

## DOGMATISM AND ONLINE CONSUMPTION: EXAMINING THE MODERATING ROLE OF TRUST AND VALUE OF EXCHANGE OUTCOME

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*Past researchers have used various personality traits to predict consumption behavior (Childers, Carr, Peck and Carson 2001; Kassirjian 1971; Kassirjian and Sheffet 1981). One such personality trait is dogmatism. However, past research exploring the influence of dogmatism on consumption behavior has yielded mixed results. This study examines the influence of consumer dogmatism on intent to consume online. Additionally, the moderating role of trust in the e-tailer and value of the exchange outcome in the relationship between dogmatism and intent to consume online is explored. The results indicate that the impact of dogmatism on intent to consume online is mitigated by trust in the e-tailer and perceived value of exchange outcome.*

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### INTRODUCTION

Internet use in the market place has become increasingly ubiquitous in the last decade. With increasingly more companies and individuals using Internet for consumption of products and services (Reisenwitz and Cutler 1998), the online consumption is expected to continue to grow to \$105 billion worldwide within five years and the U.S. online shopping population is estimated to double from 66 million people in 2002 to 132 million by 2011 (Jupiter 2006). This surge in online consumption is particularly spurred by younger American adults, who prefer more e-tailing compared to traditional retailing (Crabtree 2004). Recent research indicates that 31 percent of the population between 15-39 years prefers to consume online, whereas, only 16 percent of the population over 65 years prefers to engage in online consumption (Raugust 1999).

Past researchers have used various personality traits to predict consumption behavior (Childers, Carr, Peck and Carson 2001; Kassirjian 1971; Kassirjian and Sheffet 1981). One such personality trait is dogmatism. Dogmatism captures individual's openness or reticence towards new and unfamiliar products, services, or/and ideas. Past research exploring

the influence of dogmatism on consumption behavior has yielded mixed results.

Reisenwitz and Cutler (1998) have empirically demonstrated that there was no difference in dogmatism scores of users and non-users of Internet. Furthermore, Raju (1980) failed to find support for a relationship between dogmatism and arousal seeking. Contrarily, Goldsmith (2002; Hui and Wan 2004; Roy and Ghose 2005) suggest that there is a negative relationship between dogmatism and online consumption. In concurrence, Schiffman and Kanuk (2006) suggest that dogmatism is a significant discriminant across innovators and non-innovators.

Roy and Ghose (2005) argue that the role of intervening variables between dogmatism and consumption decision need further exploration. Consequently, in this study, we examine the moderating role of trust in e-tailer and perceived value of exchange outcome in the relationship between dogmatism and online consumption. Previous research indicates that consumers are more likely to purchase from the web if they have a higher degree of trust in the web-site or/and company (Corbitt, Thanasankit and Yi 2003; Gefen, Karahana and Straub 2003) and the perceived value of the exchange outcome has been found to be an important predictor of online consumption (Pavlou and Fygenson 2006).

The moderating role of trust and perceived value of the exchange outcome can be explained by two major theories. First, expected utility theory (EUT) suggests that a decision maker chooses a risky and uncertain behavioral option by evaluating the expected value of the outcome from behavior (Fishburn 1989; Friedman and Savage 1952). Second, social exchange theory (SET) suggests that individuals will engage in a transaction that they believe is transacted fairly (Blau 1964).

The primary purpose of this research is multi-fold. First, we examine the influence of dogmatism on online consumption intentions. Second, we examine the moderating role of trust and perceived value of the exchange

outcome on the relationship between dogmatism and online consumption intentions. Third, this study offers prescriptive and descriptive insights for industry by providing a richer understanding of the consequences of dogmatism on online consumption behavior and factors that can mitigate the influence of dogmatism on online consumption behavior.

This is particularly important, in view of the fast aging US population. Exhibit 1 provides marketing literature that embraces numerous studies demonstrating statistically significant positive relationship between age and dogmatism.

