



IMPACT OF INTERNET USE RISK, ATTITUDE TOWARDS THE SECURITY OF THE WEBSITE, CONVENIENCE OF ONLINE PURCHASES IN INTENTION TO BUY ONLINE

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ABSTRACT

The last decade has seen phenomenal growth in online sales around the world. This paper studies the impact of the risk associated with using the Internet, attitudes towards a website's security features and the convenience associated with online shopping, and how the three together affect the intention to shop online. Multiple regression was used to conduct the study. Cronbach's alpha and other tools to verify the reliability and validity of the data were applied correctly and the values were satisfactory. Attitude towards website security was found to have the greatest impact on online purchase intent, followed by the convenience of online shopping. It also appears that the risk associated with internet use is negatively linked to the intention to shop online. It is suggested to highlight the security features of online stores and mitigate the risk associated with the use of the Internet. Online stores should emphasize the convenience of browsing and ordering from online stores.

Keywords: Intention to purchase online; convenience; website security; use of the internet.

1. INTRODUCTION

The recent development of the Internet has changed the business models of retail stores and the factors responsible for this are the low costs of setting up these retail stores. Low costs are considered to be responsible for creating online stores which have become an important channel for the functioning of start-ups or retail stores. There is no doubt that e-tailing is progressing rapidly and the population of online shoppers is growing, but "it's still perceived. Immature because of risks" [1] and, according to the Horrigan study [2], 58% of Internet users consider it a frustrating, confusing and overwhelming activity. Traditionally, many researchers recognize that perceived risks influence shopping behavior (Peter

and Tarpey, 1975) and, compared to conventional or established shopping, online shopping is considered riskier and proven to be an obstacle to the consumer's drive to buy. Online (Nenonen, 200) Perceived risk together with the attitude towards website security and online uncertainty turn out to be the main inhibitor of online shopping [3].

2. REVIEW OF THE LITERATURE

2.1 Risk of Internet Use and Intention to Purchase Online

Risk implies a touch of insecurity and "the consequences that are associated with each alternative

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course" [4] and "each alternative will differ in the degree of perceived risk" (ibid.). Ideally, a buyer will choose the alternative that produces the best results. Compared to buying from a physical store, online shopping is considered more risky and the security of the consumer website remains an important consideration for shoppers. Risks are loss expectations subjectively determined by an online consumer when contemplating a particular online purchase [5]. Mayer et al. (1995) mention that the perception of risk refers to "the creditor's belief in the probability of gains and losses outside of the considerations involving relations with the private administrator. "Recognized perceived risks are financial, product, performance, social, psychological and time-wasting risks (Nenonen, 2006), [6]. A safe shopping environment and good quality service are considered important when making purchases. The prerequisites for online purchase are to provide personal data (such as shipping address, contact number), financial information (such as payment information) Samadi and Yaghoob-Nejadi (August 2009) mention that there are four specific risks when consumers shop online and these are monetary risk, functional risk, convenience risk and physical risk. The study (ibid) found that monetary risk is the main determinant in online shopping due to the "perceived risk that the consumer will lose his money" (ibid).

The study by Mathew and Mishra (2014) also found that online users in India have perceived the risks associated with credit card information security, personal information confidentiality and trust in electronic retailers. Providing personal information, such as credit card numbers, makes online shoppers feel insecure about shopping online. There is also a risk that they will receive products similar to the ones they ordered as they only saw the representation and image". Pandey et al. [6] of the products on the seller's website. In other words, the absence of pre-purchase inspection of product quality influences purchase intention, which is considered a high level of risk [7]. The Kanungo and Jain study (January 2004) also found that the absence of a physical interface between the buyer and the product "induces an element of uncertainty in the consumer's mind as to the expected performance of the purchased product". There is also a risk of damage to the product during transport. It should be noted here that fake online reviews, used to excite the potential buyer, are another risk in online shopping.

