

# The Influence of Convenience, Enjoyment, Perceived Risk, And Trust On The Attitude Toward Online Shopping

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## Abstract

The purpose of this research is to reveal the influence of convenience, enjoyment, perceived risk, and trust on the attitude of Padang State University students toward online shopping. Online and field surveys are conducted to collect data. A total of 242 questionnaires were analyzed using Structural Equation Modeling (SEM). The results show that convenience has a significant effect on enjoyment, then enjoyment has a significant effect on trust and attitude toward online shopping. Likewise with trust, this was found to have a significant effect on attitudes toward online shopping. However, the results of the analysis show that the perceived risk does not significantly influence trust and attitudes toward online shopping.

**Keywords:** *convenience, enjoyment, perceived risk, trust, attitude, online shopping.*

## Introduction

Along with the growth of Internet users in Indonesia, the number of online buyers in Indonesia is also increasing. Online shopping trends are not only supported by technological changes but also due to changes in consumer lifestyles. Measuring consumer attitudes toward online shopping is considered important because attitude is the main predictor of behavioral adoption intentions. Attitudes can encourage consumers to make online purchases or attract consumers not to purchase the products.

Regarding online shopping, Indonesia has a large enough middle class which means that the people of this country have the purchasing power. Based on psychography or personality, the active character of Indonesian society is youth, women, and netizens (Afriyadi, 2017). These youth, women, and netizens are classified as Generation Y or Generation Millennial. Generation Y is including all of people who born on between 1980 and 1999 (Gurau, 2012). Generation Y is big in an era where shopping is no longer considered as a simple purchasing action. Gen Y change quickly according to fashion, brand trends and popularity, they focus more on style and quality than prices (Reisenwitz and Iyer, 2009). Creating customer loyalty among this generation is difficult to do, because their attitude is based on the experience they had in determining purchasing decisions. Therefore, understanding the behavior of consumers' online shopping, especially attitudes and factors that influence their behavior is considered important, especially for marketers in order to increase the volume of online shopping.

Convenience of shopping from online stores can benefit consumers because online shopping eliminates the burden of physically handling a product (Campo and Breugelmans, 2015). When someone feels comfortable he/ she will feel happy. So that it can be said that convenience can also affect the enjoyment of consumers toward online shopping. The increased perception of one's convenience will increase the enjoyment he/ she feels in online shopping. This is supported by research conducted by Swilley and Goldsmith (2013), which states that shopping convenience is positively related to perceived shopping enjoyment.

The other factors that can influence consumers' attitudes toward online shopping are related to the enjoyment that consumers get when shopping online and at the same time they can also enjoy the conveniences of home. Research conducted by Childers (2001) shows that the enjoyment influences consumer attitudes toward technology acceptance and consumer web behavior models. Today,

shopping for some people is not only to get goods and services but also can be a source of enjoyment. Enjoyment refers to the extent to which consumers feel fun, interested, and excitement during shopping (Kim and Ammeter, 2018), regardless of the consequences.

Enjoyment has also an influence on consumer trust. Rouibah et al (2016) in their study shows that perceived enjoyment positively affects consumer trust. When someone feels fun, interested, and excitement during shopping, it will increase their trust. Therefore, we want to see how the influence of enjoyment on trust, especially the study that reveals the influence between these two variables is still little.

Although there are many conveniences in online shopping, there are still many internet users in Indonesia who have not been too brave to do this online shopping activity. The perceived risk is also a factor that influences the consumer attitude toward online shopping. When perceived risk is small, the consumer attitude toward online shopping will be better. Research conducted by Clemes (2014) shows that perceived risks have an impact on Chinese consumers' adoption of online shopping. Perceived risk is defined as potential loss in pursuing desired outcomes when engaging in online shopping (Muda et al, 2016).

The high of perceived risk will reduce consumers trust to make online purchases. D'Alessandro et al (2012) in their study also showed that the decreasing in perceived risk can increase consumers' trust on the online purchasing behaviour.

Trust can also affect consumer attitude towards online shopping. In the context of e-commerce, trust has an important role on consumers' attitude toward online shopping. This is because consumers cannot directly control the actions of sellers. Al-Debei, Akroush, and Ashouri (2015), show that it is very important to predict consumer attitudes towards online shopping. Lack of trust in online business is one of the main reasons for consumers not to be involved in online purchases. Therefore, consumers' trust in online sellers is an important determinant in considering their intention to purchase online.

