A cross-national comparison of consumers' cross-border online shopping intentions in Germany and Romania*

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Abstract

As cross-border online purchase numbers surge, the factors that motivate or hinder consumers' desire for such shopping remain unclear. In order to better understand the "cross-border online shopper", this empirical study draws a comparison between customers from an advanced country (Germany) and customers from an emerging market (Romania). This research presents important insights for online retailers regarding the trade-off consumers encounter in cross-border e-commerce and the impact of perceived benefits and risks on their purchasing intentions. Our study examines two distinct country markets with diverse cultural and economic backgrounds to demonstrate how sociological and cultural attitudes influence online cross-border commerce similarly or differently.

1. Introduction

The internet, as a global medium, enhances consumers' knowledge of foreign online shopping venues. The visibility, desirability, and accessibility of brands and products that are not obtainable in the domestic online market augment among consumers (Cleveland/Laroche/Takahashi/Erdoğan 2014). This results in the growth of cross-border e-commerce transactions with an annual rate of 25 %, and sales exceeding 245 billion Euros were envisaged in Europe alone by 2022 (CBCommerce.EU 2019). For the purposes of this study, cross-border online shopping refers to the act of consumers purchasing from a foreign-based online store that ships goods from outside their country of residence. This differs from consumers shopping on a foreign online retailer's site specifically designed for their country of residence or with a physical presence in their country, such as Amazon.co.uk/.de/.fr (Yamin/Sinkovics 2006). The distinction between the two is critical. This distinction is important because consumers face different conditions when crossing a country's border for digital transactions, creating a

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set of additional benefits (drivers) and risks (barriers) for cross-border online shopping compared to domestic online shopping.

For retail managers, customers' awareness of cross-border online shopping is important for two reasons. Firstly, it presents potential growth opportunities in foreign markets. Secondly, it poses increasing competition in the domestic market, as foreign online retailers may sell to domestic customers. Numerous factors, including market size, rule of law, common language, and logistics performance in the target country, influence online retailers' choice of foreign markets (Schu/Morschett 2017). Despite several risks and barriers (e. g., expensive returns, legal restrictions), cross-border e-commerce presents itself as a profitable growth avenue. Consequently, an increasing number of online retailers are expanding their e-commerce business to foreign countries.

While previous studies typically focus on a single national market (e. g., Kuncharin/Mohamed 2013; Wagner/Schramm-Klein/Schu 2016; Lin/Li/Lee 2018), our study is one of the first to both conceptualise and empirically investigate the interrelationship between perceived benefits and risk and consumers' intention to engage in cross-border online shopping across numerous country markets. Furthermore, previous research predominantly concentrates on the obstacles that deter customers from engaging in cross-border online shopping (e. g., Cheng/Wang/Lin/Chen/Huang 2008; Safari/Thilenius 2013). This investigation, however, explores the benefits that motivate consumers to purchase from foreign retailers in addition, which has been rather neglected in other studies. Specifically, this study enriches the existing knowledge by addressing the following research questions:

1. What benefits drive and what barriers impede consumers' intention to conduct cross-border online shopping?
2. Which further factors affect (directly or by moderation) cross-border online shopping intentions?
3. Are there differences in cross-border online shopping behaviours across country markets?

By addressing the aforementioned questions, this research contributes to the development of marketing theory by (1) offering a conceptual model of cross-border online shopping behaviour and (2) theorising and empirically testing the effects of attitudinal beliefs (cosmopolitanism, ethnocentrism) on the intention to shop at foreign online retailers. Additionally, we (3) account for cross-national differences by testing our model in two different country markets (an advanced economy and an emerging market). Furthermore, we illustrate the specific benefits and risks that consumers perceive from cross-border online shopping and discuss how retailers can adapt their strategies to the behaviour of cross-border online shoppers in order to successfully establish international operations in online retailing.

2. Literature Review

Cross-border online shopping varies from domestic online shopping as it involves an international aspect, or physically international cross-border shopping as it demands no travelling. According to Wagner et al. (2016), the difference between domestic and cross-border online shopping is the addition of an international component. They assert that the seller must be situated in a country that differs from that of the buyer's home country. The key features of cross-border online shopping are that it involves a purchase between a retailer and a consumer from two different countries, and that the goods purchased must cross at least one country border during delivery. It is worth noting that the retailer does not need to be physically located in the destination country (Qi/Chan/Hu/Li 2020). Consequently, this form of shopping entails a greater geographical distance that needs to be overcome (Kim/Dekker/Heij 2017). The internet allows for the overcoming of temporal and spatial barriers that have arisen due to globalization and internationalization (Yamin/Sinkovics 2006). This enables consumers to shop worldwide without having to leave their location, resulting in greater geographically and temporally flexibility compared to offline shopping. Boeuf and Sénécal (2014) identified seven determinants for cross-border shopping based on literature analysis: The quality of the foreign offer, the buyer's familiarity with and trust in foreign retailers, any costs incurred, language differences between the buyer and seller, a fundamentally ethnocentric attitude, and susceptibility to interpersonal influences all impact cross-border consumer shopping. Past studies have often focused on identifying potential risks related to trust in online stores and cross-border consumer shopping (e. g., Guo/Bao/ Stuart/Le-Nguyen 2018). These factors are significant in B2C commerce (Kim et al. 2017). Blum and Goldfarb's (2006) research found that consumers prefer shopping websites from countries that are nearby, rather than far away. Cheng et al. (2008) discovered that three extrinsic cues, including the e-tailer brand equity, guarantee quality, and country of e-tailer, have a positive impact on the perceived quality of the e-tailer's service by foreign online shoppers. Consequently, this lessens the perceived risk of cross-border online purchasing. Safari and Thilenius (2013) state that consumers experience a number of uncertainties when shopping from overseas online retailers. Such uncertainties are attributable to a shortage of information concerning the legal system, national customer rights, as well as linguistic barriers and the complexity of product returns. Furthermore, according to Cheng et al. (2019), challenges such as language barriers do arise due to cultural disparities between nations. Furthermore, a study conducted by Lin et al. (2018) suggests that cross-border online shopping leads to uncertainties in the domains of finance (exchange rate losses, credit card theft, loss of personal data), logistics (long delivery times, freight and customs fees, complicated returns process), and information (unfamiliar retailer, unfamiliar product packaging, product conditions, and promotional materials),

when compared to domestic online retailing. The study conducted by Wagner et al. (2016) is among the pioneers in empirically exploring the behaviour of cross-border online shopping. However, their research is restricted to only one national market. Besides identifying the hazards, their study also examined the advantages perceived by customers when purchasing online. The authors were able to confirm that consumers admire online buying due to the wider range of available products. Cardona et al. (2015) reported that the greater product variety offered by online purchasing, in addition to its price advantages, is the main driver for the increasing number of consumers who switch to online retailing. Furthermore, Kim et al. (2017) examined the effects and potentials of long distances on cross-border e-commerce and proposed solutions for suppliers to reduce the distance perceived by consumers. This study builds upon current cross-border e-commerce research by examining additional determinants, including attitudinal beliefs, across multiple country markets. This aims to offer a more comprehensive comprehension of cross-border online purchasing conduct amongst consumers from diverse countries.

