

## **CROSS-BORDER E-COMMERCE IN CHINA AND CONSUMER PURCHASE BEHAVIOR: LITERATURE REVIEW AND PROSPECTS**

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**ABSTRACT:** With the vigorous development of digital economy, cross-border e-commerce is developing very strongly. How to grasp the purchasing behavior of cross-border e-commerce consumers so as to formulate operational strategies and improve their own profitability is an urgent problem for the future development of cross-border e-commerce. Therefore, it is worth paying attention to study cross-border e-commerce from the perspective of consumers' purchasing intention and behavior. It is of great significance to clarify the influencing factors and relationships of cross-border e-commerce consumers' purchase intention and behavior. Based on this, this paper systematically combs and reviews relevant literature from the aspects of theoretical research, the development of cross-border e-commerce, and empirical research on consumers' purchase intention. Finally, summarizing and looking forward to the existing research literature, finding out the shortcomings and gaps in the existing research, so as to determine the future research direction and trend, and provide ideas for regulating the development of cross-border e-commerce industry in reality, which has important theoretical and practical significance.

**KEYWORDS:** Cross-border e-commerce; Consumer purchasing behavior; Influencing factors; Literature review and prospect

### **1. Introduction**

In recent years, Internet-related technologies continue to develop, mobile terminals continue to update and upgrade, with the support of relevant policies, cross-border platforms, cross-border payment and cross-border logistics continue to facilitate cross-border e-commerce has the opportunity for rapid development. China's cross-border trade and e-commerce are facing unprecedented challenges and opportunities. China's "One Belt, One Road" strategy has brought a lot of prospects for the development of cross-border e-commerce, which can help China acquire more foreign markets and export products and services overseas (Holslag, 2017). Some surveys show that about 30% of domestic e-commerce companies or self-employed people plan to engage in cross-border e-commerce (H. J. Jung, 2020). At present, China has become one of the largest markets for cross-border e-commerce, and Chinese cross-border online shopping consumers have shown strong purchasing power, become a new source of income for global retailers, become an important force to stabilize foreign trade, become a new driving force for foreign trade transformation and upgrading, a new channel for innovation and development, and a new bridge

for the construction of the “Belt and Road”(Azoya,2015; 4.McKinsey & Company,2016) .

Therefore, the research on cross-border e-commerce and consumers' purchase intention and behavior has attracted extensive attention from scholars. Clarifying the key influencing factors of cross-border e-commerce consumers' purchase intention and behavior is of great significance for improving the quality and efficiency of cross-border e-commerce industry. In the era of rapid development of the Internet and digital economy, what factors affect the purchase intention of cross-border e-commerce consumers? Will it promote or inhibit the development of cross-border e-commerce industry? Scholars at home and abroad still differ on the exploration of this series of propositions. In view of this, from the perspective of consumers' purchase intention, the relevant contents of cross-border e-commerce are sorted out and discussed. Finally, based on the summary and review of existing literature, the future research prospects are further proposed.

By summarizing literature related to cross-border e-commerce and consumers' purchase intention, this study selects literature that have important guiding significance for promoting the development of cross-border e-commerce. There is not much research literature on the purchasing behavior of cross-border e-commerce consumers. By reviewing the relevant literature on the theoretical basis and content of the relevant research, this study aims to clarify the theoretical relationship between the existing research and the research in this paper, as well as the necessity of inheritance and expansion, so as to more clearly define and highlight the importance and significance of the research in this paper. Now, the research status of the part directly related to this topic is reviewed as follows.

## 2. Theoretical Basis Literature

There are many theories used to explain and predict human social behavior. In the field of consumer research, the theoretical basis of consumer adoption research in the direction of e-commerce mainly includes planned action theory (TPB), technology acceptance model (TAM) and perceived risk theory. Pavlou(2003) proposed an e-commerce acceptance model based on the above theories. This paper mainly combs these research models and theories to provide references for scholars to carry out related research.

