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Exploring the relationships between antecedents of online purchasing behaviour

ABSTRACT

Technological advances have acted as a catalyst, increasing the number of consumers shopping online. This is caused primarily by the increased adoption and accessibility of the internet. This study examined consumer's perceptions of shopping online. A convenience sampling approach was adopted, and descriptive statistics were outlined. The relationships between the various perceptions were examined by conducting a correlation analysis. Trust plays a critical role in the perceived benefit sought by consumers who seek this online method of shopping. Online trust allows consumers to mitigate vulnerabilities concerning security and privacy issues when shopping online (Beldad, de Jong, and Steehouder, 2010). Trust showed a positive and significant relationship with all the other variables, which is makes it a significant role player in perceptions of online shopping. Recommendations for future research are outlined as well as implications for literature and managerial support.

Key words: Trust, online shopping, perceived benefit and attitude

1. INTRODUCTION

Technological innovation such as the internet has changed how business is conducted all over the world and it has significantly shifted how consumers shop (Pi & Sangruang, 2011; Salehan, Kim & Lee, 2016). The internet is the most successful invention, largely because of its ability and advanced ways of sharing info using apps (Wani & Sheeba, 2013). This exceptional and flexible communication platform is not restricted by location (Cant, van Heerden & Ngambi, 2013). The number of people adopting the internet is continually rising (IAMAI, 2015). These developments in the market require businesses to meet the ever-changing demands of online consumers and to turn this to their advantage in order to grow their business (Muhammad & Uddin, 2017).

Researchers such as Farber (2016) and Prashar, Vijay and Parsad (2017) have indicated that this growth is enhanced by the adoption of technology, improved standards of living and the use of smartphones. The rapid pace of technological advancement has enabled consumers to communicate with retailers online anywhere at any time (Payne, Peltier & Barger 2017). Raman (2017) adds that the growth of online shopping is fuelled by people in rural areas who are also using technology. Shopping on the internet is described as examining, searching for, browsing for or viewing products and services with the initial intention of making a purchase decision.

The internet enables businesses to reach out to a wider market, promote offerings and ensure good customer service (Charumathi & Rani, 2017). According to Hsiao (2009), the internet has created a fresh, convenient business platform for shopping online anywhere and anytime. Online shopping is a growing phenomenon where consumers can easily purchase products from the comfort of their homes. According to Fong (2013), e-commerce is a common practice which consumers adopt because of its low and clear prices and wide-ranging assortment of goods and services. According to Stats SA (2017), the total number of online shoppers is expected to raise above 2 billion in 2019 globally.

Charumathi and Rani (2017) explain that online shopping eliminates the need to search for products in stores and wait in long queues to make payment. Online shopping also provides consumers with widespread product choices, sufficient product information and allows one to shop from multiple stores while making comparisons between brands from different sellers with less effort (Olson, 2018). Consumers who are shopping on the inter*net al*so have unlimited access to service providers such as financial institutions, restaurants, entertainment and tourism (Lin & Lekhawipat, 2014).

Prashar *et al.* (2017) indicate that the lucrative returns of e-commerce in evolving countries such as India have attracted full support from investors and it is expected to hit US$100 billion sales point. However, the E-commerce Insight (2017) reported that 18.43 million people in South Africa are conducting commercial transactions electronically. Online retailers have managed to attract approximately 19.9 million shoppers and they are anticipating increasing the total number of internet shoppers to 24.4 million in 2021.

Online spending of South Africans is likely to increase from R37.1 billion to R53 billion by the end 2018. Total sales of R37.1billion were accumulated from adults who shopped online over the past 12 months (Reporter, 2017). In developed countries such as the United States, the total sales of online shopping were projected to reach $370 billion in 2017, but this figure was exceeded, rising to $445 billion (Lomas, 2013).