Numerous studies consider security and privacy to be the main obstacles to e-tailing. Matic and Vojvodic (2014) believe that a lack of trust may "discourage online consumers from online retailing and may affect purchase intent". Research (ibid) indicates that "the insecurity of the online environment is evident and

influences consumers' attitudes and intentions towards online shopping". Shin et al. (2001) underline consumer attitudes towards online shopping that influence consumers' intention to use the Internet to shop. The study by Li, Kim and Park [8] found that "increased consumer confidence motivates customers to generate more shopping intentions in Internet shopping malls." Chen and Barnes [9] believe that trust and understanding of online shopping have a positive effect on purchase intent. The results of the study by Hajiha, Ghaffari and Gholamali [10] confirm that purchase intent is influenced by perceived risk and "as customers' perceived risk increases, their intention to shop online decreases". This is because the perceived risk generates "aspects that inhibit the desire of consumers to participate in online purchases" [11] because it increases the instability and "vulnerability of online purchases" (ibid).

2.2 Attitude towards the Security of the Site and the Intention to Purchase Online

The web is the main interface with the customers of companies engaged in electronic commerce. Therefore, website security is a fundamental element for the success of e-tailing companies. Perception of security is described as "the degree to which a person believes that the online provider or website is secure" (Meskaran, Ismail & Shanmugam, 2013). In order to the best apparent profit and the crucial element of online shopping is convenience.

2.3 Shopping Convenience and Online Purchase Intention

It is convenient because a consumer can buy when it suits him because orders are accepted 24 hours a day, the consumer has the ability to order products from all over the world and it is convenient to compare prices and products. Online shopping is considered convenient because searching for information is stress-free compared to traditional retail stores. The results of the study by Rajamma, Paswan, and Hossain (2009) indicate that perceived discomfort is the most important predictor of shopping cart abandonment. Consumers who prefer to buy from home are willing to buy without touching products because they want convenience (Gillet, 1970). Darian [12] points out that online shopping contains numerous aids in terms of convenience, such as less time, flexibility, much less physical effort, etc. Robinson, Riley, Rettie and Wilsonz (2007) believe that one of the main motivations for online shopping is convenience in terms of shopping at any time and the delivery of a large number of items to the door. Traditionally, convenience has been seen as an indication of providing a cost-effective service to

shoppers that consisted of saving time and minimizing effort [13], Kotler & Zaltman, [14]. Effort saving has to do with minimizing cognitive, physical and emotional activities that customers have to endure to purchase goods and services [15]. The marketing literature emphasizes the importance of the desire for convenience and the value of time [16]. Jiang et al. [16] in their study, they find that the convenience of online shopping includes convenience of access, convenience of searching, convenience of valuation, convenience of transaction, and possession / convenience of subsequent purchase. Of these conveniences, the convenience of searching is the most important and for this reason it is important to have websites that are easy to use, simple and flexible payment procedures and that web marketers must monitor their delivery process. Swaminathan et al. (1999) find that convenience is the reason shoppers shop online. Convenience consists of comparing prices, saving time, having product information available, etc.

3. NEED FOR THE STUDY

A review of the literature revealed that the combined effect of the three chosen factors has not been studied before. Furthermore, the factors chosen have not been studied in the context of Punjab, India. The study sought to bridge the gap in the literature.

4. HYPOTHESIS

H1a: The risk associated with the use of the Internet has a significant effect on the intention to shop online.
 H1b: The attitude towards website security has a significant effect on the intention to purchase online.
 H1c: The convenience of shopping online has a significant effect on your intention to shop online.
 The study attempts to investigate the combined effect of the three factors on online shopping intent.

5. RESEARCH METHODOLOGY

5.1 Research Design

Descriptive research was considered appropriate because the problem statement was well defined, the framed hypotheses were specific and the type of information required was clear (Malhotra, 2011).

5.2 Questionnaire Design

The questionnaire was divided into three parts. The first part contained the purpose of the research and the instructions for the answers, the second part contained staggered questions and the third part contained the demographic profile of the respondents.

The articles were drawn from various literature sources. Standardized statements were adopted to carry out the survey. A five-point Likert scale with points ranging from strongly disagree (1) to strongly agree (5) was used to collect responses for the dependent and independent variables. Five-point rating scales may be preferred as increases in reliability were negligible (Choudhury, 2014).

