ASSESSMENT OF CUSTOMERS' KNOWLEDGE AND ATTITUDES TOWARDS E-COMMERCE IN BUFFALO CITY METROPOLITAN MUNICIPALITY

RESEARCH REPORT

By

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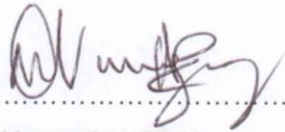
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DECLARATION

I declare that this research report is my own work, and where appropriate. I have acknowledged the work of others to the best of my knowledge. It is being submitted to the School of Business, University of South Africa, Johannesburg, in partial fulfilment of the requirements for the degree of Master of Business Leadership. It has not been submitted before for any degree or examination to any other university.

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ABSTRACT

In numerous developed markets, E-commerce is generally utilised and considered an effective method of reaching global players, gaining market share and building extended relationships between customers and businesses and between businesses. Yet, in South Africa- a developing country, the E-commerce market remains fairly underutilized and is primarily focused on the non-food market and targeting high-end customers. Current estimates are that 37% (13 - 15million) of South Africans have online access, and while this is considered to offer great potential for E-commerce to flourish, it has not been the case in South Africa. The aim of this study was to assess customer knowledge and attitude towards E-commerce through a framework in the context of Buffalo City Metropolitan Municipality (BCMM). To answer the research question and accomplish the aim, the study explored and described how customers' knowledge and attitudes towards E-commerce manifest themselves.

Theories surmised in making assumptions and explaining the behaviour of customers towards E-commerce to potentially enhance an understanding on underlying factors that influence the knowledge and attitudes of customers towards E-commerce were used as a lens to develop a priori research conceptual framework that was employed to guide data collection and analysis. The underpinning theories are Theory of Reasoned Action (TRA), The Technology Acceptance Model (TAM) and the Diffusion of Innovation Theory. The conceptual research framework for this study had three fundamental blocks: customer characteristics, knowledge and persuasion. Putting together these three main aspects, the thesis was able to figure out the perceived usefulness and attitude of people to E-commerce in Buffalo City Metropolitan Municipality, and to provide recommendations on how to improve E commerce in BCMM.

This qualitative study adopted the relativist and constructionist perspective as an ontological assumption. From the onset, the study claimed that online platforms for E-commerce exist in reality and that most people in South Africa have access to internet and that many own smartphones, but their knowledge and attitude towards E-commerce is not well understood. Thus this study explored the participant's

knowledge and attitude towards E-commerce as a reality that is socially constructed in their contextual background, and this was the epistemological stance of the study. An interpretive approach was followed in collecting and analysing the data. The data were obtained through face-to-face interviews with 12 middle class adult participants whom were purposively selected from different areas within BCMM. In terms of gender, participants comprised of eight females and four males. Observations were also conducted to obtain the data that could not be obtained through the interviews. Data were analysed inductively using thematic analysis approach.

The research revealed that BCMM customers are knowledgeable about and have a positive attitude towards E-commerce, yet most do not engage in online shopping. There was also suggesting evidence that low levels of acceptance among customers in BCMM is caused by nervousness to engage in online shopping, and the levels of discomfort in relation to usage, varied between males and females. Females were found to be shopping online more than males. Findings suggest that some customers have trust issues with E-commerce and perceive online shopping as risky, with a number of them expressing security fears related to potential misuse of their personal information on websites of E-Commerce shops. It also transpired that a majority of them do not have an understanding of what constitutes a secured website.

Despite the low level of utility of the E-commerce, it is concluded that customers in BCMM are knowledgeable and have positive attitude towards E-Commerce. However, to increase usage of online E-commerce in BCMM, education on how E-commerce works needs to be prioritised. Furthermore, it is recommended that E-commerce shops need to devise genuine strategies of allaying customers' fears about E-commerce in order to improve their trust. This would likely increase the utility of E-commerce by customers in BCMM.

Keywords: attitude, knowledge, e-commerce, customers, BCMM

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DISCLAIMER

All statements, comments or opinions expressed in this research report are solely those of the author. The information entailed herein is for the sole purpose of information and education.

