

What are the elements that influence consumers on purchasing a non-reviewed product on the Internet?

Luanle Dai

Bachelor's thesis
May 2017
International Business
Degree Programme in International Business

Author(s) Dai, Luanle	Type of publication Bachelor's thesis	Date May 2017
	Number of pages 61	Language of publication: English
		Permission for web publication: x
Title of publication What are the elements that influence consumers on purchasing a non-reviewed product on the Internet?		
Degree programme International Business		
Supervisor(s) Hundal, Shabnamjit		
Assigned by		
<p>Description</p> <p>The purpose of this study was to analyze the factors that influence online shoppers to make a purchasing decision in the context of a non-reviewed-product shopping environment on the Internet. The target of this study was online shoppers, this study was not specifically targeting any groups, but the survey was designed in a way to use online shopper's past experience as a control variable in order to test the hypotheses.</p> <p>This study used the Theory of Planned Behavior and the Big Five Personality Traits as theoretical models to find out the elements that influence an individual's intention on purchasing non-reviewed products on the Internet. This study found out that past experience and attitude contributed the most significance on an individual's intention in purchasing a non-reviewed product on the Internet. Based on the results, several suggestions were given to online retailers for future implication.</p>		
<p>Keywords (subjects)</p> <p>The Theory of Planned Behavior, online shopping behavior, Big-Five personality traits, non-reviewed products</p>		
Miscellaneous		

Contents

1	Introduction	5
2	Theoretical Framework	7
2.1	The Theory of Planned Behavior	7
2.1.1	Three Theoretical Foundations	8
2.1.2	The Main Factors	9
2.2	The Big Five Personality Traits	11
2.2.1	Openness to Experience.....	11
2.2.2	Conscientiousness.....	12
2.2.3	Extraversion	12
2.2.4	Agreeableness.....	12
2.2.5	Neuroticism	13
3	Literature Review	13
3.1	Studies Applied the Theory of Planned Behavior.....	13
3.2	Studies Applied the Theory of The Big Five Personality Traits	14
4	Research Hypotheses	15
4.1	Intention.....	16
4.2	Attitude Toward the Behavior.....	16
4.3	Subjective Norm	17
4.4	Perceived Behavioral Control.....	17
4.5	Personality and Intention.....	18
4.6	Hypotheses Structure	20

5	Method	21
5.1	Quantitative Research	22
5.2	Survey Design and Measurement	23
5.3	Sample and Distribution Procedure	24
6	Data Analysis	24
6.1	Reliability Analysis	25
6.1.1	Use Cronbach’s Alpha Measure the Reliability	25
6.2	Descriptive Data Analysis	26
6.3	Hierarchical Multiple Regression Analysis	30
6.3.1	Model 1	31
6.3.2	Model 2	33
6.3.3	Model 3	36
6.3.4	Model 4	38
6.3.5	Model 5	40
6.3.6	Model 6	42
6.3.7	Model 7	44
7	Results from Hypotheses Testing	46
8	Discussions	48
9	Limitation and Future Research Opportunity	49
10	Conclusion	50
11	Reference	50
	Appendix	55

Appendix 1 Questionnaire Item.....	55
---	-----------

Appendix 2 Data Collected	60
--	-----------

Figures

Figure 1 Ajzen's the Theory of Planned behavior	8
---	---

Figure 2 Hypothesis Structure	21
-------------------------------------	----

Tables

Table 1 Cronbach's alpha Rule	25
-------------------------------------	----

Table 2 Case Processing Summary	26
---------------------------------------	----

Table 3 Reliability Statistics	26
--------------------------------------	----

Table 4 Descriptive Statistics	27
--------------------------------------	----

Table 5 Correlation Mix for All Factors	29
---	----

Table 6 Model 1 Summary.....	31
------------------------------	----

Table 7 Model 1 Coefficients	32
------------------------------------	----

Table 8 Model 1 ANOVA.....	32
----------------------------	----

Table 9 Model 2 Summary.....	33
------------------------------	----

Table 10 Model 2 Coefficients	34
-------------------------------------	----

Table 11 Model 2 ANOVA.....	35
Table 12 Model 3 Summary.....	36
Table 13 Model 3 Coefficients	37
Table 14 Model 3 ANOVA.....	37
Table 15 Model 4 Summary.....	39
Table 16 Model 4 Coefficients	39
Table 17 Model 4 ANOVA.....	40
Table 18 Model 5 Summary.....	41
Table 19 Model 5 Coefficients	41
Table 20 Model 5 ANOVA.....	42
Table 21 Model 6 Summary.....	43
Table 22 Model 6 Coefficients	43
Table 23 Model 6 ANOVA.....	44
Table 24 Model 7 Summary.....	45
Table 25 Model 7 Coefficients	45
Table 26 Model 7 ANOVA.....	46

1 Introduction

E-commerce has witnessed its rapid growth in the recent years. The e-markets continue to expand. At 2016, the US online sales have reached at 396.7billions dollars and it is expected to reach over 684 billion dollars in 2020. It is reported that 77% of the Internet users have purchased online, and it accounts 67% of the whole US populations(E-commerce in the United States - Statistics & Facts, n.d.). In the EU, according to Eurostat statistics explained, two thirds of internet users have purchased online, and 68% of the online shoppers are from the 16-24 age group while 69% from the 25-64 age group(E-commerce statistics for individuals - Statistics Explained, 2016). Globally, it is estimated that online retail sales worldwide has reached \$2,197 trillion in 2017 which accounts for 8.2% of the total retail sales. The worldwide digital buyers penetration rate in 2017 accounts for 46.4% of the total internet users (Saleh, n.d.).

While the e - market is enjoying its uprising blossom, research scholars are also investigating the factors that influence online digital buyers' behavior in making a purchasing decision. This study aims at finding out the answers for a simple question 'What are the elements that influence consumers on purchasing a non-reviewed product on the Internet?'

Many of the studies have been focusing on analyzing online shopping motivation from a utilitarian perspective, they see online shopping as a process of mission orientation and rational shopping experience. In the study of Shopping Motivations on Internet, it is found that utilitarian motivation is a determinant on consumer's intention to search and purchase and hedonic motivation directly impacts consumer's intention to search but indirectly impacts consumer's intention to purchase(To, Liao, & Lin 2007, 774). Cowart and Goldsmith (2007, 639)found out that consciousness, hedonistic shopping, impulsiveness and brand loyalty were positively related to online apparel shopping. Korgaonkar and Wolin (1999, 56-59)identify seven motivations for online shopping, which are social escapism motivation, Transaction-

based security and privacy concerns, Information motivation, interactive control motivation, socialization motivation, non-transactional privacy concerns and economic motivation. The study indicates that online users who spent more than one hour on the Internet are more likely to find gratification in using the Web to shop for 'good' price conveniently.

Other studies categorized online shoppers into different groups based on their shopping motivations. Online shoppers are categorized into four groups, which are convenience shoppers, variety seekers, balance buyers and store-oriented shoppers. (Rohm & Swaminathan 2004, 748)

Tremendous researches have been focusing on online consumer behavior on making a purchasing decision, but very little attention has paid to the context of encountering a non-reviewed product in the process of decision making. We acknowledge the importance of online reviews and recommendations. According to Dabholkar (2006, 267-268) the main reason consumers use a rating website because it helps to make a better decision easily. Recent research has also shown that customer reviews can have a positive influence on sales. (Chevalier & Mayzlin 2006, 345; Clemons, Gao, & Hitt 2006, 166)

Realizing the importance of online reviews, it raises a question that concerns online retailers and online sellers who are new to the e-market, which is how could they get customers to buy their non-reviewed products? What are the elements that influence customers on purchasing non-reviewed products on the Internet? Why people buy non-reviewed products on the Internet? These are the questions for this paper, this paper aims at finding out the determinants that influence consumer's intention on buying a non-reviewed product on the Internet.

This study adopts Ajzen's Theory of Planned Behavior as its theoretical framework base alongside with McCrae's theory of the Big Five Personality Traits to test the elements that influence consumer's intention on purchasing a non-reviewed product on the Internet.

2 Theoretical Framework

The theoretical framework explains the theories that are used in this study. It consists of two parts, the Theory of Planned Behavior and the Big Five personality traits.

2.1 The Theory of Planned Behavior

The Theory of Planned Behavior was proposed by Icek Ajzen in 1985, it was developed from the theory of Reasoned Action which was proposed by Martin Fishbein and Icek Ajzen in 1980.(Theory of reasoned action, 2017)

The Theory of Planned Behavior has been widely used to predict an individual's intention to perform a behavior at a specific time and place. It is intended to explain all behaviors that people have control over themselves. The TPB has been successfully predicting and explained the behavioral intentions. For instance, a study done by Schifter and Ajzen (1985, 846) stated that, the theory of Planned Behavior can accurately predict the intention of weight-loss behavior.

The Theory of Planned Behavior is comprised of six factors that represent a person's actual control over his intention and behavior.

The six constructs and related factors are shown in the following diagram. More details will be explained.

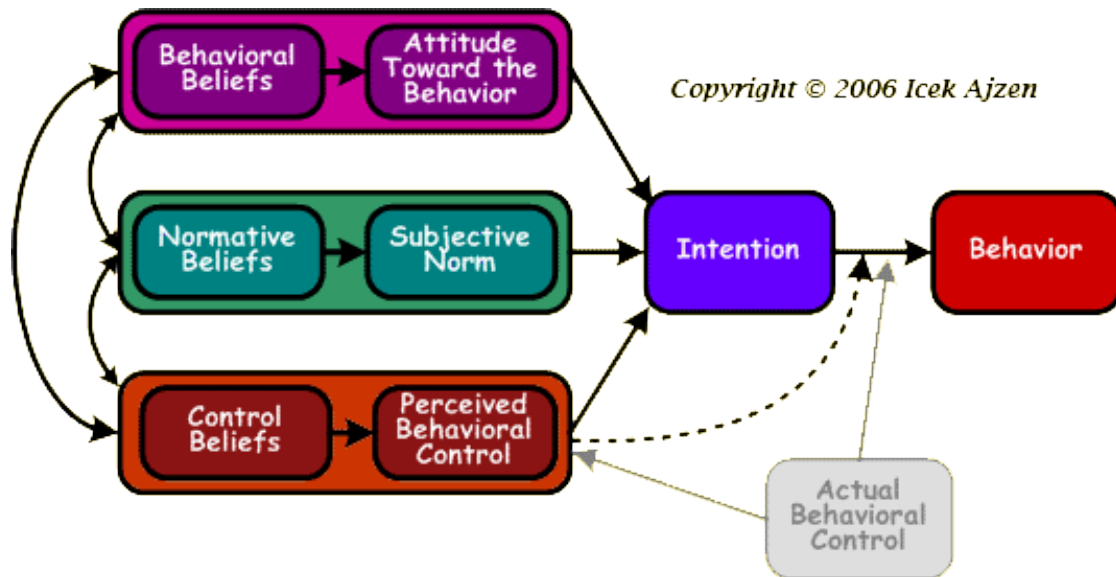


Figure 1 The Theory of Planned behavior (Adopted from Ajzen Icek Homepage (2006f))

2.1.1 Three Theoretical Foundations

According to the Theory of Planned Behavior, human action is guided by three considerations, which are behavioral beliefs, normative beliefs and control beliefs.

1. Behavioral beliefs

Behavioral beliefs briefly can be explained as the beliefs likely about the consequences of a behavior. (Ajzen, n.d.)

2. Normative beliefs

Normative beliefs can be briefly explained as the beliefs about the normative expectations of others. (Ajzen, n.d.)

3. Control beliefs

Control beliefs can be briefly explained as the current factors that facilitate or impede the performance of the behavior. (Ajzen, n.d.)

These three different beliefs determine different constructs.

According to Ajzen (1989), behavioral beliefs determine attitude toward the behavior, normative beliefs determine subjective norm and control beliefs determine perceived behavioral control. (189)

2.1.2 The Main Factors

An execution of a behavior is influenced by many factors. In the Theory of Planned Behavior, it is directly determined by the weight of intention on behavior, and the intention is directly determined by attitude toward the behavior, subjective norm and perceived behavioral control. The perceived behavioral control has a direct impact on the actual behavioral control on the performance of a behavior. (Ajzen 1991, 189)

1. Attitude toward the behavior

Attitude toward the behavior is defined by Ajzen (2006a, n.d.) as:

a behavior is the degree to which performance of the behavior is positively or negatively valued. According to the expectancy-- value model, attitude toward a behavior is determined by the total set of accessible behavioral beliefs linking the behavior to various outcomes and other attributes.

2. Subjective norm

Ajzen (2006e, n.d.) defines subjective norm as:

the perceived social pressure to engage or not to engage in a behavior. Drawing an analogy to the expectancy-value model of attitude, it is assumed that subjective norm

is determined by the total set of accessible normative beliefs concerning the expectations of important referents.

3. Perceived behavioral control

Perceived behavioral control is defined by Ajzen (2006d, n.d.) as:

Perceived behavioral control refers to people's perceptions of their ability to perform a given behavior. Drawing an analogy to the expectancy- value model of attitude, it is assumed that perceived behavioral control is determined by the total set of accessible control beliefs control beliefs, i.e., Beliefs about the presence of factors that may facilitate or impede the performance of the behavior.

4. Intention

Ajzen (2006c, n.d.) defines intention as:

an indication of a person's readiness to perform a given behavior, and it is considered to be the immediate antecedent of behavior. The intention is based on attitude toward the behavior, subjective norm, and perceived behavioral control, with each predictor weighted for its importance in relation to the behavior and population of interest.