**EXHIBIT 1**  
**Studies on the Relationship between Age and Dogmatism**

Sample Studied	Type	Variables Examined	Results	
Carter and Funk (1978)	County Extension Workers Primarily Responsible for Adult Education Programs in Five States	Empirical	Dogmatism Job Performance	The study demonstrates a slight positive relationship between age and dogmatism.
Enright (1983)	A College Student Sample versus a Sample of Randomly Selected Elderly Individuals	Empirical	Beliefs Discrepancy Demographics Dogmatism	Results indicate that the elderly sample was significantly higher in dogmatism than the college sample.
Heikkinen (1975)	Students in Counseling at an Eastern University.	Empirical	Teaching Experience Close-mindedness Demographics	Findings verify that age is significantly related to closed-mindedness.
McFarland and Sparks (1985)	Randomly Selected High School Students, College Students and Adults of Two Mid-Western States.	Empirical	Self-Consciousness Dogmatism Self-Monitoring Social Desirability	Results authenticate a positive and linear relationship between age and dogmatism scores of individuals.
Pugh and Neumann (2006)	Not Applicable	Conceptual	Dogmatism Demographics	Study concludes that there is positive relationship between age and dogmatism.
Schmitz (1985)	Randomly Selected Male and Female College Students	Empirical	Dogmatism Demographics	Results indicate a significant and positive relationship between age and closed mindedness.
Steininger (1975)	Random Sample of High School Students, Introductory Psychology Students and Senior Psychology Majors	Empirical	Derogation Dogmatism Demographics	Findings of the study illustrate that dogmatism increases with age
Vaghefi (1980)	Managers in an Iranian Appliance Industry	Empirical	Dogmatism Modernization	Study signifies that managers' dogmatism scores increase by age.
Wittmer and Webster (1969)	Students in a Southern University	Empirical	Teaching Experience Dogmatism	Age and teaching experience seem to influence dogmatism. Dogmatism tends to increase with age.

## THEORETICAL FRAMEWORK

### Online Consumption

The interactive nature of the worldwide web facilitates a permanent dialogue with the consumer and represents significant means to explore new sales opportunities (Rodriguez and Ryan 2006). Online consumption, which is the act of purchasing or consuming via the worldwide web, significantly differs from the experience created by the physical retail store. It is the remote nature of the exchange and interactions that distinguish online consumption from traditional consumption (Newman 2005).

Online consumption could be considered the combination of both online information gathering and online purchasing. That is, consumers really can “consume” two different things online: information and products. These two acts are required for the adoption of e-commerce (Pavlou and Fygenon 2006). Recent research in the field of online consumption has specifically focused on the conversion behavior of individuals online. Conversion behavior is the probability that an online shopper or website visitor will actually make a purchase. Online retailers optimize their websites to utilize consumer data as a way to characterize online customers based on their previous purchasing habits, click path, and buying patterns (Moe and Fader 2004).

Personal information of online shoppers has been collected via online consumption for many years. Possibility that unknown third parties exploit this personal information is referred to as security risk. Pavlou and Fygenon (2006) argued that security risk can act as a deterrent to online consumption. Furthermore, Yoon (2002) also authenticated that perceived security of a web-site is a crucial factor affecting consumers’ online purchase decision. Marketing literature also embraces numerous studies of the effects of personality variables on online consumption behavior of individuals. Recent researches indicate that consumer innovativeness has a direct and positive influence on consumers’ web retailing

(Goldsmith 2002; Hui and Wan 2004). Additionally, Hoffman, Novak and Schlosser (2003) signify that there is a positive relationship between internal locus of control and online shopping.

### Dogmatism

Dogmatism is characterized by reluctance to accept new ideas (Shimp and Sharma, 1987). Fletcher and Krayner (1986) referred to dogmatism as the resistance to change a system of conviction. Rokeach (1960) characterized highly dogmatic individuals by their closed belief systems and imperviousness to change. Other terms that surface in describing dogmatic individuals are anti-democratic, intolerant, narrow-minded, authoritarian and rigid (Wald 1992).

Dogmatic individuals are typically uncomfortable with the unfamiliar and approach it defensively (Schiffman and Kanuk 2006). Blake, Perloff and Heslin (1970) argue that the highly dogmatic person is not only more discomforted by a stimulus’ ambiguity or uncertainty but also more likely to easily accept the advice of prestigious communicators. Conversely, low dogmatic individuals are consistently comfortable with the change and vagueness, have more open beliefs systems and evaluate information on a more objective basis (Reisenwitz and Cutler 1998).