Therefore, this study aims to reveal the influence of convenience, enjoyment, perceived risk and trust on the attitude of Padang State University students towards online shopping. How can these factors encourage students at Padang State University or draw them from online shopping action. Structural Equation Modeling will be used to analyze the model in this study. The sampling technique used is non-probability sampling with a sample of 260 respondents. The data obtained will be measured with a 5-point Likert scale.

## Methods

The population in this study was students of State University of Padang who had done online shopping. The sampling technique used is non-probability sampling with convenience sampling. Determination of the number of samples in this study refers to the statement Hair et al., (2010) that the number of samples as respondents must be adjusted to the number of indicators used in the questionnaire, with the assumption of  $n \times 5$  observed variable (indicator) to the observed variable  $n \times 10$  (indicator). The number of indicators used to measure 5 variables in this study is 26 items, so the number of respondents used is 26 statement items multiplied by 10 equals 260 respondents. The distribution of questionnaires will be carried out in two methods, directly and online. Structural Equation Modeling will be used to analyze the model in this study.

Respondents were asked to fill in or give a response to the questionnaire given by giving a checklist on one of the alternative answers. The answers to each question item use a 5-point Likert scale (1 = strongly disagree, 5 = strongly agree). Convenience is measured by six statement items adopted from Sorce et al (2005). Enjoyment is measured by six statement items adopted from Pandey and Chawla (2014). Perceived risk is measured by seven statement items adopted from Wu et al (2015). Trust is measured by four statement items adopted from Bilgihan (2016). And the attitude of consumers in shopping online is measured by three statement items adopted from Al-Debei, Akroush, and Ashouri (2015).

## Results

### Measurement Model

Confirmatory Factor Analysis is used to test a concept that is built using several measurable indicators. Based on Figure 1, chi square value of 352,316, DF of 214 with probability 0,000, GFI value of  $0.902 \geq 0.90$ , RMSEA value of  $0.049 \leq 0.08$ , AFGI value of  $0.873 \leq 0.90$ , TLI value of  $0.943 \geq 0.90$ , NFI value of  $0.886 \leq 0.90$ , the CFI value is  $0.951 \geq 0.90$  and the CMIN / DF value is  $1.646 \leq 2.00$  indicating that the suitability test of this model results in a good reception. Therefore, it can be concluded that the indicators are the same reference dimensions for constructs called convenience, enjoyment, perceived risk, trust, and attitudes.

The results of the confirmatory analysis of the five variables used in this study are explained as follows.

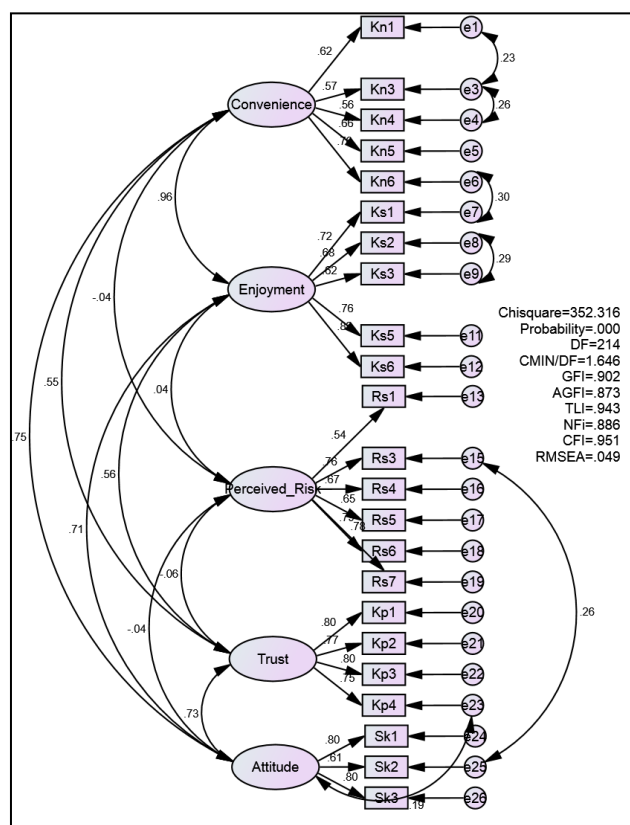


Figure 1 Overall Measurement Model

### Structural Model Result

Analysis of structural equation modeling is used to determine the structural relationship between the variables studied. The model in this study uses bootstrap with 5000 samples, and makes several modifications to meet the assumptions needed in SEM analysis. The results of structural equation modeling analysis in this study can be seen in Figure 2 below.