5. Behavior

Ajzen (2006b, n.d.) defines behavior as:

the manifest, observable response in a given situation with respect to a given target. Single behavioral observations can be aggregated across contexts and times to produce a more broadly representative measure of behavior. In the TPB, behavior is a function of compatible intentions and perceptions of behavioral control. Conceptually, perceived behavioral control is expected to moderate the effect of intention on behavior, such that a favorable intention produces the behavior only when perceived behavioral

control is strong. In practice, intentions and perceptions of behavioral control are often found to have main effects on behavior, but no significant interaction.

2.2 The Big Five Personality Traits

The purpose of integrating the Big Five personality traits theory is to identify and to understand the impacts of the personality on individual's intention to purchase a non-reviewed product in a deeper level. Alongside with the theory of Planned Behavior, we are able to have an overall picture of all the factors that would have play a role on consumer's intention to purchase non-reviewed products on the Internet.

The Big Five personality traits is widely and commonly adopted by psychologists to measure the personality of their clients in clinical practices (Costa & McCrae 1992, 5-13). McCrae and his colleagues found out the Big Five traits are remarkably universal. Christal and Tupes (1961, 244) used the traits rating to test the recurrent personality factors and found out the Big Five personality traits are very stable and consistent in predicting behaviors.

The Big Five personality traits are also known as the five factor model (FFM) (Big Five personality traits 2017), which consists of openness to experience, conscientiousness, extraversion, agreeableness and neuroticism.

2.2.1 Openness to Experience

According to John and Sanjy (1999, 120), they stated that "Openness to experience describes the breadth, depth, originality, and complexity of an individual's mental and experiential life."

Adjectives such as artistic, curious, imaginative, insightful, original and wide interests are used to describe openness to experience factor. (McCrae & John 1992, 179)

Individual rate high in Openness to experience tend to have a high degree of intellectual capacity, tend to have wider interests and have unusual and unconventional thoughts.

Individuals with low scores in Openness to experience tend to be more conventional, they favor more conservative values and tend to repress anxiety. (McCrae & John 1992, 198)

2.2.2 Conscientiousness

John and Sanjay (1999, 120) defined Conscientiousness as “Conscientiousness describes socially prescribed impulse control that facilitates task- and goal-directed behavior, such as thinking before acting, delaying gratification, following norms and rules, and planning, organizing, and prioritizing tasks.”

Adjectives such as efficient, organized, planful, reliable, responsible and thorough are used to describe conscientiousness factor. (McCrae & John 1992, 178)

2.2.3 Extraversion

John and Sanjay defined (1999, 120) Extraversion as “Extraversion implies an energetic approach toward the social and material world and includes traits such as sociability, activity, assertiveness, and positive emotionality.”

Adjectives such as active, assertive, energetic, enthusiastic, outgoing, talkative are used to describe extraversion factor. (McCrae & John 1992, 178)

2.2.4 Agreeableness

John and Sanjay (1999, 120) conceptualized Agreeableness as “Agreeableness contrasts a prosocial and communal orientation toward others with antagonism and includes traits such as altruism, tender-mindedness, trust, and modesty.”

Adjectives such as appreciative, forgiving, generous, kind, sympathetic and trusting are used to describe the agreeableness factor. (McCrae & John 1992, 178)

2.2.5 Neuroticism

McCrae and John (1992) stated Neuroticism as “Neuroticism represents individual differences in the tendency to experience distress and in the cognitive and behavioral styles that follow from this tendency.” (195)

Adjectives are used to describe Neuroticism such as anxious, self-pitying, tense, touchy, unstable and worrying. (McCrae & John 1992, 179)

People rate high in Neuroticism experience chronic negative affects (Watson & Clark 1984, 465). But for people who rate low in Neuroticism doesn't necessarily mean that they are high in positive mental health, they are likely to be more calm, relaxed, even-tempered and unflappable. (McCrae & John 1992, 195)

3 Literature Review

This section reviews relevant studies that have applied the theory of Planned Behavior and the theory of the Big Five Personality Traits.

3.1 Studies Applied the Theory of Planned Behavior

The theory of Planned Behavior has been applied to many different areas. For example, in the study of tourism management, it's been applied to test consumer's intention on visiting a green hotel (Han, Hsu, & Sheu 2010, 325). The result reveals that attitude, subjective norm and perceived behavioral control positively affect consumer's intention on choosing a green hotel.

In the journal of Public Policy & Marketing, one of its articles has applied the TPB to test college students' risky credit behaviors in terms of using a credit card. It found out behavioral

intention is the most important factor in preventing risky credit behaviors and credit card debt accumulations. The findings contribute to provide public policy implications. (Xiao, Tang, Serido, & Shim 2011, 239)

A study done by Shook and Bratianu used TPB to test Romanian students' entrepreneurial intents. Surprisingly, they found out that the more supportive the students' referents are, the less likely they are going to start a business. (Shook & Bratianu 2010, 231)

In the field of psychology, Ajzen and Beck used the TPB to predict dishonest actions among the college students. They found out the use of TPB can predict intentions with a high degree of accuracy and it was rather successful in predicting the actual behavior. (Beck & Ajzen 1991, 285)

In the field of computing sciences, studies used TPB to predict the intentions of consumers on providing online reviews. It's proved that attitude, perceived pressure, neuroticism and conscientiousness positively influence consumer's intention on providing online reviews. (Picazo-Vela, Chou, Melcher, & Pearson 2010, 685)

After the brief overview of the relevant literature on the application of the Theory of Planned Behavior, it shows that TPB has proved to be moderately accurate in predicting intentions. In our case, the application of TPB will ensure the credibility of the final results and provide implications for future usage.

3.2 Studies Applied the Theory of the Big Five Personality Traits

The theory of the Big Five personality traits has been widely applied in many research areas, such as in education(O'Connor & Paunonen 2007, 971), job performance(Barrick & Mount 1993, ; Tett & Burnett 2003, 500), consumer behavior(Bosnjak, Galesic, & Tuten 2007, 597; Fraj & Martinez 2006, 167; Kassarian 1971, 409) and brand preference(Mulyanegara,

Tsarenko, & Anderson 2009, 234) . It's recognized as a consensus theory in predicting a person's personality.

Mulyanegara, Tsarenko and Anderson (2009, 234) found out the Big Five personality traits are remarkably accurate in predicting brand preferences. Participants who rate high on the conscientiousness dimension tend to prefer trusted brands than sociable brands. Male and female are also different from each other on the likeness of different brand personality. Male consumer who rate high on neuroticism dimension prefer trusted brands, while female consumer with a high degree on extraversion dimension prefer sociable brands.

One remarkable study done by Golbeck, Robles and Turner (2011, 260) used public Facebook information to predict user's personality based on the Big Five personality traits. With the predicted personality, they suggest to use it to market and advertise products or service in a way that is acceptable by users.

More importantly, in a study done by Bosnjak, Galesic and Tuten (2007, 603) adopted the Big Five personality traits as one of their theoretical bases to find out the personality determinants of online shopping. They found out that three factors of the Big Five personality traits which were Neuroticism, Openness to experience and Agreeableness had a positively significant impact on consumer's intention on future online purchasing.

4 Research Hypotheses

The review of the Theory of Planned behavior and the Big Five personality traits shows that these two theories are useful and accurate in predicting individual's behavior. In the following sections, we will try to answer the research question (which is what are the elements that influence consumers on purchasing a non-reviewed product on the Internet?) by proposing our hypotheses that are based on those two theoretical frameworks.

4.1 Intention

In this study, we define intention as an individual's readiness or willingness to purchase a non-reviewed product on the Internet.

It is very important to study intention as Ajzen (1991, 181) stated "Intentions are indications of how hard people are willing to try, of how much of an effort they are planning to exert, in order to perform the behavior." It indicates that the stronger the intentions are, the more likely the behavior is performed. (ibid., 181)

4.2 Attitude Toward the Behavior

In this study, attitude toward the behavior refers to the overall evaluation of the behavior of purchasing a non-reviewed product on the Internet, the evaluation could be positive and negative. The attitude has been found as antecedent of intention. For example, Cook, Kerr and Moore (2002) used the Theory of Planned Behavior to understand consumers attitude and intentions towards purchasing GM food, they found out the intention to purchase GM food is positively influenced by the attitude. Consumers who hold favorable attitude toward purchasing GM food are largely associated with the believability of the statements advertising by the companies that promote GM food. (568)

Moreover, Pavlou (2002, A1) also used TPB to understand consumer's intention on making transactions online. He found out favorable attitude is positively associated with doing transactions online.

Since previous research shows that positive attitude has a positive impact on individual's intention to perform specific behavior, therefore this study hypothesizes that consumers who hold a positive attitude toward non-reviewed products on the Internet are likely to purchase a non-reviewed product.

H 1: Attitude toward the behavior will have a positive impact on consumer's intention on purchasing non-reviewed products on the Internet.

4.3 Subjective Norm

In this study, subjective norm refers to the perceived social pressure on an individual has while engaging in the activity of purchasing a non-reviewed product on the Internet. For example, the perceived social pressure may come from family members who disagree with purchasing non-reviewed products on the Internet.

When making a decision on purchasing non-reviewed products on the Internet, there are plenty of psychological activities going on in the mind of an individual. Consumers perceived more risk in purchasing a non-reviewed product than a reviewed one. Therefore, according to the risk aversion theory (Kahneman & Tversky 1984, 341-350), in the context of shopping non-reviewed products on the Internet, in order to reduce the risk, consumer would give more weights on the opinions of their important ones.

Therefore, this study hypothesizes that subjective norm will have a positive impact on the intention to purchasing a non-reviewed product.

H 2: Subjective norm will have a significant impact on consumer's intention of purchasing a non-review product.

4.4 Perceived Behavioral Control

Perceived behavioral control is consumer's perception of the ease or difficulty in purchasing a non-reviewed product on the Internet. Perceived behavioral control is related to an individual's ability, skills and resources that are required to perform a behavior. For example, in this study, perceived behavioral control is linked with an individual's ability (Financial

ability, PC skills) and necessary resources (PC, laptop, payment means) to buy a non-reviewed product on the Internet.

The Internet is widely used in the EU, it accounts for 80% of the total populations (European Union Internet Users, Population and Facebook Statistics, 2016). And the total non-cash payment in the EU reached to 103.2 billion euro in 2014, card payment represents 46% of all the transactions, credit card and debit card account for 26% and 21% respectively (European Central Bank, 2015).

Therefore, this study hypothesizes that an individual will have fewer problems to purchase a non-reviewed product on the Internet.

H 3: Perceived behavioral control will have a positive impact on purchasing a non-reviewed product on the Internet.

4.5 Personality and Intention

As it is stated earlier, the purpose of integrating the Big Five personality traits is to understand the impacts of personality on consumer's intention in purchasing a non-reviewed product on the Internet. In the following section, the factor related hypotheses will be proposed and relevant reasons will be explained.

1. Openness to Experience

People who rate high on the openness to experience factor tend to be more imaginative, creative, curious, liberal and tend to appreciate the aesthetics. Moreover, people who rate high on this factor tend to be particularly responsive to beauty as found in music, nature, poem and any aesthetic sensation. They tend to value their feelings more than other factors. (McCrae & Costa 2008, 5)

When an individual with a high degree of openness to experience is exposed to a product with a high quality and beautiful presentation on the Internet, he is properly attracted to the product regardless it has a review or not.

Therefore, this study hypothesizes that openness to experience have a positive impact on consumer's intention in purchasing a non-reviewed product on the Internet.

H 4 a: Openness to experience will have a positive impact on consumer's intention in purchasing a non-reviewed product on the Internet.

2. Conscientiousness

High conscientiousness individuals tend to be more rational and reasonably efficient in decision making. (McCrae & Costa 2008, 5) Therefore, the possibility for them to take a risk in purchasing a non-reviewed product on the Internet is rather low. In this case, this study hypothesizes that conscientiousness will have a negative impact on purchasing a non-reviewed product on the Internet.

H 4 b: Conscientiousness will have a negative impact on consumer's intention in purchasing a non-reviewed product on the Internet.

3. Extraversion

People who rate high on extraversion tend to enjoy more of a social activity, they tend to be more talkative, passionate, and warm. (McCrae & Costa 2008, 5) Therefore, when they are encountering a situation like purchasing a non-reviewed product, they probably will consult the retailer if they have any questions regarding to the non-reviewed products. If questions are solved contently, the possibility of purchasing a non-reviewed product is rather high. In this case, this study hypothesizes that extraversion will have a positive impact on purchasing a non-reviewed product on the Internet.

H 4 c: Extraversion will have a positive impact on consumer's intention in purchasing a non-reviewed product on the Internet.

4. Agreeableness

High agreeableness individuals tend to trust people easily and usually assume that everyone they meet is the best, but one character about such individuals is that they put his needs before others. (McCrae & Costa 2008, 5) Therefore, we assume that if the product meets the need of such individuals, they are very likely to purchase the product no matter it has a review or not. In this case, this study hypothesizes that agreeableness has a positive impact on purchasing a non-reviewed product on the Internet.

H 4 d: Agreeableness will have a positive impact on consumer's intention in purchasing a non-reviewed product on the Internet.

5. Neuroticism

High neuroticism individuals tend to experience negative emotions easily, they tend to be anxious, frustrated and sad. The most important character in describing individuals with a high degree of neuroticism is worrisome. They are prone to worry. (McCrae & Costa 2008, 5) Therefore, in our case, this study hypothesizes that neuroticism has a negative impact on purchasing non-reviewed products on the Internet.

H 4 e: Neuroticism will have a negative impact on consumer's intention in purchasing a non-reviewed product on the Internet.