3. Theoretical Foundations and Hypotheses

3.1. Conceptual Model

To address our initial research question, we use the *Expected Utility Theory* to examine the factors that influence customers' decisions to engage in cross-border online shopping. This theory explains that individuals make decisions between uncertain or risky ventures by assessing expected utility values (Fishburn 1970). The benefits of international e-commerce are the primary drivers of customers' expectations of positive outcomes. The losses, or the costs incurred when obtaining the expected benefits, are largely determined by the risks associated with cross-border online shopping. Given that online shoppers are known for their motivation to maximize benefits and minimize risks, both the perceived benefits and the risks of cross-border online shopping are expected to play important roles in explaining cross-border online shopping behaviour (Forsythe et al. 2006).

Consumer Culture Theory (CCT) forms the foundation for introducing additional determinants and moderators of the mentioned relationships and addressing our second research question. CCT represents a fusion of theoretical perspectives that tackle the dynamic relationships between consumer behaviours, marketplaces, and cultural significances (Arnould/ Thompson 2005). Within the CCT framework, cosmopolitanism has been examined to determine its influence on shaping consumer objectives (Thompson/Tambyah 1999). In line with this perspective, we explain the relationship between cosmopolitanism and cross-border online shopping behaviour in terms of consumer acculturation theory, which explains how consumers acquire skills and knowledge that influence their

behaviour in a foreign cultural context (Luedicke 2011). The increasing global dominance of mass communication channels exposes consumers to divergent cultures and modes of consumption. Thus, an affinity with specific foreign countries can be established when their culture, landscape, entertainment, people, and politics coincide with those of the individual's home country (Nes/ Yelkur/Silkoset 2014). In the context of this study, a cosmopolitan consumer can be defined as an open-minded individual whose consumption orientation surpasses any particular culture, locality, or community. They appreciate diversity, including trying products and services from a variety of countries (Riefler/ Diamantopoulos 2009). Therefore, we anticipate that cosmopolitanism affects an individual's intention to shop online across borders.
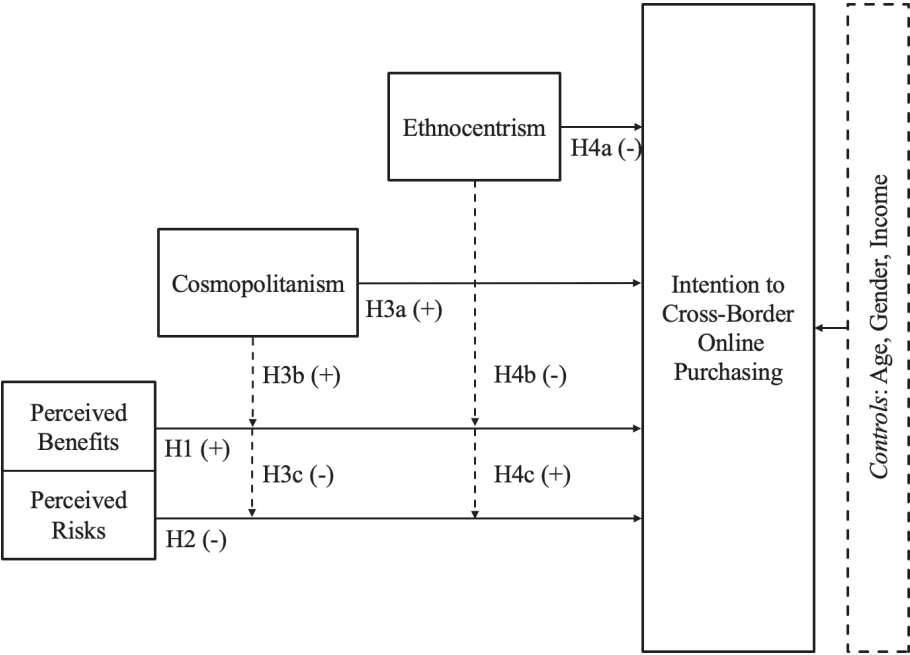

Figure 1: Conceptual model for investigating cross-border online shopping

Consumer ethnocentrism is frequently seen as a crucial issue influencing consumer purchasing decisions in international relations. Rooted in *Attitudinal Theory* (Fishbein/Ajzen 1977), the construct describes consumers' belief that buying foreign products is unpatriotic and detrimental to the domestic market (Shimp/Sharma 1987). Consumer ethnocentrism tends to contradict cosmopolitanism tendencies in general (Zeugner-Roth/Žabkar/Diamantopoulos 2015). For instance, the research by Cleveland/Laroche/Papadopoulos (2009) indicated that cosmopolitan shoppers exhibit low consumer ethnocentrism. Riefler and Diamantopoulos (2009) suggest examining the comparative forecast capabilities

of consumer cosmopolitanism and consumer ethnocentrism regarding foreign product purchases. Drawing on these thoughts, we assume that ethnocentric consumers perceive purchases at foreign online stores as morally inappropriate because such purchases could hurt the domestic economy and put fellow citizens out of their jobs.

Our theoretical reasoning is summarized in Figure 1, presenting our conceptual model. We suggest that the relationships under investigation represent fundamental causal connections between the constructs. Hence, we recommend the overall framework's validity in studying cross-border online shopping intentions across varying country markets.

3.2. Hypotheses Development

Expected Utility Theory posits that consumers are likely to avoid risky decisions if the anticipated benefits are not substantial enough, in contrast to perceived benefits (Fishburn 1968). Therefore, potential risks are expected to exert a pessimistic effect on purchase decisions (Forsythe/Liu/Shannon/Gardner 2006). In accordance with the existing literature on e-commerce within the domestic market, this study highlights the significance of benefits and risks as fundamental factors that contribute to consumers' online shopping practices (Bhatnagar/Ghose 2004; Forsythe et al. 2006). Notably, empirical evidence suggests that consumers who perceive online shopping as more beneficial tend to shop online more frequently than those who have a different perception of the practice (Rohm/Swaminathan 2004). In contrast, online shoppers who perceive increased risks associated with their purchases are less likely to engage in online shopping (Forsythe et al. 2006).

