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PERCEIVED RISK AND ONLINE SHOPPING INTENTION AMONG TERTIARY EDUCATION STUDENTS IN DELTA STATE, NIGERIA

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Abstract: *The researcher examined perceived risk and online shopping adoption among students in south-south Nigeria. Although considerable research has addressed technology acceptance and perceived risk in online shopping, little research has examined the specific types of risk associated with online shopping, the influence of each type of perceived risk on online shopping intentions. A cross sectional research design was adopted for this study and it was appropriate because it will help to describe current practices regarding the subject matter. The study was based on a captive sample of 420 respondents. Partial Least Squares and Structural equation modelling (PLS-SEM) was used to test the hypotheses and Warp-PLS 6.0 software was used. The results show that the various risks impact online shopping. The researcher hereby recommends that to reduce the perceived risks, the marketer need to assure and reassure the shoppers. E-retailers should be sincere and honest enough to provide on time delivery while delivering the exact products shoppers ordered and paid for. The ongoing campaign aimed at encouraging Nigerians to adopt e-transaction and carry less cash is a step in the right direction.*

Key words: perceived risk, financial risk, product risk, delivery risk, online shopping intention.

1. INTRODUCTION

Perceived risk is one of the important factors that inhibit the adoption intentions of consumers. It is defined as a combination of uncertainty and seriousness of outcome involved (Claudy, et al, 2015). In marketing, perceived risk is the expectation of losses that will be incurred with the purchase of products and acts as an inhibitor to purchase behaviour

(Peter & Ryan, 2006). Although perceived risk's influence on adoption intentions has been widely studied in the literature, the studies have been mostly conducted on product innovations rather than service innovations. As pointed out, the degree of risk depends in part on the intangibility of the product. Service innovation is a new or significantly improved service concept that is



taken into practice. It can be for example a new customer interaction channel, a distribution system or a technological concept or a combination of them. Thus, service innovations are considered as having higher risk when compared to product innovations (Laroche, et al, 2004).

Not surprisingly, researchers have found that perceptions of risk associated with online shopping are negatively related to online shopping intentions (Osio & Orubu, 2018). Studies of risk perceptions associated with online shopping have also shown that online consumers' risk perception is multifaceted. Among these studies, some researchers have identified certain types of risk perceptions (product risk, financial risk, etc.) and investigated their impact on shopping intentions, while other have summarized all different types of risk into an overall risk construct and tested its influence on consumers' online purchase intentions (Zhang, et al, 2012). Yet, these studies have yielded little consensus regarding the influence of specific types of risk perceptions on online shopping intentions and less than conclusive evidence regarding the type of risk with the greatest influence on online shopping decisions. As the adoption of online shopping continues, it is important to update and extend the studies by examining specific types of perceived risk that are most often associated with online shopping and their impact on online shopping intentions of undergraduates in south-south geo-political zone of Nigeria.

2. Literature Review

2.1 Online Shopping

Due to the fierce competition, marketers introduce new service delivery channel which are valuable for customers. Online shopping is one of the new channels

introduce by marketers to deliver better service quality. Online shopping is defined as “the act of purchasing products or services over the internet” (businessdictionary.com). It can also be defined as “electronic shopping done via the internet” (dictionary.com). Various materials or goods such as electronic gadgets, household utensils, automobiles, books, science equipment, etc. can be bought online from any part of the world without the buyer travelling to the destination in which the materials are sold. This removes stresses in embarking on long distance journey as well as removing the barriers of buying an item from any part of the world no matter the distance. Online shopping, e-shopping, m-shopping and internet shopping is used interchangeably in this study to mean the same thing.

Internet shopping is one of the widely and commonly used mediums for convenient shopping. It is in fact, a popular means of shopping in the Internet community (Bourlakis, et al, 2008). With internet connection, the consumer can have access to many products or services from all over the world even at the comfort of his or her home (Chine, Nnedum & Ike, 2018; Nnedum & Ezeokana, 2005; Okorie, Nwaizugbo, Okeke, & Nnedum, 2021). This makes it possible for thorough comparisons to be made among the available goods or services. It has been seen that online shopping provides more satisfaction to the modern-day consumers who are seeking convenience as well as speed (Yu & Wu, 2007).

Compared to physical stores, online stores have many advantages: They are convenient and time saving and no more travelling and waiting in lines is needed. They are open in all time and they are accessible anytime and anywhere. These stores provide consumers with free and rich information about products



and services (Mohammad, et al, 2012). Some online shops or business platforms used by Nigerians are jumia, jiji, konga, alibaba, ebay, Kaymu, Paypoint etc.

