Study on the Influencing Factors of Consumers' Intension of Purchasing Digital Products Online

Mingyi Ma

School of Economics and Management, Northwest A&F University, Yangling, Shanxi 712100, China

1211610369@qq.com

Abstract

On the basis of structural equation models, the correlation between risk attitude, perceived benefit and perceived risk, and their influences on consumers' purchase intention were studied. Results showed that: perceived benefit and perceived risk were the primary factors that affected consumers' intention to purchase digital products online, and perceived benefit and purchase intention were significantly and positively correlated, and perceived risk and purchase intention were significantly and negatively correlated; risk attitude had a significant positive influence on consumers' perceived benefit and perceived risk, so it indirectly affected consumers' intention of purchasing digital products online; therefore, it was proposed to vigorously propagate the science and progressiveness of e-commerce, and improve consumers' recognition and acceptability of e-commerce, so as to improve consumers' risk attitude; enhance the interaction and communication with consumers, provide the digital products meeting customers' requirements, and improve consumers' perceived benefit; strengthen the service management mechanism of online shopping, make explicit product guarantee and privacy-protecting policy, reduce customers' perceived risk of online shopping, and enhance consumers' purchase intention.

Keywords

Digital products; online shopping; structural equation model; purchase intention.

1. Introduction

According to the 40th Statistical Report of China Internet Development Situation published by China Internet Network Information Center in 2017, by June 2017, there were 751 million netizens in China, accounting for one fifth of global netizens, and there were 724 million mobile citizens in China. Internet penetration rate was 54.3%, 4.6% higher than the world's average level[1]. Digital technique represented by the Internet is deeply integrating with all economic and social fields at an increasingly fast speed, and becomes an important impetus for promoting consumption upgrade, economic and social transformation and the construction of new national competitive advantage in China. Online retail industry adopts modern information technology, has broken through the single value chain of traditional industry, effectively realized multi-value acquisition, broken through the limitation of transaction time and space, and been rapidly accepted by consumers. In 2015, the total sales revenue of China's electronic information industry reached 15.4 trillion yuan, an increase of 10.4% year-on-year[2]. Digital products, as an important part of the electronic information industry, are more and more popular, and the online consumption of digital products also further increases. Therefore, on the basis of building a structural equation model, the influencing factors of consumers' intention of purchasing digital products were discussed, which is of great significance to optimizing sales strategy by online retailers of digital products, expanding online consumption group, and promoting the sustainable development of online sales of China's digital products.