4.6 Hypotheses Structure

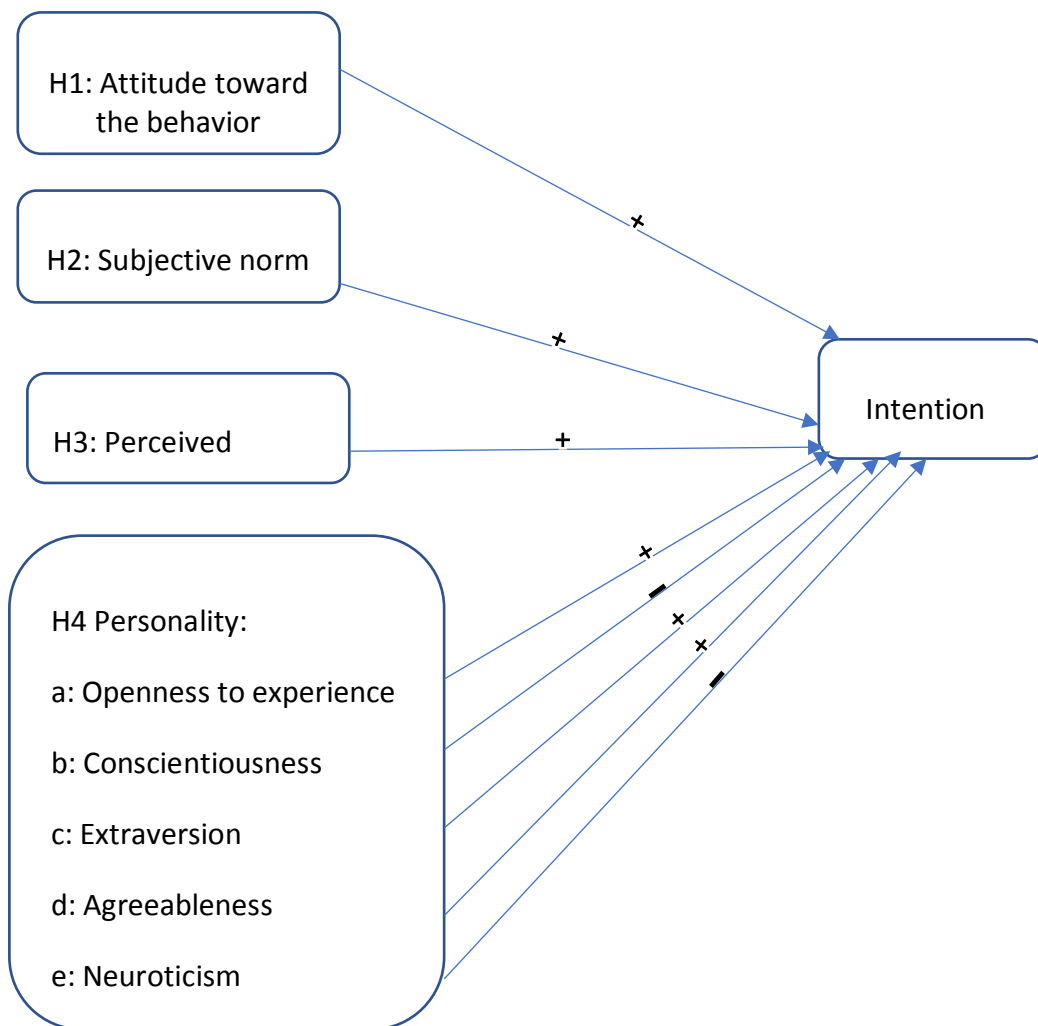


Figure 2 Hypothesis Structure

5 Method

Due to the nature of this study, quantitative research is conducted in order to answer the research question, which is what are the elements that influence consumer's intention on purchasing a non-reviewed product on the Internet.

5.1 Quantitative Research

Bryman and Bell (2015, 37-38) define the quantitative research as:

A research strategy that emphasizes quantification in the collection and analysis of data and that:

- *entails a deductive approach to the relationship between theory and research, in which the emphasis is on the testing of the theories;*
- *has incorporated the practices and norms of the natural scientific model and of positivism in particular; and*
- *takes a view of social reality as an external, objective reality.*

To simplify the definition, it can be understood as a research that uses numerical data to explain the situational phenomena. (Muijs 2010a, 1)

The data in a quantitative research are usually in a numerical form, such as numbers, percentage, etc.

The reasons for using quantitative research in this study are:

1. The question of this study is precisely designed in a way that is suitable to use quantitative research. For instance, quantitative research answers questions like 'how many?' 'how often?' 'what percentage?' etc. (Muijs 2010a, 1)
2. The data that is collected in this study is in a numerical form.
3. The hypotheses that are developed in this study need to be tested with statistical methods in order to explain the phenomenon, which is to explain why do consumer buy non-reviewed products on the Internet.

5.2 Survey Design and Measurement

A theoretical based questionnaire is developed in this study as an approach to answer the research question. The questionnaire consists of five question sets from five perspectives, which are intention, attitude, perceived behavioral control, subjective norm and personality.

The first question set is related to participant's experience with non-reviewed products. As it is stated by Cronan and Al-Rafee (2008, 529-530), past experience has a positive impact on consumer's intention to perform the behavior again. Therefore, in this study, in the first question set, the author designed the first question is used as a control variable (past experience), the second question is used as a dependable variable(intention), the third and fourth question have been changed to measure the independent variable (attitude toward the behavior).

The second, third and fourth question sets that are used to measure the Theory of Planned Behavior are adopted and modified from the TPB measure used by Cronan and Al-Rafee (2008, 540-542). Additionally, regarding to the second question set measuring the attitude toward the behavior, the author added more items according to the Theory of Planned Behavior. In TPB, attitude consists of three aspects, which are cognition, affect and conation. Cognition is used to describe the beliefs an individual holds toward certain situations, affect is related to the feelings an individual holds towards certain situations, and conation shows the behavioral intentions, which in another word it means an individual's action tendencies (Ajzen 1989, 242). In the cognition aspect, the author uses time saving, money saving and needs matching as consumer's shopping beliefs based on a study done by Punj (2011, 134), and modified those three beliefs to fit the context of buying non-reviewed products.

In the fifth question set, a 10-item personality measure (TIPI) is adopted from Gosling, Rentfrow and Swann (2003, 525). It is a brief measure of the Big Five personality traits; it is used when the time is limited for the research.

The questionnaire is measured with a 5-point Likert scale.

1 represents Strongly Disagree, 2 represents Disagree, 3 represents Neutral, 4 represents Agree and 5 represents Strongly Agree.

5.3 Sample and Distribution Procedure

The questionnaire was created with SurveyMoney (an online survey tool) on 11.04.2017 and it was closed on 26.04.2017. The survey was distributed through the online platform (Facebook groups) and email (JAMK webmail).

The majority of the participants are students, the number of participants who answer the survey is 75, the total number of questions is 27, and there are only seven questions are not answered by the total participants. It means that the total response rate is 99.65%.

This study is not specifically aiming at collecting participants' personal information like age, gender, nationality, income, education, etc. Participants who have online shopping experience or who intend to shop online are the target group of this study.

6 Data Analysis

This study uses SPSS Statistics 23 as its the main tool to analyze the data we collected from the survey. First the data was exported from SurveyMonkey to Excel and imported again from excel to SPSS.

This section consists of two parts, the first part is to measure the reliability of the items that are used in the questionnaire, the second part is to analyze the significance of each variable on the dependable variables, in another word, is to test our hypotheses.

6.1 Reliability Analysis

The purpose of doing a reliability analysis is to know how qualified our measurement instrument is (Muijs 2010b, 71). Muijs (ibid., 71) refers reliability as “to the extent to which test scores are free of measurement error”.

6.1.1 Use Cronbach’s Alpha Measure the Reliability

According to the Institute for Digital Research and Education of UCLA (What does Cronbach’s alpha mean?, n.d.), it is stated that “Cronbach’s alpha is a measure of internal consistency” and “it is considered to be a measure of reliability” (ibid., n.d.). The reason for using Cronbach’s Alpha in this study is to test the consistency and correlation between all the items that are used in the scale. A general accepted measurement of Cronbach’s Alpha is shown as below:

Cronbach's alpha	Internal consistency
$\alpha \geq 0.9$	Excellent
$0.9 > \alpha \geq 0.8$	Good
$0.8 > \alpha \geq 0.7$	Acceptable
$0.7 > \alpha \geq 0.6$	Questionable
$0.6 > \alpha \geq 0.5$	Poor
$0.5 > \alpha$	Unacceptable

Table 1 Cronbach's alpha Rule Adopted from Wikipedia (Cronbach’s alpha 2017)

After the author loaded all the items in SPSS, the result of this study is explained in Table 3. Two cases are excluded from the analysis, due to the incompleteness of the answers received from the participants.

<u>Case Processing Summary</u>	
	N
	%

Cases	Valid	73	97.3
	Excluded ^a	2	2.7
	Total	75	100.0

a. Listwise deletion based on all variables in the procedure.

Table 2 Case Processing Summary

Reliability Statistics	
Cronbach's	
Alpha	N of Items
.799	27

Table 3 Reliability Statistics

The result shows that the Cronbach's Alpha for this study is .799, which is considered to be 'Acceptable'. There are 27 items (questions in the survey) loaded in SPSS, and with total 73 participants.

Therefore, it is assured that the items within the scale show corresponsive consistency and correlation.

6.2 Descriptive Data Analysis

Table 4 and Table 5 give us a general understanding of correlations between dependent variable, control variable and independent variables.

In this study, as it is stated earlier, intention is used as the dependent variable, past experience is used as the control variable and the rest independent variables are the variables extracted from the Theory of Planned Behavior and the Big Five personality traits. The number

of cases are 75, however, for the variables Extraversion and Agreeableness, one case is excluded due to the incompleteness of the survey answers received from the participants.

Descriptive Statistics

	Mean	Std. Deviation	N
Intention	2.6400	1.13471	75
Past_Experience	3.0533	1.34459	75
Attitude_toward_the_behavior	24.0800	6.70772	75
Subjective_norm	8.5333	1.55384	75
Perceived_behavioral_control	11.3867	2.58317	75
Openness_to_experience	7.6800	1.62048	75
Conscientiousness	7.3200	1.41574	75
Extraversion	6.4459	2.00097	74
Agreeableness	6.4865	1.40686	74
Neuroticism	6.3867	1.86644	75

Table 4 Descriptive Statistics

Correlations		Intention	Past_Experience	Attitude_toward_the_behavior	Subjective_norm	Perceived_behavioral_control	Openness_to_experience	Conscientiousness	Extraversion	Agreeableness	Neuroticism
Intention	Pearson	1	.668**	.615**	.064	.302**	.238*	-.087	-.102	.157	.092
	Correlation										
	Sig. (2-tailed)		.000	.000	.583	.009	.040	.457	.385	.181	.432
	N	75	75	75	75	75	75	75	74	74	75

Past_Experience	Pearson	.668**	1	.473**	.044	.270*	.126	-.045	-.137	.125	.008
	Correlation										
	Sig. (2-tailed)	.000		.000	.705	.019	.282	.704	.244	.289	.947
	N	75	75	75	75	75	75	75	74	74	75
Attitude_toward_the_behavior	Pearson	.615**	.473**	1	.136	.219	.132	-.080	-.056	.169	.141
	Correlation										
	Sig. (2-tailed)	.000	.000		.245	.059	.260	.497	.633	.150	.227
	N	75	75	75	75	75	75	75	74	74	75
Subjective_norm	Pearson	.064	.044	.136	1	.110	.004	.050	.023	.038	.212
	Correlation										
	Sig. (2-tailed)	.583	.705	.245		.350	.971	.668	.848	.748	.068
	N	75	75	75	75	75	75	75	74	74	75
Perceived_behavioral_control	Pearson	.302**	.270*	.219	.110	1	.317**	.243*	-.002	.237*	.047
	Correlation										
	Sig. (2-tailed)	.009	.019	.059	.350		.006	.036	.983	.042	.689
	N	75	75	75	75	75	75	75	74	74	75
Openness_to_experience	Pearson	.238*	.126	.132	.004	.317**	1	.163	.335**	.179	.345**
	Correlation										
	Sig. (2-tailed)	.040	.282	.260	.971	.006		.162	.004	.128	.002
	N	75	75	75	75	75	75	75	74	74	75
Conscientiousness	Pearson	-.087	-.045	-.080	.050	.243*	.163	1	-.008	.067	.096
	Correlation										
	Sig. (2-tailed)	.457	.704	.497	.668	.036	.162		.945	.570	.414
	N	75	75	75	75	75	75	75	74	74	75
Extraversion	Pearson	-.102	-.137	-.056	.023	-.002	.335**	-.008	1	.045	.313**
	Correlation										
	Sig. (2-tailed)	.385	.244	.633	.848	.983	.004	.945		.707	.007
	N	74	74	74	74	74	74	74	74	73	74
Agreeableness	Pearson	.157	.125	.169	.038	.237*	.179	.067	.045	1	.319**
	Correlation										
	Sig. (2-tailed)	.181	.289	.150	.748	.042	.128	.570	.707		.006
	N	74	74	74	74	74	74	74	73	74	74
Neuroticism	Pearson	.092	.008	.141	.212	.047	.345**	.096	.313**	.319**	1
	Correlation										
	Sig. (2-tailed)	.432	.947	.227	.068	.689	.002	.414	.007	.006	

N	75	75	75	75	75	75	75	74	74	75
---	----	----	----	----	----	----	----	----	----	----

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

Table 5 Correlation Mix for All Factors

In Table 5, we can see the Pearson correlation between different variables. Regarding to the explanation of correlation coefficient, Muijs(2010c, 157) stated that “correlation coefficient is a measure of the strength of the relationship and its direction. The significance is calculated separately using a statistical test that gives us the p-value.”