Dogmatic individuals avoid behavior which may result in unfamiliar and uncertain outcomes (Blake, Perloff and Heslin 1970). Specifically, dogmatic consumers perceive higher risks inherent within unfamiliar purchase situations (Durand, Davis and Bearde 1977). Online consumption, an extremely unaccustomed way to shop, involves immense perceived risk for highly dogmatic consumers. Perceived risks include; privacy infringement, system security, and fraudulent behavior of the merchants, credit card fault, and product risk (Chang, Cheung and Lai 2004). Apparently, perceived level of risk has a significantly negative influence on the attitude towards online shopping (Ahuja, Gupta and Raman

2003). Hence, the more dogmatic an individual, the less likely he or she is to engage in online consumption.

As a personality variable, dogmatism also provides a sound theoretical and empirical foundation for predicting new product acceptance (Vacchiano, Strauss and Hochman 1969). Highly dogmatic mental systems represent a cognitive-psychodynamic network of defense against ambiguity (Rokeach 1960). Reisenwitz and Cutler (1998) suggest that highly dogmatic consumers are more likely to choose established or traditional, rather than innovative, alternatives. Thus, dogmatics are less likely than non-dogmatics to try new products or new shopping means. Consequently, the newness of the online consumption and unfamiliarity may prevent a dogmatic individual from exploring the online consumption.

Dogmatic individuals are characterized by closed-mindedness and rigidity in accepting change. Particularly, highly dogmatic individuals are more likely to respond to anything that is different, unfamiliar, or unexpected in a negative way (Reisenwitz and Cutler 1998). Online consumption experience is significantly different from traditional consumption experience (Chang and Samuel 2004). Additionally, online consumption consistently involves gathering specific pre-purchase information. Previous research evidences that highly dogmatic consumers tend to seek significantly less pre-purchase information than those of non-dogmatic consumers (Lambert and Durand 1997). Accordingly, the more dogmatic a person is the less likely he or she would be receptive to online shopping. Existing research on the topic of online consumption and consumer dogmatism supports this theory.

### **Online Consumption and Consumer Dogmatism**

Consumer experience with traditional shopping is generally greater than online. Past research suggests that many consumers are not fully

comfortable with the online purchasing process (Chang, Cheung and Lai 2004). Wang and Yang (2007) argue that consumers' attitudes and their perceived control beliefs toward online shopping influence their intentions to actively participate in the purchase of online products. Additionally, Moe and Fader (2004) conclude that consumers' purchase-related anxiety can result in abandonment of online shopping.

Traditional (brick and mortar) consumption models involve immediate results. The consumers leave the store with their merchandise and are confident that their transactions meet their needs. Nevertheless, online consumption involves a timing lag between the point of purchase and the time of delivery. Online consumption, therefore, lacks the instant gratification that traditional means of consumption allow (Van Dijk 2007). Consequently, delayed gratification may impel dogmatic consumers to refrain from online consumption.

Dogmatism refers to a person's inflexibility or lack of openness to the new and unfamiliar. Decisively, online shopping is still a new phenomenon for many consumers. Previous researches indicate that highly dogmatic consumers are eminently resistant to novelty (Jacoby 1971) and less innovative than those who are less dogmatic (Coney 1972). Thus, dogmatism acts as a trait barrier, deterring individuals from online consumption.

Online consumption consistently involves higher degrees of risk and ambiguity. The more persistently ambiguous or risk laden the situation, the more a dogmatic individual will exhibit closed mindedness in order to avoid uncertainty and ambiguity (Rebhun 1966; Sticht and Wayne 1966). This view is supported by existing research which suggests that a high degree of uncertainty and risk associated with online consumption may lead to the development of negative attitude towards online consumption (Li 2001). Based upon both theoretical rationale and the weight of past empirical evidence, it is posited that highly

dogmatic individuals are less likely to engage in online consumption.

