

The Moderating Role Of Subjective Norms Between Online Shopping Behaviour And Its Determinants

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ABSTRACT

Keywords: Financial Risk, Convenience Risk, Privacy Risk, Subjective Norms, Online Shopping Behavior.

Purpose of the study: Internet buying is raising phenomena rapidly these days. A peep in the exponent progress of players in the trade specifies that there is still an enormous reservoir of marketplace potential for e-commerce. The convenience of internet buying raised the interest of sellers and traders to attention to this area. The advanced level of the internet has changed the nature of trade. Internet buying is critical in these days, and it is associated directly with consumers. Therefore, the present study determines the relationship between risks and online shopping behavior while moderating by subjective norms.

Methodology: Data was collected by students that buying online, 550 sets of questionnaires used for valid coding and analyzing analysis. Collected data analyzed by using SPSS and Smart PLS to test hypotheses. Results reveal that risks have decreasing effects, and subjective norms enhance online shopping behavior.

Main Findings: The way of information sharing has been changed, domestically, and globally. E-commerce changed our life and the smooth, best solution for a hectic lifestyle—furthermore, this study contributing to knowledge and this topic understanding. The deductive approach and research were quantitative. In addition, the main aim of this study to examine the influence of financial, convenience, privacy risks influence online shopping behavior with the moderating role of subjective norms.

Research limitations/implications: The scholars put their best enthusiasm to contribute to OSB, but static some boundaries in this study. The study attention on online users only, scholars, but disregard non-users. Coming reviews should focus on consumers and non-users and deliberate other elements. In this study, use moderator, upcoming studies can study mediator.

Novelty/Originality of this study: Convenience, financial, privacy risks, online shopping behavior, and subjective norms are the variables of current research. The present study reflects a situation for upcoming researchers who want to study and interested in this area. It can be inferences because of its consequences. This research will be helpful for Govt. to make policies and sellers.

1. INTRODUCTION

The rapid growth of the internet in the whole world connects consumers to retailers. Internet changes global networks for the provision and sharing of information through the use of a marking tool for local and international service. Furthermore, online shopping behavior (OSB) is the best way of shopping in today's busy life. People feel more convenient to purchase from home due to massive conversion. Therefore, a big part of retailers focusing on e-commerce (Bhatti., Saad, & Gbadebo, 2020). Online shopping behavior has changed the lives of people, and it does effortless shopping that people had in the past. It changed the way to get any product more comfortable and more convenient.

Moreover, for traditional commerce, it is a big challenge because it saves consumers the time and effort that they spend searching to get services and products. Therefore, online shopping behavior is considered the red best way off, but today's in today life, and people are more convenient to buy with few clicks. Meanwhile, the online shopping behavior process consists of three steps, such as searching for information, choose the desired product or service from the pool, and finally, after buying services. This process is direct between consumers and retailers but not physical. Therefore consumers perceive some risks in their mind in the overall buying process that influence their behavior. These risks are financial, privacy, convenience, product, delivery, social risks come naturally, as a consequence of online shopping behavior and still need improvement.

E-commerce development is very high in developing countries as compared to developing countries, such as the USA, 68% of people buying online, Malaysia 68% India 16%, and in Pakistan, 3% of people buying online. In Pakistan, the online shopping behavior ratio is meager because people do not feel secure to buy online. Furthermore, Govt. has provided a platform for e-commerce in Pakistan, but due to inferior implication of law, e-commerce cannot grow. Meanwhile, despite these risks

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people still buying online and this ratio increases day by day, because people do not want to go out because of terrorism, such as PKR4.52 Billion people buying online in 2016, PKR 20.72 Billion in 2017, PKR 40.1 Billion in 2018 and PKR 50.56 Billion in 2019. Furthermore, in 2020 it is expected to PKR 63.2 Billion (Seyal, Awais, Shamail, & Abbas, 2004). Retailers have now come to realize that they can not compete on the global market by ignoring e-commerce, so they focus more on improving e-commerce and consistently trying to minimize risks so that consumers feel more comfortable with online shopping (Bhatti, Saad, & Gbadebo, 2018a). It is necessary to explore online shopping behavior in Pakistan (Jukariya & Singhvi, 2018). Theory of planned behavior used to develop a theoretical framework.