The Internet stores vast amounts of information, serves as a communication and transaction medium, and provides the benefit of asynchrony (i.e., the Internet marketer is available for shoppers any time of the day or night) (Swaminathan, et al. 1999). The wide variety of information on the Internet allows consumers to browse products/services extensively, tailor specific information to their needs, compare prices, place/change orders, and receive feedback without travelling to a physical retailing entity (Turner, 1999). A number of prior studies have attempted to identify factors that either encourage consumers to engage in online shopping or discourage them from online shopping. The results have indicated that positive incentives to shop online (convenience, competitive prices, excitement, etc.) are common, whereas factors discouraging online shopping vary and are hard to identify (Doolin, et al, 2005). Among the most investigated factors that may have negative influence on consumers' adoption of online shopping, the perceived risk associated with online shopping had been of great interest among researchers and online retailers alike (Bucko, 2018).

2.2 The Concept of Perceived Risk

Liezel (2018) said one of the key elements of consumer behaviour that has been found to be prevalent in most purchase decisions, and even more so in the online shopping context, is risk (Pappas, 2016). In attempting to understand the manner in which consumers engage in new consumer behaviours through or in the Internet, it appears that "risk" is one of the main concerns for shoppers contemplating the Internet. Since the 1960s,

the theory of perceived risk has been used to explain consumer behaviour as consumers are mostly apprehensive when they are unsure whether a purchase will assist them in achieving their purchase goals (Liezel, 2018). Bauer proposed the concept of perceived risk in 1960, initiating a considerable amount of research on the influence that perceived risk has on consumer purchase intentions. Bauer defined perceived risk as 'the unpredictable results that consumers perceive when they engage in purchasing behaviour; these results may have a negative influence on the consumer' (Hsieh & Tsao, 2014). In the online shopping setting, the level of perceived risk may be magnified due to online consumers' limited physical access to products and sales personnel (Park & Stoel, 2005). Since Bauer first introduced the concept of perceived risk, the subject has continued to receive attention from academia (Liezel, 2018). Aizhen (2011) see consumers' perceived risk as an important barrier for online consumers who are considering making online purchases. The distant and impersonal nature of online environment and the implicit uncertainty of using the open global infrastructure for transactions have rendered risk an inevitable of e-commerce (Pavlou, 2003). Kaur and Quareshi (2015) further report uncertainties about online shopping to include lack of security, absence of physical examination of products, poor quality product information and unattractive website layouts. Other factors such as, usability, risk, tradition and image have also been found to prevent consumers from buying high-cost products online (Lian & Yen, 2014). As such, perceived risk hinders the use of online shopping as consumers are reluctant to complete online transactions due to the fear of online risks and may therefore be



motivated to switch to brick-and-mortar stores (Persad & Padayachee, 2015).

Zheng (2013) said consumers' perceived risk can be considered as unexpected negative consequences or positive consequences, in other words, consumers can be risk-averse, while be risk-seeking. Perceived risk of online shopping can be thought as an obstacle which reduces the consumers' intention to purchase or repurchase on the Internet, if the consumers perceive risk as the negative consequences; on the other hand, perceived risk of online shopping can also be considered as a pusher which increase the consumers' intention to purchase, if the consumers are risk-seeking and they want to seek pleasure and exciting sensation from the online shopping (Zheng, 2013). Perceived risk varies from culture to culture and from one person to another. Perception has been defined as the process of selecting, organizing and interpreting information in order to create an image of the world (Kotler & Keller, 2012). Perception depends not only on the physical stimulus but also on the relation between the stimulus and the environment and on the internal conditions of the consumer (Santana & Loureiro, 2010). Therefore, perceived risk depends upon how an individual understands and experiences a phenomenon. The term perceived risk means the individual's subjective belief about potentially negative consequences from his/her decision. In other words, "perceived" is used as opposed to objective outcome distributions of an alternative or a product class with that a consumer is associated (Samadi & Yaghoob-Nejadi, 2009). Bhatnagar et al (2000) in his research says that internet is risky medium for shopping. As internet helps in giving readily available instant solution for any kind of problem when put across, it has become the easiest and

preferred platform for seeking solutions. Hence, internet has become one of the platforms for selling, as consumers are looking for quick solutions with respect to purchasing of products and services via internet. It is crucial for marketers to understand perceived risk as it facilitates seeing their brand through the eyes of consumers. Perceived risk is also valuable in explaining consumers' behaviour, as consumers are often more motivated to avoid losses than to maximise gains (Mitchell, 1999). Online shopping is particularly vulnerable to the core elements of perceived risk namely uncertainty and unfavourable consequences. In the online shopping environment, consumers experience features of uncertainty, insecurity and a lack of control (Kaur & Quareshi, 2015) which contribute to risk perception of online shopping.

