

# The Impact of Bad Experience, Disappointment, and Shopping Intensity on Digital Shoppers' Anxiety

Widayat  
Faculty of Economics and Business  
University of Muhammadiyah Malang  
widayat@umm.ac.id

Alfina Diana Irfani  
Faculty of Psychology  
University of Muhammadiyah Malang  
alfinadianai@yahoo.com

**Abstract:** *This article aims to examine the effect of buyer bad experience in online shopping, and the disappointment that has been experienced with the anxiety of consumers who buy goods through the online store platform. The study used a quantitative survey to a sample of 100 respondents selected by convenience in Indonesia. Data were collected using a questionnaire via Google Form, and then analyzed using Partial Least Square (PLS) assisted by Smart-PLS software. The analysis shows that bad experiences and disappointments felt by buyers have an impact on their anxiety. Poor packing, long arrival time, the quality of ordered goods which does not match the expectation as promised by the online seller, damage to goods when it arrives, and the mistakes in the number of goods had a significant effect on their anxiety level. The more often bad experiences experienced by buyers and the more often experienced disappointed in shopping online has the potential to drive the higher level of buyer anxiety.*

**Keywords:** *bad experience, online shopping, anxiety, latent construct*

## Introduction

Online shopping behavior has increased significantly along with the massive use of Information and Communication Technology in the business sector, growing rapidly in recent times (Dobrev, 2018; Jin, Abdullah, Nizam, Rahim, & Safizal, 2016). Online stores are present as an alternative place to buy, shop for various community needs that are increasingly sought after and favored by many people. Along with the various activities of the people, online stores offer various conveniences and very tempting benefits, such as saving time and easy to do anywhere and anytime (Katawetawarak & Wang, 2011; Widiyanto & Prasilowati, 2015; Zendejdel, Paim, & Osman, 2015). This is the main trigger for people to choose online stores over offline ones (Gupta, 2015). The community, especially modern people are now familiar with the internet, relying much on smartphones. Also, most of them are busy and do not have much time to come to offline stores, thus favor online stores. The number of online shoppers has grown significantly (Dobrev, 2018).

Behind the surge in the number of online shoppers, there is a very interesting phenomenon, especially relating to the psychological aspects of buyers from the perspective of scientific psychology. Online shop offers various conveniences, such as practical, saving time, and other appeals. However, some negative aspects certainly exist and may not even be avoided. Buyers may be prone to several risks as a result of buying something online through digital media (Doolin, Dillon, Thompson, & Corner, 2005; Kesici & Tunç, 2018), which may not happen in offline stores (Garg, 2016; Van Noort, Kerkhof, & Fennis, 2007). For example, risks related to financial, product, shipping and privacy or misuse of buyer data information. In details, the harmful risks may be

related to fraud, shipping, finance, process and loss of time, products, privacy and information, time, quality risk, personal risk, after-sales service risk, quality of goods ordered, misuse of buyer data by the seller, delay, and damage to goods (Birkbeck & Xu, 2012; Lu, 2017; Widayat, 2018) as well as social risks (Masoud, 2013a; Maziriri & Chuchu, 2017b).

In certain conditions, for example, buyers need goods immediately, which is available only in online stores. In this case, before the goods arrive, the buyer may experience anxiety. Online shopping can cause psychological disorders, which is usually accompanied by various symptoms, including anxiety, depression or stress. This condition will get worse if it happens repeatedly, especially to addicted shoppers (Doğan Keskin & Günüş, 2017; Hasmujaji, 2016). Buyers of goods or services online have the potential to experience psychological disorders (Samantray, 2015) or create the possibility of the formation of psychological disorders (Doğan Keskin & Günüş, 2017; Trotzke, Starcke, Muller, & Brand, 2015). It happens because in an online transaction, the buyer cannot directly meet with the seller or come to the store, but only through electronic media or social media that the seller uses. Feelings of anxiety felt by the buyer may arise due to uncertainties, feelings of anxiety, confusion or anxiety, concerns about quality, specifications, delivery time, as well as the misuse of financial and personal data. Because the purchase is done online, the goods purchased cannot be seen or received immediately or directly enjoyed as soon as the transaction process has finished which can lead to anxiety or worry of the buyers. Moreover, online purchases uses virtual media, which has the possibility of cybercrime or misuse of personal data, such as identity, finance, and other related data.