**H<sub>1</sub>:** Dogmatism is negatively related to intent to consume online.

### **Moderating Role of Consumer Trust**

Consumer trust, a multifaceted or multidimensional construct, is defined as the expectations held by the consumer that the service provider is dependable and can be relied on to deliver on its promises (Sabol, Singh and Sirdeshmukh 2002). Specifically, consumer trust in Internet shopping is the opinion held regarding security, clarity in the transactions carried out with companies on the Internet, and in their commitment to respect what has been agreed upon with the consumers (Urban, Sultan and Qualls 2000). Creating consumer trust is highly crucial for web retailers since it can easily be converted into customer loyalty (Lopez, Luna and Martinez 2005).

Yoon (2002) argues that web-site trust considerably influences online purchase intention. Concurrently, Gefen, Karahanna and Straub (2003) confirm a positive correlation between consumer trust in a company and web-site and repeated online shopping. Corbitt, Thanasankit and Yi (2003) suggest that online visitors are more likely to purchase from the web if they perceive a higher degree of trust in e-commerce and online retailers. Referring to online consumption as an extension of traditional consumption behavior, Pavlou and Fygenon (2006) also stress that consumer trust is an important determinant of e-commerce adoption.

Rotton, Blake and Heslin (1977) argue that highly dogmatic individuals are more likely to evaluate any message according to the reputation and trustworthiness of the source. Past research also evinces that highly dogmatic individuals are not only more likely to rely heavily on pronouncements of reliable authorities (Ehrlich and Lee 1969) but also more likely to easily accept the advice of prestigious communicators (Blake, Perloff and

Heslin 1970). Furthermore, highly dogmatic individuals consistently utilize purchasing means in which they perceive higher levels of trust (Jacoby 1971). Consequently, dogmatic individuals with a high degree of perceived trust in an e-tailer are anticipated to be more likely to engage in online consumption compared to those with low degree of perceived trust. This is supported by social exchange theory (SET), which suggests that trust is an important variable in overcoming ambiguity laden online environment and facilitating exchange (Luo 2002).

**H<sub>2</sub>:** The relationship between dogmatism and intent to consume online is moderated by trust in the e-tailer.

### **Moderating Role of Value of Exchange Outcome**

Exchange outcome, by definition, refers to the results of any commercial transaction, which includes both monetary and non-monetary results. Specifically, the perceived value of an exchange outcome is the anticipated favorable consequences of the act of purchasing (Moorman, Deshpande and Zaltman 1992). Pavlou and Fygenon (2006) argue that perceived convenience and value of the exchange are definitive determinants stimulating online consumption. Previous studies precisely include that consumers are more likely to purchase if they perceive higher value in the exchange outcome (Compeau and Grewal 1998; Grewal, Iyer, Krishnan and Sharma 2003; Shoham and Brencic 2005).

Internet channel offers value for the consumers and provides newer ways to create and deliver such value. Research indicates that about 92 percent of consumers compare prices and 85 percent try to find the highest value (in terms price, convenience, and reliability) when shopping online, suggesting that perceived value is a considerable factor in drawing people online (DeMarco 2005). Finally, Overby and Lee (2006) assert that perceived utilitarian value of an exchange outcome is strongly and positively related to online consumption.

Highly dogmatic individuals are generally characterized by their perception of the unfamiliar, as leading to sub-optimal outcomes (Rebhun 1966). Therefore, dogmatic individuals are insistent on employing purchasing means in which they perceive a higher value (Jacoby 1971). Consequently, dogmatic individuals, who perceive higher value in the exchange conducted online, are anticipated to be more likely to engage in online consumption than those who perceive low value in the exchange. This view is in harmony with expected utility theory (EUT) which suggests that expected value of the outcome of behavior influences the intent to consume (Fishburn 1989; Friedman and Savage 1952).

**H<sub>3</sub>:** The relationship between dogmatism and intent to consume online is moderated by perceived value of exchange.

**METHOD**

**Sample.** A list of members of a non-profit organization in a mid-size mid-western city was obtained. The members of the organization were informed at their monthly meeting that they would be mailed a survey. The contact pool consisting of 465 respondents developed and the survey instrument was mailed to them. Participation was encouraged during the following monthly meeting. A total of 236 completed questionnaires were received out of which 17 were incomplete. Thus, 228 usable questionnaires were available for analysis

(response rate = 45 percent). There were 142 males and 86 female respondents. The median age of the participants was 34 years. Participation was completely voluntary. The respondent characteristics are reported in Table 1.