Based on the results from Table 7, past experience, attitude toward the behavior, perceived behavioral control and openness to experience indicate a strong correlation relationship toward intention. The following statements report the significance for each variable separately.

1. Past experience:

There is a significant positive relationship between past experience and intention, $r(73) = .668, p < .01$.

2. Attitude toward the behavior:

There is a significant positive relationship between attitude toward the behavior and intention, $r(73) = .615, p < .01$.

3. Perceived behavioral control

Perceived behavioral control is strongly related to intention, $r(73) = .302, p < .05$.

4. Openness to experience

Openness to experience is strongly related to intention, $r(73) = .238, p < .05$.

6.3 Hierarchical Multiple Regression Analysis

The purpose of using this hierarchical multiple regression is to see if an additional variable or variables can be found to be associated with some predictive capacities at predicting a variable above other and beyond one and other more variables. (Hierarchical Linear Regression, n.d.)

To make it more understandable, we use our variables as an example. In this study, we have 1 dependable variable (intention), 1 control variable (past experience), 8 independent variables (attitude toward the behavior, subjective norm, perceived behavioral control, openness to experience, conscientiousness, extraversion, agreeableness, neuroticism), with the help of hierarchical multiple regression, within the context of controlling our control variable, for instance, we are able to see if attitude toward the behavior (independent variable) can be found to predict intention (dependent variable) above and beyond other independent variables, such as subjective norm, perceived behavioral control, openness to experience, conscientiousness, extraversion, agreeableness and neuroticism.

Model 1 is used to test the effect of control variable (past experience) on the intention. In SPSS, control variable is loaded in the first block of independent variable in linear regression.

In Model 2, the independent variables from the Theory of Planned Behavior are loaded in the second block of independent variable in linear regression in SPSS. Model 2 is used to test if the independent variables from the Theory of Planned Behavior are found to predict intention above past experience.

In Model 3, one independent variable (openness to experience) from the Big Five personality traits is added in the second block of independent variable in a linear regression in SPSS. Model 3 is used to test if TPB (the Theory of Planned Behavior) variables and extraversion variable are found to predict intention above other independent variables.

In Model 4, conscientiousness from the Big Five personality traits is added in the second block of independent variable in a linear regression in SPSS. Model 4 is used to test if TPB (the Theory of Planned Behavior) variables and conscientiousness variable are found to predict intention above other independent variables.

In Model 5, extraversion from the Big Five personality traits is added in the second block of independent variable in a linear regression in SPSS. Model 5 is used to test if TPB (the Theory of Planned Behavior) variables and extraversion are found to predict intention above other independent variables.

In Model 6, agreeableness is added, and together with the variables from TPB, it is to test if they are found to predict intention above other independent variables.

In Model 7, neuroticism is added, and together with the variables from TPB, it is used to test if they are more significant in predicting intention comparing with other independent variables.

6.3.1 Model 1

Model 1 is used to test control variable (past experience) in predicting intention.

Model Summary^b

Model	R	Adjusted R Square	Std. Error of the Estimate	Change Statistics			Sig. F Change	
				R Square Change	F Change	df1		
1	.668 ^a	.446	.84999	.446	58.880	1	73	.000

a. Predictors: (Constant), Past_Experience

b. Dependent Variable: Intention

Table 6 Model 1 Summary

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients		Correlations			Collinearity Statistics		
		B	Std. Error	Beta	t	Sig.	Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	.918	.245		3.750	.000					
	Past_Experience	.564	.073	.668	7.673	.000	.668	.668	.668	1.000	1.000

a. Dependent Variable: Intention

Table 7 Model 1 Coefficients

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	42.539	1	42.539	58.880	.000 ^b
	Residual	52.741	73	.722		
	Total	95.280	74			

a. Dependent Variable: Intention

b. Predictors: (Constant), Past_Experience

Table 8 Model 1 ANOVA

Table 6, Table 7 and Table 8 indicated that a linear regression was calculated to predict intention based on past experience.

A significant regression equation was found ($F(1, 73) = 58.880, p < .000$), with an R^2 of .446.

The participants' predicted intention is equal to $.918 + .564 (\text{PAST EXPERIENCE})$, where past experience is measured with scales (Strongly Disagree, Disagree, Neutral, Agree and Strongly Agree).

In Table 7, under the column of unstandardized coefficients, the unstandardized coefficient for past experience is .564, which means as past experience index increases by a value of one, or for every one unit of change for past experience, there will be a change of .564 in the intention variable. In our case, it can be explained as the more past experience an individual has, the more likely he is going to purchase a non-reviewed product on the Internet.

In total, the result shows that past experience is statistically significant in predicting intention variable.

6.3.2 Model 2

Model 2 is used to test if the independent variables from TPB (the Theory of Planned Behavior) can be found to predict intention above other variables.

Model Summary^c

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.668 ^a	.446	.439	.84999	.446	58.880	1	73	.000
2	.755 ^b	.570	.545	.76532	.123	6.681	3	70	.000

a. Predictors: (Constant), Past_Experience

b. Predictors: (Constant), Past_Experience, Subjective_norm, Perceived_behavioral_control, Attitude_toward_the_behavior

c. Dependent Variable: Intention

Table 9 Model 2 Summary

Coefficients^a

Model		Unstandardized		Standardized	t	Sig.	Correlations			Collinearity	
		Coefficients		Coefficients			Zero-	Partial	Part	Statistics	
		B	Std. Error	Beta						order	Tolerance
1	(Constant)	.918	.245		3.750	.000					
	Past_Experience	.564	.073	.668	7.673	.000	.668	.668	.668	1.000	1.000
2	(Constant)	-.458	.631		-.725	.471					
	Past_Experience	.393	.077	.465	5.125	.000	.668	.522	.402	.746	1.341
	Attitude_toward_the_behavior	.064	.015	.376	4.170	.000	.615	.446	.327	.756	1.323
	Perceived_behavioral_control	.042	.036	.096	1.163	.249	.302	.138	.091	.909	1.100
	Subjective_norm	-.013	.058	-.018	-.225	.823	.064	-.027	-.018	.973	1.027

a. Dependent Variable: Intention

Table 10 Model 2 Coefficients

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	42.539	1	42.539	58.880	.000 ^b
	Residual	52.741	73	.722		
	Total	95.280	74			
2	Regression	54.280	4	13.570	23.168	.000 ^c
	Residual	41.000	70	.586		

Total	95.280	74
a. Dependent Variable: Intention		
b. Predictors: (Constant), Past_Experience		
c. Predictors: (Constant), Past_Experience, Subjective_norm, Perceived_behavioral_control, Attitude_toward_the_behavior		

Table 11 Model 2 ANOVA

Table 9, Table 10 and Table 11 indicated that a multiple linear regression was calculated to predict intention based on past experience and the TPB (the Theory of Planned Behavior) independent variables. A significant regression was found ($F(4, 70) = 23.168, p < .000$), with an R^2 of .570.

After adding in the independent variables from TPB, R^2 has changed from .446 to .570, R Square change is .123. R^2 has increased compared with the R^2 in Model 1, which means that adding the independent variables from TPB helps better to predict intention of purchasing a non-reviewed product on the Internet.

However, if we take a closer look at the independent variables from TPB, it is easy to notice that only two variables are statistically significant in predicting intention. Attitude toward the behavior and perceived behavioral control make a significant contribution to the outcome.

The unstandardized coefficient for attitude toward the behavior is .064, which means a unit change in attitude toward the behavior, there will be a significant change in intention, with a p-value lower than .01, attitude toward the behavior shows stronger evidence in predicting intention than perceived behavioral control. The p-value for subjective norm is .823, p-value higher than .01 and .05, which means the subjective norm shows no evidence in predicting intention, in another word, it means that the data doesn't support the alternative hypothesis.

6.3.3 Model 3

In Model 3, openness to experience is added into the model, together with the variables from TPB, it is used to test if the additional variable can be found to better predict intention than other variables.

Model Summary^c

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				Sig. F Change
					R Square Change	F Change	df1	df2	
1	.668 ^a	.446	.439	.84999	.446	58.880	1	73	.000
2	.762 ^b	.581	.550	.76086	.134	5.526	4	69	.001

a. Predictors: (Constant), Past_Experience

b. Predictors: (Constant), Past_Experience, Subjective_norm, Openness_to_experience, Perceived_behavioral_control, Attitude_toward_the_behavior

c. Dependent Variable: Intention

Table 12 Model 3 Summary

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients		Correlations			Collinearity Statistics		
		B	Std. Error	Beta	t	Sig.	Zero-order	Partial	Part	olerance	VIF
1	(Constant)	.918	.245		3.750	.000					
	Past_Experience	.564	.073	.668	7.673	.000	.668	.668	.668	1.000	1.000
2	(Constant)	-.881	.701		-1.256	.213					
	Past_Experience	.391	.076	.464	5.136	.000	.668	.526	.400	.746	1.340

Attitude_toward_the_behavior	.062	.015	.369	4.109	.000	.615	.443	.320	.754	1.327
Perceived_behavioral_control	.027	.038	.062	.723	.472	.302	.087	.056	.831	1.203
Subjective_norm	-.010	.058	-.014	-.172	.864	.064	-.021	-.013	.972	1.029
Openness_to_experience	.078	.058	.111	1.351	.181	.238	.160	.105	.894	1.119

a. Dependent Variable: Intention

Table 13 Model 3 Coefficients

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	42.539	1	42.539	58.880	.000 ^b
	Residual	52.741	73	.722		
	Total	95.280	74			
2	Regression	55.336	5	11.067	19.118	.000 ^c
	Residual	39.944	69	.579		
	Total	95.280	74			

a. Dependent Variable: Intention

b. Predictors: (Constant), Past_Experience

c. Predictors: (Constant), Past_Experience, Subjective_norm, Openness_to_experience, Perceived_behavioral_control, Attitude_toward_the_behavior

Table 14 Model 3 ANOVA

By analyzing the data from Table 12, Table 13 and Table 14, we notice that after adding the variable of openness to experience, there is a slight change in R square. R² for model 3 is .581, there is .011 increase compared with the R² from model 2. Which means that, openness to experience variable contributes only 1.1% variance increase in model 3, but that is not significant enough to predict intention. Moreover, p-value of openness to experience is .181,

which is higher than .01 and .05, it indicated that openness to experience variable shows no evidence in predicting intention on purchasing a non-reviewed product.

The result might confuse readers when compared with the conclusion from the descriptive data analysis. In the descriptive data analysis, we analyze the correlations between different variables, and openness to experience is found to be significantly related to the intention, with a p-value of .04. However, there is a significant difference between correlation coefficient and regression. Correlation indicates the extent to which these two variables move together, while regression indicates the impact of a unit change in the independent variable on the dependable variable (Surbhi, 2016).

Therefore, in this multiple regression analysis, openness to experience does not contribute any significance in predicting individual’s intention on purchasing a non-reviewed product on the Internet.

6.3.4 Model 4

Model 4 is used to test if TPB (the Theory of Planned Behavior) variables and conscientiousness variable can be found to predict intention above other independent variables.

Model Summary^c

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.668 ^a	.446	.439	.84999	.446	58.880	1	73	.000
2	.757 ^b	.573	.543	.76746	.127	5.136	4	69	.001

a. Predictors: (Constant), Past_Experience

b. Predictors: (Constant), Past_Experience, Subjective_norm, Conscientiousness, Perceived_behavioral_control, Attitude_toward_the_behavior

c. Dependent Variable: Intention

Table 15 Model 4 Summary

Coefficients ^a											
Model		Unstandardized		Standardized		Correlations			Collinearity		
		B	Std. Error	Beta	t	Sig.	Zero-order	Partial	Part	ce	VIF
1	(Constant)	.918	.245		3.750	.000					
	Past_Experience	.564	.073	.668	7.673	.000	.668	.668	.668	1.000	1.000
<hr/>											
2	(Constant)	-.146	.748		-.195	.846					
	Past_Experience	.389	.077	.461	5.053	.000	.668	.520	.397	.743	1.346
	Attitude_toward_the_behavior	.062	.015	.369	4.056	.000	.615	.439	.319	.748	1.337
	Perceived_behavioral_control	.050	.038	.114	1.327	.189	.302	.158	.104	.843	1.187
	Subjective_norm	-.011	.058	-.015	-.193	.847	.064	-.023	-.015	.972	1.029
	Conscientiousness	-.051	.066	-.064	-.781	.438	-.087	-.094	-.061	.917	1.090

a. Dependent Variable: Intention

Table 16 Model 4 Coefficients

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	42.539	1	42.539	58.880	.000 ^b
	Residual	52.741	73	.722		
	Total	95.280	74			

2	Regression	54.639	5	10.928	18.553	.000 ^c
	Residual	40.641	69	.589		
	Total	95.280	74			

a. Dependent Variable: Intention

b. Predictors: (Constant), Past_Experience

c. Predictors: (Constant), Past_Experience, Subjective_norm, Conscientiousness, Perceived_behavioral_control, Attitude_toward_the_behavior

Table 17 Model 4 ANOVA

By analyzing Table 15, Table 16 and Table 17, it is obvious to see that the R square has changed from .581 to .573 compared with the R square in model 3. There is a minor decrease in R^2 , a decrease of .008, which is a 0.8% decrease in variance.

This indicates that the conscientiousness variable doesn't help to predict intention, in another word, it means that an individual scores high in conscientiousness will likely not buy non-reviewed products on the Internet.

6.3.5 Model 5

Model 5 is used to test if the TPB (the Theory of Planned Behavior) variables and extraversion can predict intention better than other independent variables.