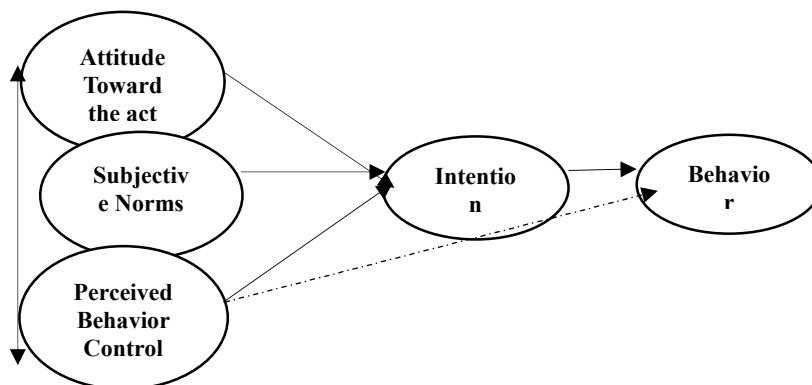
### 2.1 The Theory of Planned Behavior

The Theory of Planned Behavior is proposed by Icek Ajzen on the basis of the theory of rational behavior, which adds the factor of "perceptual behavioral control" to the self. The basic assumption of planned behavior theory is that human behavior rationally considers the available information and the consequences of their behavior. According to this theory, three independent determinants or antecedents, namely, attitudes towards behavior, subjective norms and perceived behavioral control, will have an impact on an individual's behavioral intention (Ajzen,1991) . See Figure 2-1 for the specific model.

(1) Attitude towards behavior. It is defined as an individual's evaluation of the behavior and the degree of affection for a particular behavior.

(2) Subjective norms. Defined as an individual's perceived pressure on society to perform a particular action.

(3) Perceived behavior control. Like self-efficacy, it is seen as an individual's perceived behavior about his or her ability to perform a specific task.



**Figure 2-1 TPB Model (Ajzen,1991)**

Planned behavior theory is used by scholars in different fields to study the impact of product perception, shopping experience, information provided and risk perception on B2C e-commerce. The results show that the main factors affecting the purchasing decision of e-retailers are subjective norms and perceived risks, and the attitude towards e-commerce is influenced by the intermediary role of the characteristics of Internet commerce (Angel Herrero,2010). Taking the subjective norms of planned behavior theory, consumer attitudes, perceived behavior control and domain specific innovation as predictors, it is found that subjective norms have the greatest impact on behavioral intention, followed by attitude and perceived behavior control (Wang Linqiang,2016). Some scholars believe that perceived behavioral control can directly affect actual behaviors without the need to influence actual behaviors through behavioral intentions. He named this phenomenon“behavioral charging”(Konstantinos G,20120). Scholars proved through regression analysis that behavioral control has no significant influence on behavioral intention, while attitude and subjective norms have significant influence (Zhou Hui,2021). Based on TBP research on the mechanism of tourists' uncivilized behavior, the significance test found that attitude is not strong in predicting behavior intention, while subjective norms have strong explanatory power, and perceived behavior control is a better predictive variable (Luo Jiang, 2017).

## 2.2 Technology Acceptance Model

Technology Acceptance Model (TAM) is a basic theory proposed by Davis in 1989 to explain and predict individual IT acceptance by examining consumers' use of new technologies. TAM theory developed as an extension of the theory of rational behavior, which is concerned with the social behavior that is motivated by attitude and execution. TAM differs from other behavioral theories in that it presents two key concepts, perceived ease of use and perceived usefulness. TAM theory holds that the main factor determining customers' purchasing attitude comes from customers' perception. Perceived usefulness and perceived ease of use jointly determine consumers' shopping intention, and then determine whether shopping behavior occurs (Davis,1989) . TAM model is usually composed of the following factors:

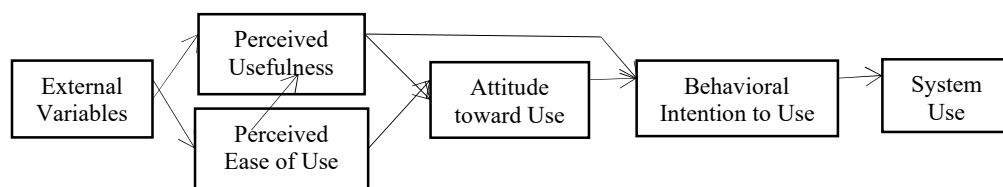
(1) Behavioral willingness. It refers to the positive or negative choice a user makes when exposed to a new type of technology.