**Measures.** Dogmatism was measured using a nineteen item scale developed by Shimp and Sharma (1987). A four item scale was used for measuring trust in seller. Exchange outcome was measured by adopting scale developed by Oliver and Swan. Intent to consume online was measured by adopting Baker, Levy and Grewals' (1992) three-item scale for measuring purchasing intentions.

**Measurement Assessment Procedures**

**Confirmatory Factor Analysis.** A confirmatory factor analysis (CFA) is first conducted. The CFA model had 33 items— 19 items of dogmatism scale, 3 items of intent to consume online, 7 items of exchange outcome, and 4 items for trust in seller. The initial model fit was not optimal. Hence, two error terms belonging to the scale of exchange outcome and two-pairs of error terms related to dogmatism were allowed to correlate. None of the items could be deleted from these scales without sacrificing the validity of the concerned constructs (Byrne, Shavelson and Muthen 1989). The resulting fit indices demonstrated a good fit:  $X^2=1297.188$ ,  $df=486$ ,  $GFI=0.91$ ,  $AGFI=0.88$ ,  $CFI=0.97$ ,  $RMSEA=0.048$ ,  $PCLOSE=0.956$ , and  $HOELTER's$  0.05 and

**TABLE 1**  
**Sample Descriptive Statistics**

GENDER			INCOME			AGE		
	Frequency	Percent		Frequency	Percent		Frequency	Percent
Male	142	54.3	Less than \$25,000	0	0	18-25	4	6.46
Female	86	45.7	Between \$25,000 and \$50,000	11	15.1	26-35	49	19.37
			Between \$50,001 and \$70,000	63	38.4	36-45	117	46.38
			Between \$75,001 and \$100,000	119	35.0	46-55	53	23.48
			Above \$100,000	35	8.80	>56	25	4.31
Total	228	100.0	Total	228	100.00	Total	228	100.0

0.01 were 202 and 225 respectively. The GFI and AGFI values of  $>0.90$  and  $=0.90$  were indicative of a good fit. Also, a  $RMSEA < 0.05$  shows a good fit. The  $PCLOSE > 0.50$  suggests  $RMSEA$  is good in the population. Lastly, Hoelter's .05 indexes was  $< 200$  indicating that the sample size is adequate.

**Convergent and Discriminant Validity, AVE, and Composite Reliability.** Results for the analysis showed that all the critical ratios of all the indicators were significant (critical ratios  $> 1.96$ ,  $p < 0.05$ ) and ranged from 6.114 to 94.341. These results were taken as evidence of acceptable convergent validity (Gerbing and Anderson 1988). The average variance extracted (AVE) for the constructs of dogmatism, exchange outcome, trust, and intent to consume were 0.68, 0.72, 0.69 and 0.89 respectively, while the composite reliabilities were 0.69, 0.74, 0.73, and 0.86 respectively (Bagozzi and Yi 1988). The test for discriminant validity was supportive, that is, no confidence intervals ( $\pm$  two standards errors) for the estimated correlations for the constructs included 1.0 (Anderson and Gerbing 1988). To further test for discriminant validity, the AVE for each factor was compared with and exceeded the squared correlations between that factor and all other factors (See Table 2).

**Common Method Bias.** Since the data for this study were obtained from a single survey, common method variance was possible. Following Podsakoff and Organ (1986), Harman's one-factor test was used to examine the common method bias. In this test, all variables were hypothesized to load on a single factor representing the common method. Principal component factor analysis was conducted on the data. The results of the analysis revealed four factors each with an eigenvalue greater than 1.0. All factors together accounted for 78.42 of the total variance. The first factor accounted for 29.14 percent. Hence, common method bias was not a serious concern in this study.