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ABBREVIATIONS

AIQ: Answers to Interview Questions

ATQ: Answers to Theoretical Question

B2B: Business to Business

B2C: Business to Consumer

BCMM: Buffalo City Metropolitan Municipality

CRM: Customer Relationship Management

DoI: Diffusion of Innovation

GREI: Global Retail E-commerce Index

I: Interpretation

IFRS: International Financial Reporting Standards

II: Interview Interventions

IQ: Interview Question (Number)

IQ: Interview Question

PRQ: Primary Research Question

R: Respondent (Number)

RP: Research Purpose

SARS: South African Revenue Service

SIQ: Summary to Interview Question

SMEs: Small and Media Enterprises

SRAIQ: Summary of Respondent's Answers to Interview Questions

SRQ: Secondary Research Question

TAM: Technology Acceptance Model

TRA: Theory of Reasoned Action

CHAPTER 1 - INTRODUCTION

1.1   Introduction to the field of the study

This chapter first introduces the keywords from the literature that make up the topic of this study. Secondly, it briefly discusses key concepts such as customer knowledge, the E-commerce concept, history of E-commerce, global dynamics of E-commerce, and customer's attitude towards E-commerce on how are they applicable to this study. Thereafter the background of the research problem, which included research issues, challenges, status quo of E-commerce in South Africa and the problem statement are addressed. At the end of the chapter, the aim and objective of the study, research questions and the rationale of the study are specified.

1.2   Customer knowledge

Customer knowledge, an essential component for all businesses, suggests an understanding of key customer characteristics that are beneficial to an organisation's business processes (Loshin, 2012; Rowley, 2002). Sellers of customer relationship management (CRM) and business intelligence solutions attest that data gathered at the customer interaction can be converted into business intelligence and customer knowledge (Rowley, 2002).

1.3   The E-commerce concept

Electronic commerce, also known as E-commerce, is a trading system that uses an electronic medium and information technology facilities in the commission of the transaction (Bakar, Chang & Saidin, 2013). The use of the internet to sell goods and services (E-commerce) has increased tremendously in the past decade. Customers are increasingly using the internet in order to search for pre-sales information, purchase products, and obtain after-sales services (Perrigot and Penard, 2012). E-commerce has created a new venue for businesses to connect with consumers and conduct transactions (Smith, 2011). As a new electronic transaction channel, the internet has the potential to fundamentally change the way that consumers shop and buy goods and

services (Teo, 2006). It is regarded as being useful in reducing transaction costs, earning market share, attaining competitive advantage and developing better relationships with business partners for improved business performance (Castleman, 2004).

When customers shop online they select and put their selected items in a shopping cart provided by the E-commerce website. When the customer has finished selecting the items, he or she then continues to a checkout process in which the total price of the selected items is determined. The E-commerce website receives the payment for goods from the banking details the customer has provided and gives the customer a receipt as confirmation that the purchase was successful. After the customer has checked out, the store starts to prepare the goods for shipping to an address the customer has indicated for delivery (*Politics and Government Week*, 2016).

Benefits for customers and which include among others, more choices, lower prices and latest products, are now accessible to customers who are physically far away from the commercial centres (Horrigan and Raini, 2002), thereby enabling businesses to reach many potential customers who would be almost impractical to reach with brick and mortar. The Internet comes with a potential to influence customers to want to shop online for goods and services (Teo, 2006), because there are great benefits in doing so. It has also been noticed that many potential customers like to surf the Internet more for information than for the purposes of conducting online purchases while others feel that it is fundamentally difficult to shop online (Curtis, 2000; Jones, 2000).

1.4   History of E-commerce

Laudon and Traver (2014) reported that it is not easy to understand the date when E-commerce began. However, they have shown that during the late 1970s, there was a pharmaceutical company called Baxter Healthcare that took action in an unsophisticated form of Business to Business (B2B) E-commerce with the use of a telephone-based system that allowed hospitals to make repeat order of goods from it. In the 1980s, this method was enlarged to a PC-based remote order entry system and

later became ubiquitous throughout the United States. This happened way before the internet was used as commercial territory. Despite this, Arnold (2003) as cited in Gibbs and Krause (2006) understands Business to Consumer (B2C) to have been first truly noticed in France in 1981 with the introduction of the Minitel terminal, a combination of an 8-inch screen, keyboard and a telephone which was supplied to all citizens of France by the Government to make purchases online. Customers could make train bookings, look at stock prices, have a mailbox, chat and search the telephone directory. These systems which heralded E-commerce did not have the functionality of the internet. Today it is impossible to delink E-commerce from the internet.

