

EFFECT OF CONSUMERS' CHARACTERISTICS ON ATTITUDE TOWARDS ONLINE SHOPPING

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Abstract

Thanks to the internet, the way of business operations and the way of interaction between producers and consumers have been significantly changed. As a business medium, the Internet enables firms to create environments with online interactions allowing consumers to obtain and assess information, evaluate purchase intention and directly do their purchases in a very convenient way. Moreover, replacing the traditional way of shopping behavior and habit of numerous consumers, online shopping is growing at a rapid rate in Malaysia. This study intends to examine the factors affecting consumers' online shopping attitude in the country. The research suggests a framework for online shopping while taking into account different critical factors, known as the antecedents for online shopping in this country. Also, paying attention to the determinants of the attitude toward online shopping intention is essential for marketers to develop their marketing strategies to increase sales. This study examines the factors predicting students' online shopping attitude at universities in the area of the Klang Valley in West Malaysia. In this research, the cluster sampling method was employed. The study showed that there is a significant and positive correlation between the subjective norm and integrity and ability and the attitude of online

shoppers. However, there is no significant relationship with regard to benevolence.

Key word: *consumer behavior, online shopping, trust, subjective norm, attitude*

The contribution of study to the field is two-fold. Firstly, the study analyses all of the factors of trust. Secondly, it establishes a conceptual model. The paper begins by identifying the concept and topics of trust from various dimensions (integrity, ability, benevolence), and then analyses the factors and models identified in the literature. Furthermore, this study proposes new and emerging knowledge, models and theories concerning online customer behavior.

Introduction

E-commerce has developed tremendously in recent years having truly grown beyond the border. The growth rate of the online market has grown in the last few years due to some advantages that exist in e-commerce, such as cheaper prices and wider choice for purchasing products and service. Hence, marketing mentions e-shopping as an opportunity to reach more consumers to grow, and Malaysian users are attracted to online shopping. Malaysia's online market is estimated to be worth RM 5 billion compared to RM 1.8 billion in 2010 (Rahman, Khan, & Islam, 2013). However, recognizing the important

factors of online shopping behavior is necessary to fill the gap that exists in the study of Malaysian consumer behavior. Although Internet technology today is no more viewed as a novel technological phenomenon, unlike other countries, Malaysia's growth rate of Internet usage has been considerably slow in recent years, compared with its rate of population growth (Ooi, Sim, Yew, & Lin, 2011). Research in e-commerce in Malaysia is very restricted and not widely published (Haque & Khatibi, 2006). Studies within literature found that attitude plays a significant role in influencing online shopping (Delafruz, Paim, & Khatibi, 2011). Few of these studies examined the positive and negative attitudes and their effect on consumers' behavior in online shopping. On the other hand, there appears to be an inadequate understanding and knowledge concerning consumer attitudes toward shopping online. Furthermore, the attitude towards online shopping among the young is quite negative (Haque, Sadeghzadeh, & Khatibi, 2011). Thus, it is crucial to realize that several factors pave the way for the formation of attitude and change; and many concerns have been raised pertaining to online shopping. For instance, some consumer seems unwilling to undertake online transactions. This must be because of insecurity and ambiguity (Grabner-Kruter & Faullant, 2008). Therefore, trust is crucial to the consumer. Consumers who trust have a tendency to overcome their anxiety to online shopping. According to McKnight and Chervany(2001), consumers tend to share their personal information when beginning to develop their trust toward the virtual environment, and, thus, are confident to shop online. Presently, many studies and the academic literature have highlighted the traditional behavior of consumers in terms of setting,

that is, the product and service sectors (Durvasula, Lysonski, Mehta, & Tang, 2004; Gao, 2008; Woodall, 2009), and only the little researches have studied on online behavior of consumer (Flick, 2009; Lin & Wang, 2005; Osama & Ahmed, 2013; Osman, Yin-Fah, & Choo, 2010). Therefore, this study seems significant as online consumer behavior is viewed as a new field (Bapna, Goes, & Jin, 2004; Nasri & Charfeddine, 2012; Smith & Rupp, 2003). This research aims to investigate the effect of the role of trust on Malaysian consumers' attitude toward online shopping. The developed model of trust perspectives, entailing technology, trusting and subjective norm beliefs in previous studies have led to the need in explaining how trust and subjective norm affect the Malaysian consumers' attitude towards shopping online in the present study. Moreover, the scales established will provide better understanding of the online environment between existing and future Malaysian online shoppers. There is, therefore, a need for further investigation of the antecedents to the various targets of trust regarding online shopping in order to better understand how such trust is formed.

