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Papers

A comparison of the characteristics of eBay consumers and eBay nonconsumers

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Abstract

Understanding the various variables that influence the success of eBay auctions has recently received much interest from academic researchers. Most studies concentrate on the effects of auction characteristics on the success of eBay auctions. A few studies identify consumer demographics that help predict the likelihood of consumers participating in eBay auctions. To date, however, no study has attempted to identify consumer personality traits, values and attitudes that may help predict whether or not a consumer will participate in eBay purchasing. This study examines a set of consumer demographics, values, attitudes and personality traits to assess these variables' impact on eBay participation by consumers. Findings indicate that a consumer's family size and consumption motivation have an impact on their participation in eBay. Also this study finds that eBay consumers have a more positive attitude towards eBay than do eBay nonconsumers.

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Introduction

Electronic commerce is becoming increasingly more important to both sellers and buyers, including both consumers and organisations of all sizes. Although still considered to be in its infancy, internet usage and online marketing are growing explosively. During 2005, some 60 million households in the US alone made at least one consumer purchase from the internet, up from only six million in 1994. Online retailing has become, and will continue to become, a full and complete business model for some companies. Internet firms, such as Amazon.com, eBay, Yahoo! and Netscape, have proven that this type of business model can be very successful.

One of the most powerful of the many players in e-commerce is eBay. According to eBay's recent report of its 2005 financial results, it had approximately \$4.552bn in revenue in 2005, up 39 per cent from 2004. In addition, 1.9 billion products were listed for sale on eBay in 2005, and the total value of all successful auctions was a record

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**The growth of eBay
has been phenomenal**

\$44.3bn. eBay has grown faster than any other company in history, including Microsoft, Dell and Wal-Mart. Some 71.8 million active users bought and sold merchandise on eBay in 2005.¹ This is more than the gross domestic product of over half of the world's countries. If eBay was a brick-and-mortar retailer, rather than the world's largest online marketplace, it would be larger than Best Buy and Lowe's. If eBay actually employed the 500,000+ people who earn all or most of their income selling on the site, it would be the second largest employer in the FORTUNE 500, with only Wal-Mart employing more people.

Consumers are also increasingly discovering the value of utilising eBay to obtain items more inexpensively, more conveniently, etc. As the economy continues to be in a state of flux and consumers are uncertain about gas prices, the future of interest rates, etc, will they turn more to eBay as a means of reducing financial risk? If some increase their utilisation of eBay and some do not, what are the individual attitudes and personalities that drive these consumers in their eBay activities?

Advances in technology and the increasing ease of using the internet are leading to a proliferation of online business. Consumers who have access to computers can now research products easily and in a fraction of the time that was required in the past. Further, ordinary consumers, not just the technologically savvy ones, are making online purchases.² A considerable gap, however, exists between the practice of internet-based marketing and sound theory-based insights and principles for guiding that practice. Past research suggests that understanding online customer behaviour is one of the key factors causing this gap. Unfortunately, to date there have been no studies comparing eBay consumer characteristics to characteristics of consumers who do not utilise eBay.

One recent study identified four categories of online shoppers and four categories of online nonshoppers, along with characteristics for each of these eight categories.³ This type of categorisation and comparison between eBay users and nonusers has never before been performed, even though there are more eBay consumers than consumers of any other single online marketing site. Therefore, this paper is a first step towards identifying differences.

Literature review

When the CEO of eBay, Margaret C. Whitman, described eBay as a 'dynamic self-regulating economy', no one even blinked. Several aspects of eBay have been specifically designed to support the principles of an almost free-standing economy. First, eBay set up a free market. Founder Pierre Omidyar let people decide what they wanted to sell, encouraging organic growth that continues today as eBay approaches \$45bn in gross annual sales. Secondly, eBay lets the users or 'citizens' of the site dictate what direction it will go in. It was not planned, but as users plunged into consumer electronics, cars and industrial gear, eBay followed. Today, eBay has 27,000 categories, including eight with gross sales of more than \$1bn each. Every couple

Auction characteristics enhance selling potential

of months, eBay brings in as many as a dozen sellers and buyers to ask them questions about how they work and what else eBay needs to do. At least twice a week, it also holds hour-long teleconferences to poll users on almost every new feature or policy, no matter how small.⁴