In the marketing literature, perceived risk is an essential concept and various types of risk have been identified (Kim et al., 2008). For example, Jacoby and Kaplan (1972) identified there are seven types of risk: financial, performance, physical, psychological, social, time and opportunity cost risk. Ariff, et al, (2014) proposed six dimensions as independent variables in the conceptual framework of their study which are: product/ performance risk, social risk, convenience risk/time risk, non-delivery risk, privacy risk and financial risk. Panwar (2018) adopted five dimensions of risk: financial risk product risk, delivery risk, time convenience risk, privacy risk. Folarin and Ogundare (2016) conceptualized five variables which are; time risk, financial risk, information security risk, delivery risk and product risk. Risk aversion generally leads to negative responses to advertisement, marketing campaigns and events. Zhang, et



al, (2012) identified there are eight types of risk: health risk, quality risk, privacy risk, economic risk, time risk, social risk, delivery risk and after-sale risk. This study adopted six dimensions from the above identified types of perceived risk which are: performance risk, financial risk, time risk, security risk, delivery risk and after-sale risk, due to the peculiar situation of Nigeria and in particular south-south geo-political zone of Nigeria. based on the above, the following hypotheses are formulated for the study:

Ha₁: Perceived Risk will not influence Performance Risk of undergraduates in south-south geo-political zone of Nigeria.

Ha₂: Perceived Risk will not influence Financial Risk of undergraduates in south-south geo-political zone of Nigeria.

Ha₃: Perceived Risk will not influence Time Risk of undergraduates in south-south geo-political zone of Nigeria.

Ha₄: Perceived Risk will not influence Security Risk of undergraduates in south-south geo-political zone of Nigeria.

Ha₅: Perceived Risk will not influence Delivery Risk of undergraduates in south-south geo-political zone of Nigeria.

Ha₆: Perceived Risk will not influence After-sale Risk of undergraduates in south-south geo-political zone of Nigeria.

3. Methodology

A cross sectional survey design was adopted for this study so as to obtain the opinion of young consumers on the adoption of online shopping, evaluating the influence of unified theories of acceptance and use of technology and perceived risk. A cross sectional survey design was appropriate because it will help the researcher to look at data at a single point. This study adopted the single methods for data collection, where quantitative methods

(survey) were used in order to enhance greater validity of the research by ensuring that there are no gaps to the information or data collected (Saunders, et al, 2009). The study employed cross sectional survey research design study because it provided numeric descriptions of the population and described events as they were (Oso & Onen, 2009). The study was conducted in south-south geopolitical zone of Nigeria. The south-south geopolitical zone has fifty-seven higher institutions of learning out of which twelve was selected. Two universities were selected from each state, one federal and one state university for this study. The study was based on a sample of 502 students selected from across the higher institutions in the zone. Questionnaire was used for primary data collection and each construct was measured with five items on a five-point likert scale. Cronbach alpha was used to access reliability while cross correlation was used for validity analysis. The researcher employed descriptive statistical tools to conduct the necessary demographic analysis. Partial Least Squares Structural equation modelling (PLS-SEM) was used to test the hypotheses and Warp-PLS 6.0 software was used.

4. Results and Discussions

Out of the 502 copies of questionnaire distributed, 420 were returned as duly filled and usable hence leaving us with a captive sample of 420 respondents. The results of the formulated hypotheses revealed that the six hypotheses formulated for the study were fully supported. Similar to the result of Kim & Zhang (2016) study, product performance risk, financial risk, time/convenience risk, social/privacy risk, delivery risk and after sale risk significantly proved to affect perceived risk in this study. Online customers



also prove very concerned about their perceived risk of performance, financial, time, delivery and after-sale issues when doing online shopping in this study. Osio & Orubu (2018) added that the high level of risk perceptions that consumers feel affect the intention of consumers to buy a product online which means that perceived risk has significant effect on behavioural intention. Consumers perceived risk will be lower when the marketplace vendor is more well-know. Results from the structural model indicated no significant relationship between perceived performance risk and online purchase intention and usage behaviour, for neither the context of clothing and fashions. This result is in contrast to what was expected (i.e. a negative relationship between perceived performance risk and online purchase intention and usage behaviour). Because performance risk does not seem to affect the risk perception of online consumers in the current study, it implies that consumers do not perceive performance risk with regards to the performance of product purchased online. This is in contrast to previous literature by Pappas (2016), which explains that perceived performance risk of online shopping is increased by website factors, such as the time spent searching for information, uncertainty regarding after-sales service and the difficulty of navigation functions on a website. Research by Hsieh and Tsao (2014) support the research by Pappas (2016), and explains how the lack of physical evaluation of a product, prior to purchase, increases product risk as an element of perceived performance risk.