Literature Review

Trust in online shopping is more serious and needs distinct consideration. According to Kidwell (Kidwell, Blair, Hardesty, & Childers, 2008) the virtual environment for purchase should show the emotional aspects of the vendor, so that, subsequently, the trust by consumer could be formed. In fact, there are many aspects that affect consumer trust, such as technology, and the social, financial and legal infrastructure. Trust is an important reason for using e-commerce, which is not related to the technology used (Friedman, Khan Jr, & Howe, 2000).

Furthermore, no widely unique definition has been found for the term of trust that is universally accepted (Gligor & Wing, 2011). Because of its multi-disciplinary nature, the term 'trust' has been specifically defined by many researchers or adapted based on the definitions of others. However, there is a semblance of a consensus and general agreement on three main dimensions of trust – integrity, ability and benevolence – despite all the differences and disagreements concerning definition. These three dimensions coined by Mayer et al. (1995) were supported by other authors (Gefen, Benbasat, & Pavlou, 2008). The term integrity is related to the merchant who performs some ethical and moral processes to make goods and services acceptable or appropriate for users. The second dimension, ability, refers to the merchant's technical competence in the given processes. The third one, benevolence, concerns the goodwill of the merchants; regardless of whether keeping or not keeping their promise (Li & Yeh, 2010). Once thruster believes that the trustee has such a capability or power to do what should be done, competence appears. Here, benevolence concerns the degree to which the thruster believes in the fact that the trustee wants to do more for them than just maximize profits. According to the results of Pavlou's research, there is a positive association between trust and the consumer's intention to transact. Past research has extended the model to explain how trust beliefs form in relation to e-commerce (McKnight, Choudhury, & Kacmar, 2002). This study of McKnight and Chervany proposed and empirically validated measures using high-level trust constructs. Furthermore, Gefen (2000) stated that security and trust are the main factors that prevent consumers from becoming involved in the online shopping process.

According to McKnight et al. (2002), earlier researchers have identified three beliefs that pave the way for consumers to trust online shops, namely, the capability of the trustee to fulfill the zz needs, compassion is the determinant for the trustee to act in compliance with the trustor's (consumers') interests, and honesty and integrity means keeping promises by the trustee. This means that trust is all about dealing with integrity, competence and the benevolence of another party; it is about the actors having proper regard for one another in an exchange relationship, and not taking advantage of the situation at the expense of another, which is deemed as unethical (Qureshi et al., 2009). However, due to uncertainty, and fear of opportunism in online transactions (Gefen, Karahanna, & Straub, 2003), trust has been considered as the most influential and enabling factor in e-commerce (Qureshi et al., 2009). Referring to TPB (Fishbein & Ajzen, 1975), beliefs directly influence attitudes. By increasing trust level, attitude become more favorable (Jarvenpaa, Tractinsky, & Michael 2000). In particular, Jarvenpaa et al. (2000) found that trust leads to positive attitudes toward transaction behavior. In addition, previous study has maintained that trust in a website has a positive and significant association with the attitudes of shoppers toward the site (Chen & Dibb, 2010). Also, the current perspective of consumer trust in the field of e-commerce indicates that trust directly and positively affects attitude and behavior (Pavlou & Chai, 2002; Teo & Liu, 2007). If students perceive shopping venders as benevolent, and are able, skillful, and honest, there is a greater likelihood of these students to shop online. There is therefore a positive association between, perceived benevolence, integrity, and ability and positive attitude toward online shopping.

