

## Positive and Negative Antecedents of Consumer Attitude towards Online Shopping

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**Abstract:** The internet has enabled businesses to make a wide range of products available for consumers to shop online, conveniently, anytime from anywhere in the world. While online shopping has shown tremendous growth over the recent past, literature indicates that consumers do cite some serious risks in transacting through the internet, and show reluctance in engaging in such activities. Therefore, the purpose of this paper is to identify positive and negative antecedents of consumer attitudes towards online shopping in an emerging economy, South Africa. Primary data through a survey method was collected from a sample of 215 consumers in Gauteng, South Africa, in early 2018. The study utilized descriptive, correlation and multivariate regression analysis to achieve its stated objective. The study identifies convenience, better deals/competitive pricing, a wider selection of products and online atmospherics as positive antecedents of consumer attitudes towards online shopping, while trust/reliability issues, financial risk, product risk, non-delivery risk and return policy issues are identified as negative antecedents of consumer attitudes towards online shopping. Online retailers are therefore encouraged to building on the positive antecedents by offering value for money (i.e. competitive pricing), offering a wide range of goods and services in their web pages, providing valuable information to customers, and designing visually appealing websites. Similarly, online retailers should try as much as possible to reduce the real and/or perceived risks related to financial risk and product risk by building trust with their customers.

**Keywords:** *Online shopping, consumer attitudes, positive antecedents, negative antecedents*

### 1. Introduction

Significant interest has been devoted to online retailing, and as a result it has shown enormous growth over the recent past, primarily because it offers benefits to buyers and sellers alike (Hunter & Mukerji, 2011). The success of online trading and shopping is of course attributed to the success of the internet and its ability to connect people and businesses alike. The internet has enabled businesses to make a wide range of products available for consumers to shop online, conveniently, anytime from anywhere in the world. Consumers are able to purchase products from anywhere in the world at competitive prices from the comfort of their homes. Globally, the e-commerce revenue amounted to US\$3.3 trillion in 2018, and the trend is projected to grow to US\$5.4 trillion in 2022 (Statista, 2018). A similar trend is observed in South Africa. South Africa is a member of BRICS, a grouping of major emerging markets that include Brazil, Russia, India, China and South Africa. Mitchley (2018) reports that e-commerce is exploding in South Africa, and it is estimated to amount to approximately R10bn (approximately \$769m) during 2017, and this massive growth is driven by "high mobile phone penetration, rising consumer confidence in online transactions, and the expansion of brick and mortar retailers into the online sphere by adopting a multi-channel approach". South Africa's top online shopping sites include Yuppief Chef, Zando, H&M, ASOS, Woolworths, Amazon, Makro, MRP and Exclusive Books (Finder, 2018). Other popular online sites include Zana, Superbalist, Hello Pretty, Fortune, Mys Scattered Hear and Retail Box (Shesaid, 2016).

Various products are offered online, such as groceries, fashion, kitchen cookware, furniture, home decor, books and jewellery. Business is drawn into e-commerce primarily because the internet creates a great opportunity to reach a big and diverse consumer base, reduction of cost in maintaining 'brick and mortar' stores, and reduced labour costs (Chronis, 2001). While online shopping has shown tremendous growth over the recent past, the literature indicates that consumers do cite some serious risks in transacting through the internet, and show reluctance in engaging in such activities. The reasons for this exceptional growth of online shopping is attributed to convenience, 24-hour availability of service, a wider selection of products, better deals and competitive pricing. Often, the challenges or risks of online shopping are indicated to be a financial risk, product risk, non-delivery risk, return policy issues and trust and reliability issues. Research in the area of online shopping is limited in South Africa. An extensive literature search provided no empirical study that attempted to identify positive and negative antecedents of consumer attitudes towards online shopping

behaviour, apart from the numerous studies that have attempted to identify anecdotal factors or dimensions of online shopping within different contexts.

Therefore, the present study aims to identify positive and negative antecedents of consumer attitudes towards online shopping in an emerging market, South Africa. The results of the study are expected to guide marketing practitioners in their efforts to enhance customer online shopping experience. In the next section, a literature review concerning the antecedents of online shopping is presented in detail. Following this, the methodology followed in the study is described. Thereafter, the findings of the study are discussed. Finally, conclusions, recommendations and directions for future research are highlighted.