2. Literature review

In recent years, online shopping is more and more favored by consumers, and study on online purchase intention of consumers is widely concerned by scholars. At present, domestic and foreign scholars studied online purchase intention of consumers from the perspective of trust, cost, risk and value. Consumer trust is the confidence of consumers in online retailers and the willingness to become dependent[3]. Some scholars studied online purchase intention from the perspective of customer trust. Li Qi et al. thought that the tendency of consumer trust was related to sellers' reputation, consumer safeguard mechanism and consumers' position of trust, and initial consumer trust had a significant positive correlation with the intention of initial online shopping[4]. By "S-R" theory and "S-O-R" theory, Ouyang Wenjing compared the difference of purchase intention of consumer in physical stores and online stores, and concluded that the influence of the impression of online stores on purchase intention was only the mediating role of trust[5]. Xie En divided trust into competence trust, integrity trust and friendly trust. In addition, by three-stage least square, he analyzed that competence trust directly affected online purchase intention, and the latter two did not have direct influence[6]. Compared with traditional offline shopping, online shopping remarkably saves the transaction cost of consumers. Therefore, some scholars studied online purchase intention of consumers with transaction cost theory. Wu et al. classified transaction cost into uncertainty, asset exclusion and network shopping trust, and revealed that transaction cost had a negative effect on the online purchase intention of consumers[7]. From the perspective of transaction cost, on the basis of PLS-SEM model, Li Qi et al. found that the transaction cost of consumers significantly influenced their final purchase intention[8]. Lu Xin et al. divided transaction cost into seven variables including searching and comparison cost. Based on transaction cost theory, Lu Xin carried out empirical analysis on the relationship between transaction cost and consumer characteristics and online purchase decision, and found that the influence of transaction cost on the online purchase decision varied with product[9]. The perceived risk of consumers' online shopping is the subjective expectation of the occurrence of losses during online shopping. Compared with traditional shopping, the perceived risk of online shopping is larger. On the basis of empirical study on online group purchase, Jiang Ruochen et al. found that perceived process risk indirectly affected purchase intention through cognition trust, and had a negative influence on trust[10]. Based on consumers' purchase intention model of website and sellers, Zhang Hanpeng found perceived risk indirectly affected the online purchase intention of consumers, and proved the transfer mechanism of perceived risk and perceived benefit[11]. Perceived value is the overall merit of a product's utility after weighing the benefit consumers perceive and the cost they pay for products. Zhong Kai divided perceived value into functional value, sentimental value and social value, and found that perceived value had a positive effect on consumers' purchase intention, and the influence of sentimental was the most significant[12]. Huang Wenyan divided online word-of-mouth and quality divided into argument quality and source reliability, studied their influence on customers' perceived value and purchase intention respectively, and found the two dimensions had a positive influence on customers' perceived value and purchase intention, and customers' perceived value played a intermediary role[13]. According to perceived value model, Zhao Dongmei et al. adopted structural equation model to analyze the influence of trust, perceived risk and perceived benefit on online purchase attitude and intention, and found the there were differences of online shopping between consumers with or without online shopping experience[14].

Above all, at present, domestic and foreign scholars make a great contribution to consumers' online purchase intention, but there are still some disadvantages. First, existing literature seldom takes risk attitude into account and introduces it into the study on consumers' online purchase intention. The risk attitude of different consumers varies with their growth environment, and the difference directly affects consumers' response to uncertainty and finally influences their decision result. Second, most studies focus on the online purchase intention of general products, and do not deeply study the online purchase intention of a certain kind of products, so the study scope is too sweeping. Digital products, as the necessity in the Internet era, play an important role in life. Therefore, studying consumers'

online purchase intention is of great importance. In view of this, taking computers as the object of purchasing digital products online, introducing risk attitude as a variable, combining perceived benefit and perceived risk, the influencing factors of consumers' intention of purchasing digital products online were studied.

3. Hypothesis of the study

Consumers' online purchase intention depends on their attitude to products, and the attitude is determined by the result of perception of goods. Grewal et al. proposed that consumers had an overall utility evaluation of a purchase decision after cognition balance between perceived benefit and the cost they pay[15], that is, the perceived result was composed of perceived benefit and perceived cost. Perceived benefit is consumers' perception and opinion of the future earnings of a purchase decision, and perceived cost is consumers' expectation of the cost of a purchase decision. Therefore, Zeithaml et al. proposed that the perception result of consumers' purchase decision was the overall evaluation of the decisions based on perceived benefit and cost[16], and evaluation result determined consumers' purchase intention. Consumers' perceived cost mainly includes the cost of buying products and perceived risk, and the cost is the tangible currency expenditure and the time and energy spent. Because consumers can confirm the amount of the purchase cost in advance before online shopping, the influence of purchase cost on consumers' perceived value is certain. Wang Chong et al. found that purchase cost was not significantly correlated to consumers' perceived value[17], which supported the above-mentioned judgment. When consumers balance perceived benefit and perceived risk, the larger the difference value between the two, the better the perception result of consumers, and the more active the attitude of online consumption, and the stronger the purchase intention[18].