In 1995, true E-commerce began as a result of first banner advertisements placed by ATT, Volvo, Sprint and others, and since then E-commerce has become known as the fastest growing form of commerce (Laudon and Traver, 2014). Nowadays, E-commerce can be used in all types of businesses including manufacturing companies, retail stores, and service firms (Smith, 2011). E-commerce design has enabled business processes to be more dependable and proficient thus allowing businesses to participate in the global space (Smith, 2011). There are many firms that are doing business on the internet (Liao and Cheung, 2001), which results in a noticeable interest in internet shopping by both practitioners and researchers. The internet provides a new channel for marketing which accommodates various kinds of products and services (Teo, 2006), and according to *The Economist* (2010), it was predicted that E-commerce would be a worldwide bright spot for merchants the following year.

1.5   Global Dynamics of E-commerce

Globally, E-commerce is experiencing a steady growth, according to a study by Ystats (2013). The annual growth rate for Business to Consumer (B2C) E-commerce is estimated at 20% although it is observed to be higher in some countries. E-commerce is one of the major factors in providing businesses with an opportunity to operate worldwide. Other factors comprise a reduction in trade barriers, globalisation of capital markets, the movement toward International Financial Reporting Standards (IFRS) and internet financial reporting (Smith, 2011). Internet financial reporting has been mostly

supportive of E-commerce companies (Hunter and Smith, 2009). IFRS is a globally used standard for accounting and financial reporting (Smith, 2008).

In 2010, it was speculated that E-commerce contributed 28% of annual growth globally, while there were a variety of countries that experienced much higher growth rates in E-commerce (*The Economist*, 2010). India, for example, while regarded to be a younger than average market, had its E-commerce growth rate projected at 51%. In the same period, well-established markets like America and Western Europe were expected to grow at an annual rate of 10% (*The Economist*, 2010).

The 2015 Global Retail E-commerce Index has measured the performance of E-commerce around the world, conducting their examination in developed and developing countries (Ben-Shabat, Moriarty, Nilforoushan & Yuen, 2015). This study learned that the top half of the 30 countries assessed is occupied by the developed countries. Out of the top 30, the USA was found to be occupying first position, toppling China from the top spot which it had held in the 2013 index. This is attributed to the US's continued growth and an improving economy while China's growth took a dive, this notwithstanding the noticeable expansion of China's E-commerce market. In the study it was found that there had been a positive growth of retail E-commerce around the world, with the sales at an impressive 20% increase on those of 2014 (Ben-Shabat, *et al.,* 2015).

The success of E-commerce has confirmed that creative omnichannel offerings are the future, as it was found that stores that offer a seamless combination of online and bricks-and-mortar are successful in their businesses. This has resulted to stores like Walmart and Nordstrom, which were traditionally bricks-and-mortar, now expanding into the online offerings and those that were known to be online-based stores such as Amazon in USA and Zalora in Singapore, building a physical presence (Ben-Shabat, *et al.,* 2015). This change in approaches has been encouraged by an understanding that customers trust an organisation that offers a combination of an offline and an online store.

1.6   Attitudes towards E-commerce

An attitude is described as "a person's enduring evaluation of his or her feelings about and behavioural tendencies toward an object or idea" (Grewal and Levy, 2010: 164). Attitudes can be learned and last for a long time, or they can be developed over a long period of time. A customer's attitude towards a particular concept or idea can suddenly change without giving notice just because something occurred which has influenced the customer's ideas. One characteristic which is common for everyone is that customer decisions and actions are influenced by their attitudes (Grewal and Levy, 2010). There are three components of an attitude, namely, a cognitive component which reveals what one believes to be true, an affective component which includes what is felt about the issue at hand, i.e. like or dislike of something and the behavioural component which is the action undertaken in relation to the issue at hand (Grewal and Levy, 2010).