The output at the final stage of the process of purchasing goods or services for the buyer or consumer is satisfaction. Satisfaction is a happy feeling without the needs of comparing what was expected with what is actually received. The gap between expectation and acceptance reflects the level of satisfaction felt by the buyer. If examined deeper, actually before forming satisfaction or dissatisfaction, the buyer has not been biased to compare between what is expected with the fact that the buyer feels anxiety or worry about the goods or services that have been ordered. This is the main differentiating keyword between buying from an offline shop and from online shop. After goods or services are ordered, the payment is made through certain payment methods, but the items ordered cannot be enjoyed immediately. This is where consumers begin to face the problem of quality, quantity of goods ordered, money paid and personal data that has been given to vendors. This condition encourages anxiety. The frequency of purchase also has an impact on the high and low levels of anxiety or concern. Literature that examines anxiety associated with online shopping indicates that online shopping, especially in high frequency, will cause psychological effects, anxiety, and even depression (Hasmujaji, 2016; Mann, 2014; K. Yang & Forney, 2013). It has been suggested that there is a difference in the level of anxiety as a psychological effect of online shopping experienced by men and women (Rechber, Isiksal, & Koc, 2017). Departing from the explanation above, an interesting problem arises as to whether a bad experience is felt during online shopping or not and how disappointment has an impact on anxiety for online shoppers. Thus, this article seeks to answer the question: Does a bad experience, disappointment have an impact on anxiety for buyers?

## **Literature Review**

### **Disappointment**

Risk can be interpreted as a consequence to be obtained by someone because choosing one of the many alternatives. The consequences of a choice can be positive or beneficial, but it can also be negative or detrimental. In other words, the effect varied and is uncertain (Maziriri & Chuchu, 2017a; Sharma & Kurien, 2017). In the context of online shopping, the risk that a person obtains can be in the form of financial risk, product risk (Suresh & Shashikala, 2011) or others risks, which are valued or perceived by consumers. For example, the items ordered are not appropriate, the items ordered arrive late, and the customer's personal data may be misused. On the other hand, consumers who have never shopped online may get an information about online shopping, process it and verify it. The result of verification can be either positive or negative, which in turn has an impact on the desire or the intention of consumers to use the online shopping system and shop online. Risk perception factors that will be faced by consumers in shopping online are often found in various pieces of literature used by various researchers. The terms used are not

uniform but have similar meanings, as found in the study conducted by Jusoh and Ling (2012), Mariani (2012), Cheng, Liu, and Wu (2013), Masoud (2013b), Ariff, Sylvester, Zakuan, Ismail, and Ali (2014), Dai, Forsythe, and Kwon (2014), Akin and Seçilmişb (2015), Arshad, Zafar, Fatima, and Khan (2015), Sreya and Raveendran (2016), Hong, Zulkiffli, & Hamsani, (2016), Sharma & Kurien (2017).

Buyers face several risks, when purchasing online through digital platform (Doolin et al., 2005; Kesici & Tunç, 2018), which may not exist when shopping offline (Garg, 2016; Van Noort et al., 2007). In general, the risk can be related to financial aspect, product, shipping and privacy or misuse of buyer data information. In details, the harmful risks may be related to fraud, shipping, finance, process and loss of time, products, privacy and information, time, quality risk, personal risk, after-sales service risk, quality of goods ordered, misuse of buyer data by the seller, delay, and damage to goods (Birkbeck & Xu, 2012; Lu, 2017; Widayat, 2018) as well as social risks (Masoud, 2013a; Maziriri & Chuchu, 2017b).

### **Bad Shopping Experience**

In the context of the purchase of goods, experience can be interpreted as things that occur or are experienced by the buyer when making transactions or after doing a transaction until the goods or services become the property of the buyer. The events experienced by the buyer can be in the form of unpleasant, beneficial or harsh or even adverse events. In business, experience or consumers' feeling is an important aspect that is interesting to learn (Lemon & Verhoef, 2016; Verhoef et al., 2009) and becomes important in the learning process (Wolff-Michael & Alfredo, 2014). In the business context, the experience is a valuable lesson for consumers that can lead to or build opinions, images or purchase decisions (Ayegba, Ochiba, Dominic, & Danladi, 2017; Batkoska & Koseska, 2012), and impact on subsequent experiences. Bad experiences often lead to dissatisfaction, a sense of deterrence and a reluctance to make repeat purchases. While good experiences even exceed what consumers think and expect and often lead to satisfaction, which in turn raises or sparks the interest to repurchase. Online shoppers can experience both good and bad experiences. What's more, something that distinguishes online purchases and purchases from offline stores is that there is a lag between purchasing time and the arrival time of the goods. This pause causes anxiety or confusion as a psychological effect of online purchasing.