(2) Attitude. It refers to the negative or positive feelings expressed by individuals in the face of new technologies, and is expressed as consumer trust when applied to consumer behavior research.

(3) Perceived usefulness. This is the key variable in TAM's model, which refers to the degree of utility users expect to increase when using the new technology.

(4) Perceived ease of use. Also a key variable in TAM's model is how easy it is for users to use new technologies.

The specific TAM model is shown in Figure 2-2:



**Figure 2-2 The Technology Acceptance Model**

The technology acceptance model was put forward mainly to evaluate people's behavior of using information systems. Later, many scholars gradually applied the technology acceptance model to predict consumers' online shopping behavior. For example, the TAM model is used to conduct research from the aspects of perceived ease of use, perceived usefulness, security factors, participation in e-commerce, frequency of use, number of uses, and annual cost. The research results show that participation is based on ease of use, and continuous use is based on usefulness. The ease with which consumers can place orders, pay, schedule deliveries and correct problems is a direct and indirect factor in the use of e-commerce. Ease of use is a direct factor (Donna McCloskey, 2003). By introducing online shopping experience and perceived risk into TAM model, the empirical study shows that consumers' online shopping experience has a positive effect on perceived usefulness, while it has a negative effect on perceived risk. Perceived usefulness has a positive impact on consumers' online shopping intention, but perceived risk has a negative impact on consumers' online shopping intention (Tong X, 2010). Based on the technology acceptance model and the theory of planned behavior, this paper studies the relationship between consumers' purchase intention and consumers' online purchase behavior. Trust and commitment are added to the research model as moderating variables, and the survey samples of consumer users in Pakistan are analyzed. Consumers' perceived usefulness, perceived ease of use, attitude, subjective norms and perceived behavioral control have a positive impact on consumers' purchase intention. Trust and commitment ease the relationship between consumers' purchase intention and consumers' purchase behavior, and also have a direct positive impact on consumers' purchase behavior (Shafique, 2019).

TAM model has been supported by a large number of theoretical and empirical studies, and has become one of the most influential research models for users to accept information systems, and has achieved certain results, providing a theoretical basis for subsequent research.

### 2.3 E-commerce Acceptance Model

A large number of studies have confirmed that the original TAM model does not capture all the factors affecting e-commerce purchases, so it is necessary to include Trust and perceived risk or perceived security into consumers' online shopping behavior as research variables, especially in the case of high risk and uncertainty (Pavlou,2003). Therefore, Pavlou constructed a refined model (e-commerce acceptance model), and through empirical analysis of the model, Pavlou drew two conclusions: First, trust and perceived risk are the direct determining variables of users' transaction intention, which means that the reduction of uncertainty in e-commerce is the key factor affecting users' acceptance of e-commerce, so special attention is needed. Second, trust is the direct determining variable of transaction intention, perceived risk, perceived usefulness and perceived ease (Pavlou,2003), as shown in Figure 2-3:

