Characteristics Differences Between Taiwanese Generation Y Online Shoppers and Online Users

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ABSTRACT

The objective of this study is to compare the differences in characteristics of adult Generation Y Internet shoppers (so called “online shoppers”) and non-shoppers in Taiwan by examining their socio-demographic and motivational characteristics. Generation Y, born between 1978-1995, has tremendous buying power. An online anonymous questionnaire survey of national population of Generation Y online users aged between 18 and 27 including both online users (non-shoppers) and shoppers were conducted. A total of 1,187 responses were obtained. The study examines socio-demographic and motivational factors related to online shopping in order to find out the differentiation of online shoppers from non-shoppers. The study results demonstrated an initial profile of a typical Taiwanese Generation Y respondent would be: female, aged 20 or 21 or 27, with some university studies, and earning less than NT$40,000 per month. It has been shown that online shoppers tend to seek out convenience when shopping more than do non-shoppers. The other characteristic that distinguishes online shoppers from non-shoppers is that of impulsiveness. The results are important to companies currently targeting Generation Y consumers via their electronic commerce format or those considering the possibility of targeting this population, and can help those companies to identify the effective online marketing strategies that encourage Generation Y online users to make online purchases.

INTRODUCTION

In order to develop a strategy to appeal to a unique target market, a firm may rely on methods of grouping people such as target segmentation, for example. Target segmentation extracts a portion of a population and creates distinct cohorts based on common needs and wants, along with similar life experiences (Kerin, Berkowitz, Hartley, & Rudelius, 2003; Kotler, 1999; Levy & Weitz, 2001; Smith & Clurman, 1997; Solomon, 2001). Most recently, forward-thinking firms are developing databases based on initial information derived from customer contacts in an effort to enhance and customize the communication and build the relationship with existing customers (Gilmore & Pine, 2000; Kotler, 1999; Lewis & Bridger, 2000).

Companies may decide to identify and pursue new customers as a growth strategy (Kotler, 1999; Sawhney & Zabin, 2001). New customers come from a competitor or may be drawn from a new emerging market and, in either case, there would be no previous customer data. When researching emerging target markets, firms inevitably notice the wealthy, emerging consumer group born since 1976, which has not yet fully aligned with specific firms in the distribution channel, such as specific manufacturers or retailers. Companies that elect to focus on new target markets, such as the youths, face the challenge of formulating initial strategic plans without existing internal data to research and manipulate. These companies would benefit from a customer profile of the population, which they are targeting. Such a profile would create an understanding of a market’s characteristics and behaviors.
In addition to the value of researching a potential new target market, such as Generation Y (born between 1978-1995), firms are weighing opportunities of using the electronic environment not only as a format for business activities, but also for electronic commerce (e-commerce). Electronic commerce is an opportunity for company expansion in a multi-channel environment and is a proven strategy to build loyalty and increase revenues (Shop.org, 2001). Should a firm consider electronic commerce as a format for growth and decide to target the young adult Internet shopper, there is little evidence as to who the Internet shopper is, as compared to the Internet user (non-shoppers).

Although some researchers early in the 1960s focused on various aspects of in-home shopping such as perceived risk (Cox & Rich, 1964), the concept of profiling in-home shoppers began in the 1970s. Profiling in-home shoppers and what motivated them to shop was developed in several studies (Berkowitz, Walton & Walker, 1979; Cunningham & Cunningham, 1973; Darian, 1987; Gillett, 1970). Research of customer socioeconomic, motivational, and attitudinal factors was studied by Reynolds (1974) and later by Eastlick (1999) who examined catalog shoppers. Donthu and Gilliland (1996) studied the infomercial shoppers (purchases from television broadcasts) and, more recently, Donthu and Garcia (1999) profiled Internet shoppers. These studies provide a foundation for research, but none of these address the socio-demographic, motivational, attitudinal characteristics specifically of young Internet buyers, a significant new consumer market. For companies considering growth via market expansion and targeting Generation Y consumers in an electronic commerce format, an understanding of the characteristics of Internet consumer can provide the insight of their buying behaviors and allow Taiwanese firms to develop appropriate marketing strategies for them.