A study conducted by Writter (2017) reveals that the most frequent online shoppers are those aged between 25 – 29 years globally. The results of the Nielsen (2017) survey indicate that South African consumers are showing interest in online shopping, meaning there is potential growth within that segment (Gernon, 2017). The survey results further indicate that almost 60% of shoppers are starting to buy groceries using the internet. Effective Measure (2017) reveals that web-based shopping tendencies are evident in 80% of shoppers and 46% of traditional shoppers are showing interest in technological methods of shopping.

The introduction of social networks and mobile commerce has made the online consumer journey even more accessible (Szymanski & Hise, 2012). Social networks have provided an incredible, two-way communication platform where online consumers can engage with the brand and other online consumers (Kapler, 2017). Smith (2017) reports that the at least 65% of online shoppers are predicted to use their mobile devices for this purpose between 2015 – 2016 in South Africa.

Retailers wishing to take advantage of this phenomenal invention must develop strategies which focus on how expanding the accessibility of their businesses (Fang & Zhou, 2012) and to enhance customer experience on digital platforms (Drell, 2018). Businesses need to invest time and money need in creating websites which will make the shopping experience as pleasant as possible (Dailey, 2004). The content of websites are naturally the most important factor for retailers in promoting their goods and services to increase revenues in the widespread competitive online market (Yoag & Siganul, 2015).

There are a number of studies focusing on online shopping intentions (Harry, Riley, Riley & Hand, 2017; Tadon, Kiran & Sah, 2017), online shopping risks (Forsythe, Shannon & Gardner, 2006; Dai, Forsythe & Kwon, 2014), online customer satisfaction and loyalty (Wand, 2005; Rafiq & Fulford, 2005; Pham & Ahmmad, 2017). Nevertheless, there is an enormous gap in the present literature on perceptions of online shopping in Gauteng, South Africa. Other studies on individual factors affecting online shopping have been conducted in developed European and Asian countries. There is a need to understand how different shoppers' perceptions influence buying behaviour on the internet. Ling and Yazdanifard (2014) affirm that perceptions are significant factors in understanding online shopping behaviour and must be analysed in every market segment. The principal purpose of this study is to understand how different shoppers' perceptions are influential in online shopping in Gauteng.

2. LITERATURE REVIEW

In this section various elements essential to understanding online shopping behaviour are explored in detail. These elements include online shopper demographics, online shopping experience, online shoppers' attitude, perceived benefits, perceived risks and trust.

2.1 Online shopper demographics
While most consumers are slowly entering the electronic marketplace, organisations also stand to gain significantly by eliminating major costs such as property/building expenses (Akar & Nasir, 2015). Chatterjee and Ghosal (2015) note that consumers' habits and attitudes towards e-shopping are influenced by different demographic factors which play a pivotal role in the online shopping experience. Demographic variables must be examined to gain more accurate information on online shoppers (Muhammad & Uddin, 2017). The results of the studies conducted by Fram and Grandy (2015), Dahiya and Richa (2012) revealed that the demographic variables such as age, gender, education and family of online shoppers plays a significant influence in selecting online shopping portals.

Most online shoppers are high-income earners who have good educational background and are employed as middle management personnel (Smith, 2015). According to Bhatnagar (2007) individuals who earn a high income, especially younger men, are more likely to shop online. Writter (2015) and Oornie and Malin (2017) elaborate that young professionals with higher levels of education and income are early adopters who take advantage of online shopping. Traditionally, shopping in most households has always been viewed as the responsibility of women not men (Raman, 2017). Previous studies have found that most men are more willing to use the latest technological innovations online, easily adapting to online shopping platforms and tending to enjoy buying online (Monsuwe, Dellaert & de Ruyter, 2004; Diep & Sweeney, 2008; Liu & Forsythe, 2010; Santana & Loureiro, 2010). The intention to shop online is strongly influenced by the existence of perceived benefits and perceived risks associated with this method of shopping (Geeta, 2016).

