

Risk and Trust in Online Shopping: Experience from Nigeria

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Abstract

This paper attempts to examine and investigate online shopping in Nigeria considering perceived risk and trust among online shoppers and online vendors. Trust in the Internet world can be influenced by perceptions of the vendors. This study will place more emphasis on consumers trust in online vendors rather than trust in the infrastructure. This study argues that since online vendors are the consumer's main focus when transacting online, trust is built based on perceptions of the vendors. Perceived usefulness and perceived ease of use of online shopping is also examined in this study know whether the Nigeria populace see a need for online shopping or even e-commerce. Some of the perceived risk identified includes risk are financial, product performance, social, psychological and time/ convenience loss.

Primary source of data collection was employed in getting data for this study through administering of questionnaires. Respondents were selected from Lagos, Port Harcourt and Abuja, which are the major cities in Nigeria; there were 100 respondents in this research study. Correlation analysis was carried out to test for relationship between variables. Findings reveals that the presence of perceived risk negatively affects trust in online shopping and that perceived usefulness of online shopping has a positive effect on actual usage of online shopping.

Keywords: E-Commerce, Economy, Consumer, Internet, Trust, Risk

1. INTRODUCTION

In recent years there has been a tremendous increase in the literature concerning the use of Information and Communication Technologies (ICT) from different points of view: the individuals, the enterprises and the governments (Javier, et al., 2011). It's not surprising, since the adoption of these technologies has changed the form of relation among the economic agents. These changes not only concern society and policy makers, but also researchers. The potential benefits derived from the use of ICT have been pointed out in a wide variety of contexts, including labor, education, health and commerce, to cite only but few. Many business practices have been altered due rapid development and popularity of information technology. Amazon (<http://www.amazon.com/>) and similar e-commerce sites, where customers buy products and pay for them on the Web, have grown rapidly and become a critical channel for reaching consumers.

From the birth of the marketing concept in the 1950s, academics and businesses have sought to understand the processes and factors involved in meeting consumers' wants and needs, i.e., delivering value to consumers. Much of this work is based on the cognition, affect, and behavior (CAB) model that assumes the consumption process is a causal flow from consumer cognition to consumer affect to consumer behavior, that is, cognition variables (information seeking) determine affective responses (state of predisposition) which in turn guide behavioral effects (the choice process and purchase).

Consumers have become increasingly sophisticated and demanding with the availability and abundance of products, services, information, technology, as well as retail stores and channels (Terblanche and Boshoff, 2004). Holbrook, (1994) speaking from the consumer's viewpoint, obtaining value is a fundamental consumption goal and pivotal to all successful exchange transactions. In response, many retailers are seeking to turn shopping into a high-value pursuit and are highlighting consumer value as an important source of competitive advantage (Woodruff, 1997). Despite the importance of value in creating consumer shopping experiences, existing literature on shopping value is limited. Researchers have conceptualized consumer shopping value from different perspectives and disagree upon dimensions of shopping value. Therefore, an in-depth understanding of consumer shopping value is needed.

The primary objectives of this article are to provide the academic research community with an introduction to this new and developing phenomenon in Nigeria which is a developing country and to begin a

discussion regarding areas for fruitful research in this growing and compelling industry. As befits this special issue, this new phenomenon is conceptualized as a combination of shopping and gambling; thus shambling is at an interesting conjunction of two consumer research areas. This work broadly outlines the area, highlighting compelling and perplexing research issues and concludes with an exhortation to fellow researchers to delve into study of this fascinating phenomenon. But first, the phenomenon needs explaining.

2. LITERATURE REVIEW

With e-commerce being at an early stage in most third world countries of the world, online shopping trend in Nigeria is not as advanced as it is in other developed countries. Although, people engage in online banking (e-banking), most people are still not open to the idea of shopping online and prefer to carry out their transactions traditionally, i.e. face-to-face. Folorunso, (2006); Adeyeye, (2008); Ajayi, (2008); Ayo, (2008); Egwali, (2009); Adeshina and Ayo, (2010) identified various contributing factors to hindering the adoption of e-commerce and online shopping in Nigeria. One of such factors is accessibility to the Internet. A recent study on internet usage in the UK reveals that 82.5% of the total populations (62,348,447 people) are internet users and 29.4% (18,354,000 people) are broadband subscribers (Internet World Stats, 2010). This ease of access to the Internet has been identified as one of the factors encouraging the adoption and growth of e-commerce and online shopping in the UK (Soopramanien and Robertson, 2007).