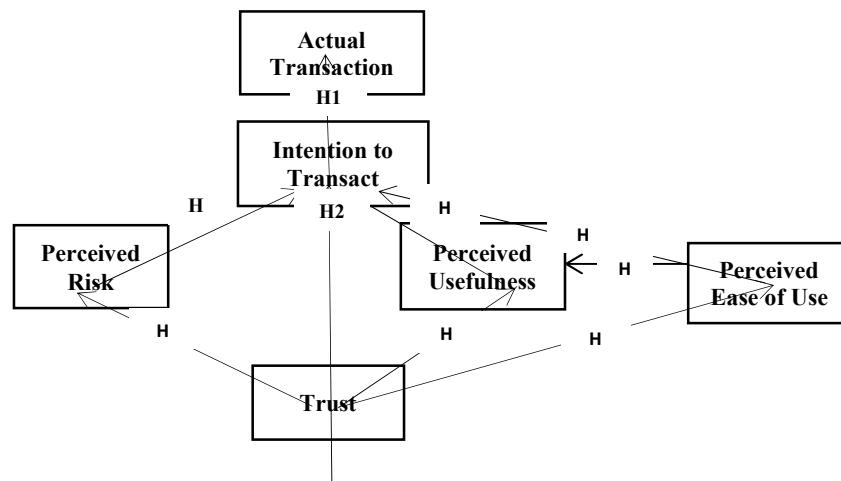


Figure 2-3 E-commerce Acceptance Model

Many scholars have extracted variables with significant effects and applied them to TAM model or e-commerce acceptance model for verification and analysis through empirical research to study the correlation between these variables. Some scholars combine trust with the model and believe that trust is related to perceived usefulness and ease of use, and perceived usefulness and ease of use also have a positive impact on consumers' behavioral attitudes (Menghao Zhang,2018). Trust significantly reduces perceived risk, and trust is more important in e-commerce than in offline transactions. Trust is a key factor in cultivating consumers' purchase intention and promoting repeated purchase and loyalty. Perceived risk is the result of subjective fuzziness, and trust will have a hierarchical impact on perceived value (Lewis,1985; Mayer, R.C.,1995). By studying the impact of trust and risk on the purchasing behavior of Latin American consumers, the results show that the important factors affecting the low acceptance of

consumer e-commerce platforms include the risk of online transactions and consumer trust (Bianchi & Andrews, 2012). Therefore, from the perspective of existing studies, scholars have studied from different angles and verified that trust has a significant impact on perceived risk, perceived usefulness, perceived ease of use and the desire to continue online shopping.

With rigorous structure and high effectiveness and reliability, e-commerce acceptance model not only has a good application in the field of consumer behavior research, but also has a wide range of applications in the field of cross-border e-commerce users' willingness to use. However, this model neglects some important control problems in a specific environment, and there is still room for further improvement and testing.

### **3. Research on the Influencing Factors of Cross-Border Online Shopping Consumers' Purchasing Behavior**

This part summarizes and collates relevant literature on cross-border e-commerce and consumers' purchasing behavior, the development of cross-border e-commerce, and the problems existing in cross-border e-commerce, the Influencing Factors of Cross-border E-commerce consumers' purchase intention and behavior.

#### **3.1 Definition of Cross-border Online Shopping**

The most original essence of e-commerce is to promote business transactions through electronic means. As time goes by, some scholars have made many different definitions of e-commerce. E-commerce is a way to achieve business objectives by facilitating the implementation of internal and external value chain activities and assisting decision making through information exchange (Chen, L., & Holsapple, 2013). In today's world, popular e-commerce is often defined as "conducting any business transaction through any computer or mobile device" (Barrientos, L. G., 2012).

With the increasingly close connections between countries, cross-border e-commerce shows a booming trend (E. Anastasiadou, 2018). A study on online shopping found that online shopping, whether domestic or cross-border, is widespread around the world, especially the strong development of cross-border online shopping (Clemes et al, 2014; Global B2C E-commerce Report, 2015). Some scholars believe that cross-border shopping is a commercial transaction of various scales from overseas to overseas (Dmitrovi and Vida, 2007). Cross-border online shopping refers to the online purchase and sale of products and services using information and communication technology, so the buyer and seller are located in two different countries and different jurisdictions (Abdallah, 2014).