2.2   Online shopping experience

Researchers such as Alba and Hutchinson (2000) define 'online shopping experience' as the psychological and emotional state that shoppers go through while shopping on the internet. Pappas, Pateli, Giannakos and Chrissikopoulos (2014) are of the view that consumers' perceptions of online retailers are determined by their previous encounters. A positive customer experience may result in a favourable attitude towards shopping online in the future whereas a disappointing experience may discourage a consumer from even recommending a retailer to others (Giannakos, Pateli & Pappas, 2011). Izogo and Jayawardhena (2018) suggest that online retailers can reduce the occurrence of negative experiences and improve their service quality by considering customers' inputs when tailoring their offerings. Vargo and Lusch (2008) explain that collaborating with customers through interactions could lead to greater value creation.

According to Gentile, Spiller, and Noci (2017), online shopping experience is described as the engagement of various customer dimensions to contribute in satisfying and value-creating interactions with the seller, its offerings and other customers online. Shopping on the internet is intended to be pleasurable and produce a satisfying experience to consumers through retailers' websites which are safe and user friendly (Szymanski & Hise, 2012).

Online shopping experiences influence purchase intentions both directly and indirectly through trust (Samuel, Balaji & Wei, 2015). Liao (2011) indicate that customer experience is the moderator of trust and future behavioural intentions. Online retailers who provide positive experiences are likely to gain customers' sense of trust, as they will be considered reliable by customers (Chiu, Lin, Sin & Hsu, 2009).

2.3   Trust

Trust is of vital importance in the online shopping context (Izogo & Jayawardhena, 2018) and it was found that trust is a recognised behavioural outcome of online shopping experience. Online retailers who are able to deliver as promised, tend to be highly trusted, and this level of trust can benefit them if it is well maintained (Izogo & Jayawardhen, 2018). This higher level of trust minimises perceived risks associated with shopping on the internet and creates more favourable attitudes (Jarvenpaa, Tractinsky & Vitale, 2002). Conversely, Abbad (2011) argues that the lower the perceived level of trust, the higher the perceived risk associated with online shopping. The main attributes of trust, as identified by Lee and Turban (2001), can be broken down into integrity, ability and benevolence. Online trust allows consumers to mitigate concerns around security and privacy issues when shopping online (Beldad, de Jong & Steehouder, 2010).

One of the factors which affects the level of trust of consumers is web quality. Rozekhi, Hussin and Mohamad (2014) concur that perceived website quality can be the direct predictor of trust and overall perceived benefits. Al-Debei Akroush and Akroush (2015) confirm that the perceived quality of the website is a direct predictor of trust, which substantially influences perceived benefits. The behaviour of the customer is dependent on the website content and quality to carry out the transaction successfully (Lu, Zhao & Wang, 2010). Ming-Tsang and Wen-Chin, (2014) support this notion, indicating that the elements and usability of a website influence customers' perceived risk associated with online shopping.

Pratminingsih, Lipuringtyas and Rimenta (2013) note that shoppers who are pleased with the service from the online store are more trusting and more likely to repurchase or recommend the website to others. Most shoppers are concerned about the risks instead of the benefits.

2.4   Perceived risk

Agag and El-Masry (2016) as well as Khan and Chavan (2015) agree that 'perceived risk' refers to the possible loss which a customer might incur when deciding to shop online. There are three types of

perceived online shopping risks, namely, channel risks, product risks and social risks (Yen, 2010). The author elaborates that customers with a high perception of channel-related risks will not use the website for any purchase. Shoppers may also refuse to shop online because of perceived financial risks or safety risks (Forsythe & Shi, 2003). According to Chang, Liou, Chih and Yang (2016), transactional security and privacy are amongst the most important factors that affect online shopping. Making online transactions requires personal information such as credit card numbers, and those in the late majority adoption process are concerned about how these could be misused. Wu and Ke (2015) indicate that perceived risk plays a significant role in both attitude formation and intention of online shoppers and trust can be used at a mediator. Perceived risk impacts consumer behaviour because shoppers want to avoid making incorrect decisions (Farzianpour, Pishdar & Shakib 2014).