1. LITERATURE REVIEW

2.1 Convenience Risk and Online Shopping Behaviour

Convenience risk denotes that risk, which is attached to products and that products shipped to another person, some time delivery issue,s and deliver damaged products or wrong products deliver to the wrong person and consumer loss goods and products (Iconaru, 2012). This risk is a very high level of risk and directly linked with consumer's minds at the time of purchasing products online, and it influences the behavior of consumers. Furthermore, it is referring that consumers search for some products and cannot reach actual products or reach late their products to consumers. Consumers perceive that they are wasting their time to find the exact product (Forsythe, Liu, Shannon, & Gardner, 2006). Traditional shopping is less risky than OS because consumers can visit the market and can touch the product physically in the market while it is not possible in online shopping. In Pakistan, only 1% of people can operate computer and OS processes, and they face problems ordering a diverse influence on online shopping There is inconclusive relation between convenience risk and OSB and need to explore this area of research (Bhatti, 2018; Bhatti et al., 2018a).

H₁: CR has a significant influence on OSB

H₂: SBN moderate significantly between CR and OSB

2.2 Financial Risk and Online Shopping Behaviour (OSB)

Feelings cannot have measured by any scale, and risk is also considered as perception emotions; these sensitive emotions cannot see or measured tangibly. Financial risk is a basic risk that is considered during online shopping (Bhatti et al., 2018a). Financial risk plays a significant role in decision making for shopping. Financial risk is a money loss in terms of credit card or debit card; people don't feel secure to share their card number, or online payments (Horton, 1976). Furthermore, in Pakistan, 97% of people don't share their personal information with retailers, and they prefer to purchase by cash on delivery COD (Bhatti, Saad, & Gbadebo, 2018b).

Meanwhile, now people buying expect risk; mostly, the young generation avoids risk ad buy online (Rahman, Khan, & Iqbal, 2018). This risk demonstrates the most dominant in online shopping. Some studies reveal that there is no relationship between financial risk and OSB (Rehman, 2018). Due to inconsistent results, there is a need to study this relation more (Bhatti, 2018; Mamman, Maidawa, & Saleh, 2015).

H₃: FR has s significant influence on OSB

H₄: SBN moderate significantly between FR and OSB

2.3 Privacy Risk and Online Shopping Behaviour

Privacy risk is also considered as perception risk. It is a situation where consumer perceives that they lose their personal information and retailers use their information and pass to others without permission. This risk is considered as a high level of uncertainty (Bhatti et al., 2019). In Pakistan, people avoid buying online because of privacy issues, and 97% of people buy through cash on delivery. Furthermore, it is the distress of online buyers to lose their personal information without their permission (Mathur, 2015). Meanwhile, sometime retailers sold consumer's information to other retailers and get money. In the way, people feel reluctant to share information. Online shopping depends on many things, such as the security of personal data. Previous researches demonstrate that privacy risk negatively influences OSB (Masoud, 2013; Rehman, 2018). Some researcher reveals that there is no relation between privacy risk and OSB (Arshad, Zafar, Fatima, & Khan, 2015; Brüseke, 2016). Because of inconsistency in this relation still need to explore this area of research in the future (Ariff, Sylvester, Zakuan, Ismail, & Ali, 2014; Bhatti et al., 2018a;).