#### **3.2 Research on the Development Status of Cross-border Online Shopping**

In recent years, the status quo of trust risk of cross-border e-commerce has become prominent, which has gradually attracted the attention and research of scholars. In the existing studies, scholars have studied the status quo and impact of the credit problems of cross-border e-commerce from different perspectives and concerns. Combined with the actual situation in China, China's cross-border logistics has credit problems such as high cost, long cycle, difficult after-sales, and

inability to track the whole process (Shen Dan,2015) . The security and convenience of third-party payment in cross-border e-commerce are also important credit factors for consumers to consider (Daniel Jenkinson,2015) .Through investigation, credit risk factors that affect consumers' willingness to use cross-border logistics services can be more accurately found, and perfect cross-border logistics services can promote cross-border e-commerce activities (Hsiao, 2017). The survey found that South Korean consumers believe that service quality significantly affects consumers' international purchase intention (Han, 2018). In many cases, there is information asymmetry in commodity information, and consumers can only learn about the product from the information provided by the platform merchants, which may lead to differences between the real product and the product description. Meanwhile, the platform merchants will use other professional logistics companies to deliver the goods, which brings great risks to the after-sale of the goods (Nweke, 2018). In short, there have been credit problems such as commodity quality, logistics services, payment security and after-sales service in cross-border e-commerce transactions, which have restricted the development of cross-border e-commerce.

### **3.3 Research on the Problems of Cross-border Online Shopping**

Trust issues in cross-border e-commerce will affect consumers' purchase intentions, which has become a new research point in the field of cross-border e-commerce and consumer behavior. Some studies have found that consumer recognition, customs clearance procedures, cultural differences and payment security are the most important influencing factors (Jing Li, 2021) .The key factors affecting the development of cross-border e-commerce also include platform construction, cross-border logistics, credit risk management and talent training (Jinbo Li,et al.,2020) . Through empirical research, combined with the investigation of consumers in more than 10 EU countries, the research results show that the key factors affecting the development of cross-border e-commerce include third-party payment, cross-border logistics and cost efficiency, product and information access, etc., and corresponding countermeasures and suggestions are given to promote the development of cross-border e-commerce (Yong Peng, 2018) .

Some scholars have specifically discussed the issue of trust between buyers and sellers of cross-border e-commerce. Due to the particularity of cross-border e-commerce, information asymmetry between buyers and sellers is the main reason for high credit risk (Gomez-Herrera,2014) . Credit supervision and disclosure of cross-border e-commerce buyers and sellers are insufficient. On the one hand, the buyer is not enough to know the seller's business qualification, credit status and treatment after violation; On the other hand, the platform is relatively lenient in the review of buyers, and the violation cost of buyers is extremely low; Moreover, the credit evaluation system established by various cross-border e-commerce platforms has some problems, such as ambiguity, imrigor and unauthority (Li Congwei,2016) .In the post-purchase stage, consumers tend to focus on the policies and handling methods for the replacement or return of goods (Keisidou,2011) . Cross-border purchases involve higher related party risks, and consumers' willingness to take such risks depends on whether the seller is trustworthy (Gomez-

Herrera,2014) . From this point of view, compared with sellers, buyers have to bear more uncertain risks, and the integrity of sellers is very important for consumers' purchase decisions.

There are also some scholars who have discussed issues such as cross-border payment, cross-border logistics and cross-border policies. All stages of online purchase decision-making are affected by external factors such as risk and trust, not only related to the inability to check the product before purchase, but also to the security and reliability of the payment process (Leo Sleuwaegen,2020) .When deciding whether to do cross-border e-commerce shopping, consumers will consider delivery time, cost and security of online shopping. The delivery delay and package cost of cross-border purchases are much higher than those of domestic purchases, which is also considered to be an important factor restricting cross-border shopping (Duch-Brown, 2016) . Many scholars have discussed the problems of cross-border e-commerce from different angles.