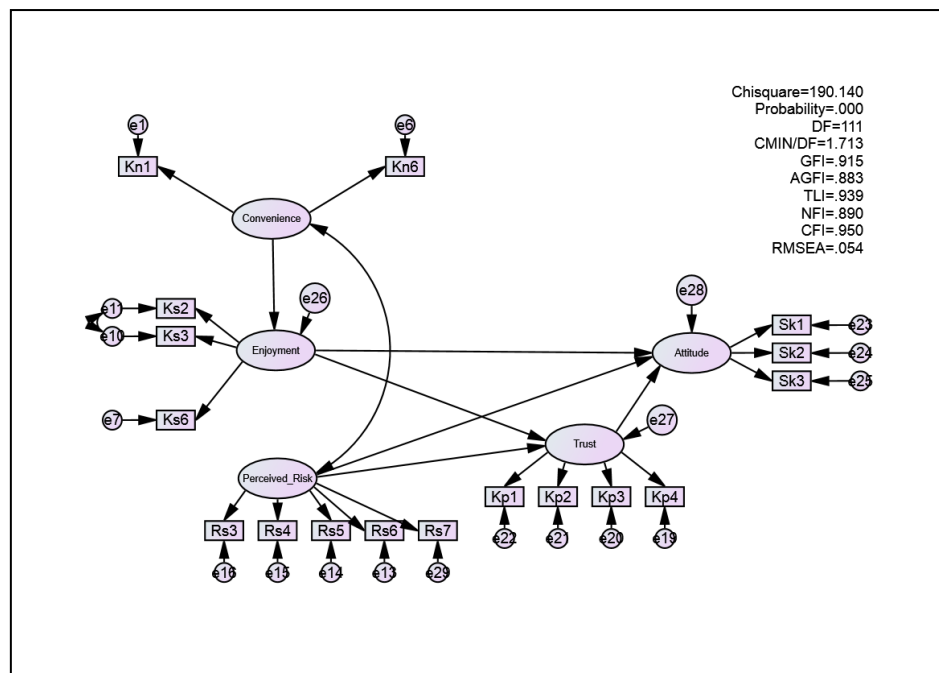


Figure 2 Final Structure of Analysis

Based on the figure 2, chi square value is 190,140, DF is 111 with probability 0,000, GFI value is  $0.915 \geq 0.90$ , RMSEA value is  $0.054 \leq 0.08$ , AFGI value is  $0.883 < 0.90$ , TLI value is  $0.939 \geq 0.90$ , NFI value is  $0.890 < 0.90$ , CFI value of  $0.950 \geq 0.90$  and CMIN / DF value of 1.713 13 2.00 shows that the suitability test of this model results in a good reception. Therefore, it can be concluded that the analysis of the structure model in this study can be done. This result is obtained by making some modifications or adjustments. Indicators Kn2, Kn3, Kn4, Kn5, Ks1, Ks5, and Rs1 are excluded from the model because during the adjustment process, the loading factor value is below 0.5.

### Hypothesis testing

Hypothesis testing is done to determine the effect or absence of exogenous variables on endogenous variables. The results of hypothesis testing can be seen in Table 1 below:

Table 1 Regression Weights

			Estimate	S.E.	C.R.	P	Result
Enjoyment	<---	Convenience	1.424	.217	6.569	***	Accepted
Trust	<---	Perceived Risk	.061	.047	1.301	.193	Rejected
Trust	<---	Enjoyment	.561	.086	6.494	***	Accepted
Attitude	<---	Enjoyment	.508	.091	5.562	***	Accepted
Attitude	<---	Perceived Risk	-.038	.041	-.926	.355	Rejected
Attitude	<---	Trust	.468	.086	5.439	***	Accepted

Source: Primary Data Processed (2018)