Model Summary^c

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.668 ^a	.446	.439	.85007	.446	58.073	1	72	.000
2	.755 ^b	.570	.538	.77097	.124	4.883	4	68	.002

a. Predictors: (Constant), Past_Experience

b. Predictors: (Constant), Past_Experience, Subjective_norm, Extraversion, Perceived_behavioral_control, Attitude_toward_the_behavior

c. Dependent Variable: Intention

Table 18 Model 5 Summary

Coefficients^a

Model		Unstandardized		Standardized		Correlations			Collinearity	
		Coefficients		Coefficients		Zero-order	Partial	Part	Statistics	
		B	Std. Error	Beta	t				Sig.	Tolerance
1	(Constant)	.918	.247		3.724					
	Past_Experience	.564	.074	.668	7.621	.000	.668	.668	.668	1.000
2	(Constant)	-.394	.706		-.558	.578				
	Past_Experience	.391	.078	.463	4.984	.000	.668	.517	.396	.734
	Attitude_toward_the_behavior	.064	.015	.376	4.112	.000	.615	.446	.327	.756
	Perceived_behavioral_control	.042	.037	.096	1.153	.253	.302	.138	.092	.908
	Subjective_norm	-.013	.059	-.017	-.216	.830	.064	-.026	-.017	.973
	Extraversion	-.010	.046	-.017	-.214	.831	-.102	-.026	-.017	.979

a. Dependent Variable: Intention

Table 19 Model 5 Coefficients

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	41.964	1	41.964	58.073	.000 ^b
	Residual	52.028	72	.723		
	Total	93.992	73			
2	Regression	53.573	5	10.715	18.026	.000 ^c

Residual	40.419	68	.594
Total	93.992	73	

- a. Dependent Variable: Intention
- b. Predictors: (Constant), Past_Experience
- c. Predictors: (Constant), Past_Experience, Subjective_norm, Extraversion, Perceived_behavioral_control, Attitude_toward_the_behavior

Table 20 Model 5 ANOVA

By analyzing Table 18, Table 19 and Table 20, it is obvious to see that the R square has changed from .573 to .570 compared with the R square in model 4. There is a minor decrease in R², a decrease of .003, which is a 0.3% decrease in variance. Additionally, if we compare the R² with the R² (R²=.581) from model 3, we will notice that there is a bigger decrease in R², a decrease of .011, which is a 1.1% decrease in variance. And with a p-value of .831, extraversion does not have a statistically significant impact on an individual’s intention to purchase non-reviewed products on the internet.

The result also indicates that an individual who scores high in extraversion will likely not buy non-reviewed products on the Internet.

6.3.6 Model 6

Model 6 is used to test if the TPB (the Theory of Planned Behavior) variables and Agreeableness can be found to predict intention better than other independent variables.

Model Summary^c

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.668 ^a	.446	.439	.85007	.446	58.073	1	72	.000
2	.755 ^b	.570	.538	.77106	.123	4.878	4	68	.002

- a. Predictors: (Constant), Past_Experience
- b. Predictors: (Constant), Past_Experience, Subjective_norm, Agreeableness, Perceived_behavioral_control, Attitude_toward_the_behavior
- c. Dependent Variable: Intention

Table 21 Model 6 Summary

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients			Correlations			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Zero-order	Partial	Part	olerance	VIF
1	(Constant)	.918	.247		3.724	.000					
	Past_Experience	.564	.074	.668	7.621	.000	.668	.668	.668	1.000	1.000
2	(Constant)	-.511	.709		-.721	.474					
	Past_Experience	.393	.078	.465	5.050	.000	.668	.522	.402	.746	1.341
	Attitude_toward_the_behavior	.063	.016	.374	4.070	.000	.615	.443	.324	.748	1.337
	Perceived_behavioral_control	.041	.037	.093	1.087	.281	.302	.131	.086	.872	1.147
	Subjective_norm	-.013	.059	-.018	-.221	.826	.064	-.027	-.018	.973	1.027
	Agreeableness	.012	.067	.014	.175	.862	.157	.021	.014	.929	1.076

a. Dependent Variable: Intention

Table 22 Model 6 Coefficients

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	41.964	1	41.964	58.073	.000 ^b
	Residual	52.028	72	.723		

	Total	93.992	73			
2	Regression	53.564	5	10.713	18.019	.000 ^c
	Residual	40.428	68	.595		
	Total	93.992	73			

a. Dependent Variable: Intention

b. Predictors: (Constant), Past_Experience

c. Predictors: (Constant), Past_Experience, Subjective_norm, Agreeableness, Perceived_behavioral_control, Attitude_toward_the_behavior

Table 23 Model 6 ANOVA

By analyzing Table 21, Table 22 and Table 23, it is surprised to see that the R² stays the same compared with the R² from model 5, which is .570.

Agreeableness has a p-value of .862, which is higher than .01 and .05, therefore it does not have a statistically significant impact on an individual’s intention on purchasing non-reviewed products on the Internet.

6.3.7 Model 7

Model 6 is used to test if the TPB (the Theory of Planned Behavior) variables and Neuroticism can predict intention better than other independent variables.

Model Summary^c

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.668 ^a	.446	.439	.84999	.446	58.880	1	73	.000
2	.756 ^b	.571	.540	.76969	.125	5.006	4	69	.001

a. Predictors: (Constant), Past_Experience

b. Predictors: (Constant), Past_Experience, Neuroticism, Subjective_norm, Perceived_behavioral_control, Attitude_toward_the_behavior

c. Dependent Variable: Intention

Table 24 Model 7 Summary

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients		Correlations			Collinearity Statistics		
		B	Std. Error	Beta	t	Sig.	Zero-order	Partial	Part	olerance	VIF
1	(Constant)	.918	.245		3.750	.000					
	Past_Experience	.564	.073	.668	7.673	.000	.668	.668	.668	1.000	1.000
<hr/>											
2	(Constant)	-.539	.660		-.817	.417					
	Past_Experience	.395	.077	.468	5.115	.000	.668	.524	.403	.743	1.346
	Attitude_toward_the_behavior	.063	.015	.371	4.052	.000	.615	.438	.319	.743	1.345
	Perceived_behavioral_control	.042	.036	.095	1.150	.254	.302	.137	.091	.909	1.100
	Subjective_norm	-.018	.059	-.025	-.307	.760	.064	-.037	-.024	.937	1.068
	Neuroticism	.023	.049	.037	.455	.651	.092	.055	.036	.938	1.066

a. Dependent Variable: Intention

Table 25 Model 7 Coefficients

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	42.539	1	42.539	58.880	.000 ^b
	Residual	52.741	73	.722		
	Total	95.280	74			
<hr/>						
2	Regression	54.402	5	10.880	18.366	.000 ^c

Residual	40.878	69	.592
Total	95.280	74	

a. Dependent Variable: Intention

b. Predictors: (Constant), Past_Experience

c. Predictors: (Constant), Past_Experience, Neuroticism, Subjective_norm, Perceived_behavioral_control, Attitude_toward_the_behavior

Table 26 Model 7 ANOVA

By analyzing the data from Table 24, Table 25 and Table 26, we notice that after adding the variable of neuroticism, there is a slight change in R square. R^2 for model 6 is .570, there is .001 increase compared with the R^2 from model 6. Which means that, neuroticism variable contributes only 0.1% variance increase in model 7, but that is not significant to predict intention. Moreover, p-value of neuroticism is .651, which is higher than .01 and .05, it indicated that neuroticism variable shows no evidence in predicting intention on purchasing a non-reviewed product.

7 Results from Hypotheses Testing

Each hypothesis was tested using the hierarchical regression analysis. First, we loaded the control variable into the regression model and then later the independent variables from the Theory of Planned Behavior, after that we loaded each of the variables from the Big Five personality traits to test our hypotheses. We examine the change of R^2 in each mode, and also the significance level and the direction of standard beta coefficients.

These results are shown in *Table 9-Table 26*.

H 1 was supported. Attitude toward the behavior had a positive impact on the consumer's intention of purchasing a non-reviewed product on the Internet. With a p-value $<.01$, it was statistically significant. Moreover, as it was shown in *Table 10*, attitude toward the behavior

had the highest standardized beta coefficient compared with other independent variables from the Theory of Planned behavior, which indicated that attitude toward the behavior had the most influence on an individual's intention of purchasing a non-reviewed product on the Internet.

H 2 was not supported. Subjective norm didn't have a significant impact on the consumer's intention of purchasing a non-reviewed product on the Internet. As it was shown in *Table 10*, subjective norm had a negative standardized beta coefficient ($\beta = -.018$), and $p = .823 > .01$, which meant that subjective norm did not predict customer's intention on purchasing non-reviewed products on the Internet.

H 3 was not supported. Perceived behavioral control didn't have a positive impact on consumer's intention on purchasing non-reviewed products on the Internet. As it was shown in *Table 10*, perceived behavioral control had a positive standardized beta coefficient ($\beta = .096$), but its p-value was not statistically significant ($p = .249 > .01$), therefore, perceived behavioral control was not statistically significant in predicting consumer's intention on purchasing non-reviewed products on the Internet.

H 4 a was not supported. As it was shown in *Table 13*, after we loaded openness to experience variable to the regression model, we found out the R square had increased .011, which accounted for 1.1% of variance change. However, with a p-value ($p = .181$) bigger than .01 and .05, it showed very weak evidence in predicting intention. Therefore, openness to experience did not have a positive impact on the consumer's intention of purchasing a non-reviewed product on the Internet.

H 4 b was not supported. Conscientiousness didn't predict consumer's intention, whether it was positive or negative. As it was shown in *Table 16*, conscientiousness had a p-value ($p = .438$) higher than .01 and .05, conscientiousness was not statistically significant. Even though we saw a decrease on R^2 compared with the R^2 from the previous model, we could

assume that individuals score high in conscientiousness would likely avoid purchase non-review products on the Internet.

H 4 c was not supported. Extraversion did not help to predict an individual's intention. Its p-value was .831, which was higher than .01 and .05. Therefore, extraversion was not statistically significant in predicting an individual's intention on purchasing non-reviewed product on the Internet.

H 4 d was not supported. Agreeableness didn't have strong evidence in predicting intention. Its p-value ($p=.862$) was higher than .01 and .05, it was not statistically significant in predicting an individual's intention on purchasing a non-reviewed product on the Internet.

H 4 e was not supported. Neuroticism didn't predict intention, whether it had a positive impact or a positive impact on intention. The p-value of neuroticism was .651, which was higher than .01 and .05, therefore, it was not statistically significant in predicting an individual's intention on purchasing non-reviewed products on the Internet.

8 Discussions

Our proposed model explained around 57% of the variance of predicting intentions on purchasing non-reviewed products on the Internet. Past experience and attitude toward purchasing non-reviewed products were the significant variables in predicting intention. The other two variables from the Theory of Planned Behavior did not predict intention, which did not surprise the author. Purchasing non-reviewed products on the Internet was more or less a personal activity, it involved with very few people. With the help of any digital devices, the Internet connection and payment channels, it was very easy for consumers to purchase online. The opinions from people who were important to an individual did not seem to be important regarding to purchasing non-reviewed products on the Internet. An individual

purchased a non-reviewed product because of several aspects. For instance, in our case, the reasons for an individual to purchase a non-reviewed product on the Internet were:

1. He had purchased non-reviewed products before;
2. It was cheaper than other alternative products;
3. It matched his needs;
4. The brand of the products;
5. Products' quality online presentation;
6. He had a good feeling toward non-reviewed products;
7. His tendency of purchasing non-reviewed products;
8. He didn't want to waste time on reading reviews.

The Big Five personality traits did not predict intention, which did surprise the author. Because previous studies had shown that the Big Five personality traits were accurate in predicting consumers' brand preferences (Mulyanegara et al. 2009, 234), consumer behavior (Bosnjak et al. 2007, 597; Fraj & Martinez 2006, 167; Kassarian 1971, 409). However, in this study, for the data we collected, it did not prove enough evidence in predicting an individual's intention on purchasing a non-reviewed product on the Internet.

9 Limitation and Future Research Opportunity

The first limitation of this study is its sample size, there are only 75 samples collected for this study, small sample size would limit the prediction, future research could collect more samples to analyze the variables.

The second limitation of this study is the usage of the 10-item measurement for the Big Five personality traits. Due to the research constraint, and time limitation, the 10-item measurement is too short to see the relationship between personality and the intention. Future research could use longer measurement for the Big Five personality traits.

10 Conclusion

This study integrated the Theory of Planned Behavior and The Big Five personality traits to test an individual's intention on purchasing non-reviewed products. The study found out that an individual's past experience and attitude toward purchasing non-reviewed products are statistically significant in predicting consumer's intention on purchasing non-reviewed products. Findings may help online retailers improve the existing online product presentation, increase product varieties, improve product pricing and also improve after-sale services.