Such a relationship between trust and attitude is based on the concept of perceived consequences (Pavlou & Fygenson, 2006). Students' attitudes toward using a virtual shop and their outlook of trust also influence the creation of trust in Internet shopping. A positive attitude towards virtual shopping enhances consumer trust in Internet shopping and results in greater online shopping intention. Palvia (2009) contends that trust significantly affects the intention to participate through usage attitude. The subjective norm acts as a vital precursor of behavioral attitude with regards to the usage of an innovation (Venkatesh, Morris, Davis, & Davis, 2003). With regards to social pressure, subjective norm is conceptualized as a personal perspective from the referent to commit or not to commit to social norm beliefs (Rehman et al., 2007). It has also been defined as "the degree to which an individual believes that people who are important to her/him think she/he should perform the behavior in question" (Venkatesh & Morris, 2000). In addition, the subjective norm is the degree the referents perceive a behavior. On the basis of the Theory of Ajzen (1980), it is recommended that the subjective norm has a positive relation with attitude toward purchase. In addition, Lee (2000), stated that the evaluations, whether positive or negative, emotional feelings, and tendencies for someone to react over some object or idea, which, eventually, will be constant over time, is the definition of attitude. Precisely, most previous studies have presented that the urge to make online purchases is due to the attitude of a person toward online shopping (Nems, 2011). Hence, for this present study, the attitude of consumer towards online shopping is explained as the degree on which the consumer evaluates online purchase, whether positively or negatively.

Attitude

Many studies have defined attitude as a positive and negative assessment of how people behave (Chen, Chen, & Kinshuk, 2009). In the context of this study, attitude implies the extent of a consumer's favorable or unfavorable assessment of online shopping. A number of previous studies in the marketing context regard attitude as an influential factor for consumer purchase behavior, so attitude is applicable in information systems, psychology field and the theory of planned behavior (Gao, 2008; Sinha, 2010). Nasri and Charfedding (2012) demonstrated a correlation between online shopping and Internet purchasing behavior. Hence, in many prior studies on the marketing context, attitude towards online shopping is a critical factor for doing an online purchase (Nems, 2011). In the present research, attitude towards online shopping can be either positive or negative evaluation of purchasing online. In the opinion of Trafimow and Finlay (1996), attitude is the ultimate indicator of behavioral intention. This is due to the fact that "if attitude can be changed, then intention may be influenced, and subsequently behavior may be influenced" (Al-Rafee & Cronan, 2006, p. 239). This view is convincing as it implies the possibility that behavior can be evaluated in terms of attitude change and persuasion (Al-Rafee & Cronan, 2006), therefore, attitude can significantly influence consumers' buying decisions. Attitudes, in any case, drive individual beliefs, emotions, and action toward the object (Fishbein & Ajzen, 1975). Fishbein and Ajzen (1975) pioneered the definition of the structural complexity of attitude Theoretical Framework.

Theory of Planned Behavior (TPB)

Attitude towards shopping online has been proven to be an important predictor in making online purchases (Yang, Lester, & James, 2007). Based on the postulation of Fishbein and Ajzen (1975) behavioral intention is determined by an individual's attitude towards performing the behavior. Considering this fact, the need to predict consumers' behavioral intentions to use the Internet for shopping is also increased (Gopi & Ramayah, 2007). Therefore, the success of e-shopping depends on knowing customers behavioral intention. It is crucial for marketers to recognize and influence consumer behavior. Several theories have been used to predict the purchasing behavior of consumers in the online method. Extended from the Theory of Reasoned Action, the Theory of Planned Behavior (TPB) attempts to clarify the method of human decision-making (Ajzen, 1985; Ajzen & Fishbein, 1980). According to the TPA, behavioral beliefs which refer to one's inner beliefs about the consequences of performing a certain action do influence attitudes towards the actual behavior (Ajzen, 1991).

This study postulates that attitudes of Malaysian consumers towards online shopping are mainly influenced by personal, psychological, and technological characteristics. Therefore, this study assumes that major behavioral beliefs which are perceived trust (i.e. psychological), and subjective norm influence Malaysian consumer attitudes towards online shopping. Figure 1 presents the proposed conceptual framework. Hence, grounded on all above mentioned arguments, the subsequent hypotheses are postulated:

H1: Integrity has a relation with the attitude toward online shopping.

H2: Ability has a relation with the attitude toward online shopping.

H3: Benevolence has a relation with the attitude toward online shopping.

H4: Subjective norm has a relation with the attitude toward online shopping.