1.7   Study location and context: Buffalo City Metropolitan Municipality (BCMM)

This study was carried out in Buffalo City Metropolitan Municipality (BCMM), Eastern Cape Province. BCMM comprises of three urban divisions namely: East London, King Williams Town, and Mdantsane. East London is one of the largest towns in South Africa. In 2011, it was converted into a metropolitan municipality, separating it from the Amathole District Municipality. Estimates are that there were about 1,087 million people living in BCMM in 2012 (ECSECC, 2012). BCMM has a well-developed manufacturing base with its economy relying on the motor manufacturing industry, Daimler Chrysler has a plant that supplies cars to South Africa and engages in exports to England, Japan and Australia (East London, 2014). Although its economy is relatively small in the South African context as it contributes only about 1.7% to the GDP, in the province of the Eastern Cape it is the second largest, contributing about 22% to the economy of the province (ECSECC, 2014).

At the time of the study, the researcher resided in East London, and thus found it convenient and less costly to carry out the study in this area. Secondly, the researcher had observed that a majority of people in the city belonged to a working population and could be served more effectively through E-commerce.

Figure 1: Map of Buffalo City Metropolitan Municipality (Google Maps, 2016)

1.8 Background to the Research Problem

1.8.1 Research Issues

The advent of E-commerce websites has encouraged many customers to forego shopping at traditional brick-and-mortar stores and instead chose to make more of their purchases from E-commerce platforms (*Politics and Government Week*, 2016). This change of behaviour by the customers is encouraged by the benefits the customers receive from shopping online. Electronic commerce provides customers with more information about the products and stores compared to traditional shopping channels (Teo, 2006). In addition, the online shopping provides customers with convenience, ease of search and comparison of product offerings (Alba, Lynch, Janizszewski, Lutz, Sawyer & Wood, 1997; Swaminathan, Lepkowka-White & Rao, 1999 as cited in Teo, 2006). This results in customers saving time when they do online shopping (Teo, 2006).

As reported by Teo (2006), some online customers feel content about shopping online, and find online shopping very convenient, and are able to get good deals when knowing where to look for them. This is because the Internet is time-saving and provides customers with an opportunity to shop abroad, shop at any time, and to have a wide

selection to choose from as there are innumerable online stores (Teo, 2006). This leads to customers spending less time and effort searching for online product information, in making an informed decision and finding the finest deals (Teo, 2006). Consistent with this, Karayanni (2003) argues that E-commerce enables customers to buy efficiently by offering 24-hour, 7 days a week shopping online and all this with the elimination of queues. Apart from it benefiting the customers, it also assists in increasing sales for the retailer, offering greater economies of scale and reduces overheads when compared to brick-and-mortar stores (*Politics and Government Week*, 2016).

1.8.2 Research Challenges

Published studies suggests that there are various customer-related concerns about E-commerce. Customers feel that there's too much uncertainty to deal with when one shops online in comparison to traditional shopping channels. This is caused by the reality that a customer has to exercise faith that the online shop does exist and it will deliver the purchased goods (Teo, 2006). Customers find it hard to examine the quality of the products purchased. Soopramanien, Fildes & Robertson (2007) submit that customers worry sometimes that they might not receive the correct product. When brick-and-mortar shops are used, customers are able to examine the goods prior to purchase and when having doubts are able to enquire from the sales personnel, whereas with online shopping such opportunity has to be taken by faith. This results in customers only buying products in instances where quality is not a determining factor (Teo, 2006). Another concern about E-commerce is that customer-to-retail employee interaction is limited compared to the brick-and-mortar store. This reduced interaction doesn't make the retailer incur much cost, but a lack of interaction results in a compromise of a strong interpersonal connection between regular customers and store employees (*Politics and Government Week*, 2016).

1.8.3 E-commerce Status-Quo in South Africa

1.8.3.1 E-commerce in South Africa

Goldstuck (2012) reported that the internet economy contributes 2% to South Africa's gross domestic product (GDP). This contribution continues to grow by 0.1% annually and is expected to reach 2.5% by 2016. Goldstuck (2012) further estimated that consumers, small and medium enterprises (SMEs) and Government combined, contribute a total of R59 billion through internet products and services, internet access and infrastructure.

In 2011, internet presence and access were the biggest contributors to a slice of the economy at R29.2 billion, followed by the investment made in fibre and other data infrastructure by the mobile networks which reached R13.5 billion. Business to consumer (B2C) followed these two categories whereby close to R9 billion was contributed by the airline industry alone through e-ticketing (Goldstuck, 2012).