11 Reference

- Ajzen, I. (1989). Attitude structure and behavior. In *Attitude Structure and Function* (pp. 241–274). Psychology Press.
- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211.
- Ajzen, I. (2006a). Attitude Toward the Behavior. Retrieved May 8, 2017, from <http://people.umass.edu/aizen/att.html>
- Ajzen, I. (2006b). Behavior. Retrieved May 8, 2017, from <http://people.umass.edu/aizen/beh.html>
- Ajzen, I. (2006c). Intention. Retrieved May 8, 2017, from <http://people.umass.edu/aizen/int.html>
- Ajzen, I. (2006d). Perceived Behavioral Control. Retrieved May 8, 2017, from <http://people.umass.edu/aizen/pbc.html>

- Ajzen, I. (2006e). Subjective Norm. Retrieved May 8, 2017, from <http://people.umass.edu/aizen/sn.html>
- Ajzen, I. (2006f). Theory of Planned Behavior Diagram. Retrieved May 12, 2017, from <http://people.umass.edu/aizen/tpb.diag.html>
- Ajzen, I. (n.d.). Summary of Theory of Planned Behavior. Abstract. Retrieved May 8, 2017, from http://www.valuebasedmanagement.net/methods_ajzen_theory_planned_behaviour.html
- Barrick, M. R., & Mount, M. K. (1993). Autonomy as a moderator of the relationships between the Big Five personality dimensions and job performance. *Journal of Applied Psychology, 78*(1), 111–118.
- Beck, L., & Ajzen, I. (1991). Predicting dishonest actions using the theory of planned behavior. *Journal of Research in Personality, 25*(3), 285–301.
- Big Five personality traits. (2017, May 16). In *Wikipedia*. Retrieved from https://en.wikipedia.org/w/index.php?title=Big_Five_personality_traits&oldid=780587645
- Bosnjak, M., Galesic, M., & Tuten, T. (2007). Personality determinants of online shopping: Explaining online purchase intentions using a hierarchical approach. *Journal of Business Research, 60*(6), 597–605.
- Bryman, A., & Bell, E. (2015). *Business Research Methods*. Oxford University Press.
- Chevalier, J. A., & Mayzlin, D. (2006). The Effect of Word of Mouth on Sales: Online Book Reviews. *Journal of Marketing Research, 43*(3), 345–354.
- Clemons, E. K., Gao, G. G., & Hitt, L. M. (2006). When Online Reviews Meet Hyperdifferentiation: A Study of the Craft Beer Industry. *Journal of Management Information Systems, 23*(2), 149–171.
- Cook, A. J., Kerr, G. N., & Moore, K. (2002). Attitudes and intentions towards purchasing GM food. *Journal of Economic Psychology, 23*(5), 557–572.
- Costa, P. T., & McCrae, R. R. (1992). Normal personality assessment in clinical practice: The NEO Personality Inventory. *Psychological Assessment, 4*(1), 5–13.

- Cowart, K. O., & Goldsmith, R. E. (2007). The influence of consumer decision-making styles on online apparel consumption by college students. *International Journal of Consumer Studies*, 31(6), 639–647.
- Cronan, T. P., & Al-Rafee, S. (2008). Factors that Influence the Intention to Pirate Software and Media. *Journal of Business Ethics*, 78(4), 527–545.
- Cronbach's alpha. (2017, May 1). In *Wikipedia*. Retrieved from https://en.wikipedia.org/w/index.php?title=Cronbach%27s_alpha&oldid=778145669
- Dabholkar, P. A. (2006). Factors Influencing Consumer Choice of a "Rating Web Site": An Experimental Investigation of an Online Interactive Decision Aid. *Journal of Marketing Theory and Practice*, 14(4), 259–273.
- E-commerce in the United States - Statistics & Facts | Statista. (n.d.). Retrieved May 8, 2017, from <https://www.statista.com/topics/2443/us-ecommerce/>
- E-commerce statistics for individuals - Statistics Explained. (2016). Retrieved May 8, 2017, from http://ec.europa.eu/eurostat/statistics-explained/index.php/E-commerce_statistics_for_individuals
- European Central Bank. (2015). *Payment Statistics for 2014* (PRESS RELEASE).
- European Union Internet Users, Population and Facebook Statistics. (2016). Retrieved May 9, 2017, from <http://www.internetworldstats.com/stats9.htm>
- Fraj, E., & Martinez, E. (2006). Influence of personality on ecological consumer behaviour. *Journal of Consumer Behaviour*, 5(3), 167–181.
- Golbeck, J., Robles, C., & Turner, K. (2011). Predicting Personality with Social Media. In *CHI '11 Extended Abstracts on Human Factors in Computing Systems* (pp. 253–262). New York, NY, USA: ACM. Retrieved from <http://doi.acm.org/10.1145/1979742.1979614>
- Gosling, S. D., Rentfrow, P. J., & Swann Jr., W. B. (2003). A very brief measure of the Big-Five personality domains. *Journal of Research in Personality*, 37(6), 504–528.
- Han, H., Hsu, L.-T. (Jane), & Sheu, C. (2010). Application of the Theory of Planned Behavior to green hotel choice: Testing the effect of environmental friendly activities. *Tourism Management*, 31(3), 325–334.
- Hierarchical Linear Regression | University of Virginia Library Research Data Services + Sciences. (n.d.). Retrieved May 18, 2017, from <http://data.library.virginia.edu/hierarchical-linear-regression/>


- John, O. P., & Srivastava, S. (1999). The Big Five trait taxonomy: History, measurement, and theoretical perspectives. *Handbook of personality: Theory and research*, 2(1999), 102–138.
- Kahneman, D., & Tversky, A. (1984). Choices, values, and frames. *American Psychologist*, 39(4), 341–350.
- Kassarjian, H. H. (1971). Personality and Consumer Behavior: A Review. *Journal of Marketing Research*, 8(4), 409–418.
- Korgaonkar, P. K., & Wolin, L. D. (1999). A multivariate analysis of web usage. *Journal of Advertising Research*, (39), 53–68.
- McCrae, R. R., & Costa, P. T. (2008). The revised neo personality inventory (neo-pi-r). *The SAGE Handbook of Personality Theory and Assessment: Personality Measurement and Testing* (Vol. 2, pp. 179–198). SAGE.
- McCrae, R. R., & John, O. P. (1992). An Introduction to the Five-Factor Model and Its Applications. *Journal of Personality*, 60(2), 175–215.
- Muijs, D. (2010a). Introduction to quantitative research. In *Doing Quantitative Research in Education with SPSS* (p. 1). Sage.
- Muijs, D. (2010b). Validity, reliability and generalisability. In *Doing quantitative research in education with SPSS* (p. 71). Sage.
- Muijs, D. (2010c). Validity, reliability and generalisability. In *Doing quantitative research in education with SPSS* (p. 157). Sage.
- Mulyanegara, R. C., Tsarenko, Y., & Anderson, A. (2009). The Big Five and brand personality: Investigating the impact of consumer personality on preferences towards particular brand personality. *Journal of Brand Management*, 16(4), 234–247.
- O'Connor, M. C., & Paunonen, S. V. (2007). Big Five personality predictors of post-secondary academic performance. *Personality and Individual Differences*, 43(5), 971–990.
- Pavlou, P. A. (2002). What Drives Electronic Commerce? A Theory of Planned Behavior Perspective. *Academy of Management Proceedings*, 2002(1), A1–A6.
- Picazo-Vela, S., Chou, S. Y., Melcher, A. J., & Pearson, J. M. (2010). Why provide an online review? An extended theory of planned behavior and the role of Big-Five personality traits. *Computers in Human Behavior*, 26(4), 685–696.

- Punj, G. (2011). Effect of Consumer Beliefs on Online Purchase Behavior: The Influence of Demographic Characteristics and Consumption Values. *Journal of Interactive Marketing, 25*(3), 134–144.
- Rohm, A. J., & Swaminathan, V. (2004). A typology of online shoppers based on shopping motivations. *Journal of Business Research, 57*(7), 748–757.
- Saleh, K. (n.d.). Global Online Retail Spending - Statistics and Trends. Retrieved May 8, 2017, from <https://www.invespcro.com/blog/global-online-retail-spending-statistics-and-trends/>
- Schifter, D. E., & Ajzen, I. (1985). Intention, perceived control, and weight loss: An application of the theory of planned behavior. *Journal of Personality and Social Psychology, 49*(3), 843–851. <https://doi.org/10.1037/0022-3514.49.3.843>
- Shook, C. L., & Bratianu, C. (2010). Entrepreneurial intent in a transitional economy: an application of the theory of planned behavior to Romanian students. *International Entrepreneurship and Management Journal, 6*(3), 231–247.
- Surbhi, S. (2016, May 3). Difference Between Correlation and Regression (with Comparison Chart). Retrieved May 16, 2017, from <http://keydifferences.com/difference-between-correlation-and-regression.html>
- Tett, R. P., & Burnett, D. D. (2003). A personality trait-based interactionist model of job performance. *Journal of Applied Psychology, 88*(3), 500–517.
- Theory of reasoned action. (2017, March 16). In *Wikipedia*. Retrieved from https://en.wikipedia.org/w/index.php?title=Theory_of_reasoned_action&oldid=770556648
- To, P.-L., Liao, C., & Lin, T.-H. (2007). Shopping motivations on Internet: A study based on utilitarian and hedonic value. *Technovation, 27*(12), 774–787.
- Tupes, E. C., & Christal, R. E. (1992). Recurrent personality factors based on trait ratings. *Journal of personality, 60*(2), 225-251.
- Watson, D., & Clark, L. A. (1984). Negative affectivity: The disposition to experience aversive emotional states. *Psychological Bulletin, 96*(3), 465–490.
- What does Cronbach's alpha mean? | SPSS FAQ. (n.d.). Retrieved May 19, 2017, from <https://stats.idre.ucla.edu/spss/faq/what-does-cronbachs-alpha-mean/>

Xiao, J. J., Tang, C., Serido, J., & Shim, S. (2011). Antecedents and Consequences of Risky Credit Behavior Among College Students: Application and Extension of the Theory of Planned Behavior. *Journal of Public Policy & Marketing*, 30(2), 239–245.

Appendix


Appendix 1 Questionnaire Item

1. The following set of questions is related to your experiences of buying a non-reviewed product on the Internet. 

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I have bought a non-reviewed product on the Internet in the past.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I will likely buy a non-reviewed product on the Internet in the future.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I don't care if the product has a review or not.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I only buy products with reviews on the Internet.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

2. The following set of questions is related to your online shopping attitudes in the context of buying a non-reviewed product. 

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I buy a non-reviewed product because I don't want to spend time on reading reviews.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I buy a non-reviewed product because it is cheaper than other alternative products.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I buy a non-reviewed product because it perfectly matches my need.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I buy a non-reviewed product because of the brand.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I buy a non-reviewed product because of its quality product presentation.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My feelings towards non-reviewed products are positive.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have the tendency to buy non-reviewed products.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

3. The following set of questions is related to your ability to buy a non-reviewed product on the Internet. 

Strongly Disagree Disagree Neutral Agree Strongly Agree

If I want to, I can easily buy a non-reviewed product on the Internet.

I believe that I have the ability(Financial ability, PC skills) to buy a non-reviewed product on the Internet.

I have the resources necessary (PC, laptop, payment means) to buy a non-reviewed product on the Internet.

4. The following set of questions is related to the opinions of significant others (e.g., friends and families) regarding buying non-reviewed products.



Strongly Disagree

Disagree

Neutral

Agree

Strongly Agree

Most people (who are important to me) think that I should not buy non-reviewed products on the Internet.

When considering buying non-reviewed products, I wish to do what people (who are important to me) want me to do.

I don't care the opinions of the people (who are important to me) when it comes to buying a non-reviewed product on the Internet.

5. The following set of questions is related to your personality. 

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I see myself as extroverted, enthusiastic.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I see myself as critical, quarrelsome.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I see myself as dependable, self-discipline.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I see myself as anxious, easily upset.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I see myself as open to new experiences, complex.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I see myself as reserved, quiet.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I see myself as sympathetic, warm.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I see myself as disorganized, careless.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I see myself as calm, emotionally stable.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I see myself as conventional, uncreative.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Appendix 2 Data Collected