In contrast, majority of the Nigerian populace do not have access to the Internet. A study recently conducted on internet usage in Nigeria shows that about 16.1% of the total population (149,229,090 people) are internet users and less than 1% of the populace (i.e. 67,800 people) are broadband internet subscribers (Internet World Stats, 2009). From these percentages, it is obvious that only a fraction of the general populace uses the Internet and even those who access it do so through numerous cybercafés scattered all over urban parts of the country (Ayo, 2006). Cybercafés according to Adomi et al., (2003:489) “are places where Internet public access services are provided by entrepreneurs for a fee on amount of data used” and are quite popular among Nigerians because of the high cost of connectivity by individuals. However, due to the public nature of these cybercafés, people are not comfortable carrying out e-commerce activities there for privacy, security and network reliability issues, and this negatively affects online shopping trends in the country (Adeshina and Ayo, 2010).

Another factor noted affecting the use of e-commerce for online shopping in Nigeria “is the lack of a nationally acceptable and recognized payment method for online goods and services” (Ajayi et al., 2008). Ayo et al. (2008:4) posits that the low level of e-Payment infrastructure in the country, serves as a barrier to public participation in e-commerce. From previous researches carried out on e-payment in Nigeria, it is evident that the Automated Teller Machine (ATM) is the most prominent method of payment in Nigeria (Adekunle and Tella, 2008; Adeyeye, 2008; Ayo et al. 2008; Adeshina and Ayo, 2010). Most individuals have at least one bank ATM (cash) card because they find it to be a convenient means of banking without having to queue up in banks for cash. Conversely, Ayo et al., (2008:2) states that however the use of the ATM is widely accepted nationwide, “it is only a means for making local payments and not for e-commerce services” such as online shopping and this has a negative effect on online shopping in Nigeria.

Shortage of indigenous online vendors is also another crucial factor affecting online shopping in Nigeria Adeyeye (2008:1). Most people who shop online do so from foreign online vendors like Amazon and EBay because there are very few credible online vendors in Nigeria. However, shopping from these foreign vendors can be discouraging due to high shipping costs and most orders not being processed. Nigeria has for years had a negative reputation as one of the world’s most corrupt countries engaging in wide scale Internet fraud. A recent survey by the Internet Crime Complaint Center (IC3) ranks Nigeria third in the world with 8.0% of perpetrators of cyber crime living in Nigeria after the US (65.4%) and UK (9.9%) (Internet Crime Complaint Center, 2009). This percentage when compared with the total population of Nigerians (i.e. over 140 million people) poses a considerable threat to the Internet world. Thus, most online vendors are wary when dealing with orders from Nigeria for fear of fraud and loss of money.

Consequently, it is not surprising that only a small part of the Nigerian populace engage in online shopping. A study recently conducted shows that “only 16% of the sample surveyed shop online and the most popular payment methods used in Nigeria were the prepaid card system and direct payment to vendors” accounts (Adeyeye, 2008:5). The prepaid card system involves buying a card to use for online purposes like checking examination results, buying airtime or renewing subscription to services; while some online vendors require direct payment into their bank accounts for purchases made online, thus confirmation of payment is also required before orders are fully processed. However, this method can prove frustrating and slow as customers have to make physical payments in banks.

Adeyeye, (2008:5) there were also a few people (about 25% of the sample surveyed) who owned credit cards and mostly shopped online from foreign vendors as discussed above. Although these offline payment systems i.e., the prepaid card system and direct payment, may not be totally appropriate and convenient for online shopping, most online shoppers in Nigeria are prepared to pay for products and services purchased on the

Internet and the prepaid card systems seems to be the most accepted means of payment for purchases done online with 65% of sample surveyed preferring it to other payment methods (Adeyeye, 2008:5). This is because of the perceived minimal risk associated with buying the cards for online purposes.

nevertheless, poor internet access, lack of well structured e-payment systems, few online vendors often requiring offline payments, and other are some of the factors affecting online shopping in Nigeria, while only a fraction of the Nigerian populace engage in online shopping. Most people would rather engage in face-to-face transactions than go through these troubles associated with online shopping.