### **Shopping Anxiety**

The classic model of the study of consumer behavior explains that psychological factors are one of the things that are antecedents of purchasing decisions. There have been many application models that place a customer or consumer satisfaction in online shopping, such as Luddin and Cheng (2014), Jayasubramanian,

Sivasakthi, and K (2015) and Wang and Liem Le (2016), which discuss Psychological factors as causes that existed before the purchase decision. Some of the psychological factors include motivation, attitude, perception, etc. In the classic consumer behavior model presented by Philip Kotler, Blackwall, and Engel, it leads to a purchase decision and then a post-purchase behavior stage. The model is not able to explain the phenomena that occur in the field related to online and post-purchase buying behavior, namely the anxiety that arises after the purchase transaction occurs. If we look closely at the process of purchasing goods online, there is a time lag in the transaction with the receipt of the order of the goods, and at the time lag allows and the potential for anxiety for the buyer. Studies on anxiety as a result of shopping online have been done by Hasmujaji (2016), but so far the existing studies are more of nature and lead to a model that does not link or test the causality relationship between one or more antecedent variables.

Table 1. Operationalization of Research Variables

Variable	Definition	Measurement	Scale
Bad Shopping Experience	Negative things that have been experienced during and after shopping for goods or services through online stores	The frequency of experiencing bad things when shopping online	1. Never 2. Seldom 3. Often 4. Always
Shopping Intensity	The level of frequency of shopping through online stores	Frequency of buying goods online in the past year	Frequency
Disappointment	The disappointment felt and experienced by the buyer is related to the risk borne by the buyer	The level of disappointment felt by the buyer	1 to 5 Scale
Shopping Anxiety	The level of concern for the risk that will be experienced because of buying goods through an online store	Concerns about quality, quantity, personal data, quantity, and delivery	1. Low 2. Medium 3. Height 4. Very High

## Methods

This research employs a quantitative approach using survey. Buyers of goods, where purchases are made online are the population in this study. The population number and whereabouts are unknown. Therefore this study was conducted on a sample of respondents chosen by chance responding to the questionnaire distributed, online through Google form. 100 samples were determined by considering adequacy analyzed without considering representativeness because the number and condition of the population are not identified. The variables of this study include experiences related to online shopping risk and psychological effects measured through measurement

items, as shown in table 1. Data was collected using questionnaires distributed online via Google form. Data collected was analyzed by Partial Least Square using SmartPLS Version 3 software.

## Results

The results in this article were achieved by describing the modeling to produce the final model (the subject). At the beginning of modeling, all free variables of buying intensity and a bad experience were built in relation to their influence on the anxiety and disappointment. A causal model of the variable of bad experiences and the frequency of shopping or buying was established relating to disappointment and anxiety. The result shows that bad experiences ( $t = 0,407$ ) and shopping frequency ( $t = 1,65$ ) were not significantly related to disappointment, with an indication that the t-statistic value was smaller than critical value 1,96. While the association of the disappointment variable with anxiety showed a significant influence with the t-statistic value (18,139) greater than the t critical value (1,96). Following the principle of structural equation modeling, if the path connecting one variable with another variable is statistically insignificant then the path is ignored or omitted. The final results of modeling are shown in Figure 1 and 2, which show only statistically significant pathways. In this figure, the path of the influence of disappointment with anxiety is very strong with a coefficient value of 0,810 ( $t = 20,964$  and  $p = 0,000$ ). Each latent variable (both anxiety and disappointment) is compiled by statistically eligible indicators, with a t value greater than 1.96 each indicator. This means that the two latent variables are constructively adequate. The coefficient value of the indicator of the lowest latent disappointment variable is 0,541 (Diaspp7) and stopped by 0,772 (DISAPP5). As a whole, the indicators of the constituent variables are adequate. As for the variable anxiety, the lowest coefficient was 0,555 (Anxiety 1) and the highest was 0,778 (anxiety 5). The magnitude of the coefficients for each indicator variable shows the contribution to the latent variable in question.