However, cross-border online purchases are distinct from domestic online purchases and are commonly motivated by the belief that foreign retailers offer superior products compared to their local counterparts (Boeuf/Sénécal 2014). Economic factors, including cost savings, strongly influence purchases made overseas (Piron 2002). However, when shopping online in foreign countries, consumers have limited knowledge and control over the purchase situation, resulting in a greater perceived level of risk (Jian Wang/Doss/Guo/Li 2010). With reference to cross-border e-commerce, additional risks become pertinent such as uncertainty and risk concerning foreign country taxes, import customs, exchange rates and communication. Furthermore, Wagner et al. (2016) investigated the online search and purchase behaviour of consumers with experience in online shopping. They highlighted perceived advantages, including product variety and exclusivity, as factors that stimulate cross-border online retailing. The study also examined the influence of perceived risks on both the intention to conduct online searches and the purchase decision in cross-border online commerce. Furthermore, Huang and Chang's 2017 study confirmed that perceived risks,

such as waiting times and return shipping costs, have a negative impact on the intention to conduct cross-border online shopping. In addition, consumers perceive cross-border online shopping as riskier in comparison to traditional shopping channels, with information risk being a typical hazard in this context. For example, online stores are unreliable, meaning that the information provided by online stores is incomplete, or online sellers intentionally misrepresent information, taking advantage of customers who do not understand foreign languages to realize their own interests (Liao 2002). In summary, perceived benefits are expected to be positive predictors of future intentions to visit and purchase from an online retailer abroad, while perceived risks are expected to be negatively related to future intentions to purchase online across borders (Forsythe et al. 2006):

Hypothesis 1. *The perceived benefits of cross-border online shopping have a positive effect on one's intention to make cross-border online purchases.*

Hypothesis 2. *The perceived risks of cross-border online shopping have a negative effect on one's intention to make cross-border online purchases.*

Following Consumer Culture Theory (CCT), several direct and moderating effects are anticipated. Cosmopolitan consumers are defined as those who are receptive to cultural exchange, actively seek contact with other cultures, and value cultural diversity (Hannerz 1990). The term cosmopolitanism pertains to the attitudes, beliefs, and characteristics of particular individuals (Cleveland et al. 2009). Evidence from research into the acculturation of consumer cultures suggests that cosmopolitanism plays a crucial role in the adoption of new consumer cultures (Arnould/Thompson 2005). Transnational structures and globalization are some of the factors that lead to this adaptation. It reflects in the behaviour of consumers through their preference for foreign products. Cosmopolitanism is expected to have a direct and positive impact on purchase intention in cross-border online shopping (Thompson/Tambya 1999). Furthermore, Riefler and Diamantopoulos (2009) confirm that cosmopolitan consumers exhibit a greater preference for foreign products and are more likely to purchase them compared to non-cosmopolitan consumers. Zeugner-Roth et al. (2015) conducted a study which demonstrated that cosmopolitanism positively affects the evaluation of foreign products in Austria and the purchase intent of foreign products in Slovenia. Furthermore, Parts and Vida (2013) support the finding that cosmopolitanism has a positive impact on purchase intent in cross-border retailing. Furthermore, supplementary research implies that a cosmopolitan consumer outlook has a favourable impact on the intention to consume (Cleveland et al. 2009; Wagner et al. 2016). Therefore, it is assumed that there is a positive relationship

between cosmopolitanism and the intention to shop online across borders. In addition to this postulated direct effect between cosmopolitanism and intention, a moderating influence of cosmopolitanism is also assumed, based on a study by Tran (2020) that examined the moderating effect of cosmopolitanism on consumers' online trust and purchase intention. The degree of cosmopolitanism has an impact on individuals' outlook towards life, as well as on how they perceive and assess their experiences and interactions. Through the preference of foreign goods, cosmopolitan consumers may be inclined towards a stronger recognition of the advantages of cross-border e-commerce, and a lesser concern towards the associated risks, due to their liking of foreign goods. Through the preference of foreign goods, cosmopolitan consumers may be inclined towards a stronger recognition of the benefits and less of the risks of cross-border e-commerce due to their high affinity for foreign products (Riefler/Diamantopolous 2009). This may suggest that cosmopolitan consumers are more likely to appraise the impact of perceived benefits in cross-border e-commerce on their intention to purchase from a foreign online retailer in a positive light. Additionally, their cosmopolitanism and focus on cultural benefits may result in a decrease in the impact of perceived risks on their inclination to purchase from a foreign online retailer. Thus, consumers' cosmopolitan attitudes may shape their overall evaluation of the benefits and risks of cross-border e-commerce on cross-border purchase intentions. Therefore, we propose the following:

Hypothesis 3a.   *Cosmopolitanism has a direct, positive effect on one's intention to make cross-border online purchases.*

Hypothesis 3b.   *Cosmopolitanism increases the effect of perceived benefits on one's intention to make cross-border online purchases.*

Hypothesis 3c.   *Cosmopolitanism decreases the effect of perceived risks on one's intention to make cross-border online purchases.*

In contrast, ethnocentrism appears to have the opposite effect. Consumer ethnocentrism operates as a normative construct that connotes a domestic country bias (Fischer/Zeugner-Roth 2017). Ethnocentric consumers favour domestic over foreign products, believing the consumption of foreign goods to be immoral (Zeugner-Roth et al. 2015). An ethnocentric perspective is characterised by a reluctance to accept foreign cultures and a strong expression of one's own culture (Shimp/Sharma 1987; Cleveland et al. 2009). Consumer ethnocentrism specifically denotes the problematic evaluation of imported products by consumers due to potential harm to their economy, promoting unemployment and lack of patriotism (Shimp/Sharma 1987). Consequently, they prefer domestic products. Various studies have shown that ethnocentrism negatively impacts consumers' attitudes and intentions to purchase foreign products (Shankarmahesh 2006). Additionally, one can observe that consumer ethnocentrism and