It has been reported that consumers have a low perception and trust on online merchants, making them unwilling to make purchases online. The results of a survey of 9700 online consumers showed that three out of five respondents did not trust web merchants (Belanger, Hiller, & Smith, 2002). Apart from that, customer service affects purchase decisions through vendor knowledge, responsiveness and reliability (Baker, Levy, and Grewal, 1992; Gefen, 2002). Consumers do not have the opportunity to physically inspect goods purchased over the internet prior to purchasing them (Jarvenpaa and Todd, 1996-97). Instead, internet purchasers must rely on mediated representations of the goods being purchased, are normally dependent on third parties for delivery of purchased goods and may question the convenience of product returns.

Lastly, the concept of risk is important for understanding how internet consumers make choices (Hasan and Rahim 2004). Shopping environments on the internet may be uncertain for the majority of online shoppers especially if they are novices. Zuroni and Goh, (2012) defined risk as the subjectively-determined expectation of loss by an online purchaser in contemplating a particular online purchase. Amongst the identified perceived risk are financial, product performance, social, psychological and time/ convenience loss. Financial risk stems from paying more for a product than being necessary or not getting enough value for the money spent (Roehl and Fesenmaier 1992).

2.1 THEORETICAL FRAMEWORK

The importance of trust in human interactions cannot be overemphasised and there have been numerous researches on the concept of trust. As a result, trust has varying definitions depending on the context of use and fields of application. Mayer et al. (1995:726) simply defined trust as a “willingness to be vulnerable to another party”. Gefen (2000:726) describes trust in a broader sense as “the confidence a person has in his or her favourable expectations of what other people will do, based, in many cases, on previous interactions”. Gefen et al. (2003:54) define trust as “one's belief that the other party will behave in a dependable, ethical, and socially appropriate manner”. Pavlou (2003: 106) also describes trust “as the belief that the other party will behave in a socially responsible manner, and, by so doing, will fulfill the trusting party's expectations without taking advantage of its vulnerabilities”. From these definitions of trust from researchers, it can be deduced that trust is vital for interaction and relationship building between parties involved.

Pavlou (2003:106) defines trust in e-commerce as “the belief that allows consumers to willingly become vulnerable to Web retailers after having taken the retailers' characteristics into consideration”. McKnight et al. (2002:335) identify “multiple, interrelated dimensions of e-commerce trust” that inform consumer behaviour and trust building and describes trust as “the willingness to depend on a vendor to deliver on commitments; as a belief that the vendor uses consumer data ethically; or a perception that the Internet is technologically secure”. It is therefore, possible to have trust based on one or more dimensions but not necessarily all to engage in online shopping. Tan and Thoen (2000) identify two (2) main elements of trust in online shopping as trust in the vendors and trust in the technological infrastructure (the Internet), which are evident from the above definitions. However, Pavlou (2003:107) argues that web retailers have a significant role to play in encouraging trust in the infrastructure by creating safe and secure online shopping environments. This implies that consumers' trust in the Internet can be influenced by perceptions of the vendors. Therefore for the purpose of this study, emphasis will be placed on consumers' trust in online vendors rather than trust in the infrastructure. This study argues that since online vendors are the consumers' main focus when transacting online, trust is built based on perceptions of the vendors.

Technology acceptance model (TAM) is currently the most effective tool for describing information systems adoption. It was developed by Davis (1989) to explain and predict computer-usage behaviour. It has its theoretical root in theory of reasoned action (TRA) (Fishbein et al., 1975). TRA depicts that beliefs influence attitudes, which lead to intentions, and finally to behaviours. The TRA introduced two independent determinants, attitude towards behaviour and subjective norm. Attitude toward behaviour refers to the degree that an individual has a positive or negative reaction towards a specific behaviour. Normative beliefs consider the probability that important persons or groups approve or disapprove of disapproving a specific behaviour.