The structural model of the findings of this study can be explained if buyers shop online and are disappointed because what is received is not as what they had expected, anxiety will arise and likely have an impact on psychological disorders (Samantray, 2015; Trotzke et al., 2015; Hasmujaji, 2016). Feeling disappointed because their expectations were not met is something that might happen when making an online, that is, the purchase is made in advance and the goods will come later. In other words, the purchased items cannot be enjoyed immediately, or there is a time gap between the purchase and the consumption. Besides, in terms of quality and quantity, sometimes there is a mismatch between what was ordered and what was received by the customers. This is a risk faced by buyers that would eventually lead to feelings of disappointment. Discrepancies can occur in terms of

quantity, quality of goods; and there are some troubles in delivery time and service. Another thing that might also be disappointing is that the money paid by the customers does not go to the seller's account, and there is some misuse of the buyer's data. Buyers who are often disappointed or receive items or service that do not meet their expectation in online shopping can experience psychological disturbances. The level of the psychological disorders ranges from mild to severe, depending on the practice, and the risk of loss they experience.

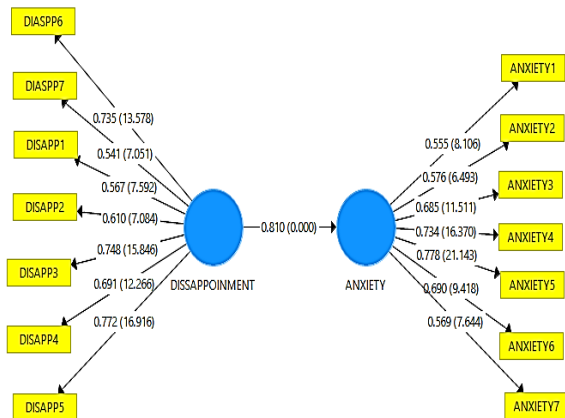


Figure 1. Structural and Measurement Model, with coefficient and probability values (p)

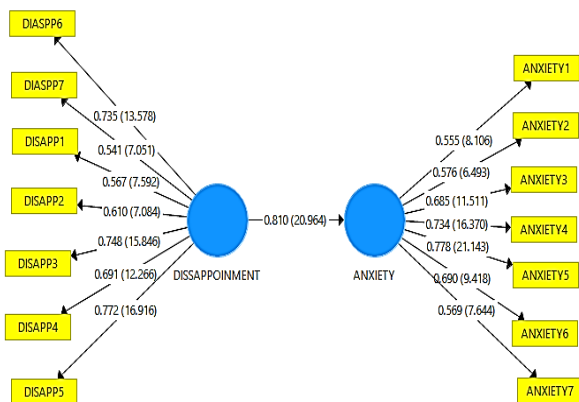


Figure 2. Structural and Measurement Model, with coefficient and t Statistic values (t)

## Conclusion

It can be concluded that the customers' intensity of shopping and bad experiences do not have an impact on their anxiety. The discrepancy between what is expected and what is felt or experienced related to the risk of buying goods online has an impact on the emergence of anxiety for the buyer. This means that buyers feel anxiety from shopping online is caused by perceived disappointment. The practical implication of this research is that if the online merchant does not want the buyer to experience anxiety, then the selling process should reduce customers' disappointment, and

the sellers must keep their promise to the buyer regarding the quality of goods purchased, quantity, and delivery time. Also, misuse of customers' personal data should be avoided.