Risk attitude refers to the degree that consumers are willing to accept risks under uncertain conditions[19]. Type of risk attitude mainly includes risk-type, risk neutral and risk aversion[20]. Compared with risk neutral parties, risk seekers prefer excitement and high stakes while risk evaders prefer stability and avoid risks. Because perceived benefit is the judgment of consumers based on subjective cognition and is subjective, so the consumers with different risk attitudes may make different judgments of perceived benefit. Wang Chong et al. found that consumers' risk attitude had a significant positive correlation with perceived benefit[21]. In addition, a person's risk attitude affects his level of perceiving risks to a large extent, and the consumers with different risk attitudes in a same environment have different risk perception. Risk seekers perceive fewer risks than risk evaders. Therefore, the following hypotheses are proposed: H_1: consumers' risk attitude has a significant positive influence on perceived benefit; H_2: consumers' risk attitude has a significant positive effect on perceived risk.

Perceived benefit mainly refers to consumers' good expectation of products' quality and price and shopping safety. If a consumer makes a purchase decision, he predicts he can obtain corresponding benefit and the satisfaction with consumption and psychology. Compared with traditional shopping, during online shopping, consumers' purchase intention is more significantly affected by the perceived benefit. Liu et al. found that because online shopping was virtual, consumers cannot perceive and test products' quality and utility personally. As a result, consumers pay more attention to products' perceived benefit[22]. The larger the perceived benefit of consumers, the stronger the purchase intention. According to transaction cost economics, Teo et al. constructed a model of understanding consumers' online shopping behavior, and the result indicated that consumers perceived more reliabilities in online stores and fewer uncertainties perceived. When consumers had more online shopping experience, perceived benefit increased and they preferred online shopping[23]. Therefore, the following hypothesis is proposed, H_3: perceived benefit has a significant positive effect on consumers' purchase intention.

Perceived risk is consumers' uncertainty of the quality and number of the possible losses caused by online shopping decisions[24]. In the Internet environment, Dong Dahai et al. thought the perceived risk in Internet shopping was consumers' subjective judgment of the seriousness and possibility of adverse results during online shopping[25]. The uncertainty of perceived risk leads to the uncertainty

of the result of the decision made by consumers. Scholars usually measure consumers' perceived risk and its influence from the dimension of psychology, finance, society, function, body and time[26]. Moreover, Jing Miao et al. included service risk into the measurement dimension of perceived risk in the Internet era[27]. Forsythe et al. proposed that consumers' perceived risk affected their online shopping behavior, and the influence explained why the development of online shopping was hindered[28]. Unlike traditional shopping, online shopping not only provides products more conveniently, but also brings more risks to consumers. The additional risks will prevent consumers from choosing online shopping when choose a shopping channel. For this reason, the following hypothesis is proposed, H_4: perceived risk has a significant negative effect on consumers' purchase intention.

To sum up, when consumers buy products online, based on their own risk attitude, the judgment of perceived benefit and perceived risk of products are formed, which further affect their purchase intention. Therefore, risk attitude, perceived benefit and perceived risk are important factors influencing consumers' online purchase decision. As a result, by constructing the theoretical framework as Fig. 1, the influencing factors of consumers' intention of purchasing digital products online were studied. Table 1 is the summary sheet of the hypotheses of the study.

Table 1 Summary of research hypothesis

Number	Hypothesis	Expected symbol
H_1	Consumers' risk attitude has a positive effect on perceived benefit	+
H_2	Consumers' risk attitude has a positive effect on perceived risk	+
H_3	Perceived benefit has a positive effect on consumers' purchase intention	+
H_4	Perceived risk has a negative effect on consumers' purchase intention	-