## 2. Literature Review

Literature shows that most of empirical research conducted with respect to factors that influence consumer attitude towards online shopping are based on the context of traditional consumer literature (Delafrooz, Paim, Haron, Sidin & Khatibi, 2009). The most widely used theories include the theory of reasoned action (Ajzen & Fishbein, 1980), the theory of planned behaviour (Ajzen, 1991) the decomposed version of the theory of planned behaviour (Taylor & Todd, 1995) and the technology acceptance model (Davis, Bagozzi & Warshaw, 1989). However, the focus of this paper is on identifying the antecedents of consumer attitude toward online shopping. Therefore, review of the main antecedents or factors influencing consumer attitudes is pursued; not on the theories that can explain consumer behaviour per se. An indication of how each of the antecedents of influence consumer attitude towards in an online environment is also hinted.

**Convenience:** Convenience is cited as the main advantage of online shopping (Abramson & Hollingshead, 1999; Kotler, 2003). Travelling and waiting in lines are avoided. Consumers are able to conduct their shopping 24 hours a day conveniently from the comfort of their homes. Consumers are able to save time and are able to search in a variety of store with ease. Asadollahi (2012) concurs, and opines that compared to physical stores, online stores offer customers free and rich information about products and services all the time. In an online shopping setting, consumers are able to obtain product information, do window shopping and compare prices with convenience and without feeling any pressure to make any purchase (Al-Debi, Akroush & Ashouri, 2014; Makhita, 2014).

**Better Deals/Competitive Pricing:** Online shopping is also credited for creating value for customers. Better deals and/or competitive pricing are cited as one of the reasons consumers shop online (Abramson & Hollingshead, 1999; Kotler, 2003). The internet allows consumers to conduct a wider search for information to check and compare prices easily. Consumers are often able to get better deals at competitive prices online when compared to what they can get in physical stores. Perceived benefits, which are seen as a relative advantage of online stores, are believed to result in favourable consumer attitude (Al-Debi et al., 2014). Better prices are offered in online stores compared to physical stores (Delafrooz et al., 2009).

**Wider Selection of Products:** The ease with which consumers can search, evaluate and conduct online purchases means a wide range of products are available for consumers from numerous stores around the world. When shopping online, consumers are afforded a wider selection of products both locally and internationally. Consumers have information abundance and selection freedom when shopping online (Shwu-Ing, 2003). Consumers are spoiled with a wider selection of products over the internet, which enhances their attitude toward online shopping (Delafrooz et al., 2009).

**Online Atmospheric:** As with 'brick and mortar' stores, a conducive, atmosphere does enhance the customer experience in online stores. The term online atmospheric can be defined as the "conscious designing of web environments to create positive affect and/or cognitions in surfers in order to develop positive consumer responses". Information such as details of products, pictures, various products and facilities, and navigation aids are regarded as the "online atmosphere" (Hunter & Mukerji, 2011). In general, online atmospheric, which refers to cues such as information that aid a consumer in the buying process, background, music, pictures, and advertisements, is said to positively enhance consumer attitude towards online shopping (Eroglu, Machleit & Davis, 2001). On the other hand, inadequate web design and technology

(Gordon & Bhowan, 2005) and difficulties in using the web (Hager, Kibler & Zack, 1999) are said negatively influence consumer attitude towards online shopping.

**Trust/Reliability Issues:** Questions that arise when dealing with online shopping could include: Do you trust the online store/vendor? Do you rely on the ability of the online store to deliver as promised? Given the crime reported in cyberspace, the hacking of credit cards and the risk of ghost online stores, trust and reliability issues are seen to play a significant role in shaping consumer attitudes towards online shopping (Gefen & Straub, 2003; Hassanein & Head, 2007; Lin, 2011; Al-Debi et al., 2014).

**Financial Risk:** Financial risk is one of the main concerns that consumers have when they engage in online shopping (Kunkel, 2003; Swinyard & Smith, 2003). Financial risk is closely linked with trust and reliability issues in that dealing with untrustworthy and unreliable online stores is likely to result in financial loss or risk. Financial risk as a result of credit card fraud, hackers and viruses are one of the main reasons some consumers are reluctant to shop online. The fear of losing money has a negative effect on consumer attitude in the case of online shopping (Asadollahi, 2012).

**Product Risk:** The quality and texture of the product may prove to be different from what consumers see in an online setting. The issues of getting the right product as expected are a challenge in online shopping (Forsythe & Shi, 2006). Products may not provide the desired utility to the consumer as hoped for. Lack of product sampling is said to contribute to product risk (Gordon & Bhowan, 2005).

