Identifying Discriminating Variables of Online and Offline Buyers: 
A Perceived-Risk Approach

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Abstract

The article tested the capacity of nine variables in discriminating between online (WWW) buyers and offline buyers. Eight product categories were analyzed. The findings suggest that the “skill level” and “security” are the best predictive variables that discriminate between online and offline buyers. Surprisingly, the variables related to convenience are unable to differentiate between the two groups. In addition, the results confirm the hypothesis that consumers’ perceived risk vary across product categories.