H₅: PRR has a significant influence on OSB

H₆: SBN moderate significantly between PRR and OSB

2.4 Subjective Norms and Online Shopping Behaviour

To understand the buying behavior of consumers is very important for retailers. Inclusive appreciative is promising by website design and compassionate match between buyer's information and buying behavior of consumers. The communication and pictorial stimuli through text and negative or positive sounds can influence buyers' actions and wants (Vijayasathya & Jones, 2000). Subjective norms refer to consumer perceptions and influence others, such as peers, family, friends, media, and authority figures. These norms influence a very early stage of buying, especially when consumers are new users and have limited experience. Subjective norms refer to perceived stress and power forced by others such as family, etc.; they influence your decision directly or indirectly. Sometimes consumer wants to buy, but their peers suggest them that product is not good and the consumer avoid the product. So we cannot ignore it. It plays a very important role in decision making (Pudaruth & Busviah, 2018).

H7: SBN has a significant influence on OSB

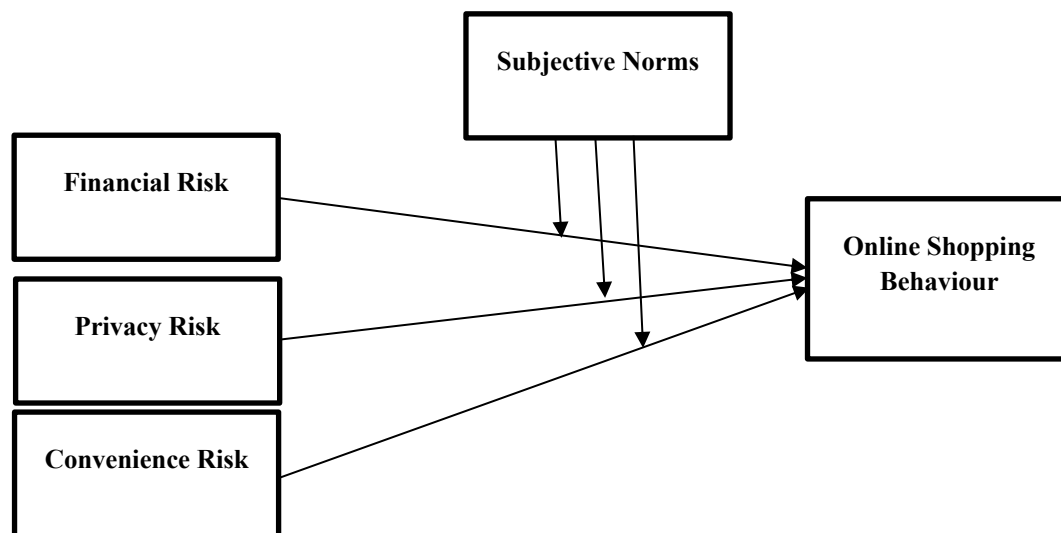


Figure 1: Theoretical Framework

2. METHODOLOGY

Research design means an arrangement, strategy, and structure to get to the solution of the research problem (Bhatti & Rehman, 2019). Today researchers focus on methodology in every kind of research, and they consider objectives must determine (Rehman, Mohamed, & Ayoup, 2019). A different method can be used to solve theoretical problems and practical problems (Rehman, Mohamed, et al., 2019). In the current study, we used a quantitative and questionnaire survey method to solve the problem. The deductive reasoning approach means when a researcher develops a theoretical framework based on well-established theory or theories (Rehman, Bhatti, & Chaudhry, 2019). This study used a deductive reasoning approach to develop a conceptual framework.

3.1 Data Collection Method

In this study, data was collected by questionnaire distribution from students of universities who are only buyers. Five hundred fifty questionnaires were distributed in which 522 were returned, and 28 were missing.

3.2 Questionnaire development

This study consist of five variables. The questionnaire has two parts demographics was the first part and second consists of variables OSB measured by 17 items (Karayanni, 2003; Liang & Huang, 1998; Swinyard & Smith, 2003). Furthermore, Financial risk consists of 7 items. (Forsythe et al., 2006). Privacy risk consists of 6 items (Tsai & Yeh, 2010), and subjective norms also 6 items (Shih & Fang, 2004). These items used in this study were adapted from previous studies.