According to the TRA, individuals' attitudes towards behaviours are determined by their most important beliefs and the consequences of performing specific behaviours. As Fishbein et al. (1975) demonstrated through their theory, behaviour is best predicted by intentions, and intentions are jointly determined by the person's attitude and subjective norm concerning the behaviour. TAM's proposition posits

two constructs: Perceived usefulness (PU) which is defined as “the prospective user's subjective probability that using a specific application system will increase his or her job performance” and perceived ease of use (PEOU), which refers to the degree to which the prospective user expects the target system to be free of effort (Davis et al., 1989).

Both perceived usefulness and perceived ease of use have been used in examining users' acceptance of information systems. Perceived usefulness has been proven consistently as significant in attitude formation (Moon et al., 2000; Venkatesh, 2000; Venkatesh et al., 2000). TAM has also been employed to predict consumers' adoption of Web technology (Pavlou, 2003; Tang et al; Klopping and Mckinney, 2004). Lee et al. (2001) extended TAM with perceived risk (PR). They found that the TAM predicted individual purchasing behaviour online and that perceived risk affects perceived usefulness. Chen et al. (2002) also found TAM effective in evaluating online shopping at “virtual” on-line store.

Building on these empirically validated views, the TAM is suitable for determining e-commerce but may not fully determine the users' intention to adopt the technology. Therefore, the study proposes an extended TAM, with integration of task-technology fit model, trust, and perceived risk to better predict consumers' adoption of e-commerce. The original TAM was also modified by dropping perceived ease of use – perceived usefulness the path based on previous e-commerce adoption studies which argued that Web tools are exceptionally easy to use (Klopping et al., 2004). Also, to simplify TAM, the attitude construct was dropped and focused on the relationship between perceived usefulness and perceived ease of use on intention to use.

Trust is a belief that one can rely upon a promise made by another (Pavlou, 2003). Stewart et al. (2001) defines trust in electronic commerce as the subjective probability with which consumers believe that an online transaction with a web retailer will occur in a manner consistent with their expectations. Scholars have identified lack of trust as one of the main reasons for consumers' cynicism towards electronic commerce. In the context of e-commerce, trust beliefs include the online consumers' beliefs and expectancies about trust-related characteristics of the online seller (McKnight and Chervany, 2002). The online consumers desire the online sellers to be willing and able to act in the consumers' interests, to be honest in transactions (not divulging personal information to other vendors), and to be capable of delivering the ordered goods as agreed.

According to Mahmood (2004), the trust factor has significant positive contributions to consumers' online shopping behaviour. Jiang et al (2008) argued that consumer trust is a critical enabler of successful online retailing and knowledge is one important factor influencing the level of trust. The work of Gefen (2003) and Al-Dwairi et al. (2009), among others presented an integrated trust model with the technology acceptance model for business-to-consumer (B2C) e-commerce.

In order to satisfy the aims and objectives of this study, the following hypotheses were proposed from review of literatures

H₁: Perceived risk is negatively related to trust in online shopping

H₂: consumer's perceived usefulness has a positive effect on his/her actual usage of online shopping

3. METHODOLOGY

Respondents were selected from Lagos, Port Harcourt and Abuja, all in Nigeria. This location is selected by the researcher because it is convenience for the researcher and the accessibility and coverage is broad enough. Researcher was survey the factors influencing consumers' attitude and perception to make e-commerce purchase through online shopping from range of age in this area. This is to avoid bias for surveying all the respondents from only a certain range of age only.

This study was conducted by convenience sampling method because of the unavailability of the list online shopper that involved in online purchases. There were 100 respondents in this research study. Anonymity and confidentiality were assured and participants were told that they could withdraw from the study at any point without prejudice. The respondents were drawn from different occupational categories, education, age, gender or ethnic categories but all of them fulfilled the basic condition mentioned earlier.

The main instrument for this study was a questionnaire. The questionnaire aimed to gather information about respondent's socio-demographic background, attitude towards online shopping and purchase perception towards online shopping. Therefore, the questionnaire was used to assess knowledge of online purchasing. The questions were developed based on literature review which found to have high readability and good validity.