## References

- Akin, Z., & Seçilmiş, İ. E. (2015). Risk Behavior, Risk Perception and Online Shopping: An Experimental Approach. doi:10.13140/RG.2.1.4956.9761
- Ariff, M. S. M., Sylvester, M., Zakuan, N., Ismail, K., & Ali, K. M. (2014). Consumer Perceived Risk, Attitude and Online Shopping Behaviour: Empirical Evidence from Malaysia. *IOP Conference Series: Materials Science and Engineering*, 58, 012007. doi:10.1088/1757-899x/58/1/012007
- Arshad, A., Zafar, M., Fatima, I., & Khan, S. K. (2015). The Impact of Perceived Risk on Online Buying Behavior *International Journal of New Technology and Research (IJNTR)*, 1(8), 5.
- Ayegba, A., Ochiba, A. A., Dominic, O. A., & Danladi, O. A. (2017). A Study Of Consumers' Experience On Online Shopping In Nigeria. *International Journal of Advancements in Research & Technology*, 6(4).
- Batkoska, L., & Koseska, E. (2012). The Impact of Cognitive Learning on Consumer Behaviour. *Procedia - Social and Behavioral Sciences*, 44, 70-77. doi:10.1016/j.sbspro.2012.05.006
- Birkbeck, J. S., & Xu, L. (2012). Perceived Risk of Online Shopping: Differences Between the UK and China. *UK Academy for Information Systems Conference Proceedings, Spring 3-27-2012*.
- Cheng, F.-F., Liu, T.-Y., & Wu, C.-S. (2013). *Perceived Risks and Risk Reduction Strategies In Online Group-Buying*. Paper presented at the International Conference on Technology Innovation and Industrial Management, Phuket Thailand.
- Choudhury, D., & DEY, A. (2014). Online Shopping Attitude among the Youth: A study on University Students. *International Journal of Entrepreneurship and Development Studies (IJEDS)*, 2(1).
- Dai, B., Forsythe, S., & Kwon, W.-S. (2014). The Impact Of Online Shopping Experience On Risk Perceptions And Online Purchase Intentions: Does Product Category Matter? *Journal of Electronic Commerce Research*, 15(1), 11.
- Dobrev, K. (2018). Global E-Commerce Trends And Statistics [2017-2018].
- Doğan Keskin, A., & Güneç, S. (2017). Testing Models Regarding Online Shopping Addiction. *Addicta: The Turkish Journal on Addictions*, 4(2). doi:10.15805/addicta.2017.4.2.0010
- Doolin, B., Dillon, S., Thompson, F., & Corner, J. L. (2005). Perceived Risk, the Internet Shopping Experience and Online Purchasing Behavior. *Journal of Global Information Management*, 13(2), 66-88. doi:10.4018/jgim.2005040104