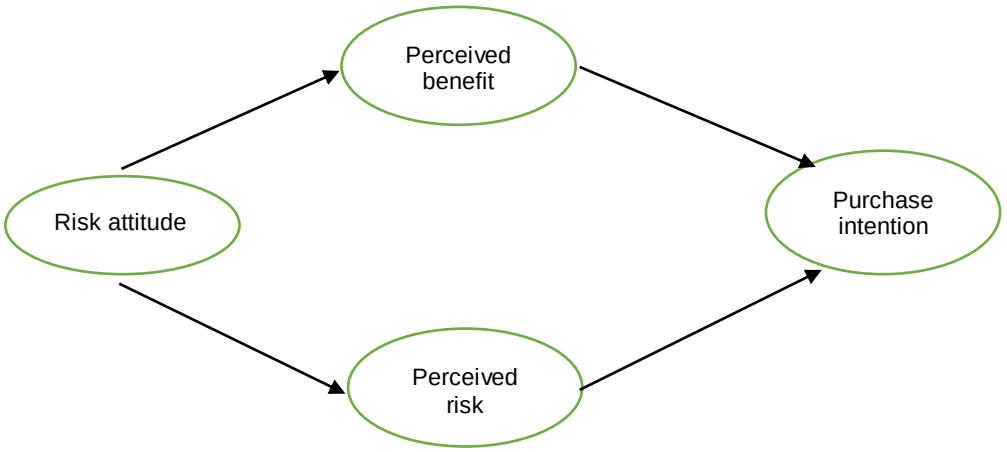

Fig. 1 Theoretical framework

4. Model building

Structural equation model, also known as latent variable model, was built by Joreskog and Goldberger in the 1970s[29]. Structural equation model was widely used in psychological and social studies at the beginning, and was also used in ecological and environmental studies later[30]. In recent years, structural equation model is widely used in the study on management and economy[31 - 32]. Country report of the World Bank and some scholars pointed out that the advantage of structural equation model was that it can analyze the relationship between unobservable variables by measuring

observable variables[33-34]. Xu Zhenyuan et al. found that compared with other multivariate statistical methods, structural equation model can better test the random relationship between variables by building a model of model error[35].

Structural equation model is usually composed of measurement equation and structural equation. Equation (1) and (2) are measurement equations and show the relationship between hidden variable and manifest variable. Equation (3) is structural equation model and reflects the mutual influence between hidden variables. Endogenous hidden variable and exogenous hidden variable are correlated through coefficient matrix B and Γ and error vector [36].

$$y = \Lambda_y \eta + \varepsilon \quad (1)$$

$$x = \Lambda_x \xi + \delta \quad (2)$$

$$\eta = \beta\eta + \Gamma\xi + \zeta \quad (3)$$

Where: y is endogenous relation variable group; x is exogenous relation variable group; η is endogenous hidden variable; ξ is exogenous hidden variable; Λ_y is factor loading matrix of endogenous variable on endogenous variable; Λ_x is the factor loading matrix of exogenous observable variable on exogenous variable; ε and δ are residual of measurement models; β is the relationship between endogenous hidden variables; Γ is the influence of exogenous variables on endogenous hidden variables; ζ is residual vector.

5. Questionnaire design and data source

Table 2 Variable design and descriptive statistics

Hidden variable	Code	Observable variable	Average	Std.
Risk attitude	RA1	When there is an opportunity to take a risk, I will be careful	3.99	1.079
	RA2	Before making any decision, I will think carefully in the first place	4.04	0.993
	RA3	Before buying a computer, I hope to understand relevant information	4.32	0.979
	RA4	Before buying a computer, I'd rather spend more time rather than regret	4.20	1.099
Perceived benefit	PB1	A computer can satisfy my curiosity	3.30	1.120
	PB2	A computer is the sign of fashion	2.63	1.141
	PB3	A computer is helpful to improve life quality	3.42	1.120
	PB4	A computer can provide convenience for study and work	4.04	0.923
Perceived risk	PR1	I am afraid that the quality of computers bought online cannot be guaranteed	3.62	1.078
	PR2	I worry that the performance of computers purchased online may be poor	3.54	1.114
	PR3	I worry that I cannot buy a cheap computer	3.20	1.100
	PR4	I worry that the price of a product will reduce	3.33	1.141
	PR5	I worry that the computer bought will fall behind rapidly	3.27	1.125
	PR6	I worry that after-sales service cannot be guaranteed	3.78	1.116
Purchase intention	BI1	Compared with traditional shopping channels, I prefer to buy a computer online	2.79	1.135
	BI2	If I have to choose a shopping channel, I may buy a computer online	2.92	1.162

The questionnaire includes basic information and 4 hidden variables including risk attitude, perceived benefit, perceived risk and purchase intention, and the four hidden variables include 16 observable variables. The measurement adopted Likert scale (5 points): 1 represents "strongly disagree"; 2 represents "disagree"; 3 represents "neither agree nor disagree"; 4 represents "agree"; 5 represents "strongly agree". The observable variables of the questionnaire are shown in Table 2. Questionnaire survey adopts random sampling, and questionnaires were distributed and collected online. A total of 330 questionnaires were distributed and 312 were collected, and the effective collecting rate was 94.5%. The basic information of survey subject is shown in Table 3.

