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Antecedents of Consumers' Intention to Shop online

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ABSTRACT

Internet has over the years developed to a platform where more and more companies and organizations control their businesses. Consumers are spending considerably more time shopping online in general compared to only a decade ago, and the numbers are still increasing. The main purpose of this research is to bring out which factors are most important and most correlated with the intention to purchase online. In order to get an answer to the question this study used a deductive approach where previous studies within the area was carefully looked into and the most important factors for intentions to shop online in other studies were used to see how they were related to the intentions to purchase online and which factors that were more important than others. A quantitative approach was applied and a survey was constructed to send out to 383 students of three universities in Malaysia. The results indicated the importance of perceived usefulness, perceived ease of use, trustworthiness, and time pressure on consumer intention to shop online.

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INTRODUCTION

The 21st century will be the age of a digitally enabled social and commercial life, the outline of which we can barely perceive at this time. Researchers estimate that by 2013, consumer will be spending about $330 billion and business about $ 4.75 trillion in e-commerce. It is appears likely that e-commerce will eventually impact nearly all commerce, and most commerce will be e-commerce by the year 2050 (Laudon and Traver 2010). E-commerce offers many advantages to retailers and consumers. The Intern*et al*lows companies and people around the world to access global market and creates a dynamic virtual medium for buying and selling products, services, and information (Lee and Cude 2012). Furthermore, E-commerce is more convenient than traditional business in saving money, time and energy and there are no location and almost no time limits (Rose *et al*. 2011). However, the e-commerce revolution creates a highly competitive marketplace that companies have to work hard in order to sustain their existence in a market where consumers have many options for purchasing a product or service (Lee *et al*. 2011). Firms' long-term profitability in a competitive marketplace depends on their capability to absorb and keep loyal consumers (Fransi and Viadiu 2007). To these firms, comprehending consumer's attitude, intention and decision making process in online market play an important role for differentiation. With the myriad of offers and incentives available on the Internet, what combination or strategy works best to attract and retain customers? There are numerous stories about Internet companies' successes and failures. What enables some companies to succeed and causes others to fail? Is it related to the number of consumers willing to buy from these companies? It is obvious that businesses need customers. An important question for practitioners in this area is, what causes customers to buy from one online vendor and not another? These are questions that were considered in this study. Briefly, this study thus addresses the following specific research question; what factors influence consumer intention to shop online?

Despite the growing research on online shopping, it has been noted that the scope of studies is rather broad, studies appear relatively fragmented with contradictory findings (Cheung *et al*. 2005) and the research on what drives consumers to shop online has typically been fragmented (Monsuwe *et al*. 2004). Furthermore, despite a substantial body of literature examining online buying, there are significant gaps in the understanding of effective factors in online consumer shopping intention (Dennis *et al*. 2009). The purpose of this study is to propose and test a parsimonious and complete model of online consumers' intention to buy online. The proposed model combines factors that have not previously been tested together.

Davis (1989) concluded, with the technology acceptance model (TAM), the intent to use a system is more likely to occur if the individual perceives usefulness and ease of use. The benchmark TAM posited by Davis

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(1989) has been cited extensively in prior research concerning behavioral intention in online environments. Davis (1989) asserted the intention to use technology is a determinant of actual use influenced by an individual's attitude towards using technology and an individual's perception of utility. This study develops a model base on TAM for analysis factors affecting the consumers' intention to shop online. According to TAM, perceived usefulness is defined "...the degree to which a person believes that using a particular system would enhance his or her job performance" (Davis 1989). In this study job performance is the activity of purchasing an item online. Perceived ease of use refers to "...the degree to which a person believes that using a particular system would be free of effort" (Davis 1989).

In this paper the following three stages for researching online consumer behavior are proposed. First, the consumer finds a method they are comfortable using to make the purchase (physically go to a store, or purchase over the Internet). Their comfort level with those medium influences the method the consumer chooses. Also, the next decision stage influences the choice; the amount of trust the consumer has that using a particular method will not harm them and have the desired results. This second stage or trust factor is considered critical by many researchers; lack of trust is a frequent reason given for not buying online. Finally, this study has considered influence of time pressure or time availability on intention to online shopping.