**Non-delivery Risk:** Wrong product delivery, damaged product delivery and late product delivery are some of the issues that may occur when shopping online and these are likely to result in financial loss for the consumer. The time lag between conducting the transaction online and the delivery of the product is indeed a serious issue (Abramson & Hollingshead, 1999). Non-delivery risks are found to negatively affect consumer attitudes in an online environment (Forsythe & Shi, 2006; Asadollahi, 2012).

**Return Policy Issues:** Return policies are not typically discussed and properly understood before purchases take place, even in physical stores. The utilisation of a return policy often proves more difficult and complex in the case of online shopping, as costs in the shipping of products are involved (Lewis, 2006). The issue of non-delivery once again plays a negative role, as consumers return the unwanted product and have to wait for the new product. The section below describes the research method followed in collecting empirical data for the study.

### 3. Research Methodology

**Data Collection:** Probability sampling was not possible due to the absence of a sampling frame. Therefore, snowball sampling and convenience sampling, both examples of non-probability sampling were employed to collect the data. Quantitative data was collected through a survey self-administered questionnaire from a sample of 215 consumers in Gauteng, South Africa, in early 2018. This sample size is more than sufficient for the type of statistical analysis required in the study (Malhotra, 2010), and is in line with other similar studies that utilised a similar figure (George, 2004; Delafrooz et al., 2009; Asadollahi, 2012). The questionnaire included a cover letter, a section for biographic information, and another section for the scaled constructs that measured the antecedents of consumer attitude toward online shopping. A six-point Likert scale was utilised to capture consumer responses. The scale ranged from strongly disagree (1) to strongly agree (6).

**Instrument:** The questionnaire was derived and/or compiled from previously tested and validated scales. The convenience construct was measured using four items adapted from Chen and Chang (2003) and McKinney (2004), three items for better deals/competitive pricing (Delafrooz et al., 2009), three items for wider selection (Gordon & Bhowan, 2005), and four items for store atmospherics (Eroglu et al., 2001; Hunter & Mukerji, 2011). Financial risk was measured using three items (Swinyard & Smith, 2003), four items for product risk (Forsythe & Shi, 2006), three items for non-delivery (Forsythe & Shi, 2006), three items for return policy issues (Lewis, 2006), and three items for trust/reliability issues (Al-Debi et al., 2014). Before collecting data for the main study, a pilot study (with a sample of 50) was conducted in order to ascertain the internal-consistency reliability of the scale as an additional measure. This step was deemed necessary as the

items for the different constructs were derived and/or compiled from various empirical research studies. All scaled constructs returned a Cronbach's alpha in excess of 0.70, beyond the recommended threshold signifying internal-consistency reliability of the scale used (Malhotra, 2010; Pallant, 2013). After ascertaining the reliability of the scale, the 30-item scale was then used to collect data for the main study.

**Ethical Considerations:** As a standard procedure at the North-West University, ethics clearance was obtained from the Social and Technological Sciences Research Ethics Committee of the Faculty of Economic Sciences and Information. The study conformed to high levels of ethical standards required of such research endeavours. The questionnaire, in its cover page, outlined the study's purpose, and explained that consumers' participation in the research was voluntary and that they can withdraw at any stage of the research process. No names were captured for purposes of anonymity, and results are reported in aggregate.

#### 4. Analysis of Results and Discussion

**Sample Description:** Table 1 reports on the descriptive statistics of the study a total of 215 usable questionnaires were collected and analysed. The demographic data revealed that out of the 215 respondents, 55.35% (n=119) were female and 44.65% (n=96) were male. In terms of age, the majority of the respondents were between 35 and 44 years of age (25%), followed by age cohort 18 to 24 (33%) and age cohort 25 to 34 (13%). Only 11 percent were above the age of 45. As can be viewed from Table 1, the majority (above 80%) of the respondents indicated that they shop online for fashions, branded products and overseas products (products not available in local markets). A significant number (65%) of the respondents indicated they shop online for local products and athletic products.