Table 3 Descriptive statistics of the sample population characteristics

Index	Variable type	Frequency	Percentage (%)
Gender	Male	132	42.3
	Female	180	57.7
Age	Below 15 years	6	1.9
	15 - 24 years	234	75
	25 - 34 years	30	9.6
	35 - 44 years	29	9.3
	45 - 54 years	12	3.8
	Above 55 years	1	0.3
Educational background	Middle school or below	27	8.7
	Technical secondary school or senior high school	63	20.2
	Undergraduate	208	66.7
	Master or above	14	4.5
Career	Students	225	72.1
	Teachers or civil servants	14	4.5
	Individual business	17	5.4
	Enterprise staff	13	4.2
	Professionals	27	8.7
	Others	16	5.1
Monthly income	Below 2000 yuan	240	76.9
	2000 - 5000 yuan	40	12.8
	5000 - 10000 yuan	19	6.1
	10000 - 15000 yuan	10	3.2
	Above 15000 yuan	3	1.0

6. Result analysis

6.1 Credibility and validity test and exploratory factor analysis

On the basis of 312 effective questionnaires, Cronbach's α test of the data was carried out with SPSS 20.0. Test result showed that the overall value of Cronbach's α of questionnaires was 0.833; Cronbach's α of group reliability test indicators of 4 hidden variables, including risk attitude, perceived benefit, perceived risk and purchase intention, was 0.734 - 0.834, that is, the questionnaire had a high credibility. KMO of the sample data was tested. Kaiser proposed that when KMO was larger than 0.7, it is suitable for factor analysis[37]. According to test, KMOs of four hidden variables of the questionnaire were above 0.7. In Bartlett's test, Sig of statistics < 0.00, the sample is suitable for factor analysis. Principal component analysis was adopted to carry out exploratory factor analysis of the data, and the factor loading of each indicator was above 0.6, which illustrates that the credibility of the questionnaire is high, and the measurement result is highly accurate, as shown in Table 4.

Table 4 Credibility and validity test result of variables

Hidden variable	Observable variable	Cronbach's α	Significance test of Barelett	Sig	KMO	Factor loading
Risk attitude	RA1	0.834	480.222	0.000	0.800	0.754
	RA2					0.838
	RA3					0.856
	RA4					0.826
Perceived benefit	PB1	0.734	291.179	0.000	0.702	0.740
	PB2					0.754
	PB3					0.831
	PB4					0.650
Perceived risk	PR1	0.819	761.865	0.000	0.766	0.736
	PR2					0.780
	PR3					0.723
	PR4					0.703
	PR5					0.680
	PR6					0.725
Purchase intention	BI1	0.829	215.773	0.000	0.710	0.924
	BI2					0.920

Table 5 Result of confirmatory factor analysis (before correction)

Observable variable	Path	Hidden variable	Standardized factor loading coefficient.	Standard error	Critical ratio	Significance
RA1	<---	Risk attitude	0.640			***
RA2	<---	Risk attitude	0.783	0.102	10.987	***
RA3	<---	Risk attitude	0.819	0.103	11.288	***
RA4	<---	Risk attitude	0.754	0.112	10.705	***
PB1	<---	Perceived benefit	0.594			***
PB2	<---	Perceived benefit	0.601	0.130	7.935	***
PB3	<---	Perceived benefit	0.773	0.144	9.044	***
PB4	<---	Perceived benefit	0.611	0.106	8.022	***
PR1	<---	Perceived risk	0.839			***
PR2	<---	Perceived risk	0.891	0.066	16.743	***
PR3	<---	Perceived risk	0.499	0.069	8.989	***
PR4	<---	Perceived risk	0.440	0.072	7.674	***
PR5	<---	Perceived risk	0.401	0.072	6.922	***
PR6	<---	Perceived risk	0.608	0.068	11.109	***
BI1	<---	Purchase intention	0.823			***
BI2	<---	Purchase intention	0.862	0.149	7.212	***