**OBJECTIVES OF THE STUDY**

Therefore, the objective of the present study is to compare the differences in characteristics of adult Generation Y Internet shoppers (so called “online shoppers”) and non-shoppers in Taiwan by examining their socio-demographic and motivational characteristics. Seven hypotheses derived and modified from Donthu and Garcia’s (1999) former study on Internet shoppers were used and examined to construct the profile of Taiwanese Generation Y Internet shoppers and non-shoppers. Based on the differences in characteristics of adult Generation Y Internet shoppers and non-shoppers, Taiwanese companies interested in expanding their business in an e-commerce format can not only expand the understanding of the adult Generation Y Internet shopper’s purchasing behavior, but also can identify the effective online marketing strategies that encourage Generation Y Internet users (non-shoppers) to make online purchases. These Seven hypotheses were:

- **H1**: Internet shoppers differ from non-shoppers in gender, age, education, and income.
- **H2**: Internet shoppers seek more convenience than non-shoppers.
- **H3**: Internet shoppers show less adversity to risk than non-shoppers.
- **H4**: Internet shoppers are more impulsive than non-shoppers.
- **H5**: Internet shoppers are more brand conscious than non-shoppers.
- **H6**: Internet shoppers are more price conscious than non-shoppers.
- **H7**: Internet shoppers are more variety seekers than non-shoppers.

**SOCIO-DEMOGRAPHIC FACTORS**

Gender, age, educational level, and income are the socio-demographic factors identified in this study. Previous studies of in-home shoppers have examined the socio-demographic factors and the results have varied (Berkowitz et al.,
1979; Cunningham & Cunningham, 1973; Darian, 1987; Donthu & Garcia, 1999; Donthu & Gilliland, 1996; Gehrt & Carter, 1992; Gillett, 1970). Darian (1987), for example in his article, “In-Home Shopping: Are There Consumer Segments?”, found age and income differences, but no differences in educational level between in-home shoppers and non-shoppers. Regarding age, Darian (1987) determined that the age of in-home shoppers was lower than non-shoppers. Berkowitz et al. (1979) found similar results when researching in-home shoppers.

When Gehrt and Carter (1992) studied catalog shoppers, however, they found significant differences in income, age and education. Interestingly, demographic data researched by Donthu and Gilliland (1996), in Observations: The Infomercial Shoppers in the Journal of Advertising Research, found that infomercial shoppers and non-shoppers were the same when age, education, income and gender data were evaluated. Gillett (1970) studied in-home shoppers and claimed that in-home shoppers came from a higher social class, higher income level and educational level than the non-shoppers. In a later study of in-home shoppers, Cunningham and Cunningham (1973) concurred with Gillett’s findings in their article, “The Urban In-Home Shopper: Socioeconomic, Attitudinal Characteristics.” The socio-demographic factors mentioned is analyzed in this study as the Internet shoppers are compared to the non-shoppers in this population segment.

MOTIVATIONAL FACTORS

Marketers often utilize psychologist Abraham Maslow’s (1954) theory of motivation because it implies certain types of product benefits that appeal to consumers at various stages in their development or environmental conditions (Kotler, 2000; Solomon, 2001). Factors identified as motivational characteristics included in this study are convenience, risk aversion, impulsiveness, brand consciousness, price and variety seeking factors. Each is briefly addressed below. Related research is described and the relevance of each factor as it applies to this research study is identified.

Convenience

In 1976 Gillett, when researching in-home shopping, identified convenience as a strong determinant of in-home shopping behavior. The 1979 study by Berkowitz et al. (1979) also identified convenience as a primary motive for in-home shoppers. In contrast, however, there are researchers such as Reynolds (1974) who claimed selection of merchandise available to catalog shoppers was the strongest determinant for in-home shopping. Another study, conducted by Gehrt and Carter (1992) also recognized that convenience was not always the primary reason that consumers would patronize non-store channels, such as catalog shopping. They concluded that the key motivation in their research was recreationally-oriented.

Risk Aversion

Risk aversion, according to Donthu and Gilliland (1996), relates to the consumer’s level of certainty and sureness of what they are purchasing. Sheth and Parvatiyar (1995) submitted that perceived risk is a key antecedent to relationship commitment, which, as mentioned previously, has been increasingly more important in developing the retention of consumers. In general, consumers highly averse to risk require a high degree of certainty when purchasing and those with less risk aversion are able to tolerate some risk and uncertainty when purchasing. Typically, consumers who tolerate a higher level of risk are more willing to try new things and are more willing to shop different channels (Sheth & Parvatiyar, 1995). Studies of in-home shoppers by Berkowitz et al. (1979) and Donthu and Gilliland (1996) determined that in-home shoppers are less concerned about risk when purchasing than non-shoppers are and they are more willing to try new things.
Impulsiveness