4. DATA ANALYSIS AND INTERPRETATION

Available data shows that 54% of the respondents are male while 46% are female, with their age ranging from 26-35 years being more of the respondents. It was also revealed that 34% are civil servants and 28% works in a private firm. Data also show that 44% of the respondent resides in Port Harcourt and 30% in Abuja. Finally data also revealed that 38% of the respondent make use of the internet on daily basis, 32% on weekly basis, 16% on weekends while only 14% use the internet on monthly basis.

Table 1: Correlation table for first hypothesis

		I find it easy to locate the information that I need in this retailer?s Web site	I trust the authenticity of products displayed on retailers? websites
I find it easy to locate the information that I need in this retailer?s Web site	Pearson Correlation Sig. (2-tailed) N	1 100	-.295** .003 100
I trust the authenticity of products displayed on retailers? websites	Pearson Correlation Sig. (2-tailed) N	-.295** .003 100	1 100

** . Correlation is significant at the 0.01 level (2-tailed).

Table 2: Correlation table for second hypothesis

		Using the Internet makes it easier and quicker for me to shop	I took a long time to learn to use the Internet to do my shopping activities
Using the Internet makes it easier and quicker for me to shop	Pearson Correlation Sig. (2-tailed) N	1 100	.253* .011 100
I took a long time to learn to use the Internet to do my shopping activities	Pearson Correlation Sig. (2-tailed) N	.253* .011 100	1 100

*. Correlation is significant at the 0.05 level (2-tailed).

Source: Reseachers’ (2014): SPSS Ver. 15.0

Testing the first hypothesis which aims to analyze whether Perceived risk is negatively related to trust in online shopping; the relationship was investigated using Pearson product-moment correlation coefficient. Introductory analyses were carried out to ensure no violation of the assumptions of normality, linearity and homoscedasticity. There was a strong, negative correlation between the two variables, $r = -.295, n = 100, p < .05$ (Table 1). This can be explained to mean that the presence of Perceived risk negatively affects trust in online shopping, as such we accept above hypothesis which states that Perceived risk is negatively related to trust in online shopping.

The second hypothesis states that consumer’s perceived usefulness has a positive effect on actual usage of online shopping. This was also investigated using Pearson product-moment correlation coefficient (see table 2). There was also a weak, positive relationship between the two variables, $r = .253, n = 100, p < .05$ (Table 2). Hence, perceived usefulness of online shopping has a positive effect on actual usage of online shopping.

4.1 DISCUSSION AND RECOMMENDATION

Finding show that perceived risk is negatively related to trust in online shopping which means that when online shopper perceive risk in their shopping online, this will reduce the trust they have on online vendors and ultimately may lose interest in getting acquainted with the online method of shopping. The other hypothesis also revealed that perceived usefulness of online shopping has a positive effect on actual usage of online shopping which means that when online shoppers notice or perceive that shopping online will be useful, safe time and energy and even cost, then online shopper will be more willing to shop online rather that shopping in the conventional way.

With growth in the online shopping industry, it is worthwhile to note that such will create more jobs and also help in saving time and improve the state of being of the populace. While phones and other internet gadgets are getting more popular and cheaper, more of the populace can use the help of online shopping if proper

enlighten is given to the populace on the advantage of using it as compared to the physical or conventional market. Consumers should know that there are many advantages of online shopping such as it will be more convenience shopping on the internet and there is no crowd of people when shopping through online. This research can make the consumers aware that e-commerce is becoming an important trend in this modern information technology society

Given the speed with which the Internet is permeating public and commercial transactions in Nigeria, the priority area is Government intervention in e-commerce by solving the legal issues and problems presently confronting e-commerce in Nigeria. This can be achieved by formulating and enacting e-commerce related bills into law, and establishing a body to supervise or monitor e-commerce in Nigeria. There is also need for regular power supply as no industry can survive either electronic business or the brick and mortar business without adequate power supply. The area of Government intervention is highly needed if e-commerce must be successful in Nigeria (Akintola et al., 2011). The corporate Institutions have been doing their best including the banks but without government serious intervention there is little that can be achieved in e-commerce in Nigeria.

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