Most consumers hesitate to accept online shopping practices as they are afraid of the possible barriers (Sulaiman, Yusr & Ismail, 2017). Perceived risks of shopping online can discourage a consumer from buying on the internet and negatively influence the perceptions of potential buyers (Bianchi & Andrews, 2012; Forsythe, Liu, Shannon & Gardner, 2006). Zendehdel, Paim and Osman (2015) also confirm that possible perceived risks may affect consumers' attitude towards online shopping.

2.5   Perceived benefits

Chandon, Wansink and Laurent (2000) describe 'perceived benefits' as consumers' beliefs about the positive outcomes associated with the response to a real or perceived threat. Leung (2013) simply views perceived benefits as the positive outcomes caused by shopping activities. Being able to shop and transact on the internet eliminates the process of physically holding shopping baskets or pushing trolleys as well as walking around stores in search for products (Bailey, 2011). Online shopping allows customers to shop any time of day from the comfort of their homes, which makes convenience the main reason for purchasing online (Sarkar, 2011). Shopping convenience is regarded as the consumer's ability to shop anywhere at any time without visiting a physical store (Bailey, 2011).

Forsythe *et al.* (2006) reveal that convenient, effortless shopping and wide product choice are amongst other influential factors that account for perceived usefulness. Childers (2011) also indicates that consumers decide to use e-commerce for reasons such as being in control and enjoyment. The results of Tanadi, Samadi and Gharleghi (2015) also indicate that convenience, product choice, the ease of shopping and enjoyment are the driving factors of shopping online.

It is important for organisations to understand what encourages consumers to consider website shopping, as this will be useful in guiding their marketing strategies and technological advancements. Online shoppers are more influenced by the perceived benefits rather than perceived risks (Wolfinbarger & Gilly, 2011). There are non-monetary costs associated with traditional shopping that can be lessened such as time, effort and psychological costs (Eastman, Iyer & Randall, 2009). Kacen, Hess and Walker (2012) highlight that perceived benefits are essential aspects influencing consumer attitudes and evaluations towards their purchasing decisions.

Shopping comparison, variety of brands, a wide variety of promotional items, low prices, quick delivery, low delivery costs, time saving, improved customer service, speedy e-mail response, greater product information make online shopping more attractive (Lorek, 2003); de Swardt & Wagner, 2008; Wani & Sheba, 2013; Geeta, 2016). Two studies in India (Mallapragada, Chandukala & Liu, 2016; Arora & Aggarwal, 2018) reveal that online stores offering a wide range of products on their website are most preferred.

2.6   Online consumer attitude

According to Mpinganjira (2013), 'online consumer attitude' is generally viewed as the outcome of direct experience and is more likely to have an effect on behaviour than behaviour based on a lack of personal experience. Li and Zhang (2002) are of the view that consumers' decisions to shop on a retailer's website can be influenced by the type of attitude they have towards the retailer. Factors affecting attitude include browsing aids, security aspects and secure orders (Mpinganjira, 2016). Other researchers have discovered that website credibility and reputation also tend to have an impact on consumers' attitudes towards shopping online (de Swardt & Wagner, 2008). However, Al-Debei *et al.* (2015) highlights that the level of trust and the benefits experienced by consumers are detrimental in shaping their shopping attitudes. Hase (2008) and Lin (2011) are of the view that online stores can positively influence consumers' attitudes by being reliable, trustworthy and improving safety features. However, Le and Nguyen (2014) argue that online consumers' attitudes are formed by a general assessment by individuals, which may sometimes include objects, issues and advertising.

In the next section, the methodology adopted in the study is described.

3. RESEARCH METHODOLOGY

A descriptive quantitative research approach was used in this study to measure and determine whether perceived benefits, perceived risks, attitude and trust have any influence on online shopping with particular reference to customers in Gauteng. Descriptive research was used to gain a better understanding of factors that influence of online shopping (Hair, Celsi, Ortinau & Bush, 2008). A non-probability sampling technique, convenience sampling, was used to select the respondents.