### **3.4 Research on Consumer Buying Behavior**

#### **3.4.1 Research on Consumer Purchasing Behavior**

Scholars in different periods have different definitions of consumer purchasing behavior. Some scholars define the decision-making activities of consumers in obtaining and using products and services in individuals or organizations, and the behaviors and social relations arising from consumption experience as "purchasing behaviors", including the process of consumers searching for and purchasing the products or services they want, using and evaluating them (Lee, HakSik et al.,2016).

Scholars have discussed the characteristics and influencing factors of consumer purchasing behavior from different levels. Among them, some scholars put forward five representative models of consumer purchasing behavior in the theoretical field, including Marshall model, Pavlov model, Vibreinen model, EBK model, and Hawart-Heath model (Wang Huinong,1993) . Some scholars have studied how to crack the psychological code of consumers' purchasing behavior, pointing out that the purchasing process of consumers is divided into six stages (knowing, understanding, liking, preference, conviction and purchase), and that consumers' purchasing behavior is affected by three aspects (psychological factors, commodity stimulation and utility stimulation (Huang Xuemei and Shen Jinfu,2006) .This paper explores the influence of brand cognition (brand awareness and brand image) on consumers' purchasing behavior, and concludes that brand cognition has a direct impact on consumers' current purchasing behavior (Yang Weiwen & Liu Xin,2010) . Starting from the network conditions, the paper searches for the factors that affect consumers' purchasing behavior, and concludes that the factors that have a greater impact on consumers' purchasing behavior include online shopping security, online shopping commodity price and online shopping commercial credit (Guo Li,2011) . The survey results show that the characteristics of Taobao transaction security have a positive impact on shopping value, and the distribution service element is the most important feature of shopping value (Lim, Jung,2017) .It is believed that the diversity of products has a positive impact on consumers. According to the questionnaire survey, besides the price, the quality and scarcity of products also stimulate the purchase intention of consumers



(Jang, YoungBin,2018) . According to the research, the consumption behavior of e-commerce platform will gradually become the mainstream consumption mode. The conclusion is that, in terms of consumer consumption behavior, the platform needs to strictly control the quality of goods and constantly update Internet technology to ensure the safety and credibility of the payment environment (Shen Tingyao,2019) . The research of consumer purchasing behavior is relatively mature, and the above research provides research ideas for this paper.

### 3.4.2 A Model-based Study on the Influencing Factors of Cross-border E-commerce Consumers' Purchase Intention and Behavior

Cross-border e-commerce is growing rapidly, especially in emerging markets such as China and India, but there are still a number of factors that hinder consumers' willingness and behavior to shop online across borders. Therefore, attracting more online consumers and understanding the influencing factors of consumers' purchase intention on purchasing behaviors have become important goals for the sustainable development of cross-border shopping [106.Gomez-Herrera,2014].This paper studies the influencing factors of consumers' online purchase decision, and constructs a research model from three dimensions of value (product perception, service perception and social perception). This research is helpful for e-commerce platforms to improve their online review mechanism and merchants to adopt reasonable promotion strategies (Chong Wei Li and Yanhui Zhang, 2017) .Based on TAM model and perceived risk, this paper studies the purchasing behavior of consumers in cross-border e-commerce, incorporates cross-border shopping experience and consumers' language ability into the model, and combines the particularity of cross-border shopping process to improve the model's ability to explain and predict consumer purchasing behavior in cross-border e-commerce (Ye, HL,2018) . The study using TAM model shows that product type has a considerable positive impact on perceived ease of use, e-commerce platform order process has a greater positive impact on perceived ease of use, payment process has a greater positive impact on security, and after-sales service has a greater positive impact on usefulness, ease of use and security. Platform type has a significant positive impact on usefulness (Wang, chohan,2019) .