3.3 Population and sampling

In this study, the population was students, and sampling was simple random sampling, and the sample size was 550 that considered excellent.

3.4 Demographics profile

In this study, 313 were male and 209 were female, in case of education 23 were had a diploma, 93 bachelor degree, 338 master degree, 8 Ph.D., and 49 were others are shown in Table 1.

Table 1
Demographics

| Construct | Category | Frequency | Percentage |
|-----------|-----------------|-----------|------------|
| Gender | Male | 313 | 56.9 |
| | Female | 209 | 38 |
| Education | Diploma | 23 | 4.2 |
| | Bachelor Degree | 93 | 16.9 |
| | Master Degree | 338 | 61.5 |
| | PhD | 8 | 1.5 |
| | Others | 49 | 8.9 |

3.5 Data Analysis

To examine this study model used SmartPLS 3.2.8. Prior studies determine that SmartPLS is best because of its advantages over other tools like in this tool, there is no issue of normality and multicollinearity. Furthermore, it can use to run simple and complex models. There are two models used, such as the measurement model and the structural model.

3.6 Measurement Model

In measurement, the model examines how items are theoretically connected with the specific construct. In the measurement model that is known as the outer model assesses the soundness of the framework from reliability and validity (Hair Jr, Hult, Ringle, & Sarstedt, 2016). The measurement model includes content validity, convergent validity, and discriminant validity (Hair, Hult, Ringle, & Sarstedt, 2014).