This study proves that convenience has a significant effect on consumers enjoyment. This finding is in line with the research conducted by Childers et al (2001), which also proves that increasing convenience will increase someone's enjoyment in using new media. The perceived convenience when shopping can increase the enjoyment of shopping online (Swilley and Goldsmith, 2013). In their research, they found that shopping convenience is positively related to the perceived enjoyment of shopping. Convenience indirectly influences attitude through enjoyment. The results of the study show that in the establishment of convenience, it is dominated by the ease of shopping because it can be done at any time. With the possibility to shop 24 hours a day, consumers will feel comfortable and like shopping online. Likewise with the sample in this study which was dominated by those from Generation Y. Gen Y were those born between 1980 and 1999 (Gurau, 2012). Y Gen is big in an era where shopping is no longer considered a simple purchase action. By developing retail and product choices, a new culture also develops that shopping has become an entertainment or dimension of

experience (Lissitsa and Kol, 2016). Therefore, Generation Y tends to develop different shopping styles compared to previous generations (Bakewell and Mitchell, 2003).

Enjoyment has a significant effect on consumers attitude towards online shopping. This is in line with previous findings. Enjoyment has been found to influence attitudes in shopping (Childers et al., 2001; Ha and Stoel, 2009; Leischnig et al., 2011; Jin and Sternquist, 2004; Konus et al., 2008). Ha and Stoel (2009) show that enjoyment affects attitudes in shopping online because buyers who enjoy websites are more likely to shop at the site. Likewise with Childers et al. (2001) who found that with increasing enjoyment, attitudes toward online stores would be more positive. Leischnig et al (2011) revealed that enjoyment in shopping has a positive impact on consumer attitudes toward retail brands. The enjoyment felt by consumers has a strong positive effect on shopping intentions (Domina et al., 2012). Gua and Barnes (2009) find that enjoyment plays an important role in motivating someone to look for new items in cyberspace. Rouibah et al (2016) revealed that enjoyment is an important variable from the application of online payments. Enjoyment has a strong influence on consumers attitude towards online shopping. So, online sellers need to consider strategies in order to increase consumers' enjoyment during shopping online.

The study also found that enjoyment has a significant effect on consumer trust towards online shopping. This finding confirms a study conducted by Rouibah et al (2016), who examined the role of perceived enjoyment in trust, and found that perceived enjoyment positively influenced consumer trust. Hwan and Kim (2007) also found that enjoyment has a positive effect on two dimensions of trust which are integrity and ability. Enjoyment has a significant effect on consumer trust towards online shopping. That is, when someone feels happy and interested during shopping, it will increase their trust. Based on the findings of this study, it can be said that enjoyment is an important factor that shapes consumer trust towards online shopping.

The results showed that perceived risk does not significantly influence consumer trust. This finding contradict with the previous research, conducted by D'Alessandro et al (2012), which shows that perceived risk reduction can increase trust in consumers' online shopping behavior. Bashir et al (2018) revealed that perceived financial risks affect their trust in web vendors and online purchase intentions. Rouibah et al (2016) shows that perceived risks significantly affect customer trust. However, this finding is in line with research conducted by Chin et al (2018) which examines how cellular market trust and risk perception affect consumers before installing a mobile application. The results show that the two-way model relationship between trust and risk is not significant in both directions. It means that the risk has no significant effect on trust. Benazić and Tanković (2015) show that by increasing the perceived privacy risk, it does not reduce customer trust in the website. Forsythe and Shi (2003) also found that privacy risks do not affect the frequency of online purchases and search with intentions to buy. Likewise with the results of McKnight et al (2002), the perceived risk is not related to trust or willingness to join.

Perceived risk does not significantly influence consumer trust. This can be caused consumers have been involved in online shopping activities, and found no significant loss. Evidenced by the answers of the majority respondents, they feel they agree with each statement given. And nearly 25% of the total sample feel disagree with the perceived risk. So that it can be said that consumers consider the perceived risk has no longer affected their trust. Models of attitudes formation (Ajzen 1991) can explain this finding, when individuals have experience in online transaction, their belief structure is more complex and consistent. It means that they already believe in the online transactions. Product performance risks that fail to function or do not meet customer satisfaction, social risks in which friends or family will judge the purchases made, the physical risk that the products purchased will endanger health, time, psychological, financial risks because of having a bad guarantee or shipping high costs, and privacy risks associated with losing personal information are no longer taken into consideration when the customers want to make online transactions. The characteristics of the sample can also explain why perceived risks do not significantly influence consumer trust towards online shopping. The majority of the samples in this study were consumers with an age range of 21-25 years and ages 16-20 years. Customers with this age range are classified as generation Y consumers,



consumers whose daily activities are mediated by digital technologies such as social interaction, friendship, civic activities, and hobbies. This generation usually makes purchasing decisions after conducting prior research (Lissitsa and Kol, 2016).