cosmopolitanism have varying effects on consumers depending on whether they are from developed or developing nations (Jin et al. 2015). Piron (2002) examined the relationship between international outshopping and ethnocentrism, ultimately coining the term "shopping ethnocentrism" to describe ethnocentric tendencies towards outshopping. Additionally, Herche (1992) reveals that foreign product purchases are perceived as more risky. Zeugner-Roth et al. (2015) discovered that ethnocentrism detrimentally affects the Austrian consumer's intention to purchase foreign products. Furthermore, one study investigated the impact of ethnocentrism on foreign product assessment and discovered a substantial negative impact (Kuncharin/Mohamed 2013). Therefore, it can be inferred that an increase in ethnocentric tendencies results in a less favourable evaluation of foreign goods, resulting in a reduced intention to buy them. However, like cosmopolitanism, ethnocentrism is a broad consumer worldview that impacts consumer perception and assessment of connections. Therefore, it is anticipated that ethnocentrism will exert a direct, adverse influence on individuals' buying intention in cross-border e-commerce, whilst also acting as a moderating factor in the correlation between perceived risks and benefits, and the intent to purchase from an international online vendor. Supported by empirical evidence from Yen (2018), ethnocentrism positively moderates the correlation between perceived quality and the intention to acquire domestic products. Following these results and considering that perceived quality can be deemed a perceived benefit, an opposite effect can be expected for considerations in cross-border e-commerce, such that ethnocentrism negatively moderates the relationship between perceived benefits and one's cross-border online shopping intention and positively moderates the relationship between perceived risks and this intention. On one hand, a dislike for foreign products lessens the impact of the advantages of cross-border e-commerce on the individual's intention to purchase items from abroad sellers as the positive effects of these benefits are weakened by ethnocentrism. On the other hand, ethnocentric attitudes additionally amplify the effect of perceived risks associated with foreign products on their intention to buy. This therefore indicates that consumers who display an ethnocentric attitude would refrain from cross-border online shopping, overrating the risks and underrating the benefits thereof. We thus postulate the following:

Hypothesis 4a.   *Ethnocentrism has a direct, negative effect on one's intention to make cross-border online purchases.*

Hypothesis 4b.   *Ethnocentrism decreases the effect of perceived benefits on one's intention to make cross-border online purchases.*

Hypothesis 4c.   *Ethnocentrism increases the effect of perceived risks on one's intention to make cross-border online purchases.*

4. Empirical Study

4.1. Procedure and Sample

In order to test the hypotheses and account for cross-national differences, an empirical study was carried out in two European countries – Germany and Romania. Conducting a comparison of two distinct countries is particularly relevant in cross-national research, as it allows for a systematic validation of concepts and measurements in differing environments. As a result, this leads to potentially stronger statements about the general validity of the results (Chabowski/Samiee/Hult 2017). We selected Germany and Romania for our investigation due to various causes. Firstly, both nations belong to the European Union, thereby forming part of the European Single Market. This ensures comparable terms and conditions for customers who engage in cross-border online shopping activities within and beyond the European Union. Secondly, market size, economic conditions, and market development differ significantly and may impact cross-border online shopping attitudes. According to the International Monetary Fund (2017), Germany is classified as an advanced economy whilst Romania is defined as an emerging market, indicating a notable discrepancy in their levels of economic development. Therefore, consumer perceptions may vary significantly between these two countries (Morgeson et al. 2015). Additional comparison of the market in both countries can be found in Table 1.

Table 1: Comparison between Germany and Romania

	Germany	Romania	Source
Population (2020)	83.1 million	19.3 million	
Median age (2020)	45.9	42.8	
GNI (2019, Q4)	891,942 US$	56,882 US$	Eurostat (2021)
Internet users (2020)	95 %	85 %	
Online shoppers (2020)	83 %	38 %	
Online sales (2020)	83.3 billion €	3.6 billion €	Ecommerce News Europe (2020)
Import of goods and services (2019)	41.1 % of GDP	44.2 % of GDP	The World Bank (2021)
Exports of goods and services (2019)	46.9 % of GDP	40.4 % of GDP	

Data for the main study was obtained through two identical online questionnaires (one in German for German consumers and one in English for Romanian consumers). Secondly, it provides a standardized format for data collection, providing comparable results between the two language versions. The use of an English questionnaire in a Romanian context is appropriate for two reasons: Firstly, it allows for wider participation as English is widely spoken in Romania. The prevalence of English language across the Internet, popular culture, includ-

ing music, films, and literature, as well as other media forms, establishes it as the lingua franca. Consequently, English performs the function of facilitating intercultural communication and is not restricted by adherence to native-speaker norms (Hülmbauer/Böhringer/Seidlhofer 2008). Due to the cross-national and cross-border nature of our research, which often requires dealing with foreign languages through shopping on English websites or using translation tools for foreign content, we determined that an English questionnaire would be suitable for our sampling. To ensure translation adequacy, we utilised the translation-back-translation approach (Chidlow/Plakoyiannaki/Welch, 2014). Our questionnaires were disseminated to potential respondents in 2017 via email and social media platforms.

A total of 409 consumers participated, with 228 from Germany and 181 from Romania. To prepare the data for analysis, a data cleaning process was implemented. All datasets from participants with a short processing time were removed due to their lack of engagement with the questionnaire. Furthermore, plausibility checks were undertaken. For instance, the variances of answers within constructs that incorporated reverse-coded items were analysed, and the data of participants who exhibited zero variances across all items were removed. We excluded data from consumers whose residence and nationality were different as this would have included those with temporary residency (e. g., expatriates), leading to potentially diverse domestic country markets. Following this data cleaning procedure, we included a dataset of N = 316 consumers (56 % female, M_{age} = 31.79 years, 175 German and 141 Romanian) for further analysis. Of those surveyed, 68.4 % said they had made an online purchase that involved crossing international borders, while 28.5 % had never made such a transaction and 3.2 % were unsure if they had ever done so. Regarding German participants specifically, 63 % of those who had purchased from overseas sellers preferred to buy clothing, while 35.6 % opted for electronics (e. g., smartphones, computers, or TV), 34.8 % chose shoes, 20.7 % purchased jewellery or accessories (e. g., watches), and 18.5 % bought books or movies (DVDs and Blu-rays) from abroad. Among Romanian participants who had previously purchased items from a foreign online retailer, the top categories were clothing (70 %), books (40 %), shoes (33.8 %), electronics (such as smartphones, computers, or TVs) (31.1 %), and jewellery or accessories (such as watches) (30 %). In our further analyses, we focused only on respondents who already have experience with cross-border online shopping, since only these respondents are able to adequately assess the associated benefits and risks (Wagner et al. 2016).

4.2. Adaption and Development of Measures

Validation and model testing were carried out using SmartPLS 3, relying on established multi-item scales from previous studies that we identified and adapted

to match our research context. Each construct was gauged by a seven-point Likert scale, although we could not exclusively rely on established measures when considering the perceived benefits and risks of cross-border online shopping. Thus, survey data were generated through adaptation of the previous measurement tools in a multi-step process. First, we reviewed the relevant literature on online shopping, outshopping and cross-border transactions to gain insight into the factors, barriers and moderators of cross-border online shopping intentions. While building on prior research, we had to modify the existing measurement instruments to quantify the perceived benefits and risks of cross-border online shopping. To validate, select, and extend these scales for our analyses, semi-structured interviews were conducted with 12 experts (managers, politicians, and jurists) who possess knowledge on cross-border online shopping. Additionally, 20 online shoppers (with and without cross-border shopping experience) were interviewed. We conducted an online pre-test with 125 undergraduate exchange students from various countries to evaluate the dependability and comprehensibility of our modified scales, in effect corroborating our measurement instruments.