Thirdly, eBay has set up a 'legal' system for policing itself. Promoting self-governance, eBay devised a feedback forum to let users rate one another to discourage fraud. Now, eBay is taking on a more overt government role, writing software to catch crooks early and limiting or banning sales of certain merchandise, such as guns and Nazi memorabilia. Fourthly, eBay educates its 'citizens'. eBay holds classes (eBay University) in cities around the country to teach people how to use the site. Participants generally double their selling activity on eBay after taking one of these classes. Fifthly, eBay has created its own banking system. Last year, eBay bought the online payment processing company PayPal for \$1.5bn to speed up the velocity of trade. Sixthly, eBay promotes free trade. Since 2000, eBay has been on an international expansion binge, buying sites in Germany, Great Britain, South Korea and China.⁵

It is clear that eBay itself is doing what it can to increase its revenues, but it also seems to be buying into the relatively new concept of relationship marketing. eBay wants to design itself in such a way that both buyers and sellers can use and benefit from it as much as possible.

In fact, most research to date focuses on the impact of the various features offered by eBay on the auctions' success. One of the most commonly studied features is the reputation mechanism encapsulated in eBay's feedback system. Several studies have found empirical evidence that a seller's positive reputation increases the likelihood that the auction will be successful.⁶⁻⁸ Other research found that the 'Buy It Now' option used by some eBay sellers also had an impact on auction success.^{9,10} An occasional study focuses on the bidding rules of eBay and other online auction sites to discover what drives prices up.¹¹ Other studies found that price-related variables, such as the starting bid and the shipping costs, have an impact over auction success.¹²⁻¹⁴

Only recently have some researchers delved into the characteristics of individual eBay consumers to discover what motivates them to make purchases on eBay. One study found that some consumers participated in eBay auctions because eBay offers lower prices and access to items that they cannot purchase in their local areas.¹⁵ One study discovered that a buyer's internet experience had a positive relationship to his/her participation in eBay purchasing.¹⁶ Other recent research shows consumer demographics, such as location of residence, gender, age, etc, is helpful in predicting eBay utilisation.¹⁷⁻¹⁹

Although important discoveries are being made concerning the eBay auction characteristics that sellers choose to include in their auctions and how general characteristics of consumers, such as consumer demographics, influence auction outcomes, only recently has any research been done to explore the psychological and sociological factors of eBay consumers and how these factors impact on their participation in purchasing items from eBay sellers. One study

examined the violation of 'psychological contract' between buyers and sellers on online auction sites as a determinant in future utilisation of sites like eBay.²⁰ One study suggested sociological motivation as buyers are more willing to bid and drive up prices on eBay auctions, if there are early bids, by 'jumping on the band wagon' with the other bidders.²¹

Other than those two studies that began to assess the psychology and sociology of eBay consumers, no other study has yet been attempted in these areas. Thus, this study will be one of the pioneering studies in examining consumer personality, demographics, values and attitudes in relationship to whether the consumer makes purchases on eBay or not.

Hypotheses

Hypothesis 1: Consumer demographics

Age

Previous research has shown that consumer demographics play a significant role in determining eBay consumer behaviour.^{22–24} Similar variables should also have an impact on whether consumers are willing to take a chance by utilising eBay without having the ability to physically examine the product before purchase. In these previous studies, the average age of the communities in which eBay consumers reside was used. The researcher, however, did not analyse the actual self-reported age of consumers in relationship to eBay participation. Findings from other research suggest that older people who did not grow up in the computer age, which began in the 1970s, did not have as many opportunities to become familiar with computers as did younger people who grew up in the 1970s, 1980s and 1990s. Familiarity with the computer contributes to familiarity with internet usage. Research indicates that familiarity with the computer and with the internet, in turn, contributes to an increase in online purchasing activity.^{25,26} Therefore, the following relationship is hypothesised.

H_{1a}: On average, eBay consumers are younger than are the consumers not utilising eBay.

Gender

Gender has also been found to significantly impact attitudes towards internet shopping. Females view shopping as a social activity and were found to be less technology-oriented than men. These characteristics suggest that women spend less time on the internet and hence less familiar with it.^{27,28} A recent study, however, found contrary results. That study found that although females may generally make fewer online purchases, they actually account for more eBay purchases than do men.²⁹ Therefore, the following hypothesis is proposed.

H_{1b}: Female consumers are more likely to utilise eBay than are male consumers.