Impulsiveness refers to purchasing without prior planning as a result of a sudden urge that one cannot resist (Solomon, 2001). An early study (Bellinger et al. 1978) determined that approximately 27 to 62 percent of the total merchandise lines purchased in a large department store were impulse buys. Bellinger and Korgaonkar (1980) and Donthu and Gilliland (1996) determined that recreational shoppers are more impulsive by nature. Recreational shoppers, as described in Hoffman and Novak’s (1996) research of consumer shopping behavior, are consumers who get involved in the process of shopping and lose track of time. By nature, consumers who shop on the Internet use the computer as a form of recreational shopping and therefore, often fit the profile of recreational shoppers. More recently, Donthu and Garcia (1999) claimed that Internet shoppers are more impulsive than non-shoppers are and more innovative.

Brand Consciousness

Kerin et al. (2003) presented that 19 percent of online consumers are known as brand loyalists. They regularly visit their preferred websites and are those who spend the most money online. Brands have personalities or images they project to consumers, which are created via their packaging, advertising and other marketing strategies. Consumers relate to brands and often select brands, thinking that the brand reflects or corresponds to their own personality or the type of person they aspire to be (Solomon, 2001).

In previous studies, Donthu and Gilliland (1996) researched infomercial shoppers and determined that infomercial shoppers are more brand-conscious than non-shoppers. Korgaonkar and Wolin’s (1999) research of non-store shoppers indicated that they were more brand-conscious than traditional store shoppers. Earlier et al (1972), authors of the article, “Attitude Model for the Study of Brand Preference,” defended the concept that brand preference is related to consumer attitude measurement. Donthu and Gilliland (1996) found infomercial shoppers are more brand-conscious than non-shoppers. They determined that the desire to seek brands was more a result of self-image issues than as a desire to lower risk.

Price Consciousness

One factor that weighted in the evaluation of alternatives is price. Minimal research has been conducted on price consciousness in the online environment. In a related area of in-home shopping, infomercial shoppers, Donthu and Gilliland (1996) found as they had hypothesized prior to their research that infomercial shoppers were more price-conscious than non-shoppers. In general, the more expensive the product, the more extensive the decision making and problem solving are on the part of the consumer. Shankar et al. (1999) noted that price is a consumer-related factor that is interdependent with other factors in the decision-making process. These issues include judgments the consumer makes such as the ease of searching for the price; prior experience with brand; frequency of shopping; value of time; and the customers’ perceived range of options. They found that the easier it is for the consumer to search for the price, the higher the importance of price. If the consumer finds the prior experience with a particular brand is favorable, price has a comparatively low level of importance. Increased shopping frequency creates an increased importance of product price. The higher the value the customer places on time, the lower the item’s price is valued as important. Finally, the higher the perceived range of online purchase options, the lower the emphasis on price.

Variety Seekers

Consumers may seek variety when purchasing products or services for various reasons, but often, it is to reduce boredom or for personal stimulation. The issue of seeking variety in purchases surfaced as a shopping determinant in a study conducted by Reynolds and Darden (1972) on what was called “outshopping” (shopping out of the local
geographical area); mail order buying; and a form of in-home shopping. The factor of variety is of concern to marketers in that consumers seeking variety may switch from what they consider a favored product in past purchases to a competitor’s product.

In past research, it has been assumed the primary reason for in-home shopping is due to convenience. Reynolds (1974), however, studied catalog shoppers and determined convenience was not the strongest determinant for in-home shopping, but variety was of more importance. Reynolds’ (1974) study showed that the range of merchandise had the strongest appeal for catalog shoppers. This study examines the determinant of variety-seeking as it relates to the online shopper’s buying behavior.

**GENERATION Y INTERNET USERS AND SHOPPERS IN TAIWAN**

In spite of the small number of research studies conducted on the Internet usage and shopping behaviors of Internet users in Taiwan, compared to those of Internet users in the U.S., some data that are relevant to this study of Generation Y Internet shoppers have been obtained from governmental research studies and other research studies. Based on one of the 2000 reports produced by FIND, the Center of Institute for Information Industry, the number of Internet users in Taiwan was over 5.5 million in June 2000. While both females and males were found to be equally likely to utilize the Internet on a regular basis, the majority of the Internet users were aged between 15 and 30 – the Generation Y category (Lee, 2001). More importantly, in another report that was published earlier in the year, it was found that only 10.9 percent of the regular users of the Internet had shopped online. The Internet users cited the following concerns with shopping online: a) online privacy; b) security of online payments; c) quality of products and services; d) Internet fraud; and e) delivery and refund issues (Lee, 2004).