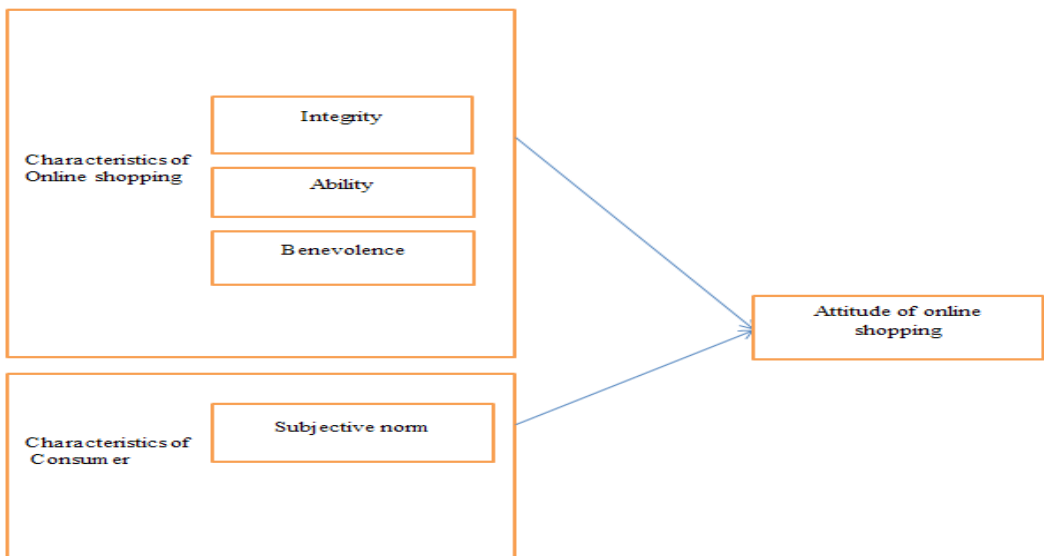


Figure 1: The study Model

Research Method

The instrument in the present study was established in accordance with items that were tested in the earlier studies. To measure the items, a 5-point Likert scale was applied ranging from 1, “strongly disagree” to 5, “strongly agree”. The items of ability, integrity and benevolence were adopted from Gefen and McKnight (2002) and the measures of subjective norms were adapted from Lin (2007).

Access to the Internet is becoming more and more universal and the number of users is increasing. Students are believed to be heavier users than most other populations, Students are the largest percentage of Internet segmentation, and spend more money than any other segment online (Marzieh & Paim, 2012). Delafrooz (2010) supported the suitability of the idea in using students as a sample study as they are active users of online shopping. Using the second part of SEM (structural model), the type of analysis used will influence the determination of the sample size, consequently, some considerations affecting the needed sample size in conducting SEM comprise; multivariate distribution of the data, type of estimation technique, model complexity, extent of missing data, and level of average error variance among the reflective indicators (Hair, et al., 2006). In this case, Hair et al. (2006) stated that, “it should be noted that as the sample size becomes large (> 400), the method become more sensitive and almost any difference is detected, making goodness-of-fit measures suggest poor fit. The range of 150 to 400 is suggested” (Hair, et al., 2006, p.741). Thus, it is crucial to consider that the suggested sample size of 400 was also to fulfil the requirement of the suggested statistical analysis for the research.

The population for the study comprises Universities located in the Klang Valley in West Malaysia. The Klang Valley was chosen because it has the highest concentration of Internet use in Malaysia, and is highly populated with Internet users and a technology savvy population (Haque , Al Mahmud , Tarofder, & Ismail, 2007). The sample frame for the study was acquired from the private and public universities; therefore, the Klang Valley is appropriate as it consists of both public and private universities .Then from these two clusters, four public universities and four private universities were randomly chosen. Then, the researcher chose a number of universities from each selected clusters through simple random sampling. According to the assessment of the each universities population, the students who has access internet are almost equal, then from each university two faculties were chosen by simple random sampling, and each university was given 50 sets of the questionnaire. After the faculty was chosen, students from various courses in each faculty were selected to answer by the convenience sampling method. From the 400 questionnaires distributed, about 380 were returned, and only 375 were completely answered.