Research Framework:

For an in-depth understanding of consumers' intentions toward online shopping, this study developed a framework (Figure 1), based on previous research on consumer acceptance of new technologies. Previous research has shown that technology acceptance variables and trust (Ba 2002; Chen *et al*. 2004; Gefen *et al*. 2003; Jarvenpaa *et al*. 2000; Peeples 2002) when tested individually or in pairs, influence an online consumer's intention to buy. Furthermore, previous research has shown time pressure to have an influence on consumer's shopping behavior (Amichai-Hamburer *et al*. 2004; Teng *et al*. 2007). Therefore, in this study the relationship of time pressure, attitude towards online shopping, and trust with consumers' intention to shop online was observed.

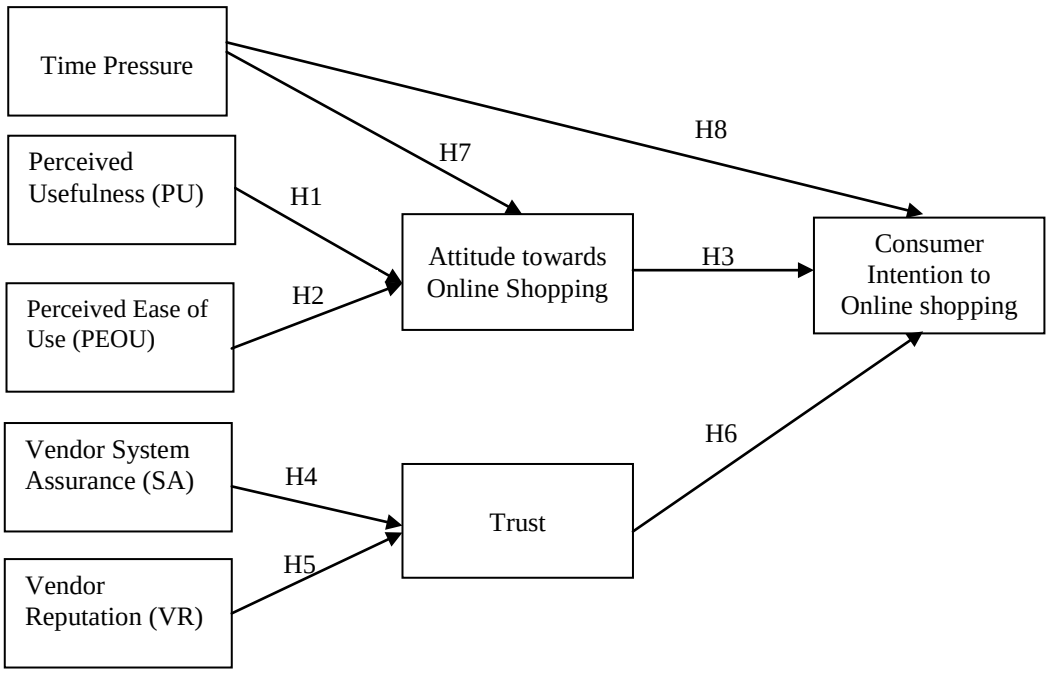

Fig. 1: Research Model

Technology Acceptance Model:

Technology Acceptance Model (TAM) was developed by Davis (1989) based on the Theory of Reasoned Action (TRA) (Fishbein and Ajzen 1975) to explain computer usage behavior. The research results of the TAM model indicate that two factors have a significant relationship with a user's attitude about accepting technology: perceived usefulness (PU) and perceived ease of use (PEOU). The results of this research were that perceived usefulness had a strong relationship to the user's attitude about using the technology. If the perceived usefulness was high then the user's attitude was positive and the user was more likely to accept and use the technology. The perceived ease of use was also a predictor, although not as strong. Since then, TAM has been widely adopted in the information system research, including the research of online consumer behavior. Many

empirical studies have shown that TAM is a parsimonious and robust model of technology acceptance behaviors (Lim and Ting 2012). In the study of online consumer research, TAM often plays a backbone in the research models and other theories or constructs are usually integrated with it. For example, Hernández *et al*. (2010) found the positive relationship of perceived usefulness and perceived ease of use on purchase intention while studying the effect of previous purchase experience on purchase intention. However, similar to the work of Davis *et al*. (1989), Hernández *et al*. (2010) found perceived ease of use has a weaker effect on purchase intention compared to perceived usefulness. Lee *et al*. (2011) based on the TAM examine eight motivational factors that affect consumer‘s intention to repurchase online. These include perceived value, perceived ease of use, perceived usefulness, firm reputation, privacy, trust, reliability and functionality. Results illustrate these factors emhance consumers loyalty and motivate consumers to repurchase online. Hence, this study presents the following hypotheses:

H1: Perceived usefulness positively influences attitude towards online shopping.