3.1 Data collection and research instrument

A structured questionnaire was used as the research instrument. The questionnaire contained closed-ended questions, producing data that was analysed quantitatively for antecedents on purchasing online. A completion rate of 191 was achieved for the questionnaire, which contained two sections. Section A looked at demographics (age, gender, education) as well as preferences. Section B contained a five-point Likert scale, ranging from 1 = strongly disagree to 5 = strongly agree. The questionnaire was self-administrated, which meant there was no interviewer to administer the survey, pose the questions and record the answers. The respondents thus read the questions and recorded their answers without an interviewer to assist or explain (de Leeuw, Hox, and Dillman, 2008). This method was selected as it was seen as the most convenient to gather data in a short period of time in those environments.

3.2 Data analysis

Various tools were used to analyse the data gathered from the questionnaires. All analyses were carried out using statistical software, SPSS version 24, to interpret the data. Tools such as Kaiser-Meyer-Olkin Measure of Sampling Adequacy, Bartlett's Test of Sphericity, variance test and reliability correlation analysis, were carried out to address the objective of determining if gender has a significant impact on online shopping behaviours of customers in Gauteng

3.3 Reliability and validity

Table 2: Reliability of overall instrument

Cronbach's Alpha	N of Items
0.767	44

Table 2 shows the overall Cronbach's alpha analysis result of the study. The test measures internal consistency of a scale or test and is articulated as a number between 0 and 1 (Tavakol & Dennick, 2011). The objective of the Cronbach's alpha test is to determine the reliability of an instrument (Tavakol & Dennick, 2011). According to Bland and Altman (2003), any figure ranging from 0.70 to 0.95 is considered as acceptable. The study results sit on 0.767 and therefore fall within an acceptable range. George and Mallery (2003) provide the following guide to determine how to classify the reliability results: _ > .9 – Excellent, _ > .8 – Good, _ > .7 – Acceptable, _ > .6 – Questionable, _ > .5 – Poor, and _ < .5 – Unacceptable. Table 3 shows the alpha values of all the variables.

Table 3 – Cronbach Alpha's for antecedents of online behaviour

Factors	Number of Variables	Alpha Value
Trust	4	0.441
Attitude	6	0.512
Perceived benefit	6	0.656
Perceived Risk	8	0.603

The results in Table 3 indicate that all the items that were analysed were unreliable as the trust reliability alpha value came out at 0.411, making it unacceptable. Attitude reflected that the results were poor as the alpha value was 0.512. Perceived risk came out to 0.656, which is close to perceived risk at 0.603, resulting in both being questionable. As the alpha value for all the antecedents was lower than 7, they were deemed unacceptable (George & Mallery, 2003).

The next section looks at the results and discussions of this research. Although there were challenges with the main constructs, overall the instrument showed internal consistency, therefore the results of the study can be presented.

4. RESULTS AND DISCUSSION
This section describes the results on the antecedents of online shopping.

Table 4 - Correlations

		Perceived Risk	Perceived Benefit	Online Attitude	Trust
Perceived Risk	Pearson Correlation	1	.119	.405**	.404**
	Sig. (2-tailed)		.102	.000	.000
Perceived Benefit	Pearson Correlation	.119	1	.337**	.230**
	Sig. (2-tailed)	.102		.000	.001
Online Attitude	Pearson Correlation	.405**	.337**	1	.151*
	Sig. (2-tailed)	.000	.000		.038
Trust	Pearson Correlation	.404**	.230**	.151*	1
	Sig. (2-tailed)	.000	.001	.038	
	N	191	190	189	191

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

Table 4 shows the correlations between the key constructs in the study. Interesting correlations were found with regard to the relationship between the constructs tested. Correlation indicates if there is a relationship or association between two variables.

There is a positive correlation between online customer attitude and perceived benefit. Attitude refers to the customer's evaluation and feeling towards a certain concept or idea (Haque, Sadeghzadeh & Khatibi, 2011). The consumer's positive or negative feelings when purchasing products online are defined as the attitudes towards online shopping (Chiu, Lin, Sun & Hsu, 2009.). It is important to understand consumer characteristics relating to online shopping (Delafrooz et al., 2009). Studies have shown that online shopping benefits were significantly associated with attitudes relating to online shopping (Koivumaki, 2001). Perceived benefits are the online advantages or satisfactions that meet the consumer's needs or wants (Shwu-Ing, 2003).