This study found that perceived risk does not significantly influence consumers attitude towards online shopping. This contradicts the previous research by Hansen et al (2017) which states that increased risk perception is related to an increase in attitudinal strength, Clemes et al (2014) which found that perceived risks have an impact on Chinese consumers' adoption of online shopping. However, this finding is consistent with research by Santhanamery and Ramayah (2016) which found that the perceived risk was insignificant with the attitude of taxpayers in Malaysia. Lee (2009) also found that social risk has an insignificant relationship to attitudes. Crespo et al (2009) revealed that perceived risks to e-commerce do not have a negative effect on attitudes in shopping on the Internet. Chin et al (2018) also shows that risk perception is a non-significant factor in the intention to install a mobile application. This can be caused by the fact that shopping online is the desire of consumers, and those who are involved in shopping online are aware of the risks that may arise when making a transaction. This can also be explained by the models of attitudes formation (Ajzen 1991). Which, when consumers do not have direct experience in online shopping, their beliefs about online shopping are less elaborated, so risk perception has a direct effect on attitude. But it is different when individuals have experience in online / e-commerce transactions, their belief structures are more complex and consistent. So, when someone has done an online transaction, the perceived risk does not have a direct effect on the attitude towards online shopping because they are sure and believe in the transaction they are doing.

Trust has a significant effect on consumers attitude towards online shopping. When consumers have a higher tendency to trust, they may have a strong desire to know more about a product. This study is in line with the rigorous research conducted by Hansen et al (2017) who found that an increase in trust was associated with an increase in attitude. Cheung and To (2017) found that trust is positively related to the attitude towards advertising in the application and their intention to watch advertisements in the application. Suki and Suki (2017) revealed that web site trust is the strongest predictor of consumer attitudes towards OGB. Furthermore, Gvili and Levy (2016) report that credibility and trust affect attitudes towards electronic communication from word of mouth. Walrave et al. (2016) suggest that trust can influence students' attitudes toward online advertising and buying intentions. Other studies also show that the same thing, such as Al-Debei, Akroush, and Ashouri (2015) shows that perceived trust and benefits are key predictors of consumer attitudes toward online shopping. Renny et al (2013) also found that trust positively influences attitudes towards online flight ticket bookings. Bleier and Eisenbeiss (2015) found that trust plays an important role in shaping consumers' responses to online advertising. Raines (2013) also reports that credibility and trust can be positively associated with consumer attitudes toward advertising in applications.

## Conclusions

Based on the result of the analysis related to the purpose of this study, it can be drawn some conclusion of the research result that convenience significantly influence enjoyment, enjoyment and trust significantly influence consumers attitude towards online shopping. Perceived risk does not significantly influence trust and consumers attitude towards online shopping.

There are some suggestion, for those who consider that shopping online as an entertainment dimension, brands must be a part of their lives, marketers need to give addition value to the lives and daily experiences of consumers, for example by sending promotional SMS to consumers. Online vendors are expected to maintain and improve services in order to increase consumer trust. This can be done by providing accurate and up to date information to avoid misunderstandings, improving the security, creating trust by maintaining good relationships with consumers. To reduce uncertainty in online purchasing activities, after-sales services, such as a money back guarantee, need to be provided. So that consumers' trust in the seller can be increased. The convenience of consumers in shopping online can be improved by maintaining good relationships with consumers and providing a

fast response when consumers need information about the product. Design the website as well as possible so that consumers can feel free when shopping. So that consumers are also easier to compare every available online store. Instagram in this study was found as a medium that is often used by students as a place to shop. So, marketers must motivate these consumers to participate and make recommendations about their products through other social media.

Subsequent research is recommended to expand the sample, for example by involving a sample of potential household consumers, business people or offices. This research has limitations, because the sample used is among students. This can allow a lack of information to other potential consumers. The media used to shop online is also still in general, so that further research can determine the online shopping media / sites that consumers use to shop online. So the results can be more specific. This study does not use certain product contexts or categories. Therefore, the factors used in this study may be limited. Contexts or other categories for further research must be tested to ensure generalizability.

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