For experienced and inexperienced consumers (undergraduates) in the study, the effect of perceived performance risk was significant. It could be argued that online consumers in the current study are aware that

online shopping processes in south-south of Nigeria are efficient and that products can be returned in the case of an unsatisfactory experience. Therefore, the current study can pose elements of perceived performance risk as reasons for the slow growth of online shopping in south-south of Nigeria. The finding is not congruent with previous research and thus presents future research opportunities, to investigate the effect of perceived performance risk on undergraduates in south-south of Nigeria.

A negative relationship was expected between perceived financial risk and online purchase intention and usage behaviour, for the context of clothing and fashion, as it was hypothesized that the more financial risk a consumer perceives, the less likely the consumer will be to purchase online. Results from the structural model only indicated a significant negative relationship ($p < 0.05$) between perceived financial risk and online purchase intent, for the context of clothing and fashion. The significant negative relationship between perceived financial risk and online purchase intent suggests that inexperienced consumers' assessment of online shopping has an impact on consumers' willingness to purchase online. Thus, if a consumer has not shopped online before and believes that it is not safe (e.g. fears that credit card details will be misused), the consumer will perceive greater risk with regards to shopping online. This result is consistent with previous literature, where it has been reported by Pantano (2014), that when using the Internet to purchase products, the fundamental financial risk that consumers perceive is often related to security and privacy concerns. The relationship between perceived financial risk and online purchase intent was found to be significant for the context of clothing and fashion. According to



the current study, consumers who are not accustomed to shopping online perceive financial risk, irrespective of the product being considered.

No significant relationship was found between perceived financial risk and online repurchase intent. It is evident that undergraduates who are accustomed to online shopping in south-south region of Nigeria have overcome the financial risk barrier and understand that online shopping is safe and secure. It is important for online retailers to ensure that new online consumers are knowledgeable on the security efforts to curb online financial fraud, as it has been proven that once this fear is relieved, consumers' online financial risk decreases (Aghekyan-Simonian *et al.*, 2012).

It was expected that the more risk a consumer perceives, the less likely the consumer will be to purchase online. A negative relationship between perceived time risk and online purchase intention and usage behaviour was hypothesized, for the context of clothing and fashions. Similar to perceived performance risk, the results from the structural model indicated no significant relationship between perceived time risk and online purchase intention and usage behaviour. The lack of significant relationship between perceived time risk and online purchase intention and usage behaviour, indicates that perceived time risk has an insignificant effect on the online purchase intention and usage behaviour of undergraduates in the current study. This finding is in contrast to previous research, which cites dysfunctional websites, poor interactivity and delivery delays as barriers to online shopping, because convenience and time saving are often major motivations for shopping online (Constantinides, 2004). Delivery delay is a major issue in south-south and therefore, it

was expected that respondents would perceive time risk when shopping online. The non-significant relationship, indicated in the structural model, can be explained by the fact that most online shopping experiences offer time savings and convenience and therefore, online purchase intention are not often encountered. However, in general, Nigeria online consumers often struggle with delivery services and therefore, a suggestion for future research would be to investigate the effect of delivery delay on consumers' online shopping intention in Nigeria.

A negative relationship was again expected between perceived social risk (social influences) and online purchase intention and usage behaviour, for the context of clothing and fashions. Results from the structural model indicated only a significant relationship ($p < 0.05$) between perceived social risk (social influences) and online purchase intention and usage behaviour, for the contexts of clothing and fashions. The significant relationship between perceived social risk (social influences) and online purchase intention and usage behaviour implies that consumers' (undergraduates) assessment of information obtained from inter-personal sources and the opinions of other consumers (undergraduates), affect the continued purchase behaviour of experienced online consumers (undergraduates). This result is consistent with results from a study by The Nielsen Company (2010), which found that while consumers read online reviews about products, opinions from friends and family are often trusted more (The Nielsen Company, 2010).

The current study shows that influences from social parties could affect the online purchase intention and usage behaviour of consumers (undergraduates) at any stage. Despite their experience, online consumers can be



influenced to refrain from purchasing from a specific online retailer, or to suspend their online purchase behaviour entirely. This result links to previous research Pappas (2016), which shows that retailer reputation is of great importance to online retailers. Although consumers are experienced with online shopping, it remains a new phenomenon that most consumers (undergraduates) still need to adopt fully and therefore, even experienced online consumers are susceptible to influences from social sources.