5.3 Sampling

All respondents have had experience with online shopping, i.e. they have made online purchases at least once. Practical sampling, which is a non-probabilistic sampling method, was used to collect data from the state of Punjab and the city of Panchkula. The sample size for the analysis was 580. Questionnaires were self-administered. A total of 600 questionnaires were distributed, of which 7 were not returned. 13 respondents were unwilling to answer and provided incomplete answers. These have been removed from the sample. The resulting questionnaires were analyzed using SPSS version 21.

5.4 Demographic Profile

Men and women represented respectively 45% and 55% of the respondents. Most of the respondents (70%) came from Punjab. 72% of respondents were under the age of 35, 53% had college degrees, 56% were unmarried, and 68% came from families earning up to eight rupees a year. 43% of the respondents were not working.

5.5 Reliability Test

The consistency of all constructs was tested with the help of Cronbach's alpha and the Internet use risk score was 0.876, the attitude towards the website (security) was 0.781, the motivation for 'online purchase (convenience) was 0.889 and the intention to purchase on the site was 0.876. 0.761. The measurement scales were consistent.

5.6 Validity Test

The validity of the construct was used to measure the validity and the factor analysis was used to measure the validity of the construct. Factor analysis scores were appropriate because the Kaiser-Meyer-Olkin (KMO) value was 0.898 and the statistical test for Bartlett's sphericity test was significant ($p = 0.00$, $d.f = 276$) for all correlations within a correlation matrix. The extraction method used was the analysis of the main components and the rotation method used was Varimax with Kaiser normalization. The rotation is

convergent in five iterations. The Eigenvalues for the three constructs showed a score greater than 1, ranging from 5.284 (motivation for Internet shopping - convenience) to 2.107 (attitude towards website security). The factor loads for all items within a construct were greater than 0.50, therefore the conditions for convergent validity were met. All elements were assigned according to the different constructs and there were no overlaps. The elements supported their respective constructs that satisfied the discriminating validity condition.

6. FINDINGS

The six conditions were addressed before applying multiple regression. The hypothesis of normality was satisfied because the residual distribution was unimodal and symmetric. The scatter plot showed that the residuals were randomly scattered, thus satisfying the condition of linearity and free of heteroskedasticity. The condition of independence of the error term was satisfied because the Durbin-Watson value was equal to 1,843. The VIF values and tolerance statistics were less than 10 and greater than 0.2, respectively, meaning the data did not suffer from multicollinearity. Analysis of the P-P graph showed that the data was free of outliers and influential observations because the normal probability graph was considered a straight line.

7. CONCLUSION

The study made valuable contributions in the field of management research, as the combined effect of three factors on the intention to shop online was investigated. All three factors were found to have a significant effect on online purchase intent. The value of R² is around 25%, which means that about 25% of the variance is explained by the proposed model. Other reviews should be made in the future to identify other factors that may influence online shopping intent.

8. RECOMMENDATIONS

In today's era of exponential growth and competitive online shopping landscape, it is imperative that online shopping site operators take seriously the factors that determine online shopping intentions. Managers must design security mechanisms on websites to meet the expectations of online shoppers. Shopping websites should have user-friendly features. The process for navigating the website, placing your order and payment structures must be easy and time-efficient. Efforts should be directed at educating consumers about online fraud. Strategies should be formulated to make users more comfortable sharing personal and financial information online. The prospect of co-

creating websites for online shopping should be duly considered.

9. LIMITATIONS

The study, while offering a fresh perspective on the extent of online shopping intent, does suffer from some limitations. The first major deficiency is that demographic variables and their effect on online purchase intent have not been explored. The limitations inherent in small sample sizes lie in the research. We recommend increasing the sample size for more general results. The use of probabilistic sampling techniques needs to be explored to obtain more meaningful information on the research problem. Another dimension that needs to be addressed is the sampling area. The present study is limited to Punjab and Panchkula. It would be helpful if more states were included in the study. The sample was mainly composed of young people, which is another limitation of the research.

10. SCOPE OF FUTURE RESEARCH

Future studies should consider the role of demographic variables in independent variables to obtain a complete view of the factors that determine online shopping intentions. In order for the results to be more generalized, a larger sampling area must be considered. Research should be conducted on people of advanced age. This would be helpful in understanding the problems seniors face when shopping online

COMPETING INTERESTS

Authors have declared that no competing interests exist.

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