There is a positive correlation between trust and perceived benefit. The lack of trust regarding online shopping is one element that prevents customers from shopping online. Consumers who have positive attitudes towards online shopping also believe it is beneficial. This is important to understand as research shows similar patterns across the world. There are two categories that can be considered regarding perceived benefits, namely, functional benefits that relate to convenience and non-functional benefits that relate to the enjoyment of online shopping (Maria & Loureiro, 2013).

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There is also a positive correlation between trust and online attitudes with trust influencing consumers' intention to purchase products online (Tan, 2014). Furthermore, businesses that are selling products online believe that a trusting attitude is one of the main factors that will influence consumers' confidence when purchasing products online.

Although there is a correlation between perceived risk and online benefits, it is not significant. When perceived risk is high, consumers' intention to purchase products or services online is low. This will also have an effect on attitude towards online shopping. Furthermore, there is a positive correlation between perceived risk and trust. Consumers places their trust in the company and its website when purchasing products online (Delafrooz, Paim & Khatibi, 2011). Therefore, the higher the perceived risk, the lower the possibility that consumers will purchase products online.

Table 5 – Factor Analysis

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.528
Bartlett's Test of Sphericity	Approx. Chi-Square	96.546
	df	6
	Sig.	.000

Factor analysis is a method used to reduce many variables into a smaller set of factors (Williams, 2012). Furthermore, it focuses on the study and description of variability among the observed correlated variables (Říha & Říhová, 2016). There are specific tests that are used, namely, the Kaiser-Meyer-Olkin (KMO) test and Bartlett's test of sphericity (Williams, Brown & Onsman, 2012). Furthermore, these tests measure the suitability of factor analysis (Williams *et al.,* 2012). Regarding the KMO, 0.50 is considered suitable for factor analysis as the index ranges from 0 to 1. Bartlett's test of sphericity is significant if it is less than 0.05 ($p<0.05$). If the results are less than 0.05 this then means that the analysis is suitable (Williams *et al.*, 2012). The results in **Table 5** above reflect that the analysis is suitable factor for analysis as the KMO is 0.528.

For Bartlett's test of sphericity, the significance is 0.000 which means that all the constructs correlate with the study.

5. LIMITATIONS AND FUTURE RESEARCH

The study used a small sample size from the Gauteng area, which limited the research findings. It is recommended to extend the study to other geographical areas other than Gauteng especially a multinational study would add more value. Other limitations include the questionnaires being distributed through a convenience sampling method as opposed to having the research done on an online platform (given that the research question examines online consumer behaviour). Online surveys have a poor response rate but were nonetheless best suited for this study. The eventual sample size was 191, which is considerable low based on the normal standards. The number of respondents could be improved in next study and probability sampling could be used to allow for more representative findings in the future. The questionnaire response rate was only 51% which is low; a better response rate should be targeted.

6. MANAGERIAL, POLICY IMPLICATIONS and CONCLUSIONS
Based on the results and findings, this study identifies the following managerial implications. Retail companies should seek to eliminate risk and gain trust on the online platform. Consumers should be exposed to more information that relates to the product and the company selling the products online, retail managers should communicate and encourage customers to shop online buy using other platforms such as promotions, advertisements and social media networks like Facebook, Twitter and LinkedIn. The company website should be captivating and easy to navigate to ensure that consumers spend a longer time on the site exploring. Online retailers should also consider implementing call centres which could ensure that the customer gets a chance to directly interact with the company before the actual purchase.

The key policy implication is that personal information entered into the system must be secure. Therefore, policies securing customer information are vital. If the customer knows their information is safe and the transaction is secure, they will be encouraged to purchase online.

Therefore, there is clear and empirical evidence of the need to understand perceptions of consumers towards online purchasing in order to change these perceptions. This research set out to understand these perceptions and found significant correlations.

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