H2: Perceived ease of use positively influences attitude towards online shopping.

H3: The attitude towards online shopping positively influences a consumer's intention to buy online.

Trust:

Trust is a critical aspect of e-commerce because of the absence of proven guarantees that the e-vendor will not engage in harmful opportunistic behaviors (Gefen 2000). The positive relationship between trust and customer loyalty/commitment has been well-established in the marketing literature (Sun 2011). The effects of systems assurance and vendor reputation on trust are estimated in this study. The definition of systems assurance is the level of belief the consumer has that the system is safe to use and there are no unexpected results from using the system (Lim 2007). Vendor reputation is defined as the consumer's perception that the vendor has their best interests in mind and will meet the consumer's expectations (Jarvenpaa *et al*. 2000). Research and literature about online consumer behavior frequently cite trust as a critical factor in a consumer's willingness to buy online. Gefen, Karahanna, and Straub (2003) analyzed the online purchase intentions of the users. They proposed that perceived ease of use, perceived usefulness, and trust will impact the intention to purchase online. They also provided evidence that online trust was built through (1) a belief that the vendor has nothing to gain by cheating; (2) a belief that there are safety mechanisms built into the website; (3) a typical interface that is easy to use.

Similarly, Pavlou (2003) concluded that trust and perceived risk with PU and PEOU together directly influenced online consumer behavior. In another study, McCloskey (2006) investigated online trading using the technology acceptance model, along with the constructs of security and trust. She found that ease of use has an impact on user propensity to make an online purchase, and perceived usefulness and trust directly influence usage. Pavlou and Fygenson’s (2006) findings confirmed the importance of trust and technology acceptance variables (PU and PEOU) as salient beliefs for predicting e-commerce adoption. According to Pavlou and Fygenson (2006), trust creates favorable perceptions about the outcomes of the vendor’s actions and in turn, creates positive attitudes. He (2009) proposed a model to explain how new consumers of a web-based company develop initial trust in the company after their first visit. Their study shows that PU, PEOU, security control, perceived company reputation and willingness to customize products and services can significantly affect initial trust. Thus, the proposed hypotheses relating trust variable in the current study are:

H4: System assurance positively influences trust.

H5: Vendor reputation positively influences trust.

H6: Trust positively influences a consumer's intention to buy online.

Time Pressure:

Time pressure or time availability is defined as a person's perception of the amount of time they have versus the number of activities they need to accomplish (Srinivasan and Ratchford 1991). Research shows the potential relationship between time pressure and consumer behavior. Promoting online shopping as a time-saver is likely to be effective for those experiencing time pressure (Alreck *et al*. 2009). The fact that consumers can shop online any time and from anyplace they have internet access might be very appealing because it allows them to shop while simultaneously engaged in other activities (Richbell and Kite 2007). Alreck and Settle (2002) conducted a study on time-saving perceptions of consumers using the online shopping. The results of this study indicated that consumers perceive Internet shopping to be time savers. This study also found that buying over the Internet was significantly related to the number of hours worked outside the home. Teng *et al*. (2007) found that perceived time pressure increases the tendency to differ choice. In the same study time pressure was also found to influence the amount purchased. According to Alreck *et al*. (2009), online merchants who simultaneously promote both time-saving and quicker accomplishment of more tasks are likely to win more buyers than those focusing on only one of those benefits. This study looks at the relationship between perceptions of time pressure and attitude and intention to shop online.

H7: Perceived time pressure positively influences attitude towards online shopping.

H8: Perceived time pressure positively influences consumer intention to buy online.

Methodology:

A survey questionnaire was developed with items from previously tested instruments. The items were modified as necessary to fit the context of this study. The items were written as statements to which the respondents answer using a 7-point Likert scale of (1) strongly disagree to (7) strongly agree for the measured variables. The questionnaire is divided into two sections. Section one contains demographic questions. The variables include: gender, age group, level of education, online shopping frequency, and time pressure. Time pressure is included in the demographics section because it is considered to be a characteristic or personality trait of a person rather than an opinion. A previously tested scale is used for the time pressure questions. The second section of the questionnaire contains questions related to the respondents' opinions about online shopping, and intention to buy online in the future. Questions were adapted from the previous studies because their constructs were validated. While choosing questions, the contextual similarity of the studies was also considered.