Statistical Analysis

The data was analyzed utilizing structural equation modeling (SEM) with AMOS 18 software. The SEM model has two stages in which the measurement model is conducted first and then assesses the second part, the full structural equation model (Ho, 2006). Consequently, confirmatory factor analysis was applied to determine the model measurement in terms of reliability (Table1) and validity and to ensure if the model would fit data of model, the structural model

was analyzed. In addition, some criteria were employed to measure the model fit, such as the chi-square to degrees of freedom, CFI, RMSEA and RMR. RMSEA and RMR should have values below

0.05, while reporting below 0.08 which specify an excellent fit (Hair, Anderson, Tatham, & Black, 1998). Values beyond 0.90 show that the model fit is acceptable.

Table 1. Reliability Test Results

Variable	Cronbach's Alpha
Trust	
Integrity	0.889
Benevolence	0.753
Ability	0.795
Subjective norm	0.910
Attitude	0.956

Measurement Model

To test how the latent construct measures in terms of their observed indicators the Measurement model or Confirmatory Factor Analysis (CFA model) was carried out. CFA was conducted to estimate three goodness of model fit and construct validity of the measured scales (comprising the convergent and discriminate validity).

The results of the assessment of the construct validity (including convergent and discriminant validity) of the measurement model after the model was validated based on the degree of model fit; show that, in terms of convergent validity, all the constructs show an adequate level of model convergent validity.

Table2: Assessment Of The Construct Validity

Construct	No Item	AVE	CR
Integrity	5	0.63	0.89
Benevolence	5	0.59	0.87
Ability	6	0.62	0.89
Subjective norm	8	0.61	0.92
Attitude	6	0.66	0.92

The results suggest that all the remaining indicators in the modified measurement model had a factor loading of more than .5, and that all of them were significant at the .01 level of significance in their underlying construct.

In addition, based on the average variance extracted (AVE) the items designed to measure the specific latent construct shared a high level of variance in their underlying construct, as presented in Table 2.

Table 3. Square of Correlation Among the Variables

Construct	Integrity	Benevolence	Ability	Subjectivenorm	Attitude
Integrity	1				
Benevolence	.459	1			
Ability	.362	.512	1		
Subjective norm	.322	.394	.438	1	
Attitude	.537	.546	.528	.330	1

The results of the evaluation of the discriminate validity of the measured scales show that the AVE for all the latent constructs (Table 2) was more than the square correlation among the constructs (Table 3).

Structural Models of Study

After validating the measurement model, the second part of SEM was used to test the theorized relationships of the dependent variable and independent variables, which is discussed below. To determine the factors affecting attitude toward online shopping

As shown in Table 4, the findings suggested that the Chi-square ($p < .05$), and the other fit indices, show perfect the model fit of the data. The findings revealed that relative Chi-square (1.708), which shows less value than the recommended 5, and incremental fit indices, including IFI, TLI, and CFI are shown with values in excess of the recommended .9 (.949, .945, and .949, respectively). Furthermore, the RMSEA and SRMR values (.044 and .0417, respectively), which are less than .08, supported that the model fit is perfect for attitude toward online shopping.

Table 4: Model Fit for Structural Model:

Model	CMIN/DF	NFI	IFI	TLI	CFI	RMSEA	GFI
Default model	1.708	.885	.949	.945	.949	.044	.835

Table 5. Structural Model

Hypothesis	Estimate	S.E.	Standardized Estimated	C.R.	P
Attitude <--- Ability	.165	.065	.155	2.528	.011
Attitude <--- Integrity	.220	.065	.213	3.393	.000
Attitude <--- Benevolence	-.040	.022	-.066	-1.795	.073
Attitude <--- Subjective Norm	.170	.040	.205	4.272	.000