Some scholars have studied the impact of product engagement and product description on cross-border consumers' purchase intention, built a model of cross-border e-commerce consumers' purchase intention from the perspective of psychology, and based on the modeling technology test and research model, concluded that high-quality product description has no positive impact on consumers' purchase intention, but it has no positive impact on product cognition, product emotion, and customer satisfaction. Both platform persistence and platform context have significant positive effects. In addition, product emotional engagement, platform lasting engagement and platform situational engagement all have significant positive effects on purchase intention (Mou,J,2019) .Based on the technology acceptance model and the theory of planned behavior, this paper studies the relationship between consumers' purchase intention and consumers' online purchase behavior. Trust and commitment are added into the research as moderating variables to expand the technology acceptance model. The sample data of consumer users in Pakistan is collected for

statistical analysis. The research shows that consumers' perceived usefulness, perceived ease of use, attitude, subjective norms and perceived behavior control have a positive impact on consumers' purchase intention. Trust and commitment ease the relationship between consumers' purchase intention and consumers' purchase behavior, and also have a direct positive impact on consumers' purchase behavior (Shafique Ur Rehman, 2019) . In short, there are not many researches on the purchasing behavior of cross-border e-commerce consumers based on model construction at present, but the relevant research results are worthy of reference and have important reference value for this study.

#### **4. Summary and Prospect**

Through the study of a large number of literature related to the subject of this study, it is found that scholars have conducted a lot of studies on cross-border e-commerce. Although scholars have made some discussions on trust, perceived risk, development and existing problems of cross-border e-commerce, and research on consumers' purchase intention, etc., there are few empirical studies detailed to the willingness and behavior of cross-border e-commerce consumers. Based on the summary of the literature, it lays a foundation for the follow-up research ideas and research methods of this paper. However, there are still some shortcomings, and many aspects can be further studied, mainly:

From the perspective of the research content, the existing studies have not reached a consistent conclusion on the impact of trust factors on the purchase intention and behavior of cross-border e-commerce consumers. The real role of trust factors in the formation of cross-border online shopping intention and purchase behavior is unclear, and it is still worth exploring. As for the impact of perceived risk, perceived usefulness and perceived ease on cross-border e-commerce consumers' purchasing behavior, some scholars have discussed perceived ease of use from the perspective of functional risk, perceived usefulness from the perspective of economic risk, and the impact of perceived risk from the perspective of practical risk and psychological risk. At present, there is insufficient research on the mediating role and mechanism of its influence.

From the perspective of research, regarding the impact of trust on cross-border e-commerce consumers' perceived risk, perceived usefulness and perceived ease of use, few studies have discussed trust, perceived risk, perceived usefulness and perceived ease of use under the same research framework, and lack of discussion on the influence relationship and specific impact path among these variables.

From the perspective of research methods, few scholars have empirically studied the impact of trust, perceived risk, perceived usefulness and perceived ease of use on consumers' purchase intention and behavior from the perspective of cross-border e-commerce. Even though the existing empirical research data are not representative enough and the research hypothesis is relatively simple, the research conclusions have no effect on cross-border e-commerce to promote consumers' purchase intention. In the future, researchers need to combine cross-border e-commerce with consumers' purchase intention, and use empirical data to further confirm the key factors affecting cross-border e-commerce consumers' purchase intention.

All in all, existing scholars have studied the factors influencing the purchase intention of cross-border e-commerce consumers from different perspectives. In general, they have conducted researches on the factors influencing the purchase intention of cross-border e-commerce consumers from different perspectives. In general, they have conducted researches on the factors influencing the purchase intention of cross-border e-commerce consumers from different perspectives. To in-depth analysis of cross-border e-commerce consumer purchase behavior of influencing factors and formation mechanism. Therefore, the solution proposed by many researchers is feasible in theory, but it has yet to be verified in practice, which makes the rationality, validity and authenticity of the research conclusions low.

In addition, the research limitation of this paper is that most of the selected literature are based on the analysis of papers in CNKI database and Elsevier database, and the scope of literature collation needs to be further expanded. At the same time, there is a lack of relevant literature collection and collation of master's theses, doctoral theses and books. More high-quality literature will be included in future research. In order to carry out more in-depth research on the development trend of cross-border e-commerce and consumers' purchase intention.

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