Sampling:

Data were collected from university students. University students were selected because the student population is known for its technological expertise (Seock and Chen 2007) and they tend to experience new online system tools (Chen 2009). The population of university students constitutes main online consumer group and most of them often buy electronic tools, textbooks, or tickets from online store. This major consumer group well reflects online consumer behavior. Many scholars have used student samples in their e-commerce studies (Lim 2007; Chen 2009; Choi and Geistfeld 2004; Afzal 2011). We believe that university students represent a typical online consumer population, especially when this study has selected a wide range of target population; from freshman to PhD candidate (age of 20-40). Data was collected in spring of 2012 through a sample of students in the three public universities in Malaysia (UTM, UM, and UKM). Target populations were asked to voluntarily participate in the study.

Pretest:

A pretest with 45 respondents was conducted to test the survey questionnaire's readability, wording issues, factor analysis and internal reliability. The results of the reliability tests indicated that some questions should be eliminated from the scales for perceived ease of use and time pressure. Wording for some of the instructions was changed from the feedback given in the first pretest. The modified instrument was used to conduct a second pretest. The second pretest included 40 respondents. The data gathered in this pretest was analyzed with factor analysis and reliability statistics. The factor analysis showed that all of the scales were uni-dimensional. Cronbach's Alpha showed greater than 0.70 for each scale; which meets the "generally agreed upon lower limit" (Hair *et al*. 2010) for reliability statistics.

Data Analysis:

The participants for this study were 383 students. Nine of the respondents indicated that they did not shop online and were removed from the sample data. Seven of the responses were missing data and removed from the sample, leaving 367 useable responses.

The demographic information gathered in this survey included: gender, age group, level of education, and online shopping frequency. Table 1 lists the demographic information of the respondents.

Table 1: Demographic Information of Respondents (n = 367)

Measure	Items	Freq.	Percent
Gender	Male	192	52.3
	Female	175	47.7
Age	20-24	38	10.3
	25-29	127	34.6
	30-34	131	35.7
	35-40	71	19.4
Education Level	Diploma	67	18.3
	Bachelor	173	47.1
	Postgraduate	98	26.7
	Doctorate	29	7.9
Online Shopping Frequency (times in half year)	1	104	28.3
	2-4	168	45.8
	5-7	64	17.4
	More than 7	31	8.5

The data analysis utilized a two-step approach, as recommended by Anderson and Gerbing (1988). The first step analyses the measurement model, while the second tests the structural relationships among the latent constructs. In this study adequacy of the measurement model was evaluated with reliability and validity. In this case, Cronbach's alpha test, construct reliability (CR), and average variance extracted (AVE) Validity of measurement are calculated. Moreover, factor loadings are estimated to test convergent validity. Hair *et al*. (2010) wrote that significant factor loadings, variance extracted, and reliability all are the measures of convergence. The acceptable value for factor loadings of all items is more than 0.5 (Hair *et al*. 2010), Cronbach's alpha is greater than 0.7 (Nunnally 1994), CR is more than 0.6, and AVE is greater than 0.5 (Fornell and Larcker 1981). Table 2 shows the results confirm the validity and reliability of the study.

Table 2: Results of Validity and Reliability Test

Constructs	Factor Loading	CR	Cronbach α	AVE
Time Pressure		.923	.911	.754
TP1	0.888			
TP2	0.801			
TP3	0.865			
Perceived Usefulness		.922	.878	.789
PU1	0.869			
PU2	0.852			
PU3	0.791			
PU4	0.908			
Perceived Ease of Use		.964	.945	.739
PEU1	0.938			
PEU2	0.905			
PEU3	0.910			
PEU4	0.897			
Attitude to online Shopping		.910	.883	.818
AOS1	0.836			
AOS2	0.713			
AOS3	0.827			
Vendor Reputation		.942	.865	.824
VR1	0.905			
VR2	0.830			
VR3	0.772			
VR4	0.938			
System Assurance		.927	.898	.793
SA1	0.764			
SA2	0.886			
SA3	0.773			
SA4	0.807			
Trust		.896	.875	.698
T1	0.789			
T2	0.803			
T3	0.827			
Intention To Buy		.968	.963	.791
IB1	0.902			
IB2	0.885			
IB3	0.880			
IB4	0.939			

This study applied Structural Model Evaluation (SEM) to establish the relationships and influences of the variables. SEM is the most suitable analysis to estimate the strength of casual relationship of constructs (Hair *et al*. 2010). The software package AMOS 20 was used to evaluate the model fitness and the relationships between the dimensions. As suggested in the literatures (Hair *et al*. 2010; Kline 1998; Bollen and Curran 2006) the model fit was assessed using several indices. If the degree of model's fitness was high then its usability would be satisfactory. Various goodness-of-fit indices were provided to determine the fit of the model. The model fit results indicated that the model sufficiently fits the sample. Most of the goodness-of-fit indices were satisfied with their relative thresholds recommended by Hair *et al*. (2010) (N = 367; χ^2/df= 2.69; RMSEA = .05; NFI = .93; CFI = .96; GFI= .91, TLI= .96).