The measures to assess perceived benefits and risks were adapted and expanded from Bhatnagar and Ghose's (2004), Forsythe et al.'s (2006), and Chen et al.'s (2002) metrics. In total, 16 items were developed and pretested to encompass financial benefits; benefits related to product selection, exclusivity, service, and ease of cross-border shopping; enjoyment; and convenience factors. We opted for a formative specification to measure the perceived risks and benefits due to the fact that assessing the constructs using Jarvis, MacKenzie, and Podsakoff's (2003) criteria indicates that they capture aspects of perceptions of cross-border online shopping that do not necessarily correlate. Additionally, using formative measurement enables improved comprehension of why cross-border online purchases are seen as either advantageous or hazardous (as highlighted in Table 2). The formative scale for assessing perceived risks of cross-border online shopping comprised 18 items, covering financial or payment-related risk, shopping, transaction, product, legal, and communications-related risk aspects. We validated the formative scales according to Diamantopoulos and Winklhofer's (2001) recommendations and checked for collinearity of the formative indicators by analysing variance inflation factors (VIFs). Table 2 shows none of the indicators revealed severe multicollinearity issues.

Cross-border intention to purchase online, cosmopolitanism, and ethnocentrism were evaluated by means of established reflective scales that indicate the concealed concept. To determine cross-border online purchase intention, Pavlou's(2003) three-item scale was suitably modified and adapted to our study's context. The five-item scale devised by Cleveland et al. (2014) was employed to measure cosmopolitanism, and we used Cleveland et al.'s (2009) four-item scale to determine the level of ethnocentrism. We evaluated the reflective indicators

of these scales for unidimensionality using exploratory factor analysis, and we assessed the internal consistency of the measurement model. AVE of at least.664 for all reflective scales, Cronbach's alpha of.845 or more, and CR of.884 or higher are satisfactory and indicate high levels of scale consistency (see Table 3).

Table 2: Formative measurement instruments

Formative instruments (Seven-point Likert scale: 1 = strongly agree, 7 = strongly disagree)	VIF		Mean Values (Standard Deviation)	
	Germany	Romania	Germany	Romania
Perceived benefits of cross-border online shopping				
Online shopping abroad is low-priced.	2.190	2.465	3.68 (1.40)	3.60 (1.80)
Products in foreign online stores are offered at lower prices than they are in domestic/local stores.	1.984	3.243	3.30 (1.43)	3.04 (1.62)
Because of the exchange rates, it is more valuable to shop in foreign online stores.	1.328	1.555	4.03 (1.44)	4.06 (1.69)
I can get all products that I need in foreign online stores.	2.005	1.875	4.51 (1.56)	3.70 (1.87)
Foreign online stores offer me everything that I need.	2.254	2.764	4.07 (1.66)	3.55 (1.64)
Foreign online stores offer a very wide selection of products.	1.756	1.851	2.74 (1.31)	2.31 (1.30)
At foreign online stores, I can get all the products that are relevant to me.	1.802	2.976	3.52 (1.38)	3.58 (1.72)
Foreign online stores offer exclusive brands/products.	1.656	1.774	3.22 (1.34)	3.24 (1.66)
Foreign online stores offer very good services.	1.472	1.849	4.05 (1.20)	2.98 (1.42)
Shopping abroad online helps me to differentiate myself from others.	1.673	1.579	5.01 (1.79)	3.98 (1.80)
When I shop in foreign online stores, I can purchase products that nobody else in my country has.	1.767	2.416	3.70 (1.79)	3.20 (1.74)
Shopping abroad online is convenient.	2.314	2.183	3.71 (1.49)	3.13 (1.60)
When I shop in foreign online stores, I can often try something new.	1.664	2.272	3.88 (1.52)	2.94 (1.63)
It is fun to shop in foreign online stores.	2.000	1.794	4.21 (1.37)	3.38 (1.54)
Online shopping abroad is useful.	2.026	2.262	3.88 (1.50)	2.71 (1.31)
When I shop in foreign online stores, I can save time.	1.558	1.560	4.46 (1.60)	3.45 (1.92)
Perceived risks of cross-border online shopping				
When online shopping abroad, I would be afraid that...				
... payment-related problems might occur.	2.378	3.206	3.72 (1.67)	3.48 (1.71)
... my preferred payment method might not be an option.	1.693	1.930	4.22 (1.66)	3.79 (1.89)
... my credit data might not be safe.	2.521	3.401	3.51 (1.78)	3.63 (1.89)
... I might not receive the products that I ordered.	2.362	3.561	3.34 (1.66)	3.50 (1.84)
... my personal data might not be secure.	2.218	3.979	3.65 (1.68)	3.73 (1.84)
... legal problems might occur.	1.966	2.098	3.21 (1.63)	4.22 (1.69)
... I might not be able to make warranty claims.	2.850	2.928	2.76 (1.51)	3.11 (1.80)
... I might be charged additional fees (e. g., for payment transactions).	1.824	2.177	2.99 (1.69)	3.21 (1.70)
... delivery might take too long.	1.649	1.625	2.63 (1.51)	2.48 (1.41)
... delivery to my address might not be possible.	1.613	1.711	4.29 (1.84)	3.65 (2.00)

Formative instruments (Seven-point Likert scale: 1 = strongly agree, 7 = strongly disagree)	VIF		Mean Values (Standard Deviation)	
	Germany	Romania	Germany	Romania
... customer service might not understand me.	3.148	2.035	4.07 (1.77)	4.19 (1.86)
... I might not be able to contact customer service at the necessary time.	2.537	2.828	3.35 (1.75)	3.43 (1.76)
... communication problems might occur.	3.040	2.384	4.22 (1.88)	3.53 (1.70)
... placing an order might be complicated.	2.460	1.772	4.49 (1.82)	4.81 (1.71)
... that products are counterfeits.	2.594	2.195	3.54 (1.80)	3.41 (1.69)
... that fraud will happen.	3.260	2.534	3.41 (1.68)	3.80 (1.76)
... that I'm not allowed to order specific products from abroad.	1.566	1.756	4.15 (1.85)	4.05 (1.84)
... that return of goods is not possible / too expensive.	2.851	2.697	2.37 (1.53)	2.78 (1.68)