Notes: *** Correlation is significant at the 1% level

6.2 Confirmatory factor analysis

Before carrying out hypothesis verification with structural equation model, first, it is necessary to measure the relationship model between hidden variables. In general, confirmatory factor analysis is adopted to test whether every observable variable can accurately and completely reflect a hidden variable[38]. Confirmatory factor analysis on the data was carried out with Amos 21.0. Table 5 is the result of confirmatory factor analysis. The critical ratio of each factor loading passed T test and was significant at the 1% level. Except PR3, PR4 and PR5, the standard factor loading of other observable variables on corresponding hidden variables was above 0.5 and below 1. Taking CMIN/DF, AGFI,

CFI, IFI, GFI and RMSEA as the evaluation indicators of the fitting result of structural equation. The analysis result is shown in Table 6. Except that CMIN/DF = 4.887, and it met the standard, other fitting indicators did not. Therefore, according to the result of confirmatory factor analysis, PR3, PR4 and PR5 were deleted, and confirmatory factor analysis was carried out again. The result is shown in Table 7 and Table 8.

Table 6 Fitting of structural equation model (before correction)

Fitting indicator	CMIN/DF	AGFI	CFI	IFI	GFI	RMSEA
Standard	<5	>0.8	>0.9	>0.9	>0.9	<0.08
Fitting result	4.887	0.740	0.809	0.811	0.809	0.112

Corrected result of confirmatory factor analysis indicated that the standardized factor loading coefficient of each observable variable on the corresponding variable was above 0.5 and below 1, and all critical ratios of factor loading passed T test, and the correlation was significant at the 0.01 level. The fitting result of structural equation indicated that each fitting indicator increased and met the standard: CMIN/DF = 2.908, AGFI = 0.876, CFI = 0.928, IFI = 0.929, GFI = 0.917, RMSEA = 0.078. Therefore, according to the result of confirmatory factor analysis and the fitting situation of structural equation, the structural equation model of observable variables and purchase intention was confirmed, as shown in Fig. 2.

Table 7 Result of confirmatory factor analysis (after correction)

Observable variable	Path	Hidden variable	Standardized factor loading coefficient	Standard error	Critical ratio	Significance
RA1	<---	Risk attitude	0.640			
RA2	<---	Risk attitude	0.784	0.103	10.987	***
RA3	<---	Risk attitude	0.819	0.103	11.276	***
RA4	<---	Risk attitude	0.754	0.112	10.696	***
PB1	<---	Perceived benefit	0.593			
PB2	<---	Perceived benefit	0.600	0.130	7.915	***
PB3	<---	Perceived benefit	0.774	1.144	9.031	***
PB4	<---	Perceived benefit	0.612	0.106	8.019	***
PR1	<---	Perceived risk	0.847			
PR2	<---	Perceived risk	0.929	0.076	14.936	***
PR6	<---	Perceived risk	0.560	0.067	10.255	***
BI1	<---	Purchase intention	0.829			
BI2	<---	Purchase intention	0.854	0.137	7.695	***

Notes: *** Correlation is significant at the 1% level

Table 8 Fitting situation of structural equation model (after correction)

Fitting indicator	CMIN/DF	AGFI	CFI	IFI	GFI	RMSEA
Standard	<5	>0.8	>0.9	>0.9	>0.9	<0.08
Fitting result	2.908	0.876	0.928	0.929	0.917	0.078