The socio-demographic characteristics of Internet users and shoppers, as well as their concerns, were also replicated in other research studies, with slight variations. In Peng’s (1999) study, the majority of Internet users and shoppers were male, young and educated. However, the predominance of male Internet users was undermined by the fact that more males than females participated in the study, due to sampling errors. Yao’s (1998) investigation of the factors that affected Taiwanese consumers’ willingness to purchase online also highlighted the fact that a majority of Internet users (73 percent) were no older than 24 years old. Furthermore, these Internet users were typically well-educated students.

It is important to point out that other researchers have also constructed different profiles of the typically Internet user and shopper. In Tang’s (1998) study, the typical Internet shopper was a male Internet user who owned credit cards and possessed tremendous experience with Internet usage and shopping. Similarly, Yu (1997) also found that the typical Internet shoppers were older males with a high level of education, high incomes and credit cards.

Clearly, this discussion indicates that the literature varies in their construction of the profile of the typical Internet user and shopper in Taiwan. Nonetheless, since it is evident that the vast majority of the Internet users in Taiwan fall within the Generation Y range, it would be important for Web-based companies to determine how they can improve the proportion of Internet shoppers in this population of Generation Y Internet users.

**RESEARCH METHODOLOGY**

In this research study, a quantitative research approach was used to gather and analyze the data. An online anonymous questionnaire survey of national population of Generation Y Internet users aged between 18 and 27
including both online visitors (non-shoppers) and purchasers (shoppers) were conducted. There were 45-item online questionnaire survey addresses 8 socio-demographic and general information questions, and 37 motivational questions, which are presented in a five-point Likert format. The survey specifically addresses socio-demographic information (age, gender, education and income) and motivation for shopping (importance of convenience, brand and price consciousness, risk aversion, variety-seeking propensity and impulsiveness). The survey questionnaire was a modified version of an earlier study executed by Donthu and Garcia (1999). The participants were asked to rate the individual items on the five-point Likert scale. The values used for the Likert scale were “1=Strongly Agree,” “2=Agree,” “3=No opinion,” “4=Disagree” and “5=Strongly Disagree.”

Data were gathered from Internet users (aged between 18 and 27) in Taiwan. The researcher used newsgroup, BBS, online forums and advertising banners to invite interested participants. Approximately 3,500 emails were also sent to individuals directly as invitations of survey. A total of 1,187 responses were obtained. The HTML programming prevented respondents from leaving the questionnaire with incomplete questions, resulting in all of the 1,187 questionnaires being usable for this research. In this particular study, the mean of the responses of each group – shoppers and non-shoppers – was determined, based on the responses on the five-point Likert scale. Descriptive statistics was produced to profile respondents of two groups, online shoppers and non-shoppers, by their socio-demographics, motivational, and shopping behaviors. Furthermore, The Statistical Package for the Social Science (SPSS) was used in this study for data analysis to conduct the one-way analysis of variance (ANOVA). Cronbach’s α was used to examine the level of reliability of the motivational characteristics being measured.

SURVEY FINDINGS AND RESULTS

The final significance of the survey results in terms of the study hypotheses are presented below:

H1: Internet shoppers differ from non-shoppers in age, education, income and gender.

The profile of a respondent is: female (slightly less likely to be male), aged 20 or 21 or 27 (representing almost 50% of those aged between 18 and 27), with some postgraduate studies, and earning less than NT$40,000 per month.

The profile of an Internet shopper: more likely to be female (56.0% versus 52.6% of the female percentage of respondents) while males who had shopped were 45% versus 47.4%; earning NT$20,001-$40,000 (40.1% of those making purchases, with 74.8% of those earning NT$20,001-$40,000 reporting making purchases versus 69.1% overall); in the 26 age group with 91.3% of respondents reporting having made purchases versus 69.1% overall; and with some postgraduate study (74.6%).