**Table 1: Descriptive Statistics**

Age	%	Products	%
18-24	23	Fashions	93.00
25-34	41	Branded products	85.00
35-44	25	Overseas products	81.00
Above 45	11	Local products	65.00
<b>Gender</b>		athletic products	65.00
Male	55	Books	45.00
Female	45	Grocery	37.00
		Other	20.00

**Correlation Analysis:** Table 2 reports the bivariate correlation analysis between all the constructs of the study. Mean scores ( $\bar{x}$ ), Cronbach's alpha ( $\alpha$ ), and average inter-item correlation are also contained in Table 2. The Cronbach's alphas were computed for each construct to assess the internal-consistency of the scales used (Nunnally, 1978). The results in Table 2 indicate that the coefficient for Cronbach's alpha for most of the constructs were above 0.70, with the exception for non-delivery and trust/reliability issues, indicating good internal-consistency reliability. Non-delivery risk and trust/reliability issues returned Cronbach's alphas less than 0.70, but greater than 0.60, which is regarded as acceptable (Malhotra, 2010). As an additional measure, an average inter-item correlation was also computed for all the constructs and they all fell between 0.15 and 0.50, suggesting a convergent and discriminant validity of the scale used in the study. As illustrated in Table 2, the results of the bivariate correlation coefficient between each of the constructs are significant at the  $p < 0.02$  level of significance. As can be viewed from Table 2, the Cohen's D statistic ranged from small (0.22) to large effect (0.78) (Pallant, 2013). The signs of the correlation were as expected and logically pointing towards nomological validity of the measurement theory (Malhotra, 2010).

Convenience, better deals/competitive pricing and wider selection were positively correlated with consumer attitudes towards online shopping, while a financial risk, product risk, non-delivery risk, lack of atmospherics, return policy issues, and trust/reliability issues were negatively correlated with consumer attitudes towards online shopping. As can be observed from Table 2, the coefficients of the bivariate relationship between convenience, better deals and wider selection, and financial risk, product risk, non-delivery risk, lack of

atmospherics, return policy issues, and trust/reliability issues also indicated a negative sign. It can also be observed that none of the correlation coefficients were 0.90 or higher. This can be interpreted as there being no obvious multicollinearity issues between the constructs. Additional collinearity diagnostics were also calculated before further assessing the relationship through multivariate regression analysis. Tolerance values for each of the constructs were above the 0.10 threshold level, and the variance inflation factor (VIF) was below the cut-off of 10, indicating further support of the non-existence of multicollinearity between each of the constructs (Pallant, 2013). Convenience, better deals, wider selection, online atmospherics, financial risk, product risk, non-delivery risk, return policy issues, and trust/reliability issues were entered as explanatory or independent variables, and consumer attitude was entered as a dependent variable.

**Table 2: Correlation Statistics, Validity and Reliability Statistics**

Constructs		$\bar{x}$	$\alpha$	MIIC	F1	F2	F3	F4	F5	F6	F7	F8	F9
Convenience	F	4.32	.75	.35									
Better deals	F2	5.15	.73	.29	.59								
Wider selection	F3	4.90	.76	.32	.64	.59							
Online atmospherics	F4	4.21	.71	.25	.55	.22	.25						
Financial risk	F5	4.95	.81	.41	-.75	-.73	-.69	-.19					
Product risk	F6	4.35	.78	.45	-.72	-.65	-.54	-.57	.78				
Non-delivery risk	F7	4.23	.67	.38	-.65	-.55	-.65	-.51	.62	.56			
Return policy issues	F8	4.25	.74	.42	-.39	-.41	-.45	-.45	.54	.45	.38		
Trust/reliability	F9	3.75	.65	.25	-.63	-.61	-.62	-.42	.39	.50	.43	.42	
Attitude	F10	3.85	.73	.29	.45	.65	.53	.44	-.50	-.43	-.49	-.48	-.41

Note: All bivariate correlation significant at  $p < 0.05$  level of significance.

Note:  $\alpha$  = Cronbach's alpha; CR = Composite Reliability; MIIC = Mean inter-item correlation

**Multivariate Regression Analysis:** Table 3 reports the model summary of the proposed model and F-statistics. The R-squared ( $R^2 = 0.656$ ) signifies that nine antecedents, viz. convenience, better deals, wider selection, online atmospherics, financial risk, product risk, non-delivery risk, return policy issues, and trust/reliability issues collectively explain approximately 66 percent of the variance in consumer attitudes towards online shopping. Having ascertained the absence of multicollinearity issues, a multivariate regression analysis was performed to determine the antecedents of consumer attitudes towards online shopping. The F-statistic ( $p < 0.05$ ,  $p < 0.01$ ) indicates that the proposed model is appropriate in predicting the dependent variable (consumer attitudes toward online shopping).