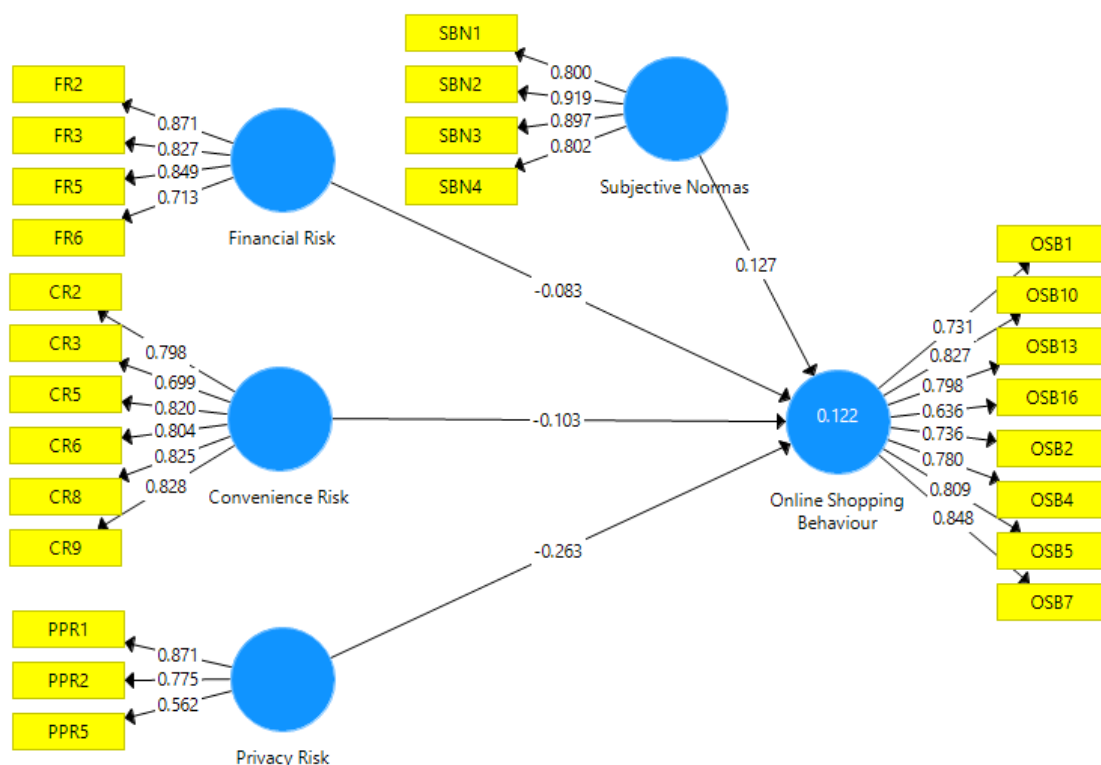


Figure 2 Measurement Model

Table 2
Convergent Validity

| Variables | Items | Factor loading | AVE | CR | R ² |
|-----------|-------|----------------|-----|----|----------------|
|-----------|-------|----------------|-----|----|----------------|

| | | | | | |
|---------------------------|-------|-------|-------|-------|-------|
| Convenience Risk | CR2 | 0.789 | 0.635 | 0.912 | |
| | CR3 | 0.699 | | | |
| | CR5 | 0.820 | | | |
| | CR6 | 0.804 | | | |
| | CR8 | 0.825 | | | |
| Financial Risk | CR9 | 0.828 | 0.668 | 0.889 | |
| | FR2 | 0.871 | | | |
| | FR3 | 0.827 | | | |
| | FR5 | 0.849 | | | |
| Online Shopping Behaviour | FR6 | 0.713 | 0.598 | 0.922 | 0.122 |
| | OSB1 | 0.731 | | | |
| | OSB10 | 0.827 | | | |
| | OSB13 | 0.798 | | | |
| | OSB16 | 0.636 | | | |
| | OSB2 | 0.736 | | | |
| | OSB4 | 0.780 | | | |
| | OSB5 | 0.809 | | | |
| Privacy Risk | OSB7 | 0.848 | 0.558 | 0.786 | |
| | PRR1 | 0.871 | | | |
| | PRR2 | 0.775 | | | |
| Subjective Norms | PRR5 | 0.562 | 0.773 | 0.916 | |
| | SBN1 | 0.800 | | | |
| | SBN2 | 0.919 | | | |
| | SBN3 | 0.897 | | | |
| | SBN4 | 0.802 | | | |

Content validity refers to a condition where the loading of a specific construct is greater than other constructs items in the same rows and columns (Rehman, Bhatti, Mohamed, & Ayoup, 2019). Reliability can be assessed by Composite reliability (greater than 0.6) and validity assessed by AVE (should at least 0.50), as mentioned in Table 2. Table 2 shows that CR and AVE meet the recommended criteria (Hair Jr et al., 2016).

Table 3 Discriminant validity

| Variables | CR | FR | OSB | PPR | SBN |
|--------------------------|--------------|--------------|--------------|--------------|-------|
| Convenience risk | 0.797 | | | | |
| Financial risk | -0.029 | 0.817 | | | |
| Online shopping behavior | -0.157 | -0.084 | 0.773 | | |
| Privacy risk | 0.134 | -0.002 | -0.291 | 0.747 | |
| Subjective norms | -0.164 | -0.034 | 0.176 | -0.0112 | 0.856 |

Table 3 indications that we meet the standards for discriminant validity, as recommended by (Fornell & Larcker, 1981).

Table 4

Cross Loadings

| Variables | Items | CR | FR | OSB | PPR | SBN |
|------------------|-------|--------------|--------------|--------|--------|--------|
| Convenience risk | CR2 | 0.789 | -0.016 | -0.083 | 0.077 | -0.122 |
| | CR3 | 0.699 | 0.699 | 0.014 | 0.108 | -0.073 |
| | CR5 | 0.820 | 0.820 | -0.021 | 0.074 | -0.134 |
| | CR6 | 0.804 | 0.804 | -0.056 | 0.145 | -0.142 |
| | CR8 | 0.825 | 0.825 | -0.036 | 0.161 | -0.112 |
| | CR9 | 0.828 | 0.828 | -0.005 | 0.091 | -0.157 |
| Financial risk | FR2 | -0.007 | 0.871 | -0.076 | -0.021 | -0.031 |
| | FR3 | 0.002 | 0.827 | -0.037 | -0.056 | -0.008 |
| | FR5 | -0.026 | 0.849 | -0.080 | 0.052 | -0.051 |
| | FR6 | -0.054 | 0.713 | -0.064 | -0.015 | -0.007 |