Of the respondents, the running of a means test indicates that shoppers and non-shoppers can be distinguished by virtue of only some of their demographics. Internet shoppers scored higher in age, and education than non-shoppers. As for income, the only three categories of any statistical significance are No Income; Less than NT$20,000; and NT$20,001-$40,000. Of these, those shoppers in the NT$20,001-$40,000 are most easily distinguishable. It has already been established that female respondents are slightly more likely to be Internet shoppers than males.

From the above results, it can be stated that the hypothesis of significant demographic differences H1 has been proved to some extent, but not fully.

H2: Internet shoppers seek more convenience than non-shoppers.

The reliability index for the 7 items under the convenience category is under the .80 standard at .707. However, that figure increases to .842 if the following three statements are analyzed: It is convenient to shop from home; I think
Internet shopping is more convenient than shopping in a store; Using the Internet makes it easier to do my shopping. This hypothesis is proved with Internet shoppers responding at over a 65% Strongly Agree or Agree rate for the last two statements and a 75% rate for the first. Internet non-shoppers scored under 50% for all three statements.

H2 regarding the convenience factor is therefore considered to be proved.

H3: Internet shoppers show less aversion to risk than non-shoppers.

The reliability index for the 6 items under the risk aversion category is under the .80 standard at .737. In the specific questions related to the risk of using the Internet for shopping: Internet purchase is risky, and Internet shopping is more risky than shopping at a store, both shoppers and non-shoppers scored very high in the Strongly Agree or Agree categories, at around 85%. Thus it provides that Internet shoppers necessarily do not show less aversion to risk than non-shoppers. As well, in the general risk aversion statements: I would rather be safe than sorry, and I avoid risky things, the percentages for shoppers and non-shoppers are very similar.

Therefore, H3 regarding risk aversion is not proved.

H4: Internet shoppers are more impulsive than non-shoppers.

The reliability index for the 7 items under the impulsiveness category is under the .80 standard at .704. In the specific questions related to impulsiveness (without specific mention of the Internet), internet shoppers scored higher in four out of five statements: I often make unplanned purchases, I like to purchase things on a whim; I can’t help myself to purchase when products are on sale; I do not always stick to my shopping lists. Thus, it provides that Internet shoppers are more likely to be impulsive than Internet non-shoppers.

Based on these data, H4 regarding Internet shopper impulsiveness is proved.

H5: Internet shoppers are more brand conscious than non-shoppers.

The reliability index for the 5 items under the brand consciousness category is very low at .390. Thus, it does not appear that this is a good test for this hypothesis, or that this factor rises to the level of great significance in shopping decisions. Interestingly, however, the statement: The brand name of product offered by traditional stores is more reliable than that by the Internet, showed only a 2% difference between Internet shoppers and non-shoppers.

H5 regarding brand-consciousness differences between online shoppers/non shoppers therefore failed (because the reliability index score was too low).

H6: Internet shoppers are more price conscious than non-shoppers.

The reliability index for the 7 items under the price consciousness category is below the .80 standard at .606. However, excluding the statements: I can usually find good deals on the Internet, and: I usually won’t be concerned about price when I find products I really like, increases the reliability index to a more acceptable level of .708. Within those five remaining statements, the differences between shoppers and non-shoppers is not significant.

H6 regarding price consciousness is not proved to the standard level of reliability and statistical significance.

H7: Internet shoppers are more variety seekers than non-shoppers.

The reliability index for the 5 items under the variety seekers category is very high, at the Cronbach’s Alpha index of .872. Of the five statements, shoppers scored significantly higher in three of them: I like to try different things; I like to take chances; I like to experiment with new ways of doing things. However, the statement: I like a great deal of variety, only showed a 4% difference; and the statement: I like new and different styles, actually had a significantly
larger percentage of non-shoppers who Strongly Agreed or Agreed. It presents that Internet shoppers can be differentiated from non-shoppers in that they are more likely to take chances, but not because they are more variety seeking or experimental regarding styles.

H7 regarding variety-seeking among online shoppers is therefore not proved.

CONCLUSION

It is clear from this that the breakdown of the motivational factor/determinant responses are not very effective in the differentiation of Internet shoppers from non-shoppers. As shown by the hypotheses results above, only two of the six possible motivational factors/determinants are proved—and those are convenience and impulsiveness. The other four factors are either not proved (due to a lack of significant differentiation between shoppers and non-shoppers in their responses) or the hypothesis is untested due to a too low reliability index.