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	No responses					
	1	2	3	4	5	No responses					
We label each scale with numbers from 1-5.											
1. The following set of questions is related to your						2. The following set of questions is related to your online shopping attitudes in the context of buying a non-reviewed					
Participants / Questions	I have bought a non-reviewed product on the Internet in the past.	I will likely buy a non-reviewed product on the Internet in the future.	I don't care if the product has a review or not.	I only buy products with reviews on the Internet.	I buy a non-reviewed product because I don't want to spend time on reading reviews.	I buy a non-reviewed product because it is cheaper than other alternative products.	I buy a non-reviewed product because it perfectly matches my needs.	I buy a non-reviewed product because of the brand.	I buy a non-reviewed product because of its quality product presentation.	My feelings towards non-reviewed products are positive.	I have the tendency to buy non-reviewed products.
ID1	Agree	Agree	Neutral	Disagree	Neutral	Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	Agree	Neutral
ID2	Neutral	Neutral	Neutral	Agree	Agree	Agree	Agree	Agree	Agree	Agree	Agree
ID3	Neutral	Disagree	Strongly Disagree	Neutral	Strongly Disagree	Agree	Strongly Disagree	Agree	Neutral	Disagree	Strongly Disagree
ID4	Strongly Disagree	Strongly Disagree	Strongly Disagree	Neutral	Strongly Disagree	Disagree	Neutral	Strongly Disagree	Strongly Disagree	Strongly Disagree	Disagree
ID5	Strongly Disagree	Disagree	Strongly Disagree	Agree	Disagree	Agree	Agree	Strongly Agree	Disagree	Disagree	Neutral
ID6	Agree	Agree	Disagree	Neutral	Disagree	Agree	Agree	Strongly Agree	Strongly Agree	Agree	Disagree
ID7	Agree	Agree	Disagree	Neutral	Strongly Disagree	Strongly Disagree	Strongly Disagree	Strongly Disagree	Strongly Disagree	Disagree	Disagree
ID8	Strongly Disagree	Disagree	Neutral	Neutral	Disagree	Disagree	Strongly Disagree	Disagree	Disagree	Disagree	Neutral
ID9	Strongly Disagree	Strongly Disagree	Disagree	Disagree	Strongly Agree	Agree	Agree	Disagree	Strongly Agree	Neutral	Neutral
ID10	Agree	Agree	Neutral	Strongly Disagree	Agree	Agree	Strongly Agree	Agree	Neutral	Agree	Agree
ID11	Agree	Neutral	No responses	Agree	Neutral	Agree	Neutral	Disagree	Strongly Agree	Agree	Neutral
ID12	Agree	Strongly Agree	Agree	Agree	Agree	Strongly Agree	Agree	Agree	Strongly Agree	Agree	Agree
ID13	Disagree	Disagree	Strongly Disagree	Agree	Disagree	Agree	Neutral	Disagree	Strongly Disagree	Strongly Disagree	Strongly Disagree
ID14	Agree	Agree	Disagree	Agree	Agree	Strongly Agree	Agree	Agree	Agree	Neutral	Agree
ID15	Strongly Disagree	Disagree	Disagree	Strongly Agree	Neutral	Neutral	Agree	Agree	Neutral	Strongly Disagree	Strongly Disagree
ID16	Agree	Disagree	Disagree	Neutral	Disagree	Disagree	Agree	Agree	Agree	Agree	Neutral
ID17	Disagree	Disagree	Disagree	Agree	Disagree	Disagree	Neutral	Disagree	Disagree	Neutral	Disagree
ID18	Strongly Disagree	Strongly Disagree	Strongly Disagree	Agree	Strongly Disagree	Disagree	Disagree	Disagree	Disagree	Disagree	Strongly Disagree
ID19	Strongly Disagree	Disagree	Disagree	Agree	Disagree	Disagree	Agree	Agree	Agree	Disagree	Disagree
ID20	Agree	Agree	Disagree	Strongly Disagree	Neutral	Agree	Strongly Disagree	Neutral	Agree	Disagree	Strongly Disagree
ID21	Strongly Disagree	Strongly Disagree	Strongly Disagree	Strongly Disagree	Strongly Disagree	Strongly Disagree	Strongly Disagree	Strongly Disagree	Strongly Disagree	Strongly Disagree	Disagree
ID22	Disagree	Strongly Disagree	Strongly Disagree	Agree	Disagree	Disagree	Disagree	Disagree	Neutral	Neutral	Disagree
ID23	Neutral	Disagree	Disagree	Neutral	Strongly Disagree	Neutral	Agree	Neutral	Neutral	Disagree	Strongly Disagree
ID24	Strongly Agree	Agree	Disagree	Neutral	Strongly Disagree	Strongly Disagree	Strongly Agree	Agree	Agree	Disagree	Strongly Disagree
ID25	Strongly Agree	Strongly Agree	Disagree	Disagree	Neutral	Agree	Strongly Agree	Strongly Agree	Strongly Agree	Disagree	Neutral
ID26	Agree	Disagree	Strongly Disagree	Agree	Strongly Disagree	Disagree	Strongly Disagree	Neutral	Disagree	Disagree	Strongly Disagree
ID27	Strongly Disagree	Strongly Disagree	Disagree	Agree	Disagree	Disagree	Disagree	Disagree	Disagree	Neutral	Disagree
ID28	Agree	Agree	Neutral	Disagree	Strongly Disagree	Agree	Strongly Agree	Disagree	Strongly Agree	Strongly Disagree	Disagree
ID29	Neutral	Neutral	Neutral	Neutral	Neutral	Neutral	Neutral	Neutral	Neutral	Neutral	Neutral
ID30	Agree	Disagree	Disagree	Neutral	Disagree	Disagree	Agree	Agree	Agree	Disagree	Disagree
ID31	Disagree	Disagree	Neutral	Agree	Disagree	Strongly Disagree	Neutral	Strongly Disagree	Strongly Disagree	Disagree	Disagree
ID32	Agree	Strongly Disagree	Disagree	Agree	Disagree	Disagree	Disagree	Disagree	Disagree	Agree	Disagree
ID33	Strongly Agree	Agree	Neutral	Disagree	Disagree	Disagree	Agree	Agree	Agree	Agree	Agree
ID34	Strongly Disagree	Strongly Disagree	Agree	Disagree	Neutral	Neutral	Strongly Agree	Disagree	Strongly Agree	Neutral	Neutral
ID35	Strongly Agree	Strongly Agree	Agree	Strongly Disagree	Disagree	Neutral	Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree
ID36	Agree	Disagree	Strongly Disagree	Agree	Strongly Disagree	Disagree	Agree	Agree	Agree	Strongly Disagree	Strongly Disagree
ID37	Strongly Agree	Strongly Agree	Neutral	Strongly Disagree	Agree	Neutral	Agree	Neutral	Neutral	Strongly Agree	Agree
ID38	Agree	Neutral	Neutral	Strongly Disagree	Disagree	Disagree	Agree	Agree	Agree	Agree	Neutral
ID39	Disagree	Disagree	Strongly Disagree	Strongly Disagree	Strongly Disagree	Disagree	Disagree	Disagree	Neutral	Neutral	Disagree
ID40	Strongly Disagree	Strongly Disagree	Strongly Disagree	Strongly Disagree	Strongly Disagree	Strongly Disagree	Strongly Disagree	Strongly Disagree	Strongly Disagree	Strongly Disagree	Strongly Disagree
ID41	Disagree	Disagree	Strongly Disagree	Neutral	Strongly Disagree	Strongly Disagree	Neutral	Neutral	Agree	Disagree	Disagree
ID42	Strongly Agree	Neutral	Disagree	Agree	Strongly Disagree	Neutral	Agree	Strongly Agree	Agree	Neutral	Neutral
ID43	Agree	Disagree	Disagree	Disagree	Strongly Disagree	Disagree	Agree	Disagree	Agree	Agree	Disagree
ID44	Neutral	Neutral	Neutral	Neutral	Agree	Agree	Agree	Neutral	Agree	Disagree	Disagree
ID45	Agree	Disagree	Disagree	Agree	Disagree	Disagree	Agree	Agree	Agree	Agree	Disagree
ID46	Agree	Disagree	Strongly Disagree	Disagree	Strongly Disagree	Strongly Disagree	Strongly Agree	Neutral	Agree	Neutral	Disagree
ID47	Agree	Neutral	Neutral	Disagree	Disagree	Disagree	Agree	Agree	Agree	Neutral	Neutral
ID48	Agree	Agree	Strongly Disagree	Neutral	Disagree	Disagree	Strongly Agree	Agree	Agree	Neutral	Strongly Disagree
ID49	Neutral	Disagree	Disagree	Neutral	Disagree	Disagree	Agree	Strongly Agree	Agree	Neutral	Neutral
ID50	Disagree	Disagree	Disagree	Agree	Strongly Disagree	Agree	Agree	Neutral	Neutral	Neutral	Disagree
ID51	Agree	Disagree	Disagree	Agree	Disagree	Disagree	Agree	Agree	Neutral	Disagree	Disagree
ID52	Disagree	Neutral	Disagree	Agree	Disagree	Disagree	Neutral	Disagree	Neutral	Neutral	Neutral
ID53	Disagree	Disagree	Strongly Disagree	Strongly Disagree	Strongly Disagree	Disagree	Disagree	Disagree	Strongly Disagree	Strongly Disagree	Strongly Disagree
ID54	Neutral	Disagree	Strongly Disagree	Agree	Disagree	Disagree	Neutral	Agree	Disagree	Strongly Disagree	Strongly Disagree
ID55	Agree	Neutral	Disagree	Disagree	Disagree	Disagree	Disagree	Agree	Neutral	Neutral	Disagree
ID56	Agree	Agree	Neutral	Strongly Disagree	Disagree	Agree	Agree	Strongly Agree	Strongly Agree	Neutral	Neutral
ID57	Strongly Agree	Neutral	Disagree	Neutral	Neutral	Strongly Agree	Agree	Strongly Agree	Agree	Agree	Agree
ID58	Neutral	Neutral	Disagree	Agree	Disagree	Disagree	Disagree	Disagree	Neutral	Disagree	Disagree
ID59	Disagree	Strongly Disagree	Strongly Disagree	Strongly Disagree	Strongly Disagree	Strongly Disagree	Strongly Disagree	Disagree	Strongly Disagree	Strongly Disagree	Strongly Disagree
ID60	Neutral	Neutral	Disagree	Agree	Disagree	Strongly Disagree	Neutral	Agree	Neutral	Disagree	Disagree
ID61	Disagree	Neutral	Disagree	Neutral	Disagree	Strongly Disagree	Agree	Agree	Agree	Neutral	Neutral
ID62	Disagree	Strongly Disagree	Strongly Disagree	Agree	Strongly Disagree	Strongly Disagree	Strongly Disagree	Disagree	Neutral	Disagree	Strongly Disagree
ID63	Agree	Disagree	Agree	Disagree	Disagree	Agree	Strongly Agree	Agree	Agree	Neutral	Disagree
ID64	Neutral	Agree	Disagree	Agree	Strongly Disagree	Agree	Strongly Agree	Strongly Disagree	Agree	Agree	Disagree
ID65	Agree	Neutral	Agree	Neutral	Disagree	Neutral	Agree	Agree	Agree	Neutral	Neutral
ID66	Strongly Disagree	Disagree	Disagree	Strongly Disagree	Strongly Disagree	Disagree	Agree	Strongly Agree	Neutral	Disagree	Disagree
ID67	Agree	Agree	Disagree	Disagree	Agree	Agree	Agree	Neutral	Strongly Agree	Neutral	Disagree
ID68	Strongly Disagree	Disagree	Strongly Disagree	Strongly Disagree	Strongly Disagree	Strongly Agree	Agree	Agree	Disagree	Disagree	Strongly Disagree
ID69	Agree	Agree	Neutral	Disagree	Disagree	Neutral	Agree	Disagree	Neutral	Neutral	Disagree
ID70	Disagree	Disagree	Disagree	Agree	Disagree	Agree	Neutral	Disagree	Agree	Disagree	Disagree
ID71	Disagree	Disagree	Disagree	Disagree	Neutral	Disagree	Disagree	Disagree	Disagree	Disagree	Disagree
ID72	Strongly Agree	Neutral	Disagree	Agree	Strongly Disagree	Strongly Disagree	Strongly Agree	Strongly Disagree	Disagree	Neutral	Neutral
ID73	Disagree	Agree	Disagree	Agree	Disagree	Strongly Disagree	Agree	Agree	Strongly Agree	Agree	Strongly Disagree
ID74	Strongly Agree	Agree	Disagree	Disagree	Disagree	Agree	Neutral	Disagree	Disagree	Neutral	Disagree
ID75	Strongly Disagree	Disagree	Strongly Disagree	Agree	Strongly Disagree	Agree	Neutral	Neutral	Agree	Disagree	Strongly Disagree