| | | | | | | |
|--------------------------|-------|--------|--------|--------------|--------------|--------------|
| Online shopping behavior | OSB1 | -0.082 | -0.140 | 0.731 | -0.172 | 0.122 |
| | OSB10 | -0.118 | -0.104 | 0.827 | -0.254 | 0.137 |
| | OSB13 | -0.071 | -0.093 | 0.798 | -0.217 | 0.125 |
| | OSB16 | -0.025 | -0.078 | 0.636 | -0.227 | 0.144 |
| | OSB2 | -0.117 | -0.103 | 0.736 | -0.192 | 0.099 |
| | OSB4 | -0.197 | -0.028 | 0.780 | -0.186 | 0.187 |
| | OSB5 | -0.169 | -0.015 | 0.809 | -0.291 | 0.124 |
| Privacy risk | OSB7 | -0.164 | 0.014 | 0.848 | -0.237 | 0.150 |
| | PRR1 | 0.141 | -0.021 | -0.277 | 0.871 | -0.058 |
| | PRR2 | 0.101 | 0.011 | -0.214 | 0.775 | -0.137 |
| Subjective norms | PRR5 | 0.027 | 0.019 | -0.129 | 0.562 | -0.065 |
| | SBN1 | -0.114 | -0.085 | 0.111 | 0.012 | 0.800 |
| | SBN2 | -0.156 | -0.016 | 0.185 | -0.122 | 0.919 |
| | SBN3 | -0.153 | -0.028 | 0.160 | -0.134 | 0.897 |
| | SBN4 | -0.132 | -0.004 | 0.133 | -0.107 | 0.802 |

As Table 5 determine, the cross-loadings are in line as suggested by (Hair Jr et al., 2016).

3.7 Structural Model

In the structural model (inner model), discussed the hypothesis direct and indirect. In influential significant standards of the loadings plus, path co-efficient authors recommended that accomplish bootstrap with 5000 subsamples (Hair Jr et al., 2016). Table 6 and Fig 3illuminate the outcomes of the structural model.