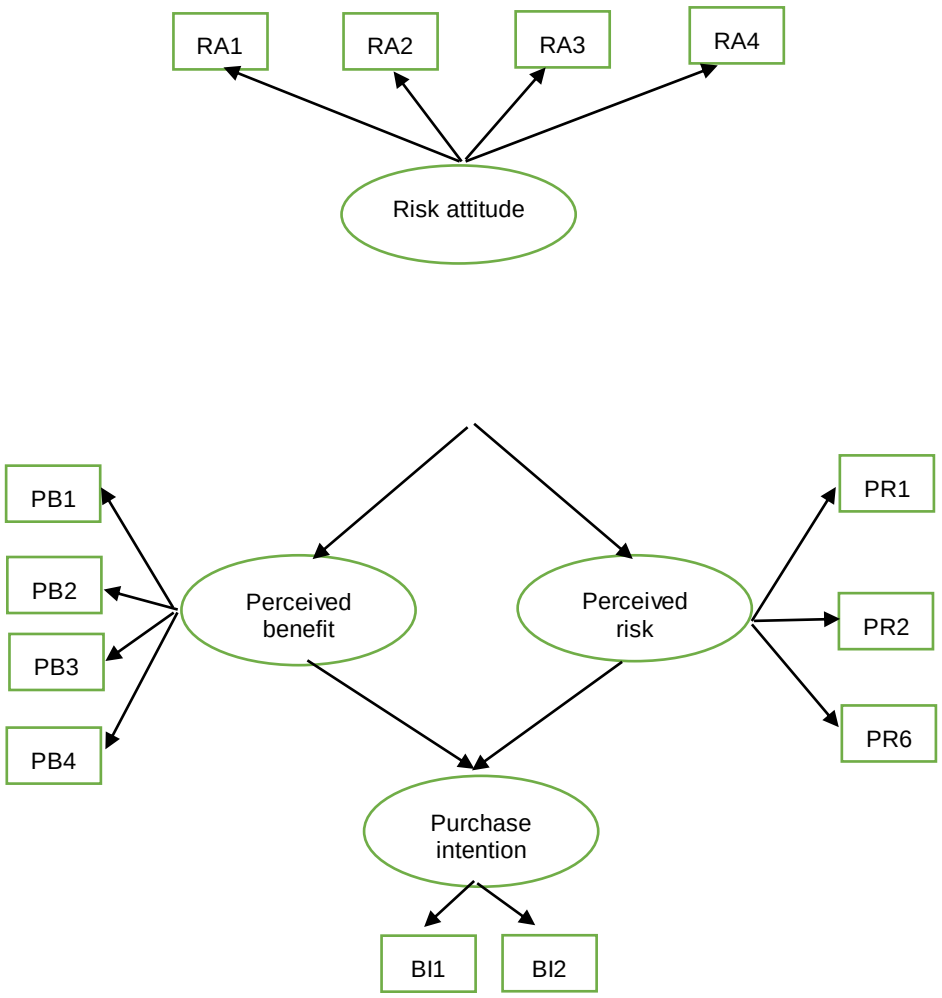

Fig. 2 Structural equation model

6.3 Analysis of the result of structural equation model

The influencing factors of consumers' intention of purchasing digital products online were analyzed with Amos 21.0, and the result is shown in Fig. 3. The following conclusions can be drawn:

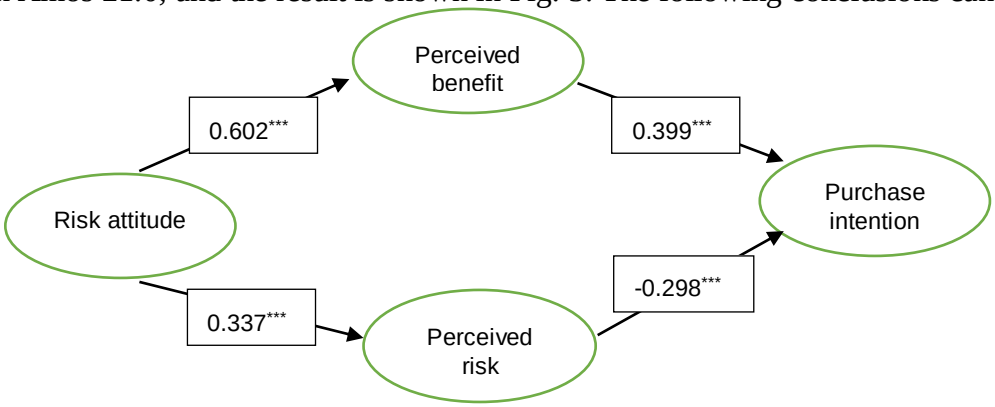

Fig. 3 Structural equation path of the influencing factors of consumers' online shopping intention