**Table 3: Model Summary and F-Statistic**

Model	R	R Square	Adjusted R square	Std. Error of the estimate	F	Sig.
Proposed model	0.810	0.656	0.645	0.511448	17.917	0.0000

Following this, an assessment of the contribution of the nine antecedents was conducted by studying the size and sign of the standardised beta ( $\beta$ ) coefficient of each explanatory variable (see Table 4).

**Table 4: Estimates of Beta Coefficients of the Model**

Explanatory Variables	Standardised $\beta$	T-Values	P-Values
Better deals	0.594	10.416	0.000
Wider selection	0.289	5.267	0.000
Online atmospherics	0.138	2.377	0.018
Convenience	0.113	2.053	0.041
Trust/reliability issues	-0.229	-4.780	0.000
Financial risk	-0.149	-3.100	0.001

Product risk	-0.144	-2.991	0.003
Non-delivery risk	-0.112	-2.091	0.021
Return policy issues	-0.109	-2.065	0.045

As can be seen, of the nine explanatory variables, four variables, namely better deals/competitive pricing, wider selection of products, online atmospherics and convenience of shopping have positive signs, and are statistically significant at the  $p < 0.05$  level of significance, and therefore are named positive antecedents of consumer attitudes towards online shopping. These positive antecedents can be described as factors that enhance consumer attitudes towards online shopping. The other five explanatory variables, namely financial risk, product risk, non-delivery risk, return policy issues, and trust/reliability issues have negative signs, and are statistically significant at the  $p < 0.05$  level of significance, and therefore are named negative antecedents of consumer attitudes towards online shopping.

These negative antecedents can be described as factors that discourage consumers' attitudes towards online shopping. The signs of the coefficients were confirmed earlier through correlation analysis. Of the four positive antecedents, better deals/competitive pricing ( $\beta = 0.594$ ) was found to be the strongest predictor of consumer attitudes towards online shopping, followed by wider selection ( $\beta = 0.289$ ), online atmospherics ( $\beta = 0.138$ ) and convenience ( $\beta = 0.113$ ). The findings of this study corroborate previous research conducted in different parts of the world; for example, convenience and deals/competitive pricing (Delafruz et al., 2009), wider selection (Gordon & Bhowan, 2005) and store atmospherics (Eroglu et al., 2001; Hunter & Mukerji, 2011) were identified as factors that influence online shopping behaviour. With regard to the negative antecedent, trust or reliability issues ( $\beta = -0.229$ ) was found to be the strongest predictor of consumer attitudes towards online shopping, followed by financial risk ( $\beta = -0.149$ ), product risk ( $\beta = -0.144$ ), non-delivery risk ( $\beta = -0.112$ ) and return policy issues ( $\beta = -0.109$ ). These findings substantiate some of the findings made by previous studies within different contexts; for example, financial risk (Swinyard & Smith, 2003; Asadollahi, 2012), product risk (Forsythe & Shi, 2006; Asadollahi, 2012), non-delivery risk (Forsythe & Shi, 2006; Asadollahi, 2012), return policy issues (Lewis, 2006) and trust/reliability issues (Al-Debi et al., 2014) were identified as important factors to consider in an online shopping environment.

## 5. Conclusion and Recommendations

The study has attempted to deepen and enhance our understanding of the issues with regards to online shopping. It has identified what influences consumer attitudes in an online environment. In practical terms, the study has identified and classified the antecedents of consumer attitudes towards online shopping, viz., convenience, better deals/competitive pricing, a wider selection of products and online atmospherics classified as positive antecedents of consumer attitudes towards online shopping. On the other hand, trust/reliability issues, financial risk, product risk, non-delivery risk and return policy issues are identified as negative antecedents of consumer attitudes towards online shopping. In line with study's findings, online retailers are therefore encouraged to build on the positive antecedents by offering value for money (i.e. competitive pricing), offering a wide range of goods and services in their web pages, providing valuable information to customers, and designing visually appealing websites. Similarly, online retailers should try as much as possible to reduce real and/or perceived risks related to financial risk and product risk by building trust with their customers. Furthermore, online retailers should also state their return policies (terms and conditions) clearly and ensure fast and safe product delivery to and from customers. In terms of future research direction, future researchers may consider utilising these positive and negative antecedents within different contexts to test the robustness of these antecedents in explaining consumer attitudes towards online shopping.

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