Also, the significant negative relationship between perceived social risk (social influences) and online repurchase intent was found for both contexts of clothing and fashions. Perceived social risk is not less in certain product categories, but is an important barrier to online shopping for most purchase situations. No significant relationship was found between perceived social risk (social influences) and online purchase intent, which indicates that consumers who are new to online shopping do not yet perceive social risk, in terms of social influences. It is possible that consumers only become aware of social risk when they shop online. However, it is also likely that consumers (undergraduates) who have not yet made online purchases, could be further discouraged by negative social influences and online retailers need to pay attention to consumers' perceptions of their brand or firm.

It was hypothesized that the more delivery risk a consumer perceives, the less likely the consumer will be to purchase online. A negative relationship was expected between perceived delivery risk and online purchase intention and usage behaviour, for the context of clothing and fashions. Results from the structural model indicated only a significant

negative relationship ($p < 0.05$) between perceived delivery risk and online purchase intention, for both contexts of clothing and fashions. The significant negative relationship between perceived delivery risk and online purchase intention implies that consumers' (undergraduates) assessment of website usability, as well as the extent to which they believe they can easily locate information and products online, affects risk perception. Also, when a consumer cannot examine a product before purchase, the consumer's risk perception of online shopping will increase. The result is consistent with the literature by Pappas (2016), which explains that delivery risk has been found to affect the purchasing decision of consumers (undergraduates) and clarifies why many consumers purchase a product online, only after examining it in-store.

The significant negative relationship also implies that although consumers are experienced with purchasing online, many continue to perceive delivery risk with every online shopping situation. Online retailers have to persist to help consumers trust the online shopping process fully. It will likely take time for the majority of Nigeria consumers to make a mental switch from in-store shopping to online shopping and delivery aspects (such as intangibility and website usability) may hinder this process. For inexperienced online consumers (undergraduates) in the study, delivery risk is not a significant barrier to online shopping. A possible explanation for this could be that consumers (undergraduates) who have not purchased online previously, are not yet aware of delivery factors (evaluation of products) that may hinder the online purchasing process, and only become aware of these aspects once they shop online. The effect of perceived delivery risk on



experienced online consumers (undergraduates) was significant for the context of clothing and fashions. In other words, experienced online consumers (undergraduates) continue to perceive delivery risk when shopping online for clothing and fashions. Irrespective of the product or purchase involvement, websites that are easy to use and information that is easy to understand are crucial.

Results from the structural model indicated no significant relationship between perceived After-sale risk and online purchase intention and usage behaviour, for neither the context of clothing and fashions. This result is in contrast to what was expected (i.e. a negative relationship between perceived After-sale risk and online purchase intention and usage behaviour). After-sale risk is found to affect online shopping. However, not all products require after-sale service and hence it depends more on the type of product bought online. Consumers studies have shown that as people transcend from one stage to the next, their needs differ and so do the products they purchase. Online shopping studies have also shown that the choice of the products differs with different stages (Amirtha & Sivakumar, 2018; Jiang, et al, 2015). Hence, the after-sale service risk towards online shopping is also expected to differ. No significant relationship was found between perceived after-sale risk and online purchase intent, which indicates that consumers who are new to online shopping do not yet perceive after sale risk. However, it is also likely that consumers (undergraduates) who have not yet made online purchases, could be further discouraged by negative after-sale risk and online retailers need to pay attention to consumers' perceptions of their brand or firm.

5. Conclusion and Recommendations

Online shopping is becoming more and more popular because of easy use, availability of products and services 24 hours of a day and the high variety of products available on the internet. This research work evaluated perceived risk on consumer's online shopping behaviour. Specifically, the influence of six external online factors of perceived risks namely performance risk, financial risk, time risk, security risk, delivery risk, after sale risk. The findings of this study has given the clear picture to online retailers and will help to formulate their online marketing strategies according to the specific online risk factors involved in online shopping. To address the fraud and security challenge, e-retailers should develop a comprehensive privacy policy for their customers on the disclosure of personal information in order to reduce their concerns for security matter. The policy should clearly state that the information collected would be kept confidential and not shared or passed on to another party without their consent. They should also provide a guarantee for shoppers to remove their personal information from the e-retailer's database. To reduce the perceived risks by, and assure and reassure the shoppers, e-retailers should be sincere and honest enough to provide on time delivery while delivering the exact products shoppers have ordered and paid for. To further allay the shoppers' fear and apprehension, federal government should immediately set in motion the process that will lead to the promulgation of relevant laws (cybercrime and other laws) that will protect the various users of the Internet in the country, especially the consumers.



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