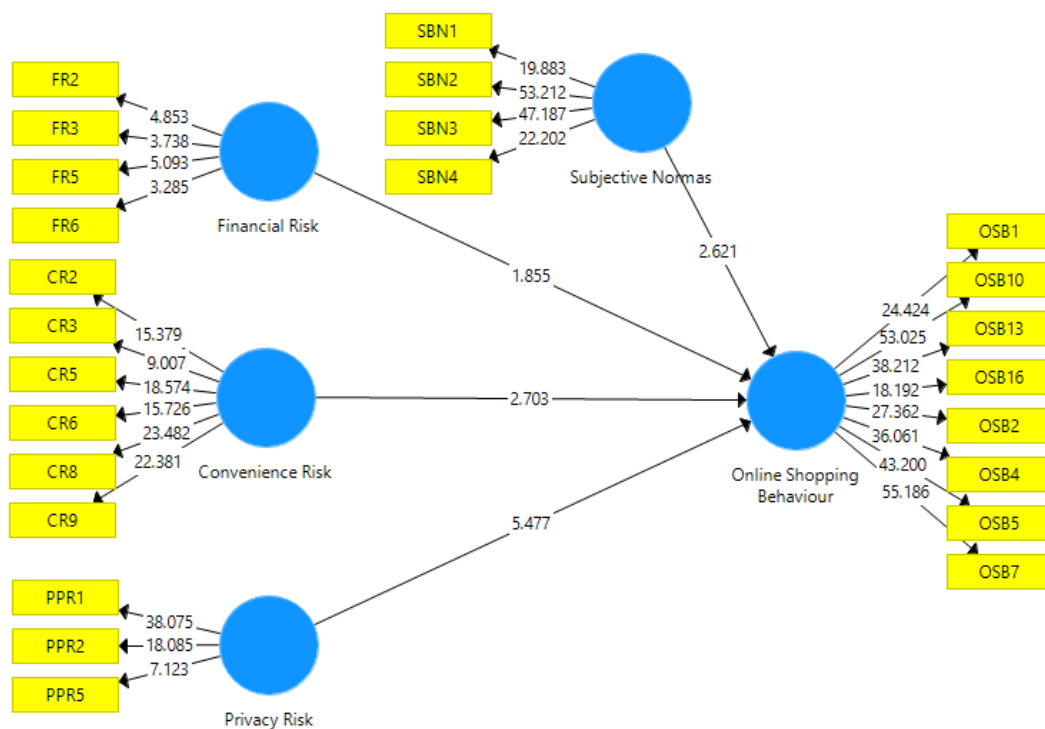


Figure 3 Structural Model (Without Moderator)

Table 5
Hypotheses testing Direct

| Sr. | Hypotheses Paths | Beta value | Sample Mean | Std. Dev. | T-values | P-values | Results |
|----------------|------------------|------------|-------------|-----------|----------|----------|---------------|
| H ₁ | CR --> OSB | -0.103 | -0.111 | 0.038 | 2.703 | 0.007 | Significant |
| H ₂ | FR --> OSB | -0.083 | -0.092 | 0.045 | 1.855 | 0.064 | Insignificant |
| H ₃ | PRR --> OSB | -0.263 | -0.265 | 0.048 | 5.477 | 0.000 | Significant |
| H ₄ | SBN-> OSB | 0.127 | 0.130 | 0.049 | 2.621 | 0.009 | Significant |

In current study four direct hypothesis between dependent and independent variables. Table 5. And fig 3 demonstrate that H1 (CR--->OSB, $\beta = -0.103$, $t = 2.703$, $p = 0.007$) is accepted. in addition, H2 (FR--->OSB, $\beta = -0.083$, $t = 1.855$, $p = 0.064$) is not accepted. Furthermore, H3 (PRR--->OSB, $\beta = -0.263$, $t = 5.477$, $p = 0.000$) is accepted and H4 (SBN--->OSB, $\beta = 0.127$, $t = 2.621$, $p = 0.009$) is accepted.