**TABLE 2**  
**Descriptive Statistics,**  
**Intercorrelations and Reliabilities**

Variables	1	2	3	4
1. Dogmatism	-			
2. Trust	.34**	-		
3. Exchange outcome	.38**	.26*	-	
4. Intent to Consume	.54**	.31**	.37**	-
Mean	4.06	5.68	5.94	5.26
Standard Deviation	1.25	.98	.96	1.02
AVE	0.68	0.69	0.72	0.89
Composite Reliability	0.69	0.73	0.74	0.86
+p<.10; *p<.05; **p<.01 (one-tailed test)				

### Hypotheses Test

In order to test the hypotheses, a structural model was estimated with four constructs: dogmatism, the interaction term of dogmatism and exchange outcome, interaction term of dogmatism and trust; and intent to consume. For the interaction term, the procedure for analysis of interaction terms in structural equation models recommended by Aiken and West (1991; Ping 1995) was employed. First, the items of dogmatism and trust were mean centered. Then the mean-centered items were cross-multiplied to create the interaction term (Interaction term 1). Similarly, the mean-centered items of dogmatism were multiplied with mean-centered items of exchange outcome (Interaction term 2). In the model, intent to consume was the lone endogenous construct, while the remaining three constructs were exogenous constructs. A model with the sample of 228 cases was analyzed. The fit indices demonstrated a reasonable fit:  $X^2 = 1152.98$ ,  $df = 486$ ,  $GFI = 0.90$ ,  $AGFI = 0.89$ ,  $CFI = 0.96$ ,  $IFI = 0.94$ ,  $NFI = 0.92$ ,  $RMSEA = 0.049$ .

The path coefficient for dogmatism—intent to consume link was significant (estimate = -0.108,  $t = -2.568$ ,  $p\text{-value} = 0.008$ ). That is, Hypothesis 1 was supported. Thus, we find the main effect of dogmatism on intent to consume online.

**TABLE 3**  
**Hypotheses Test Results**

Fit Indices and Hypotheses	Fit Indices scores	t	p-value	Comment
$\chi^2$	1152.98			
df	486			
GFI	0.90			
AGFI	0.89			
CFI	0.96			
RMSEA	0.049			
H <sub>1</sub> : Dogmatism-->Intent		-2.568	0.008	supported
H <sub>2</sub> : Dogma*Trust-->Intent		2.101	0.036	supported
H <sub>3</sub> : Dogma*Outcome-->Intent		2.006	0.042	supported

Intent=Intent to Consume

Dogma\*Trust =Interaction term between dogmatism and trust in seller

Additionally, Hypothesis 2 and Hypothesis 3 were both supported. The interaction term 1--intent to consume link was significant (estimate=0.149, t=2.101, p-value=0.036). That is, the influence of dogmatism on intent to consume online is contingent upon trust. Also, the interaction term 2—intent to consume link was significant (estimate=0.112, t=2.006, p-value=0.042). That is, the influence of dogmatism on intent to consumer online is contingent upon exchange outcome. In other words, trust and perceived value of exchange outcome mitigate the influence of dogmatism on intent to consume online. The results of the hypotheses test are summarized in Table 3.

### DISCUSSION

The findings of the research indicated a negative relationship between dogmatism and online consumption. Results showed that individuals with low dogmatism tend to engage in online consumption significantly more than individuals with high dogmatism scores. These results are in concurrence with previous research, which suggests that low dogmatic consumers are more likely to participate in unfamiliar purchase situations compared to high dogmatic consumers (Jacoby 1971; Durand, Davis and Bearden 1977). Online consumption involves tremendous perceived risk, including security risk, product risk and privacy infraction (Chang, Cheung and Lai 2004) and low dogmatic individuals are less likely to partake in purchasing activities involving higher levels of perceived risk

(Rebhun 1966; Sticht and Wayne 1966; Li 2001). Results of this research are in concurrence with these inquiries also.

Additionally, the results of the current study indicate that the relationship between dogmatism and online consumption is moderated by trust in the seller. Past research in psychology indicates that dogmatics consistently require the utilization of purchasing means such as a high level of trust in the seller to engage in consumption (Jacoby 1971; Coney 1972). Specifically, consistent with previous research, this study empirically demonstrated that the negative relationship between dogmatism and online consumption becomes weaker as the level of consumer trust increases (Lee and Turban 2001; Yoon 2002; Cheung and Lee 2006).

Lastly, results of this study indicate that the perceived value of the outcome of the exchange moderate the relationship between dogmatism and online consumption. Again, the results coincide with previous research, which contends that consumers are more likely to purchase online if they anticipate receiving a higher value in the exchange outcome (Hackman et al. 2006). Thus, the negative influence of dogmatism on online consumption decreases if the individual perceives high value results by conducting an exchange online.