**Consumer
demographics are
predictors of eBay
participation**

Income

An important predictor of consumers' internet experience, and thus their willingness to participate in eBay purchasing, is income. One recent study found income to be a significant factor in determining consumer behaviour related to eBay.³⁰ This study, however, used average income of the community in which eBay consumers actually reside. A more accurate method of assessing the impact of income on eBay consumer behaviour is self-reported income. Consumers with higher incomes are more likely to have more experience with the internet because of greater access to computers; thus, they will be more likely to participate in eBay purchasing behaviour. Therefore, the following is proposed.

H_{1c}: The average income of eBay consumers is higher than the average income of consumers not utilising eBay.

Family size

Family size is another factor that should help predict whether a consumer will utilise eBay. The impact of family size on consumer behaviour concerning eBay has not previously been assessed. Larger families would be more likely than smaller families to utilise cost-saving strategies for obtaining consumer products. eBay provides many opportunities to save money on household items, clothing, etc.³¹ Findings from one study suggested that a high percentage of mothers spend time on the internet with their children, and much of this time is spent on making purchases for both their families and themselves.³² Thus, the following hypothesis is offered.

H_{1d}: Families of eBay consumers are larger than are families of consumers who do not utilise eBay.

Hypothesis 2: Consumer attitudes and personality variables

Economic threat (domestic)

Consumers are faced with an increasing number of choices in every product category. In many product categories, competition is from both domestic and foreign producers. Promotional activities used to market these various products are often long on hype and short on actual information. It is natural for a consumer to desire more information before making a purchase decision. One of the best sources of product information available to consumers is the internet. In fact, when consumers utilise eBay, sellers often include detailed product descriptions with the product they are trying to sell. As a consumer's economic threat/risk increases, he/she will be more likely to search for information online and make online purchases from sites like eBay. Economic threat can be defined as the degree to which a person believes that the security of the domestic economy is threatened by

Consumer attitudes and personality are predictors of eBay participation

foreign competition.³³ Based on the above reasoning, the following relationship is proposed.

H_{2a}: eBay consumers perceive more economic threat than do consumers who do not utilise eBay.

Impulse buying

eBay sellers often report buyers who bid high for a product and are then reluctant to pay, if they pay at all.³⁴ This is a sign of impulse buying. Impulse buying is described as 'a consumer's tendency to buy spontaneously, unreflectively, immediately and kinetically' (p. 306).³⁵ Unlike making an impulse purchase in a brick-and-mortar retailer, eBay consumers may, however, elect to just not pay. A consumer may get excited in the bidding process and keep bidding in order to win. For some eBay consumers, winning an auction is, however, a different action than actually paying for and obtaining the item won. eBay gives consumers an opportunity to 'play the game' without actually having to part with any money or obtain the product. Thus, engaging in impulse buying on eBay is less risky and more convenient for consumers, making it more likely for eBay consumers to engage in this behaviour. Therefore, the following is hypothesised.

H_{2b}: eBay consumers have more of a tendency to engage in impulse buying than do consumers who do not utilise eBay.

Brand consciousness

Recent research indicates that consumers residing in rural areas account for a higher percentage of eBay purchases.^{36,37} These studies focused only on rural versus urban residency and did not investigate brand consciousness. The author, however, speculated that one of the reasons for rural consumers buying more on eBay is because they do not have easy access to brick-and-mortar retailers where the most popular brands are sold. This may lead these consumers to explore internet options, including making purchases of brand names from eBay sellers. Brand consciousness can be defined as a shopping orientation that is characterised by the extent to which a consumer focuses on buying well-known brands.³⁸ Therefore, the following is hypothesised.

H_{2c}: eBay consumers are more brand-conscious than are consumers who do not utilise eBay.

Conformity motivation

Similar to the reasoning above for brand consciousness, many consumers want to be able to purchase and use the same products and brands as used by their peers, contemporaries and role models. In other words, they feel a need to conform to the norms for the groups

with which they relate. Conformity motivation has been defined as the degree to which a consumer is concerned about adhering to group norms regarding what products/brands to buy.³⁹ Again, because of the readily available variety of products and brands offered by eBay sellers, those with a stronger motivation to conform should utilise eBay more heavily. Thus, the following hypothesis is proposed.

H_{2d}: eBay consumers have a higher conformity motivation than do consumers not utilising eBay.