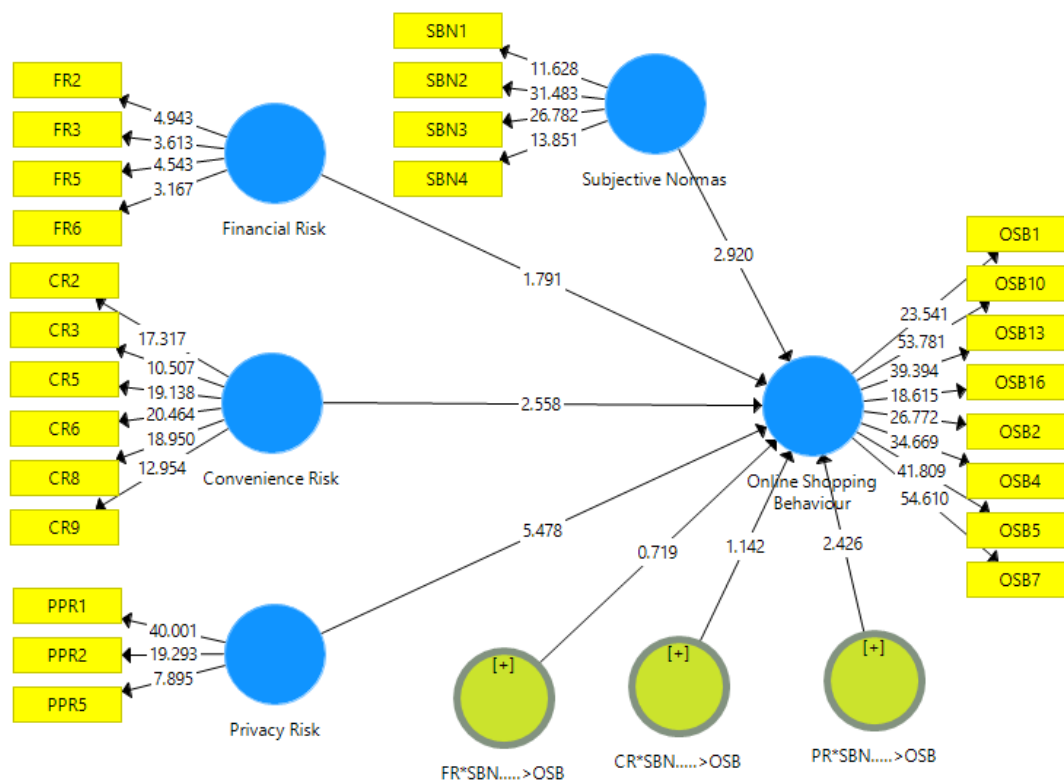


Figure 4 Structural Model (With Moderator)

Table 6
Hypotheses testing Indirect

| Sr. | Hypotheses Paths | Beta value | Sample Mean | Std. Dev. | T-values | P-values | Results |
|-----|------------------|------------|-------------|-----------|----------|----------|---------------|
| H5 | CR*SBN --> OSB | -0.060 | -0.057 | 0.053 | 1.130 | 0.259 | Insignificant |
| H6 | FR *SBN--> OSB | -0.037 | -0.036 | 0.052 | 0.726 | 0.468 | Insignificant |
| H7 | PRR*SBN --> OSB | -0.127 | -0.120 | 0.054 | 2.357 | 0.019 | Significant |

There are three indirect hypothesis H5 (CR*SBN--->OSB, $\beta = -0.060$, $t = 1.130$, $p = 0.259$) is not accepted. Meanwhile, H6 (FR*SBN--->OSB, $\beta = -0.037$, $t = 0.726$, $p = 0.468$) is also not accepted. In addition, H7 (PRR*SBN--->OSB, $\beta = -0.127$, $t = 2.357$, $p = 0.019$) is accepted.

3. DISCUSSION

The findings of the current study convenience risk have the same influence on OSB, such as (Bhatti et al., 2018a; Haider & Nasir, 2016; Rehman, 2018). Furthermore, financial risk also has a decreasing influence on OSB the same as (Rehman, 2018). In addition, privacy risk also decreases the effect on OSB the same as (Chaudary, Rehman, & Nisar, 2014; Masoud, 2013).

4. CONCLUSION

The way of information sharing has been changed, domestically, and globally. E-commerce changed our life and smoothed the best solution for the best experience. Furthermore, this study contributing to knowledge, and this topic understood the deductive approach and was quantitative in nature. In addition, the main aim of this study to examine the influence of financial, convenience, privacy risks influence online shopping behavior with the moderating role of subjective norms.

5. LIMITATION AND FUTURE RECOMMENDATIONS

The scholars put their best enthusiasm to contribute to OSB, but static some boundaries in this study. The study attention on online users only, scholars, but disregard non-users. Coming studies should attention to consumers and non-users and deliberate other elements. In this study, use moderator, upcoming studies can study mediator.

6.1. PRACTICAL IMPLICATION

In the current study, many initiatives can be inferences because of its consequences. This research will be helpful for Govt. to make policies and sellers. By focusing on risks and subjective norms can increase the OSB. The practical suggestion for the upcoming retailer, and it is very important for facility providers and sellers too for motivation in this area.

6.2. THEORETICAL IMPLICATION

Convenience, financial, privacy risks, online shopping behavior, and subjective norms are the variables of current research. The present study reflects a situation for upcoming researchers who want to study and interested in this area.

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