The results show that these four variables present 71% of the variances of attitude toward online shopping. In addition, the results show that according to the standardized regression weight integrity was the highest predictor of attitude toward online shopping ($\beta = .213$), followed by subjective norm ($\beta = .205$). The present study examines how integrity, ability, benevolence, subjective norm, affects one's attitude to become an online shopping user. The results, indicate that integrity and ability had a significant influence on attitude toward online shopping ($\beta = .213$, C.R= 3.393, $P < .05$) ($\beta = .155$, C.R= 2.528, $P < .05$). The result is compliant with prior findings suggesting that there is a relationship between attitude and trust (Fang, Shao, & Lan, 2009; Teo & Liu 2007). The findings revealed that integrity is significantly correlated attitude toward online shopping, which, ultimately, confirms that the most vital aspect of Malaysian consumers' trust is trusting beliefs. For instance, once consumers realize that there is a high integrity and trust towards a vendor, it signifies a higher possibility that the products/services offered by the seller to be more reliable and as promised. Keeping the promises by vendors is called integrity. Customers expect that vendors will deliver their products, without delay as promised. On the other hand, when a seller is able to develop their trust in the online environment, the evaluation of a vendor's capability will be by the demonstration of product images and product information. However, in this study, benevolence is not significant to attitude. Nevertheless, the present study provides a different result in comparison to the previous studies with regards to trust in online shopping (Benamati, Serva, & Fuller, 2006; Cheung & Lee, 2000; McKnight et al., 2002). Although Mayer (1995) considered benevolence to be one

of the important determinants of trust, the results from this study showed that vendors' benevolence did not play a significant role in predicting trust in online shopping. Hence, the hypothesis was not supported. Regarding the relationship of the subjective norm and attitude toward online shopping, it is revealed that the subjective norm is significantly related to attitude toward online shopping ($\beta = .205$, C.R= 4.272, $P < .05$). This finding is consistent with (Benamati, Fuller, Serva, & Baroudi, 2010) who found that subjective norm influences attitude formation. According to Quintal et al. (2010), there are several studies concerning the association of attitude and social norms. Specifically, among students, they often refer to the views of those people who are close to them (e.g. family or peers) in deciding whether or not to buy a product. In terms of this study, there is a high influence of social norms related to the awareness and behavior of online consumers' behavior. Therefore, students often prefer to evaluate information and decide whether or not to make transactions over the Internet in selecting goods based on the opinions of a reliable person.

Conclusion

Many studies have been conducted and focused on advanced markets, such as the US and Canada (Zhou & Zhang, 2007); however, there are only a limited number of researches done on online shopping consumer behavior in the Malaysian context (Zendehdel, Paim, Bojei, & Osman, 2011). The objective of this study highlights some major antecedents that are important to online consumer purchase behavior. Four major antecedents – attitude, trust (integrity, benevolence, ability) and subjective norm– were studied to determine their influences on online shopping

behavior in the TPB model. Among them, integrity, ability, and subjective norm were shown to have a significant influence on online shopping attitude.

Implications

In this study, there are many valuable implications for both industry and academicians. Two dimensions of e-trust and effects of purchase attitude were analyzed regarding to online trust specifically related to online shopping. Focusing on competency, reliability, benevolence and the dimensions enables online businesses to assign their resources more effectively and efficiently. By achieving the customer demand with speed and accuracy, the competency of an enterprise can be realized within the area of online purchasing (Papadopoulou, Kanellis, & Martakos, 2003). Additionally, trust will increase with the timely delivery of secure and private information. A vendor will be able to be more competitive within a market as they allocate more priority to their interests when consumers prefer to make transactions with this vendor. If the company exhibits constancy in being open and honest, there will be a high possibility that consumers will prefer to maintain their relations. In order to sustain the relationship between customers, managers should always be aware of the need to develop a strong trust in all elements of business pertaining to electronic commerce. Positive reputation for the vendors to increase customer trust can be attained by encouraging satisfied customers to provide positive feedback (McKnight, Cummings, & Chervany, 1998). Beside to increase consumers' trust in auction initiators is for the latter to put more emphasis on the interaction with members, such as providing the most relevant and updated purchase information

The important sign of trustworthiness can be a constant interaction with a consumer, which leads to showing long-term mutual benefit. Giving incentives to first time purchase can also be indicated as a relationship with a customer. Moreover, people when deciding to purchase online are influenced by their families and friends, therefore a positive reputation helps significantly. Furthermore, in terms of subjective norm, positive word-of-mouth should be established to improve the perception of friends and family members of existing consumers. In this way, online shopping providers in using a positive word-of-mouth strategy would create greater awareness of their services and advertise their benefits.

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