identifies television, family, peers, and school as socialization agents allowing children to become skilled consumers. With the rapid adoption of the Internet by adolescents, the Internet's influence as a consumer socialization agent is undeniable.

The literature draws clear distinctions between subjective and objective knowledge, self-efficacy, and experience (cf. Brucks, 1985; Wei and Zhang, 2008). Subjective knowledge is what one thinks he knows, while objective knowledge is what one really knows, and experience is what one has done (Wei and Zhang, 2008). Finally, self-efficacy addresses the belief that one is capable of performing specific tasks (Bandura, 1997; Martocchio and Dulebohn, 1994).

Drawing from self-efficacy theory, several researchers address Internet self-efficacy. Wei and Zhang (2008, p. 4) define Internet self-efficacy as a "judgment about one's capability to use the Internet." (p. 4). Wei and Zhang, along with Eastin and LaRose (2000), provide scales to measure Internet self-efficacy, capturing a generalized idea of confidence in accomplishing tasks on the Internet. Following these ideas but concentrating on a narrower domain, online consumer self-efficacy (hereafter referred to as OCSE) refers to the degree to which an adolescent perceives that he is capable to engage effectively as a shopper and/or buyer in the online marketplace.

Building on the literature and interviews, OCSE has two dimensions—one dimension addresses shopping knowledge online, while the second dimension addresses technical ability as a shopping navigator online. Justification for these dimensions draws from Macdonald and Uncles' (2007) and Thomson and Laing's (2003) discussions that address how technical and marketplace competencies are important in the development of competent Internet consumers. A discussion follows.

##### 3.1.1. Online shopping self-efficacy

Online shopping self-efficacy is an adolescent's perception of his level of skills in searching for information and prices online, as well as for making purchases online. Online shopping self-efficacy is an outcome of consumer socialization, which is "the acquisition of specific consumer skills that contribute to the individual's proficiency as a consumer in the marketplace" (Moschis and Moore, 1978, p. 277). This variable represents how comfortable adolescents are shopping online and gathering information across websites. A comment from the interviews reveals these consumer skills.

I usually can compare when I go shopping for stuff on the Internet—if I'm on one website like American Eagle and I see a price, I'll go to another [site] like Buckle to see if I can find a better price. I'm pretty good at finding things. I even help my mom and dad. (female, age 13)

##### 3.1.2. Online technical self-efficacy

Online technical self-efficacy is an adolescent's perceived technical ability to use the Internet to achieve desired tasks. This dimension includes his ability to navigate within and across websites and to engage in various online activities competently. Macdonald and Uncles (2007) address technological sophistication as a mental enabler to enhance the consumer's interaction with the firm and the online marketplace.

The relevance of online technical self-efficacy is traceable to several streams of research. Mick and Fournier (1998) suggest that technology users feel anxious when they lack the appropriate technical proficiency, while technology readiness addresses a tech-

nology user's propensity to use a technology (Parasuraman, 2000). Individuals with greater online technical proficiency may have fewer negative feelings and greater readiness for the medium. A quote illustrates this idea.

Yes, I like to work on a bunch of stuff at the same time and bounce back and forth between sites. On one site I'm shopping for new clothes, on another site I'm downloading music, and on another I'm looking up stuff for my homework. (female, age 15)

#### 3.2. Motivations, facilitators, and mediators

Two antecedents influence the adolescent's online usage and online shopping involvement—motivations to shop online and facilitators. These constructs also mediate between the antecedents and the self-efficacies (see Fig. 1). Online usage is the adolescent's perception of his degree of Internet usage in general, while online shopping involvement is the adolescent's perception of how much he shops online versus his peers and the importance of online shopping to the individual.

##### 3.2.1. Motivations to shop online

The model's theoretical direction is from motivations to involvement and usage, and ultimately to self-efficacy. This directionality derives from shopping motivation theory, which suggests that individuals are motivated to engage in goal-directed behaviors to acquire shopping benefits—either utilitarian, hedonic, or both (Babin et al., 1994; Bridges and Florsheim, 2008). These benefits propel individuals to acquire skills to shop more effectively over time.

Following Koufaris' (2002) definition of shopping enjoyment, *online shopping enjoyment* is the level of intrinsic enjoyment of an online shopping activity. Similarly, Shang et al. (2005) report feelings of freedom and fantasy from shopping serve as intrinsic motivations prompting enjoyment and involvement for shopping online. One teen describes her enthusiasm.

It's fun. I like finding things online. Even if I know my mom is not going to buy anything, it is still something I like to do. (female, age 13)

**H<sub>1</sub>.** An adolescent's online shopping enjoyment associates positively with his online shopping involvement.

*Online shopping value* describes the motivation experienced by individuals to shop online for good prices, values, or deals (Babin et al., 1994). Adolescents recognize the Internet's usefulness for finding good values. Thus, individuals motivated to shop online for value tend to become more involved in the activity. This quote illustrates this idea.

Yes, I recently went online to find an mp3 player (music player). You can get better deals online. (male, age 15)

**H<sub>2</sub>.** An adolescent's online shopping value associates positively with his online shopping involvement.

##### 3.2.2. Facilitators

Two factors appear to promote and/or constrain adolescents' online shopping involvement and their use of the Internet—online accessibility and online parental attitude. *Online accessibility* is the adolescent's perception of the window of opportunity to use the medium, and relates to the number of Internet connections available to the adolescent and/or the level at which he must share Internet connections with others. Online access promotes general online usage and shopping. Indeed, Lueg et al. (2006) link online accessibility and

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