Consumption motivation

In a perfect world, consumers would always be able to find the products for which they are searching, and which work and can be obtained for a reasonable cost. The ability to shop online enables consumers to shop and compare a wide variety of products more efficiently and less expensively than consumers who shop exclusively in brick-and-mortar retailers. As suggested above, even if a certain product cannot be obtained locally in a brick-and-mortar retailer, eBay consumers can often find exactly what they are looking for and purchase it for a price that is less than what they would pay otherwise. Because of the explosion in the number of eBay sellers and the number of products being sold on eBay, consumers are rarely disappointed at not being able to find the product for which they are searching. Consumption motivation can be described as the importance a consumer places on objective, functional and economic issues before buying common products.⁴⁰ Therefore, the following is hypothesised.

H_{2e}: eBay consumers have more consumption motivation than do consumers not utilising eBay.

Attitude towards gambling

The increasing consumer popularity of gambling, such as poker and casino gambling, makes it important to include a consumer's attitude towards gambling in assessing many different consumer behaviours. A recent study suggests that participating in eBay auctions is addictive for consumers susceptible to gambling, alcohol, cigarette and drug addiction.⁴¹ Buyer's remorse, or the tendency for buyers to regret buying a product after the purchase, has also been identified by eBay sellers, and even by eBay itself, as a problem. eBay consumers get caught up in the competition of the auction and may bid too high for an item. They may then regret bidding that high.⁴² In addition, if a gambler does not pay a gambling debt, severe consequences may occur; however, the penalties are less strict for not paying for an item on eBay. With less severe penalties, eBay offers fertile ground to attract people with a gambling tendency, and this 'gambling safety' increases the likelihood and frequency of gambling.⁴³ Attitude towards gambling

is defined as a consumer's agreement about the effects (both positive and negative) of gambling.⁴⁴ Therefore, the following is proposed.

H_{2f}: eBay consumers have a more positive attitude towards gambling than do consumers who do not utilise eBay.

Sensation seeking

Motivation for gambling has been linked to sensation seeking in recent research as 'motivation toward stimulation' (Clarke,⁴⁵ p. 319), attempts to satisfy 'strong immediate sensations' (Ozorio and Fong,⁴⁶ p. 27), and sensation seeking itself.⁴⁷ Sensation seeking among consumers can be described as a consumer's need for varied and novel sensations as well as one's willingness to take the risks necessary to achieve those sensations.⁴⁸ Therefore, following logic similar to the previous hypothesis, the following is proposed.

H_{2g}: eBay consumers have a higher need for sensation seeking than do consumers not utilising eBay.

Hypothesis 3: Consumer computer skills

Consumer computer skills help determine eBay participation

Familiarity with the computer contributes to familiarity with internet usage. Research indicates that familiarity with the computer and with the internet, in turn, contributes to an increase in online purchasing.^{49,50} The experience a consumer has with the computer, with the web, and his/her own self-reported computer proficiency should be positively related to his/her eBay utilisation. Therefore, the following relationships are hypothesised.

H_{3a}: eBay consumers have more computer experience than do consumers not utilising eBay.

H_{3b}: eBay consumers have more experience with the Web than do consumers who do not utilise eBay.

H_{3c}: eBay consumers report more computer proficiency than do consumers who do not utilise eBay.

Hypothesis 4: Consumer attitude towards eBay

Consumer attitudes towards eBay vary with experience

The success of eBay suggests that all eBay users, including consumers, organisational customers and sellers, are generally satisfied with eBay. Despite occasional problems with payment security,⁵¹ sellers' occasional inability to collect payment and buyers' occasional inability to obtain products which they have bought on eBay, the fact that people continue to flock to this popular internet auction site is testament to the overall, general satisfaction with eBay. Therefore, the following is hypothesised.

H₄: eBay consumers have a more positive attitude towards eBay than do consumers who do not utilise eBay.

The proportion of consumers using eBay and those not using eBay is nearly equal**Methodology**

The investigator has gathered attitude, personality, demographic and other data from 82 US consumers. Of these 82 consumers, 42 had made at least one purchase on eBay and 40 had never made a purchase on eBay. The data analysed for this paper were collected from undergraduate students majoring in business at a major university in the Southwest. Students were considered to be an appropriate sample for this exploratory study for several reasons. First, a student sample is an excellent place to begin this stream of research because university students are more computer savvy than the general population and are likely to have more experience with online purchasing. Thus, they will be more familiar with the variables of interest.⁵² Secondly, these university students are enrolled in business courses and should be knowledgeable and have well-formed opinions on the issues of interest.^{53,54} Thirdly, many university student populations are increasingly becoming more representative of the general population in several demographics, and the sample used for this study is no different. For example, the ages of the respondents ranged from 19 to 52 years old. Another characteristic of the sample was that 38 (46.3 per cent) were men and 44 (53.7 per cent) were women. The sample also consisted of 45 (54.9 per cent) Caucasians, 30 (36.6 per cent) Hispanics and seven (8.5 per cent) from other ethnic groups. The final reason that a student sample is appropriate for this exploratory study is that if these hypothesised differences exist among a population somewhat equal in computer utilisation, the differences should be even more likely to occur in the less computer-savvy general population.