Table 3: Reflective measurement instruments

Reflective instruments (Germany/Romania) (Seven-point Likert scale: 1 = strongly agree, 7 = strongly disagree)	Outer Loadings	
	Germany	Romania
Foreign Purchase Intention (Cronbach's Alpha =.953/.845, CR =.969/.905, AVE =.913/.762)		
Given the chance, I intend to visit foreign online stores to make purchases.	.959	.826
Given the chance, I expect to purchase items from foreign online stores in the future.	.959	.871
I will likely purchase items in foreign online stores.	.948	.919
Ethnocentrism (Cronbach's Alpha =.916/.865, CR =.941/.884, AVE =.799/.664)		
One should not buy from foreign online stores, because this hurts domestic businesses and causes unemployment.	.927	.919
It is not right to purchase from foreign online stores, because it puts countrymen out of jobs.	.898	.969
One should always buy products from domestic online stores.	.833	.674
We should purchase from online stores in our home country instead of letting other countries get rich off of us.	.916	.646
Cosmopolitanism (Cronbach's Alpha =.925/.928, CR =.942/.946, AVE =.765/.778)		
I like to observe people from other cultures to see what I can learn from them.	.864	.725
I am interested in learning more about people who live in other countries.	.830	.904
I enjoy exchanging ideas with people from other cultures and countries.	.911	.921
I like to learn about other ways of life.	.889	.899
I enjoy being with people from other countries to learn about their unique views and approaches to life.	.877	.943

Note: Outer Loadings derived from SmartPLS 3.

We have applied Fornell and Larcker's (1981) criterion to evaluate the discriminant validity of all reflective scales. Based on our assessment, we can confirm that there should be no issue with discriminant validity since each construct shares more variance with its own indicators than with any other construct (see Tables 4 and 5 for details).

Table 4: Discriminant validity assessment and inter-construct correlations: German sample (N = 175)

	FPI	Cosmopolitanism	Ethnocentrism
FPI	**.912**		
Cosmopolitanism	.066**	**.765**	
Ethnocentrism	.169**	.008	**.799**

Note: Squared correlations are shown below the diagonal, AVEs on the main diagonal (bold); FPI = Foreign purchase intention; * if p < 0.05, ** if p < 0.01, *** if p < 0.001.

Table 5: Discriminant validity assessment and inter-construct correlations: Romanian sample (N = 141)

	FPI	Cosmopolitanism	Ethnocentrism
FPI	**.762**		
Cosmopolitanism	.059*	**.778**	
Ethnocentrism	.016	.069*	**.664**

Note: Squared correlations are shown below the diagonal, AVEs on the main diagonal (bold); FPI = Foreign purchase intention; * if p < 0.05, ** if p < 0.01, *** if p < 0.001.

4.3. Method

Our hypotheses were tested through partial least squares (PLS) structural equation modelling, chosen for its capacity to display formative and reflective latent constructs (Jarvis/MacKenzie/Podsakoff 2003) and suitability for small sample sizes (below 250) (Reinartz/Haenlein/Henseler 2009). Additional research supports the notion that covariance-based SEM (CBSEM) generally necessitates a minimum of 200 observations to prevent non-convergence and erroneous outcomes (Boomsma/Hoogland 2001). The sample size is the main factor behind our preference for PLS over CBSEM. This is particularly pertinent because we only analyse experienced cross-border online shoppers and have divided our sample into two sub-samples for cross-national comparison (N = 216 participants, 51 % female, M_{age} = 32.13 years, 136 German and 80 Romanian). Chin and Newsted (1999) discovered in a Monte Carlo simulation analysis of PLS with modest samples that the PLS path modelling method can assess indicator suitability at sample sizes as tiny as 20. Furthermore, we adhere to the rule of thumb proposed by Barclay, Higgins, & Thompson (1995) for robust PLS path modelling estimations. This states that the sample size should be equal to the larger of ten times the largest number of structural paths directed at a particular construct in the inner path model. This applies to both of our sub-samples.

Assessing the applicability of frameworks developed in one country to other countries, whilst accounting for measurement invariance, is a crucial phase in

establishing the generalisability of research on consumer behaviour (Steenkamp/ Baumgartner 1998). To assess measurement invariance, we implemented Henseler et al.'s (2016) three-part process, incorporating configural invariance (i. e. equal parameterisation and estimation approach), compositional invariance (i. e. equal indicator weights), and equivalence of composite mean values and variances. Configural and compositional invariance having been established, we conducted a multigroup analysis (Henseler/Ringle/Sarstedt 2016) to compare path coefficients for German and Romanian consumers. We assessed the equality of mean values and variances across country groups for the composites and found that no full measurement invariance was established. The permutation test results indicated that the mean value for some composites in the German sample, i. e. M-Diff.Benefits =.308 (p <.05), M-Diff.Cosmopolitanism =.375 (p <.05), and M-Diff.Ethnocentrism =.269 (p <.05), significantly differed from those of the Romanian sample. As a result, we could not analyse a total model of the pooled data of both country groups.