E-commerce in South Africa has been growing at a rate of around 30% annually and has not shown signs of slowing down. This rate is expected to increase especially when major consumer brands and chains enter into the E-commerce market. In contrast to these figures, Government spending on internet infrastructure and access has been comparatively low, at a little more than R1 billion (Goldstuck, 2012). When the impact of the internet on the emergence and sustainability of SMEs to make the economy grow is considered, it can be expected that Government spending will start to increase significantly in the near future.

A survey conducted among the SMEs in 2012 and which aimed to ascertain the number of SMEs in South Africa that had a website, found that approximately 410 000 SMEs have a website. This represented 63% of SMEs currently active. Within these SMEs, 89% were located in the information technology sector while in communications and tourism the percentages were 76% and 77% respectively. This study further showed that those SMEs with a website were more profitable than those which did not have a website. About 27% of those with websites were strongly profitable while only 11% of

those without websites could claim to be profitable (Goldstuck, 2012). Further to this, it was found that only 5% of those with websites had run at a loss, whereas 16% of those without websites reported to be in the red (Goldstuck, 2012).

About 7.8 million jobs in South Africa in 2012 were supplied by SMEs and it was projected that about 1.56 million of those jobs would not have been created if the internet did not exist. Moreover, 150 000 SMEs reported that they would not be surviving if it were not for their web presence. The rapid growth in the number of internet users is envisaged to impact upon the country's economy positively in the coming years (Goldstuck, 2012). However, the Digital Participation Curve, which is a model developed by World Wide Worx, has observed that it takes almost five years for internet users to gain confidence and experience in the internet medium and become active participants in the internet economy (Goldstuck, 2012).

1.8.3.2 Internet connectivity in South Africa

South Africa finished 2011 with approximately 8.5 million Internet users, which was a 25% increase from 2010 figure of 6.8 million. This high growth was attributed to the explosion of the smartphone market in South Africa (Goldstuck, 2012). This connectivity growth took Internet presence in South Africa to approximately 17%. Even with this growth, the country still lagged significantly behind Nigeria with 45 million users, which represents a 29% penetration, Egypt with 21.6 million users giving it 26% penetration, Morocco at 15.6 million users representing 49% penetration and Kenya having 10.4 million Internet users with 25% penetration (Goldstuck, 2012). This huge Internet penetration in these countries was characterised by the heavy use of the Internet on cell phones, even though it has to be noted that physical Internet access infrastructure in these countries is less developed and their quality of access is fairly poor (Goldstuck, 2012).

1.8.3.3 Internet economy in South Africa

According to Goldstuck (2012), the internet economy includes internet access and its use, investment in infrastructure and internet expenditure activities in a country. These

he says, combine "internet infrastructure, money spent on online retail and online advertising and business and Government engagement with the Internet" (Goldstuck, 2012: 3). The measurement of internet economy in South Africa has not been made officially. The reports that come out are based on estimates made on available expenditure measures. These expenditure measures make use of the expenditure method of calculating GDP, following the approach of the Boston Consulting Group and also include the research done by World Wide Worx in calculating different facets of the industry. This problem is attributed to lack of awareness of how significant the sector is and the lack of maturity of Internet use in business and Government (Goldstuck, 2012).

1.8.3.4   E-commerce and cybercrime

Cybercrime is a major fear that customers have concerning E-commerce. No one desires to become a casualty of cybercrime, which is a real threat to E-commerce. Computer viruses, phishing, and denial of service attacks are the minimal acts of cybercrime that result in a huge loss of revenue in E-commerce (Smith, 2011). E-commerce businesses lose billions of dollars in lost business, stolen assets and damaged reputations which are a result of cybercrime (Smith, Smith & Smith, 2011).

With the push of a button, cash gets stolen. E-commerce websites experience crashes which halt business activity. When the website has crashed, the company ends up losing business to a competitor who has an active website. In addition to losing revenues, the company's reputation gets damaged and some customers consequently lose confidence in a company's capability to precisely process sales transactions and safeguard their confidential information (Smith, 2011). The Council of Europe (2011) conceded that cybercrime has become a worldwide major concern (Council of Europe, 2011 cited in Smith, 2011). Dealing with it is no longer a business problem but it requires law enforcement by different national governments (Smith, 2011).