The questionnaire used to collect the data included several single-item measures. These single items measured age, gender, income, family size, computer experience, web experience and computer proficiency. Multiple item measures were used to measure the remaining constructs: economic threat, impulse buying, brand consciousness, conformity motivation, consumption motivation, attitude towards gambling, sensation seeking and attitude towards eBay. Measures for two constructs — attitude towards gambling and sensation seeking — were modified and extended in this study. The multiple item measures were tested for reliability, using Cronbach's alpha.⁵⁵ Note that all multiple-item measures are reliable (Cronbach's alpha ≥ 0.70), making them suitable for use in testing the hypotheses. Table 1 summarises these multiple-item measures, their reliabilities and their sources.

Results

To examine the hypotheses in this study, both *t*-tests and logistical regression were used. The results are summarised in Table 2.

The first set of hypotheses compares eBay consumers to eBay nonconsumers over a set of demographic variables: age, gender, income and family size. Frequencies reveal differences in all demographic variables. The average age of eBay consumers was 25.17 years, with the ages ranging from 19 to 52 years. The average

Demographic variables, personality traits and attitudes towards eBay are significant predictors in this study

age of non-eBay consumers was 24.00 years, with the ages ranging from 19 to 46 years. Of the 42 eBay consumers, 19 (45.2 per cent) were females and 23 (54.8 per cent) were males. Of the 40 non-eBay consumers, 19 (47.5 per cent) were female and 21 (52.5 per cent) were male. The average income of eBay consumers was \$37,321.43, while the average income for non-eBay consumers was \$34,062.50. Finally, the average size of eBay consumer families was 2.74 people, while the average size of non-eBay consumer families was 2.90 people.

Despite these differences, of the four demographic variables, statistics reveal that eBay consumers and non-eBay consumers differ significantly only on family size ($t=3.287$, $p\leq 0.10$). Therefore, these analyses support H_{1d} , suggesting that eBay consumers have larger families than do nonconsumers. The findings do not support H_{1a} , H_{1b} , and H_{1c} , suggesting that there are no differences between eBay consumers and nonconsumers on age, gender and income.

The second set of hypotheses compares consumer attitudes, values, personality traits, etc, among eBay consumers and eBay nonconsumers.

Table 1: Summary of multiple-item measures

Construct	Hypothesis	No. of items	Cronbach's alpha	Reference
Economic threat	2a	3	0.8267	Sharma <i>et al.</i> ³³
Impulse buying	2b	9	0.8717	Rook and Fisher ³⁵
Brand consciousness	2c	4	0.8431	Shim and Gehrt ³⁸
Conformity motivation	2d	7	0.8431	Kahle ³⁹
Consumption motivation	2e	5	0.7046	Moschis ⁴⁰
Attitude towards gambling	2f	15	0.7067	Mascarenhas ⁴⁴
Sensation seeking	2g	48	0.8419	Steenkamp and Baumgartner ⁴⁸
Attitude towards eBay	4	9	0.9653	Original with this study

Table 2: Results of hypotheses testing

Hypothesis	Primary variable	Related variable	Test statistic
H1a	Ebay consumer or not	Age	1.564
H1b	"	Gender	0.148
H1c	"	Income	0.087
H1d	"	Family size	3.287*
H2a	"	Economic threat	2.747***
H2b	"	Impulse buying	1.301
H2c	"	Brand consciousness	1.242
H2d	"	Conformity motivation	1.180
H2e	"	Consumption motivation	2.012*
H2f	"	Attitude towards gambling	0.323
H2g	"	Sensation seeking	1.182
H3a	"	Computer experience	1.106
H3b	"	Web experience	0.548
H3c	"	Computer proficiency	0.005
H4	"	Attitude towards eBay	2.483**

*Statistically significant at $p<0.10$.