Overall, by demonstrating that the value of the exchange outcome and trust moderate the effect of dogmatism on online consumption behavior,

we reconcile the two opposing views: (1) dogmatism influences technology utilization and Internet usage (Goldsmith, 2002; Hui and Wan 2004; Roy and Ghose 2005) and (2) the effect of dogmatism is inconsequential (Raju, 1980; Reisenwitz and Cutler 1998). This study shows that the negative relationship between dogmatism and online consumption becomes weaker as the level of perceived value of exchange outcome or/and trust increases.

### IMPLICATIONS

This research is particularly important in view of America's aging population. The age group of 55 year or over is growing at a faster rate than any other U.S. population age group. According to the U.S. Census Bureau, the number of Americans older than 55 is expected to increase from 59 million in 2000 to a projected 74 million in 2010, which will amount to 25 percent of the U.S. population in 2010, up from 21 percent in 2000 (He, Sengupta, Velkoff and DeBarros 2005).

The findings of this study offer interesting implications for both theory and practice. This study demonstrates that dogmatism is an important personality trait in understanding online consumption behavior. The results of this study concur with Strickland and Weddell (1972) who argue that dogmatism strongly influences consumer attitudes. The research presented validates that non-dogmatics are more receptive to consume online than dogmatics. In other words, an individual, who is more open to new ideas and comfortable with ambiguity, obscurity, and risk, is more likely to buy online.

Understanding the association between dogmatism and online shopping would also assist marketers in designing promotional messages to highly dogmatic individuals, who have not adopted online consumption yet. Previous studies indicate that low-dogmatic consumers are more receptive to messages that accentuate factual differences and product benefits (Schiffman and Kanuk 2006). High dogmatics, on the other hand, relate better to

high status, authoritative, reassuring, and ego-boosting commercials (Reisenwitz and Cutler 1998).

Companies trying to captivate dogmatics must establish a high level of consumer confidence, either through heightened online security measures or through messaging and branding related to consumer security. Past research suggests that e-commerce consumers gauge Web vendors not in broad, sweeping terms, but in terms of particular attributes (McKnight, Choudhury and Kacmar 2002). The specific features, that consistently stimulate consumer trust, are perceived quality and security of the web site (Yoon 2002). Therefore, organizations should elegantly design their web pages to accentuate security of the online transactions.

Past research indicates that e-commerce creates value by aggregating buyers and sellers, creating time utility, and reducing transaction costs (Kaplan and Sawhney 1999). Also, value is an important factor that attracts individuals to consume online (DeMarco 2005). Consequently, companies should emphasize the higher value of online shopping, especially to attract highly dogmatic individuals. By augmenting the perceived value of outcome of online exchange, marketers will be able to aid consumption decision making for dogmatic individuals.

### LIMITATIONS AND FUTURE RESEARCH

Any model is an abstraction from reality, and consequently we included only four constructs in our research. The data from this was obtained using a single survey of individuals who belong to an organization. Although, we tested for the common method bias, and found none, but still the study cannot be generalized beyond the current sample.

While this research looks specifically at consumer dogmatism, there are many other traits that could also be related to online consumption. Additional traits that warrant future research are venturesomeness and

experiential behavior. In specific circumstances, consumers may enjoy the online shopping process more than the functional value of the product (Andrews et al. 2007). In other instances, urgency or limited search time can drive the consumer's decision of whether to take their search online or offline. Wolfenbarger and Gilly (2001) concluded that 71 percent of all online purchases are pre-planned, meaning there are more goal-driven purchases than experiential purchases. Therefore, companies should aid potential customers during all pre-purchase stages of a consumers' buying process. They should stimulate customers' need recognition and assist them during their search. Moreover, companies should strive to project their product as the best alternative during the options evaluation phase by emphasizing dependability and quality. On the other hand, experiential buyers consistently enjoy auctions and bargain shopping (Wolfenbarger and Gilly 2001). Hence, the companies would stress the value of the exchange transaction, competitive prices and the experiential nature of buying online. Additional research is needed to determine the extent to which other marketing traits or attributes are associated with online consumption.

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