1.8.3.5   South African Dynamics of E-commerce

E-commerce should become part of the South African economy due to the trade benefits of globalisation (Moodley, 2003). While the E-commerce industry has gained

popularity across the world, it is only beginning to grow in South Africa. With the current proportion of customers transacting online estimated to be at only 3%, the country is still far from realising an environment where all people who want to shop online can do so confidently (Moodley, 2003). According to Carmody (2013), South Africa has been comparatively slow to embrace the internet and E-commerce in general mainly due to historical factors. E-commerce is greatly influenced by the availability of infrastructure (broadband connection), its affordability and the trust that customers have in E-commerce to fulfil transactions (Carmody, 2013). The increase in the level of internet penetration in recent times has led to a rise in the number of prominent brick-and-mortar retailers offering and enabling customers to purchase goods and services online in South Africa (Moorad, 2012) but this has not been matched with rapid customer adoption.

South Africans are hesitant to use E-commerce services due to insecurities of online transactions. For example, Warden and Remenyi (2005) as cited in Thomas and Simmons (2010) reveal that South Africans have negative attitudes towards E-commerce and lack knowledge on how it operates. Also, in the discussion paper (RSA, 1999:34) on electronic commerce nobody currently bears specific responsibility for the regulation or governance of Internet services in South Africa and thus any crime that occurs during the processing of the transactions might lack legal evidence in a court of law. In addition, Bronkhorst (2013) has shown that the online retail shops have not adequately demonstrated their ability to provide a stable, trustworthy and secure service to their E-commerce customers. However, in South Africa, it remains unclear as to which other factors could account for the limited use of E-commerce given the complexities of the post-apartheid socio-economic backgrounds of the citizens.

1.9   Problem Statement

In many developed markets, E-commerce is widely used because it is considered an effective way of reaching global players, gaining market share and building extended relationships between customers and businesses and between businesses (Warden, 2007). However, in South Africa, the E-commerce market remains relatively underutilized and it is largely focused on the non-food market and targets high-end customers (PricewaterhouseCoopers, 2012). It is estimated that at least 37% (13 - 15million) South Africans have online access (Carmody, 2013) and this offers great potential for E-commerce to flourish.

Unfortunately, this has not been the case. As much as there is an increase in the number of retail shops offering goods and services online in South Africa and this being coupled with the arrival of PayPal, an online payments system in 2010, customers' levels of adoption of E-commerce are low (PricewaterhouseCoopers, 2012). For example, E-commerce among online users in South Africa increased by only 5% in 2011 as compared to the international annual growth rate of 20% (Ystats, 2013).

There is mounting evidence pointing to a low adoption of E-commerce in South Africa and some studies suggest that although South Africans wish to conduct transactions online, they are still nervous to do so (Daniels 2012). Therefore, the present study sought to establish whether customers in Buffalo City Metropolitan Municipality are aware of the availability of E-commerce services and how they work (knowledge), and to examine customers' attitudes towards E-commerce services.

1.10   Research Purpose

The research purpose responds to questions that are presented by the researcher and the research objectives. The research purpose may either be descriptive, and exploratory or descriptive and explanatory answers (Saunders, Lewis, & Thornhill, 2009).
The purpose of this study was to explore and describe how customers' knowledge and attitudes towards E-commerce manifest themselves.

1.11   Aim and Objective of the Study

In addressing the problem statement outlined at the end of the previous section (1.9) the study sought to achieve the aim and objectives outlined below.

1.11.1   Aim of the study

The aim was:

> *to assess customer knowledge and attitude towards E-commerce through a framework in the context of Buffalo City Metropolitan Municipality.*

1.11.2   Specific objectives of the study

The aim was achieved by following these specific objectives:

- To determine whether customers are knowledgeable of E-commerce.
- To understand customer attitude towards E-commerce.
- To conceptualise a framework or a way to assess customer knowledge and attitude towards E-commerce.

1.12   Research Questions

The research questions that this study looks to address are structured in primary and secondary research questions below.