Participants /Questions	3. The following set of questions is related to your ability to buy a non-reviewed product on the Internet.			4. The following set of questions is related to the opinions of significant others (e.g., friends and families) regarding buying anon-reviewed products.			5. The following set of questions is related to your personality.									
	If I want to, I can easily buy a non-reviewed product on the Internet.	I believe that I have the ability (Financial ability, PC skills) to buy a non-reviewed product on the Internet.	I have the resources necessary (PC, laptop, payment means) to buy a non-reviewed product on the Internet.	Most people (who are important to me) think that I should not buy non-reviewed products on the Internet.	When considering buying non-reviewed products, I wish to do what people (who are important to me) want me to do.	I don't care the opinions of the people (who are important to me) when it comes to buying a non-reviewed product on the Internet.	I see myself as extroverted, enthusiastic.	I see myself as critical, questioning.	I see myself as dependable, self-discipline.	I see myself as anxious, easily upset.	I see myself as open to new experiences, complex.	I see myself as reserved, quiet.	I see myself as sympathetic, warm.	I see myself as disorganized, careless.	I see myself as calm, emotionally stable.	I see myself as conventional, uncreative.
I01	Strongly Agree	Strongly Agree	Strongly Agree	Disagree	Neutral	Strongly Disagree	Agree	Disagree	Neutral	Strongly Disagree	Agree	Disagree	Strongly Agree	Agree	Agree	Disagree
I02	Agree	Agree	Agree	Agree	Agree	Agree	Agree	Agree	Neutral	Disagree	Neutral	Agree	Neutral	Neutral	Disagree	Neutral
I03	Disagree	Neutral	Agree	Neutral	Strongly Disagree	Neutral	Neutral	Disagree	Neutral	Disagree	Neutral	Agree	Neutral	Strongly Disagree	Agree	Strongly Disagree
I04	Strongly Disagree	Neutral	Disagree	Strongly Disagree	Neutral	Neutral	Neutral	No responses	Neutral	Neutral	Neutral	Strongly Disagree	Strongly Disagree	Strongly Disagree	Neutral	Strongly Disagree
I05	Agree	Neutral	Neutral	Agree	Agree	Disagree	Agree	Neutral	Neutral	Disagree	Agree	Agree	Neutral	Strongly Disagree	Agree	Strongly Disagree
I06	Strongly Agree	Strongly Agree	Strongly Agree	Disagree	Strongly Disagree	Neutral	Disagree	Agree	Agree	Strongly Agree	Strongly Agree	Agree	Agree	Disagree	Neutral	Strongly Disagree
I07	Neutral	Neutral	Agree	Disagree	Neutral	Disagree	Neutral	Neutral	Neutral	Neutral	Neutral	Agree	Agree	Neutral	Neutral	Disagree
I08	Neutral	Disagree	Neutral	Disagree	Neutral	Neutral	Disagree	Disagree	Disagree	Neutral	Neutral	Neutral	Disagree	Disagree	Disagree	Disagree
I09	Disagree	Strongly Agree	Agree	Agree	Neutral	Neutral	Neutral	Agree	Agree	Agree	Neutral	No responses	Strongly Agree	Neutral	Disagree	Strongly Agree
I10	Agree	Agree	Agree	Neutral	Neutral	Agree	Agree	Agree	Agree	Strongly Disagree	Agree	Disagree	Neutral	Strongly Disagree	Agree	Strongly Disagree
I11	Disagree	Neutral	Agree	Strongly Agree	Agree	Neutral	Strongly Agree	Disagree	Neutral	Agree	Neutral	Agree	Neutral	Disagree	Neutral	Agree
I12	Agree	Agree	Agree	Agree	Agree	Disagree	Strongly Agree	Agree	Agree	Strongly Agree	Strongly Agree	Strongly Agree	No responses	Agree	Agree	Agree
I13	Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	Agree	Disagree	Strongly Agree	Agree	Agree	Strongly Agree	Neutral	Agree	Agree	Disagree	Neutral	Disagree
I14	Agree	Strongly Disagree	Strongly Agree	Agree	Agree	Disagree	Neutral	Agree	Strongly Agree	Disagree	Agree	Disagree	Agree	Strongly Disagree	Agree	Agree
I15	Strongly Disagree	Disagree	Neutral	Agree	Neutral	Disagree	Agree	Neutral	Neutral	Disagree	Neutral	Strongly Disagree	Agree	Agree	Neutral	Disagree
I16	Neutral	Neutral	Disagree	Agree	Neutral	Disagree	Agree	Disagree	Neutral	Disagree	Agree	Neutral	Neutral	Disagree	Agree	Neutral
I17	Agree	Agree	Agree	Agree	Agree	Disagree	Agree	Agree	Neutral	Agree	Agree	Neutral	Agree	Disagree	Agree	Disagree
I18	Agree	Agree	Agree	Agree	Disagree	Agree	Strongly Agree	Agree	Agree	Agree	Disagree	Neutral	Agree	Disagree	Neutral	Agree
I19	Agree	Agree	Agree	Disagree	Disagree	Neutral	Agree	Agree	Agree	Disagree	Agree	Neutral	Agree	Strongly Disagree	Disagree	Strongly Disagree
I20	Agree	Strongly Agree	Strongly Agree	Disagree	Strongly Disagree	Strongly Agree	Neutral	Neutral	Agree	Agree	Strongly Agree	Neutral	Agree	Disagree	Neutral	Disagree
I21	Disagree	Strongly Disagree	Agree	Strongly Disagree	Strongly Disagree	Agree	Strongly Agree	Neutral	Neutral	Strongly Disagree	Strongly Agree	Strongly Disagree	Agree	Strongly Disagree	Strongly Agree	Strongly Disagree
I22	Agree	Agree	Agree	Disagree	Neutral	Neutral	Neutral	Strongly Agree	Neutral	Agree	Neutral	Agree	Neutral	Disagree	Agree	Disagree
I23	No responses	No responses	No responses	Strongly Agree	Strongly Disagree	Neutral	Disagree	Neutral	Neutral	Neutral	Neutral	Agree	Neutral	Agree	Neutral	Neutral
I24	Neutral	Strongly Agree	Strongly Agree	Neutral	Neutral	Agree	Neutral	Neutral	Agree	Neutral	Strongly Agree	Agree	Agree	Disagree	Neutral	Disagree
I25	Disagree	Strongly Agree	Agree	Neutral	Neutral	Agree	Strongly Agree	Neutral	Neutral	Agree	Strongly Disagree	Strongly Agree	Strongly Disagree	Strongly Agree	Strongly Agree	Strongly Disagree
I26	Strongly Agree	Strongly Agree	Strongly Agree	Strongly Disagree	Neutral	Agree	Agree	Disagree	Neutral	Disagree	Agree	Neutral	Agree	Neutral	Agree	Disagree
I27	Agree	Agree	Agree	Agree	Agree	Disagree	Agree	Strongly Disagree	Agree	Strongly Disagree	Agree	Strongly Disagree	Agree	Strongly Disagree	Agree	Strongly Disagree
I28	Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	Disagree	Strongly Disagree	Agree	Disagree	Agree	Agree	Strongly Agree	Strongly Disagree	Strongly Agree	Strongly Disagree	Disagree	Strongly Disagree
I29	Disagree	Agree	Agree	Neutral	Neutral	Neutral	Strongly Agree	Agree	Agree	Neutral	Agree	Neutral	Agree	Neutral	Disagree	Disagree
I30	Disagree	Agree	Agree	Agree	Strongly Agree	Agree	Agree	Agree	Agree	Disagree	Agree	Neutral	Neutral	Agree	Disagree	Disagree
I31	Disagree	Disagree	Agree	Agree	Disagree	Disagree	Disagree	Strongly Agree	Neutral	Neutral	Agree	Neutral	Disagree	Agree	Neutral	Strongly Disagree
I32	Neutral	Neutral	Agree	Agree	Disagree	Disagree	Agree	Agree	Neutral	Agree	Agree	Disagree	Agree	Disagree	Neutral	Disagree
I33	Agree	Agree	Agree	Disagree	Disagree	Agree	Agree	Disagree	Agree	Agree	Strongly Agree	Neutral	Neutral	Agree	Agree	Disagree
I34	Strongly Agree	Strongly Agree	Strongly Agree	Strongly Disagree	Strongly Disagree	Strongly Agree	Strongly Agree	Strongly Disagree	Strongly Disagree	Strongly Disagree	Strongly Agree	Strongly Disagree	Strongly Agree	Strongly Disagree	Strongly Agree	Strongly Disagree
I35	Strongly Agree	Strongly Agree	Strongly Agree	Neutral	Disagree	Disagree	Strongly Agree	Neutral	Agree	Agree	Agree	Neutral	Strongly Agree	Disagree	Disagree	Strongly Disagree
I36	Agree	Agree	Agree	Neutral	Neutral	Agree	Neutral	Agree	Agree	Agree	Agree	Disagree	Agree	Disagree	Agree	Neutral
I37	Agree	Agree	Agree	Disagree	Disagree	Disagree	Neutral	Disagree	Agree	Neutral	Disagree	Agree	Agree	Neutral	Disagree	Disagree
I38	Agree	Agree	Agree	Neutral	Neutral	Disagree	Disagree	Disagree	Strongly Agree	Strongly Disagree	Strongly Agree	Agree	Agree	Strongly Disagree	Strongly Agree	Strongly Disagree
I39	Agree	Agree	Agree	Agree	Neutral	Disagree	Agree	Agree	Agree	Agree	Neutral	Agree	Neutral	Agree	Neutral	Disagree
I40	Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	Strongly Disagree	Strongly Agree	Strongly Disagree	Strongly Agree	Strongly Agree	Strongly Agree	Disagree	Strongly Agree	Strongly Agree	Strongly Disagree	Disagree	Disagree
I41	Disagree	Disagree	Agree	Agree	Disagree	Disagree	Agree	Agree	Neutral	Disagree	Agree	Disagree	Agree	Disagree	Neutral	Disagree
I42	Strongly Agree	Strongly Disagree	Strongly Agree	Neutral	Neutral	Neutral	Disagree	Strongly Agree	Strongly Agree	Neutral	Neutral	Disagree	Agree	Strongly Disagree	Agree	Strongly Disagree
I43	Disagree	Strongly Agree	Strongly Agree	Agree	Neutral	Neutral	Disagree	Agree	Agree	Agree	Agree	Disagree	Agree	Disagree	Agree	Disagree
I44	Agree	Agree	Agree	Neutral	Neutral	Agree	Agree	Agree	Neutral	Disagree	Agree	Agree	Agree	Disagree	Agree	Disagree
I45	Agree	Agree	Agree	Disagree	Disagree	Disagree	Disagree	Agree	Agree	Disagree	Disagree	Agree	Disagree	Disagree	Disagree	Disagree
I46	Neutral	Agree	Agree	Disagree	Agree	Strongly Disagree	Disagree	Agree	Agree	Agree	Neutral	Agree	Agree	Disagree	Strongly Disagree	Agree
I47	Agree	Agree	Agree	Neutral	Neutral	Agree	Disagree	Neutral	Agree	Disagree	Agree	Agree	Agree	Disagree	Agree	Neutral
I48	Strongly Agree	Strongly Agree	Strongly Agree	Agree	Disagree	Disagree	Strongly Disagree	Disagree	Neutral	Disagree	Agree	Agree	Agree	Neutral	Agree	Disagree
I49	Agree	Neutral	Agree	Neutral	Agree	Neutral	Strongly Disagree	Neutral	Neutral	Agree	Disagree	Strongly Agree	Agree	Disagree	Neutral	Neutral
I50	Neutral	Neutral	Agree	Agree	Neutral	Neutral	Neutral	Neutral	Agree	Agree	Agree	Agree	Strongly Agree	Neutral	Neutral	Neutral
I51	Disagree	Agree	Agree	Agree	Disagree	Agree	Disagree	Agree	Agree	Neutral	Disagree	Agree	Agree	Disagree	Disagree	Disagree
I52	Agree	Neutral	Agree	Agree	Neutral	Disagree	Neutral	Agree	Agree	Disagree	Agree	Neutral	Agree	Disagree	Agree	Disagree
I53	Agree	Strongly Agree	Agree	Agree	Disagree	Agree	Strongly Agree	Agree	Neutral	Disagree	Strongly Agree	Disagree	Agree	Neutral	Agree	Disagree
I54	Disagree	Agree	Agree	Agree	Agree	Agree	Disagree	Agree	Agree	Agree	Neutral	Agree	Agree	Neutral	Disagree	Neutral
I55	Agree	Agree	Agree	Neutral	Neutral	Disagree	Agree	Neutral	Neutral	Disagree	Agree	Neutral	Neutral	Agree	Agree	Neutral
I56	Strongly Agree	Strongly Agree	Strongly Agree	Neutral	Neutral	Neutral	Neutral	Strongly Disagree	Agree	Agree	Agree	Strongly Agree	Strongly Agree	Strongly Disagree	Agree	Strongly Disagree
I57	Strongly Agree	Agree	Strongly Agree	Agree	Disagree	Disagree	Disagree	Agree	Neutral	Agree	Agree	Agree	Agree	Disagree	Disagree	Disagree
I58	Neutral	Neutral	Agree	Neutral	Neutral	Agree	Disagree	Neutral	Disagree	Strongly Agree	Disagree	Agree	Neutral	Disagree	Neutral	Neutral
I59	Agree	Strongly Agree	Strongly Agree	Agree	Strongly Disagree	Agree	Strongly Agree	Disagree	Agree	Strongly Disagree	Neutral	Strongly Disagree	Agree	Disagree	Agree	Disagree
I60	Disagree	Neutral	Agree	Neutral	Neutral	Disagree	Agree	Neutral	Agree	Agree	Disagree	Disagree	Agree	Disagree	Neutral	Disagree
I61	Agree	Agree	Agree	Disagree	Disagree	Neutral	Neutral	Neutral	Agree	Disagree	Neutral	Agree	Agree	Disagree	Agree	Agree
I62	Agree	Agree	Strongly Agree	Neutral	Neutral	Agree	Disagree	Agree	Agree	Agree	Agree	Neutral	Strongly Agree	Disagree	Neutral	Strongly Disagree
I63	Agree	Agree	Agree	Agree	Agree	Agree	Neutral	Agree	Agree	Disagree	Agree	Agree	Agree	Neutral	Disagree	Disagree
I64	Agree	Strongly Agree	Strongly Agree	Agree	Disagree	Neutral	Disagree	Agree	Agree	Disagree	Strongly Agree	Agree	Agree	Neutral	Neutral	Strongly Disagree
I65	Strongly Agree	Agree	Agree	Neutral	Neutral	Agree	Strongly Agree	Agree	Strongly Agree	Disagree	Strongly Agree	Strongly Disagree	Agree	Disagree	Strongly Agree	Strongly Disagree
I66	Agree	Neutral	Agree	Strongly Agree	Disagree	Agree	Neutral	Agree	Agree	Neutral	Strongly Agree	Disagree	Strongly Agree	Disagree	Disagree	Disagree
I67	Neutral	Neutral	Agree	Disagree	Neutral	Disagree	Disagree	Neutral	Neutral	Disagree	Neutral	Agree	Agree	Neutral	Disagree	Disagree
I68	Strongly Disagree	Strongly Agree	Strongly Agree	Agree	Neutral	Strongly Agree	Agree	Strongly Agree	Strongly Agree	Disagree	Strongly Agree	Agree	Strongly Agree	Disagree	Agree	Strongly Disagree
I69	Disagree	Strongly Agree	Strongly Agree	Neutral	Neutral	Disagree	Agree	Agree	Agree	Neutral	Agree	Agree	Agree	Agree	Disagree	Disagree
I70	Disagree	Agree	Agree	Neutral	Disagree	Agree	Agree	Disagree	Agree	Disagree	Agree	Agree	Disagree	Disagree	Disagree	Neutral
I71	Agree	Disagree	Disagree	Neutral	Neutral	Disagree	Neutral	Neutral	Neutral	Disagree	Neutral	Neutral	Neutral	Neutral	Neutral	Neutral
I72	Disagree	Strongly Agree	Strongly Agree	Neutral	Disagree	Strongly Disagree	Agree	Agree	Disagree	Disagree	Strongly Agree	Strongly Disagree	Agree	Strongly Disagree	Disagree	Strongly Disagree
I73	Neutral	Strongly Agree	Strongly Agree	Strongly Disagree	Agree	Disagree	Agree	Agree	Strongly Agree	Strongly Disagree	Agree	Neutral	Strongly Agree	Strongly Disagree	Disagree	Disagree
I74	Agree	Agree	Agree	Agree	Strongly Disagree	Agree	Strongly Disagree	Strongly Agree	Strongly Agree	Disagree	Agree	Disagree	Agree	Strongly Disagree	Agree	Strongly Disagree
I75	Agree	Agree	Agree	Agree	Neutral	Strongly Disagree	Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	Agree	Strongly Disagree	Disagree	Agree	Strongly Disagree	Strongly Disagree