The assessment of antecedents and outcome measures in the model originates from the same individual, resulting in potential common method bias (Podsakoff/MacKenzie/Lee/Podsakoff 2003). To mitigate this, we incorporated a marker variable in our questionnaire that is conceptually distinct from the latent variables under examination. This marker variable was implemented as a latent variable that has a direct impact on all other variables in the model. The revised model displays a coherent outcome, with slight variations in path coefficients and no noteworthy impact of the marker variable on the model constructs.
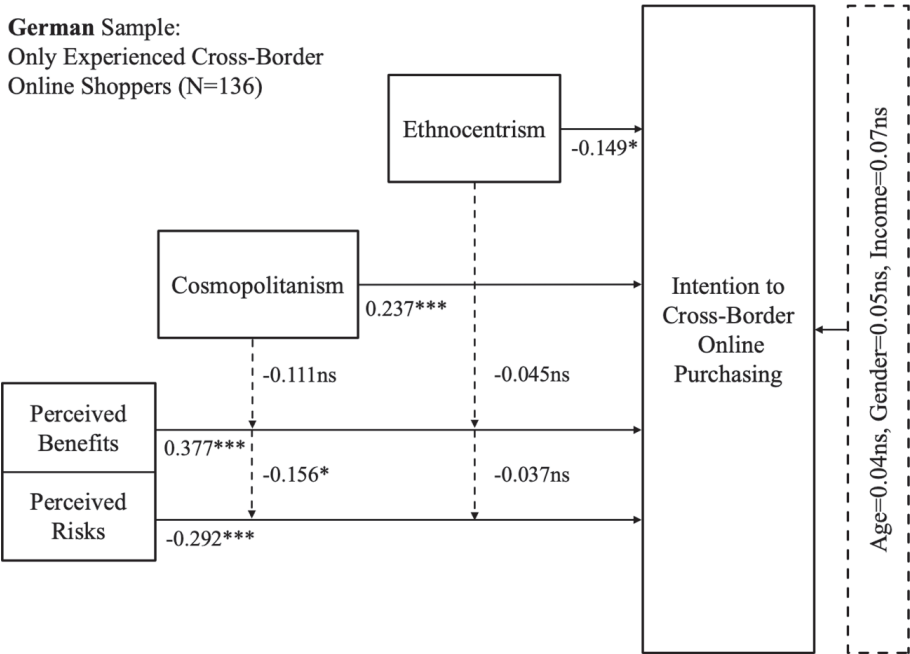
In our study, we incorporated multiple covariates concerning the demographics of participants, specifically their age and gender, in addition to factors that are relevant to shopping, like monthly income. The latter was measured on a six-point scale, where 1 represents income below 500 EUR, and 6 represents income above 4,000 EUR. Due to only partially achieving measurement invariance, we developed separate models for the German and Romanian sample, undertaking a multigroup analysis as well (Awanis/Schlegelmilch/Cui 2017). Bootstrapping procedures with 5,000 samples were employed to determine the significance of parameter estimates, as PLS makes no distributional assumption. The objective of PLS is prediction versus fit (Fornell/Cha 1994). Therefore, the consensus on the overall goodness of fit for the PLS model is still debated (e. g., Dijkstra/Henseler 2015). The model fit criteria for both models (Dijkstra/Henseler 2015) indicate adequate model specification, as shown in Figure 2 of SmartPLS 3. The R^2 values for cross-border purchase intentions and the Stone-Geisser criterion (Q2 values >.233), which evaluates the predictive relevance of the models, suggest appropriate model specifications for all calculated models (Hair/Sarstedt/Ringle/Mena, 2012).
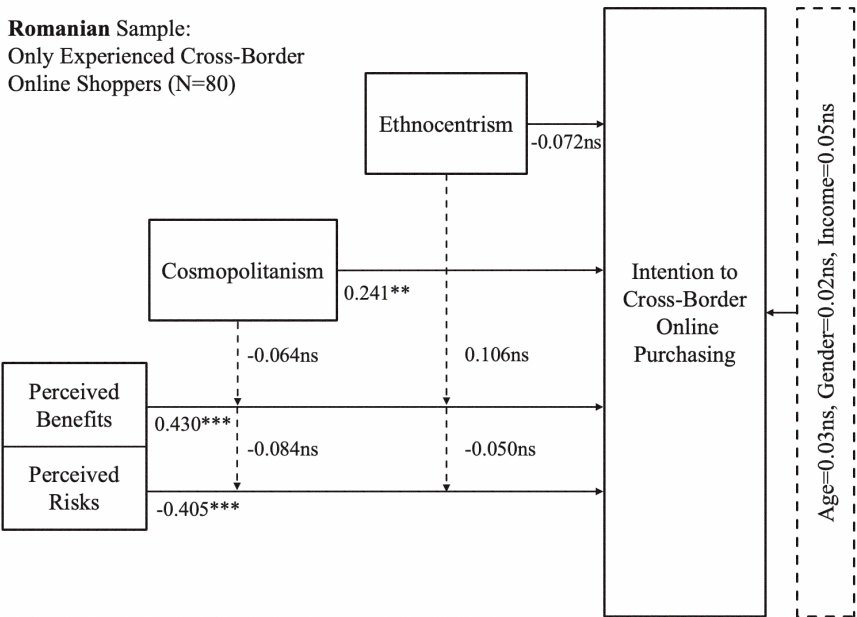
5. Results

The multigroup analysis comparing path coefficients of the German and Romanian samples showed no significant differences for any of the paths (p >.1). Our data supports a positive, significant impact of perceived benefits on consumers' intentions to make cross-border online purchases for both German and Romanian samples, in line with H1 (see Figure 2). The perceived benefits had a greater effect on the Romanian sample in comparison to the German sample despite there being no significant difference. Furthermore, perceived risk had a strong negative impact on the participants' intention to engage in cross-border purchases in both samples, lending support to H2. The detrimental impact of perceived risk on the inclination to participate in cross-border online transactions was more pronounced in the Romanian sample compared to the German sample, although once more, there was no significant difference between the samples. Our findings demonstrate that, in the context of an emerging market such as Romania, both benefit and risk perceptions have a greater impact on consumers' intention to engage in cross-border online purchases, compared to more developed economies, as seen in our German sample. However, when comparing the effects of risk and benefit perceptions, another distinction arises: In the German sample, the importance of benefits was significantly higher in forming intentions to make cross-border online purchases. This suggests that Germans are driven by temptation and seeking opportunities. In contrast, the Romanian sample showed that both perceived risks and benefits were almost equally important. Therefore, despite both countries being members of the European Union and therefore subject to similar import conditions, it appears that country-specific and cultural differences contribute to the heightened risk in emerging countries like Romania.

Furthermore, the findings demonstrate that cosmopolitanism has a significant and positive direct impact on cross-border online purchasing intention in both the emerging and advanced economy samples, thereby supporting H3a. In both cases, cosmopolitanism appears to drive consumer behaviour directly, rather than moderating risk and benefit evaluations. Additionally, the German sample yielded evidence that ethnocentrism has a noteworthy and negative impact on intentions to purchase goods online across borders, providing support for H4a. Although the levels of ethnocentrism did not significantly differ between the Romanian and German samples (ethnocentrism: $M_{Germany}$ = 5.23, $M_{Romania}$ = 4.96, p =.160), the impact of ethnocentrism varied. The German sample showed a significant negative effect, while the Romanian sample showed no significant effect. However, based on our multigroup analysis, there is insufficient evidence to support significant differences between these paths in both samples. In terms of moderating effects, our hypotheses H3b and H4b/c were not supported by the results, indicating that cosmopolitanism and ethnocentrism did not moderate the effects of perceived benefits and perceived risks. Interestingly, we found a

significant effect for the German sample with regards to H3c, which showed a negative moderating effect of cosmopolitanism on perceived risk. The assessment of benefit or risk perception was not influenced by variables derived from CCT for the Romanian sample, but only for the German sample in relation to ethnocentrism. As a result, a cosmopolitan approach among German consumers appears to reduce their perception of possible risks when forming their purchase intentions. None of the variables demonstrated a significant influence on the covariates in either the German or Romanian sample.