For hypotheses testing purposes, parameter estimates together with coefficient values were examined. Parameter estimates are used to generate the estimated population covariance matrix for the model (Tabachnick and Fidell 2007). Coefficients'values are derived by dividing the variance estimate by its standard error (S.E). When the critical value (C.R) is greater than 1.96 for a regression weight (standardized estimates), the parameter is statistically significant at the .05 levels. The analysis of the structural model is conducted by testing the hypothesized model as displayed in Figure 1. There are eight hypothesized paths displayed in this model. Table 3 indicates the hypotheses testing results.

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Table 3: Testing Hypotheses Using Standardized Estimates

Hypothesis		Estimate	C.R	P Value	Result
H1	PU → AOS	.241	5.93	***	Supported
H2	PEOU → AOS	.133	3.87	**	Supported
H3	AOS → IOS	.287	6.27	***	Supported
H4	SA → Trust	.431	8.65	***	Supported
H5	VA → Trust	.517	10.12	***	Supported
H6	Trust → IOS	.818	18.36	***	Supported
H7	Time Pressure → AOS	.313	7.29	***	Supported
H8	Time Pressure → IOS	.617	11.08	***	Supported

**P<0.01, ***P<0.001

Testing the hypotheses indicated that the variables of consumer attitude to online shopping, trust, and time pressure were related to consumer intention to shop online. In this case, compared with others, findings revealed that the role of consumer trust is most significant on consumer intention to shop online. Moreover, perceived usefulness and perceived ease of use of online shopping have had positively relationship with consumer attitude to shop online. In this case, results show perceived usefulness has a stronger effect on shopping intention compared to perceived ease of use (same as original TAM results by Davis, 1989). Findings also supported the assumptions about the role of vendor system assurance and vendor reputation on online consumer trust.

Research Conclusion And Discussion:

This study proposed and tested a parsimonious and complete model of consumers' intention to shop online. The model included factors that have been found significant in previous research when tested individually or in pairs and combined factors that have not previously been tested together. The dependent variable was consumer's intention to shop online, defined as the likelihood that a consumer plans to shop online in the near future. The results of this research address three stages of online consumer behavior: first, consumer decision process to shop online or not based on perceived usefulness and perceived ease of use; second, the consumer perceived trust based on online vendor system assurance and online vendor reputation; third, influence of time pressure or time availability on consumer intention to online shopping.

Findings indicated that consumers' intention to shop online is determined by their attitude to online shopping. Further, the results highlighted the significance of PU and PEOU of online shopping towards consumers' attitude to online shopping in terms of how easy or effortless and how useful online shopping sites are in making a constructive purchasing environment. Based on the results of this empirical study, consumer trust is a significant feature of online shopping, and understanding its antecedents and consequences is an important issue for the following reasons. First, the antecedents of trust allow online vendors to know the relative significance of factors affecting trust. Understanding these factors can play a vital role in devising appropriate measures to facilitate trust. Second, the consequences of trust would enable online vendors to better understand the significance of trust and its effect on online shopping behavior. This study confirmed that the consequence of vendor system assurance and vendor reputation in online environment is consumer trust; and an assured consumer would have more intention to shop online. This research indicated promoting online shopping as a time-saver is likely to be effective for those consumers who are experiencing time pressure. The fact that they can shop online any time and almost from anyplace they have internet access, it allows them to shop while simultaneously engaged in other activities. All things considered, the current findings significantly enhance understanding of user intention to shop online. Consideration of the factors identified should lead to more successful acceptance of online shopping. Results suggest that in order to attract more consumers, online shopping systems have to provide effortless, useful, time-saving, and trustworthy services.

Nowadays, considering the growth in the number of smart phones users, many online application and websites are adapted with mobile technologies, and online vendors can offer mobile-based solutions that make it easier for consumers to connect online market. In this regard, future study may focus on effective factors that drive consumers to shop online based on mobile technologies.

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