- Garg, P. K. (2016). "A study of the Customer's changed attitude towards online shopping: A conceptual model regarding changed intention, the role of perceived risks. 2(1), 6.
- Gupta, P. (2015). Comparative Study of Online and Offline Shopping: A Case Study of Rourkela in Odisha. *Department of Humanities and Social Sciences National Institute of Technology Rourkela – 769008, Odisha, India.*
- Hasmujaji, E. (2016). Internet Addiction And Anxiety Among Students Of University Of Tirana. *European Journal of Education Studies*, 2(4).
- Hong, L. M., Zulkiffli, W. F. W., & Hamsani, N. H. (2016). The Impact Of Perceived Risks Towards Customer Attitude In Online Shopping. *International Journal of Accounting, Finance and Business*, 1(2), 8.
- Jayasubramanian, P., Sivasakthi, D., & K, A. P. (2015). A Study on Customer Satisfaction towards Online Shopping. *International Journal of Applied Research* 2015; 1(8): 489-495, 1(8), 6.
- Jin, L. Y., Abdullah, O., Nizam, S. S., Rahim, R. A., & Safizal, A. (2016). Factors Influencing Online Shopping Behavior: The Mediating Role of Purchase Intention. *Procedia Economics and Finance*, 35, 401-410. doi:10.1016/s2212-5671(16)00050-2
- Jusoh, Z. M., & Ling, G. H. (2012). Factors Influencing Consumers' Attitude Towards E-Commerce Purchases Through Online Shopping. *International Journal of Humanities and Social Science*, 2(4).
- Katawetawaraks, C., & Wang, C. L. (2011). Online Shopper Behavior: Influences of Online Shopping Decision. *Asian Journal of Business Research*, 1(2), 8.
- Kesici, A., & Tunç, N. F. (2018). Investigating the Digital Addiction Level of the University Students According to Their Purposes for Using Digital Tools. *Universal Journal of Educational Research*, 6(2), 6. doi:DOI: 10.13189/ujer.2018.060204
- Lemon, K. N., & Verhoef, P. C. (2016). Understanding Customer Experience Throughout the Customer Journey. *Journal of Marketing*, 80(6), 69-96. doi:10.1509/jm.15.0420
- Lu, D. (2017). How Do Trust and Risk Affect Customers' Online Purchase Intention? A Study of Trust and Risk in the Online Shopping Context. A Thesis Submitted for the Partial Fulfilment of Master Degree in Development Studies.
- Luddin, I. H. B. H., & Cheng, B. L. (2014). Factors Influencing Customer Satisfaction and E--Loyalty: Online Shopping Environment among the Young Adults. *Management Dynamics in the Knowledge Economy*(3), 9.
- Mann, B. M. (2014). Online Shopping: The Influence of Body Image, Personality, and Social Anxiety
- Mariani, M. G. (2012). Risk perception in online shopping.
- Masoud, E. Y. (2013a). The Effect of Perceived Risk on Online Shopping in Jordan. *European Journal of Business and Management*, 5(6).
- Masoud, E. Y. (2013b). The Effect of Perceived Risk on Online Shopping in Jordan. *European Journal of Business and Management*, 5(6), 11.
- Maziriri, E. T., & Chuchu, T. (2017a). The Conception of Consumer Perceived Risk towards Online Purchases of Apparel and an Idiosyncratic Scrutiny of Perceived Social Risk: A Review of Literature. *International Review of Management and Marketing*, 7(3), 8.
- Maziriri, E. T., & Chuchu, T. (2017b). The Conception of Consumer Perceived Risk towards Online Purchases of Apparel and an Idiosyncratic Scrutiny of Perceived Social Risk: A Review of Literature. *International Review of Management and Marketing*, 7(3), 8.
- Samantray, S. (2015). Internet Addiction and Relationships: The Psychology behind It. *MOJ Addiction Medicine & Therapy*, 3(1). doi:10.15406/mojamt.2017.03.00024
- Sharma, J. K., & Kurien, D. (2017). Perceived Risk in E-Commerce: A Demographic Perspective. *NMIMS Management Review*, XXXIV (1), 26.
- Sreya, R., & Raveendran, P. T. (2016). Dimensions Of Perceived Risk In Online Shopping - A Factor Analysis Approach *Journal of Management Research and Analysis*, 8(1), 5.
- Suresh, M. A., & Shashikala, R. (2011). *Identifying Factors of Consumer Perceived Risk towards Online Shopping in India*. Paper presented at the 3rd International Conference on Information and Financial Engineering IPEDR Singapore.
- Trotzke, P., Starcke, K., Muller, A., & Brand, M. (2015). Pathological Buying Online as a Specific Form of Internet Addiction: A Model-Based Experimental Investigation. *PLoS One*, 10(10), e0140296. doi:10.1371/journal.pone.0140296
- Van Noort, G., Kerkhof, P., & Fennis, B. M. (2007). Online versus conventional shopping: consumers' risk perception and regulatory focus. *Cyberpsychol Behav*, 10(5), 731-733. doi:10.1089/cpb.2007.9959
- Verhoef, P. C., Lemon, K. N., Parasuraman, A., Roggeveen, A., Tsiros, M., & Schlesinger, L. A. (2009). Customer Experience Creation: Determinants, Dynamics and Management Strategies. *Journal of Retailing*, 85(1), 31-41. doi:10.1016/j.jretai.2008.11.001
- Wang, L. W., & Liem Le, Q. (2016). Customer Satisfaction towards Online Shopping at Electronics Shopping Malls in Vietnam- A Conceptual Model to Enhance Business Success through Efficient Websites and Logistics Services. *Journal of Stock & Forex Trading*, 05(01). doi:10.4172/2168-9458.1000164
- Widayat. (2018). E-Consumer Behavior: The Roles of Attitudes, Risk Perception on Shopping Intention-Behavior. *Advances in Economics, Business and Management Research*, 57, 8.

- Widiyanto, I., & Prasilowati, S. L. (2015). Perilaku Pembelian Melalui Internet. *Jurnal Manajemen dan Kewirausahaan*, 17(2). doi:10.9744/jmk.17.2.109-112
- Wolff-Michael, R., & Alfredo, J. (2014). Toward a Theory of Experience. *Science Education*, 98(1), 106-126. doi:10.1002/sce.21085
- Yang, K., & Forney, J. C. (2013). The Moderating Role Of Consumer Technology Anxiety In Mobile Shopping Adoption: Differential Effects Of Facilitating Conditions And Social Influences. *Journal of Electronic Commerce Research*, 14(4), 13.
- Zendehdel, M., Paim, L. H., & Osman, S. B. (2015). Students' online purchasing behavior in Malaysia: Understanding online shopping attitude. *Cogent Business & Management*, 2(1), 1078428. doi:10.1080/23311975.2015.1078428