Notes: *** Correlation is significant at the 1% level

(1) Risk attitude had a significant positive correlation with perceived benefit and perceived risk, and the path coefficient was 0.602 and 0.337 respectively. H_1 and H_2 were tenable, which indicated that perceived benefit and perceived risk were significantly affected by consumers' risk attitude. Risk attitude had a significant positive correlation with perceived benefit, that is risk-seeking consumers perceived more benefits than risk-averse consumers when purchasing digital products; risk attitude had a significant positive correlation with perceived risk, that is, risk-averse consumers perceived more risks than risk-seeking consumers. Moreover, the influence of risk attitude on perceived benefit was obviously significant than the influence of risk attitude on perceived risk.

(2) Perceived benefit had a significant positive correlation with purchase intention. Path coefficient was 0.399. H_3 was tenable. It indicated that perceived benefit was an important influencing factor of consumers' intention of purchasing digital products on line. Consumers' expectation is as follows: the digital products consumers buy online are fashion, meet their curiosity, improve life quality and provide convenience for study and work. The better the expectation, the larger the perceived benefit, and the stronger online purchase intention of digital products.

(3) Perceived risk had a significant negative correlation with purchase intention, and path coefficient was -0.298, and H_4 was tenable, which indicated that perceived risk was another important factor influencing consumers' intention of buying digital products online. If consumers worry about the quality of digital products bought online, poor performance and after-sales service, the larger the perceived risk, the weaker the intention of purchasing digital products online.

(4) The influence of perceived benefit on consumers' intention of buying digital products online was obviously higher than the effect of perceived risk on purchase intention. Because perceived benefit is the balance of perceived benefit and risk and covers certain risk factors, so the influence of perceived benefit on consumers' purchase intention is higher than perceived risk.

7. Conclusions and suggestions

Taking computer as an example, by building structural equation model, the influencing factors of consumers' intention of buying digital products online were analyzed. In addition, the correlation between risk attitude, perceived benefit and perceived risk as well as their influence on consumers' purchase intention were analyzed. Research result showed that perceived benefit and perceived risk are primary factors influencing consumers' intention of purchasing digital products online. Perceived benefit had a significant positive correlation with purchase intention, and perceived risk had a significant negative correlation with purchase intention; risk attitude indirectly affected consumers' intention of purchasing digital products online by significantly and positively affecting perceived benefit and perceived risk of consumers. On the basis of the above research conclusions, the following suggestions for improving consumers' intention of buying digital products online were proposed:

(1) It is necessary to intensify efforts to propagate the scientificity and progressiveness of e-commerce, cultivate consumers' online shopping awareness, and improve consumers' acceptance of e-commerce. In addition, we should provide cost-effective digital products, and change consumers' psychological habit of "high price and high risk", so as to improve consumers' risk attitude.

(2) It is helpful to make full use of the technical advantage of the Internet, enhance the interaction and communication with consumers, and obtain more rapid and complete front-line consumption feedback, so as to make the digital products provided in the future more suitable for consumers' requirements. Moreover, we can enhance product propaganda through network and media to expand influence, establish brand image and improve consumers' perceived benefit.

(3) We should further improve online payment and product distribution system, standardize service management mechanism such as product order, customer complaint, and product compensation, guarantee the authenticity of the transaction information of digital products, make explicit product assurance and privacy protecting policy, constantly increase consumers' trust in websites and sellers, reduce customers' perceived risk of online shopping, and enhance consumers' purchase intention.

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