**Statistically significant at $p<0.05$.

***Statistically significant at $p<0.01$.

According to predictions, eBay consumers perceive a higher economic threat than do eBay nonconsumers ($t=2.747$, $p \leq 0.01$), supporting **H_{2a}**. In addition, eBay consumers have a higher consumption motivation than do nonconsumers ($t=2.012$, $p \leq 0.053$), supporting **H_{2e}**. Statistics, however, do not support **H_{2b}**, **H_{2c}**, **H_{2d}**, **H_{2f}** or **H_{2g}**. This lack of statistically significant findings for those hypotheses suggest that there are no differences between eBay consumers and non-eBay consumers regarding their tendency towards impulse buying, their brand consciousness, their conformity motivation, their attitude towards gambling and their tendency towards sensation seeking.

The third set of hypotheses compares computer and internet experience and proficiency between eBay consumers and eBay nonconsumers. Frequencies reveal differences on all computer-related variables, suggesting eBay consumers have more computer experience (11.71 years versus 11.30 years), more Web experience (8.60 years versus 7.68 years), and more self-reported computer proficiency. Statistical analyses, however, reveal no significance in these differences; thus, there is no support for **H_{3a}**, **H_{3b}** or **H_{3c}**.

The fourth hypothesis suggested that eBay consumers would have a more positive attitude towards eBay than do eBay nonconsumers. Statistical analysis indicates support for this hypothesis (**H₄**), suggesting that eBay consumers are more favourably disposed towards eBay than are eBay nonconsumers ($t=2.483$, $p \leq 0.05$).

Discussion and conclusions

The results of this study confirmed several hypotheses. eBay consumers appear to have larger families than do eBay nonconsumers. Several possible reasons may contribute to this finding. Consumers from larger families have more household expenses and must expend more resources to provide clothing, etc, for their families. eBay is a known source of 'good deals', and the motivation to be more fiscally frugal for these larger families may lead them to make eBay purchases. Not only do larger families require more financial resources, but also they require more time. eBay may also be a time-saving resource to consumers from larger families. Rather than having to take time to go shopping at brick-and-mortar retailers, shopping on eBay can be done from the comfort of the consumer's home, and perhaps even from work. Despite this study's findings, further investigation is required to assess whether larger families constitute an accurate predictor of eBay consumerism.

This study also reveals a difference in consumption motivation between eBay consumers and eBay nonconsumers. Consumption motivation is a concept describing a consumer's desire to have an objectively, functionally and economically satisfying buying experience. eBay consumers scored higher on this concept than did eBay nonconsumers. This finding suggests the need to have a satisfying and successful experience, in satisfying a purchase goal, to be a motivator for consumers to use eBay. One can easily compare prices, sellers (by looking at sellers' feedback ratings) and products on eBay

and then determine how much one is willing to pay for that item. If the selling price actually exceeds the price the consumer is willing to pay, the consumer will not have to purchase that particular item and will face no discomfort in having to tell a salesperson 'no'.

The consumer can then find another similar item and bid on it. This consumption motivation may be more difficult to experience in a brick-and-mortar shopping experience because of the extra time and other resource requirements.

It is good news for eBay that this study also shows that eBay consumers have a more positive attitude towards eBay than do eBay nonconsumers. This finding suggests that eBay consumers are having experiences that are positive enough to improve their opinions about eBay, despite the sometimes negative experiences both buyers and sellers may occasionally experience with eBay.

In this study, the nonfindings are nearly as interesting as the findings. It is surprising that other demographic variables — age, gender and income — are no different between eBay consumers and eBay nonconsumers. Findings from related studies suggested that there would be differences between these variables. It is also interesting that no other attitude/value/personality variables were significantly different between eBay consumers and eBay nonconsumers. Especially surprising is the finding that attitude towards gambling, sensation seeking and impulse buying did not prove to be different between these two groups of consumers.

The limitations of this study can possibly explain these nonfindings. This study includes only 82 consumers, who are all students. The student population included in this study has many characteristics of the overall population, such as age, gender, and ethnicity. Other factors, however, exist in a student population that make them different from the general population. Thus, it is recognised that the generalisability of these findings must be done with caution. The findings, however, begin to indicate to academic researchers and practitioners that demographics and other consumer-specific factors do help predict eBay usage.

Many of the variables were very close to showing significant differences, but the small sample size may have prevented significance. Also, this study did not consider more complicated models, such as interactions between variables, to explain differences between eBay consumers and eBay nonconsumers. Finally, data extracted from a more heterogeneous sample from the general population, rather than the more homogeneous student sample, may provide more significant results. Future research is necessary to investigate the postulation that this study's limitations prevented additional significant relationships between the variables.

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