German Sample:
Only Experienced Cross-Border
Online Shoppers (N=136)

Ethnocentrism   -0.149*

Cosmopolitanism   0.237***

-0.111ns   -0.045ns

Perceived
Benefits   0.377***

-0.156*   -0.037ns

Perceived
Risks   -0.292***

Intention to
Cross-Border
Online
Purchasing

Age=0.04ns, Gender=0.05ns, Income=0.07ns

Model Fit: SRMR=.078; d_ULS=7.612; d_G=2.273; NFI=.719

Model Fit: SRMR=.090; d_ULS=9.828; d_G=4.569; NFI=.606

Note: *** path coefficients significant at p ≤ .01 if t-value ≥ 1.96 (two-tailed), ns = not significant; Bootstrapping procedure: 5,000 samples.

Figure 2: Results of PLS SEM for German and Romanian sample

6. Discussion and Implications

While previous studies have predominantly concentrated on perceived risks associated with cross-border online shopping, our research indicates that cross-border online shopping's perceived benefits have a favourable effect on an individual's intention to purchase online across borders. This analysis holds valid for emerging and advanced countries alike, exemplified by Romania and Germany in our study. Consumers appear to place high value on the distinct benefits offered by online shops abroad (e. g., a wide range of products or exclusive brands). For this reason, online retailers based abroad should focus on enhancing the value of their products and services so that customers see more benefits when shopping with them. Regarding perceived risks, our research shows a substantial negative impact on cross-border online purchasing intention for large and small samples alike. The above mentioned finding suggests that the perceived risks associated with cross-border online shopping pose as an impediment to cross-border online purchases. The study observes that the risk perception is relatively more significant in emerging markets, particularly in

Romania, where the effect is more robust and significant than the perceived benefits. Thus, it can be inferred that cross-border consumers in emerging markets may experience a greater sense of vulnerability while making online purchases. One reason for this could be that Romanian consumers primarily shop on domestic websites and rarely order from foreign online retailers (PayU 2020); therefore, having less experience with and trust in foreign online shops. Unfortunately, our study did not encompass the country-specific risks and those that do not pertain to cross-border aspects of online shopping, but are associated with domestic aspects, such as socio-political risks in emerging countries (Giambona/Graham/Harvey 2017). Online retailers must primarily mitigate risks to consumers given that they can undermine the positive effects of benefits and only then can these advantages become evident to consumers.

Based on our analysis of the impact of cosmopolitanism and ethnocentrism on cross-border online purchases, we only found a negative moderation effect of cosmopolitanism on the relationship between perceived risks and purchasing intention in the German sample. This outcome is initially surprising since previous literature suggested a positive moderation effect (Riefler/Diamantopolous 2009). Perhaps cosmopolitan consumers are typically better informed about global affairs and international interactions, and therefore more experienced. As a result, they are likely to be more aware of the obstacles and risks associated with cross-border e-commerce. While cosmopolitan consumers do tend to engage in cross-border e-commerce, this increased awareness of potential risks may weaken their intention to do so. Further studies should be conducted to explore the precise impact of cosmopolitanism, as well as that of ethnocentrism. The findings suggest direct influences of cosmopolitanism for both samples. Comparing this finding with the study by Wagner et al. (2016), it can be concluded that a cosmopolitan attitude, characterised by a strong desire to explore other cultures and engage internationally, is positively associated with cross-border online purchasing intentions. The study found that experienced online shoppers with higher levels of cosmopolitanism engage in more online search activities for products. Therefore, the right consumer segmentation can be helpful for online retailers (Jayawardhena 2007), for example to target consumers with cosmopolitan tendencies.

The findings of this study suggest that ethnocentrism is of considerable importance to German consumers, who represent an advanced country market in this study. It was observed that for cross-border online shopping intentions, there is a negative correlation with consumer ethnocentrism. This implies that individuals with high levels of ethnocentrism exhibit less intention to make cross-border online purchases. Managers and businesses need to be aware of the need to develop measures to provide ethnocentric consumers with convincing arguments for participating in cross-border online shopping. Cooperation between foreign and domestic online shops could be established to achieve this goal. Further

research conducted by academia is necessary to evaluate the influence of specific factors, including language and cultural barriers, particularly for ethnocentric consumers. These findings may reduce internal and external barriers and broaden consumers' options for consumption to their advantage. Additionally, our results for the German sample reveal a challenge for consumers to adopt openness and a willingness to globalize their purchases due to a tendency toward nationalism, populism, and preference for home-country purchases. Although no ethnocentric effect was observed among Romanian consumers, German consumers seem to prefer boosting their own economy by purchasing more regional and local products, rather than supporting foreign retailers. This buying behaviour appears contradictory – on one hand, German consumers exhibit a cosmopolitan disposition while, on the other hand, they remain ethnocentric. This might be one of the most important challenges for the future. Retailers will need to consider this when devising their international strategies. One potential explanation for the lack of this issue among Romanian consumers is that the Romanian market typically imports a greater quantity of products and services from other countries compared to the German market, which is more focused on exports (Eurostat 2023). As a result, Romanian consumers may be more accustomed to purchasing items from foreign countries, as there are no equivalent offerings available domestically. Thus, attitudinal theory (Fishbein/Ajzen 1977) may have a stronger foothold in nations that import less and rely more on domestic products. In contrast, it may have less impact in nations that are highly dependent on imports.

A descriptive assessment of the transnational purchasing habits of German and Romanian participants reveals that consumers in both respective markets acquire identical physical commodities from foreign e-commerce vendors, including clothing, shoes, electronics, jewellery and accessories, as well as literature. There is little disparity in the preferences of the two markets, suggesting that comparable perceived benefits exist for the corresponding products in online cross-border shopping environments or comparable offerings and structural conditions. Romanian customers purchase cross-border books only about twice as frequently as their German counterparts. However, the online shopping behaviour of consumers in both country markets appears to be largely similar. This suggests that cross-border online retailers can primarily tailor their product offerings to suit both markets. In addition, future research could investigate potential differences within a sample of one country using the surveyed research model, particularly with regards to distinctions between age groups or other demographic characteristics.

As our sample data was collected in 2017, prior to a global pandemic, a European conflict, and worldwide inflation rates, cross-border online shopping behaviours may differ today. To overcome this limitation, and because we believe that comparing cross-border online shopping before and after these external

influences is both relevant and interesting, we encourage future research to replicate and extend our study. A further constraint of our research is that we utilized an English language questionnaire to examine Romanian cross-border internet consumers. Subsequent studies should attempt to repeat our results by employing the native language.

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