In effect, results suggested that some other way must be found to distinguish between the two classes of Taiwanese Generation Y respondents. The models spelled out and built up from other research studies that have focused on socioeconomic, motivational and attitudinal factors of catalog shoppers (Reynolds, 1974), as well as the comparisons between Internet shoppers and non-shoppers (Donthu & Garcia, 1999), do not seem to hold up entirely for the Taiwanese Generation Y Internet shoppers and non-shoppers. At the very least, the motivational factors for Taiwanese Gen Y shoppers do not entirely match up with the broader profile of Internet shoppers found in other, earlier studies of other populations.

In conclusion, this study provides detailed insight of socioeconomic demographics and motivational characteristics of the Generation Y Internet shoppers and non-shoppers in Taiwan. The results are important to companies currently targeting adult Generation Y consumers via their electronic commerce format or those considering the possibility of targeting this population. These data also prove beneficial to new companies directing their goals toward this market.

Therefore, a generic profile of the Taiwanese Generation Y Internet shopper can be attempted, in the hope of answering the main research question regarding this unique demographic group. Using only the proved hypotheses, such a profile would include the following characteristics and related assumptions:

- Gender: Most likely female (both the percentage of respondents and the percentage of Internet shoppers favored women, with females being an even higher percentage of Internet shoppers than respondents)
- Age: 26 (not the largest percentage of respondents—that was in the 20 and 21 age group—but the highest percentage of any age group that had purchased merchandise on the Internet)
- Income: Between NT$20,001-$40,000 (representing both the highest percentage of respondents and the highest percentage of those who have purchased merchandise on the Internet).
- Educational Level: Some postgraduate study (74.6%), although the percentage of those with postgraduate degrees scores 80% but they represented a very small portion of the cohort (only 40 respondents in all compared to 633 with some postgraduate studies.
- Motivational factors: More impulsive than the non-shopper as well as seeking more convenience in their shopping patterns than non-shoppers; Internet shoppers more likely to take chances than non-shoppers.

It has been shown that Internet shoppers tend to seek out convenience when shopping more than do non-shoppers. There is a strong correlation between the level of Strongly Agree or Agree to the convenience statements and the propensity to shop on the Internet. Internet shoppers were much more aware of the convenience factor that the non-shoppers. For example, in the statement “It is convenient to shop from home,” 75% of Internet shoppers Strongly Agreed or Agreed, while only 47% of those who were not Internet shoppers. There was also a more than 20% gap
between shoppers who think Internet shopping is more convenient than shopping in a store and non-shoppers. Finally, there was an almost 25% gap between shoppers who feel that using the Internet makes it easier to do my shopping and non-shoppers.

The other characteristic that distinguishes Internet shoppers from non-shoppers is that of impulsiveness. This ranges from a statement having to do with making unplanned purchases and purchasing things on a whim to not always sticking to a shopping list. However, there are also certain similarities, in particular the statement: I do not think twice before committing myself, and I can’t help myself to make a purchase when products are on sale. In this case, the results provided a contrast if not a contradiction. Only 24% and 26% of shoppers and non-shoppers respectively Strongly Agreed or Agreed with the first statement; while 64% and 62% Strongly Agreed or Agreed with the second. The implication, for both shoppers and non-shoppers, seems to be: I think twice about committing myself—unless the products are on sale.

Thus, in any marketing plan, above factors also need to be taken into account if such marketing is to make an impact. At the same time, more studies need to be done on the motivational factors so that they can be more properly nailed down in an effort to distinguish shoppers from non-shoppers. A marketing plan that addresses non-shoppers needs to address the differences between the two in their opinions with respect to the convenience of such shopping and the fact that Internet shopping is easier than going to a store. This is where the gap is the largest between the two.

**FURTHER RESEARCH**

It appears that further research needs to be done when it comes to identifying motivational factors and determinants. It could well be that such motivational factors as laid out in the model are simply not "fine-meshed" enough to sift out shoppers from non-shoppers with any degree of accuracy. Of course, it could well be that there is no sharp distinction between Taiwanese Generation Y Internet shoppers and non-shoppers when it comes to such factors such as risk aversion, variety seeking, price consciousness, and brand consciousness. Perhaps impulsiveness and convenience are the distinguishing motivational characteristics/factors, and are enough in themselves to define Internet shoppers in this demographic group. In that case, a new model needs to be created—and further emphasis needs to be placed on these two characteristics in the future.

**REFERENCES**