1.12.1   Primary Research Question

The primary research question of this study was:

> *how can a conceptual framework for assessing customer knowledge and attitude towards E-commerce be structured?*

1.12.2   Secondary Research Questions

The secondary research questions of this study are:

- How customers are knowledgeable about E-commerce?
- How do customer attitudes manifest in E-commerce?

- How can a framework for assessing customer knowledge and attitude towards E-commerce be conceptualised?

1.13   Rationale for the study

E-commerce reduces the time which customers spend on shopping by enabling them to make purchases and payments online. This research was designed to enable the customers in Buffalo City Metropolitan Municipality to make informed choices on whether to shop online or not. It sought to assess the customers' knowledge and attitude towards E-commerce.

Being a resident of buffalo city where the researcher observed that most of the population here is employed and may not have sufficient time to visit stores. Online trading offers an opportunity for them to make purchases without having to visit stores and this could reduce the amount of time spent on shopping.

1.14   Limitations and Delimitations

The limitations and delimitations areas of the study seek to describe conditions that may influence methods and analysis of research data. Limitations that surface when interviews are used in collecting data include individuals that are very positive or negative. Sometimes it can happen that on the day the respondent is visited might have had prior disturbances that could result to de-motivation. Furthermore, the study was done to accommodate those who were computer literate and were assumed to have network infrastructure availability such as broadband connection. The extent of exposure to E-commerce might have influenced the responses received. Individuals with lessor knowledge about E-commerce might have hesitation or uncertainty in answering questions.

The delimitation of the study was that, it focused on business-to-consumer e-commerce and not on business-to-business or consumer-to-consumer. The other delimitation of the study was the limited time frame for data collection to cover large number of respondents.

1.15   Scope of study

The scope of the research was limited to the Buffalo City Metropolitan Municipality areas and the output of the study should not be generalised but should be understood in the context of BCMM on the assessment of the customers' knowledge and attitudes towards E-commerce. This study was qualitative in design, thus the findings cannot be generalized to all customers in the BCMM, but may be transferrable to a similar context elsewhere.

1.16   Summary of the chapter

This chapter discussed key concepts related to the topic of this study including customer knowledge, the E-commerce concept, history of E-commerce, global dynamics of E-commerce, attitudes towards E-commerce. Thereafter the background of the research problem, which included research issues, challenges, status quo of E-commerce in South Africa and the problem statement were discussed. At the end of the chapter, the aim and objective of the study, research questions and the rationale of the study were given.

CHAPTER 2 - THEORETICAL FOUNDATIONS AND REVIEW OF LITEREATURE

2.1   Introduction

In this chapter, different theories are used in guiding different phases of this study are discussed. These theories are not only critical in explaining the behaviour of customers towards E-commerce, but also aid in enhancing an understanding of the underlying factors that influence the knowledge, attitudes, and practices of customers towards E-commerce in various settings. The following theories were found to be useful as a lense to develop *a priori* research conceptual framework that was used to guide data collection and analysis. These include the Theory of Reasoned Action (TRA), The Technology Acceptance Model (TAM) and the Diffusion of Innovation Theory.

2.2   Theory of Reasoned Action (TRA) and Technology Acceptance Model (TAM)

Fishbein and Ajzen (1975) proposed a Theory of Reasoned Action (TRA), which recommended that a person's actual behaviour could be verified by considering his or her previous intentions along with the beliefs that the person would have for the given behaviour. The intention a person has before actual behaviour was referred to as the behavioural intention of that person and was perceived to be a measure of one's intention to exhibit a particular behaviour. Fishbein and Ajzen (1975) also submitted that the behavioural intention could be discerned by considering both the attitude a person has towards an actual behaviour and the subjective norm related to the behaviour monitored. Attitude was defined as "person's positive or negative feelings about performing the actual behaviour" (Chuttur, 2009: 3). The subjective norm related to the behaviour as the "person's perception that most people who are important to him or her think he or she should or should not perform the behaviour" (Chuttur, 2009: 3).

Fred Davis (1985), ten years later, further developed Fishbein and Ajzen's theory by eliminating the subjective form element of the theory and concentrating on the attitude aspect of it in his model, the Technology Acceptance Model (TAM). He proposed the TAM in which he argued that a user's system usage comes as a result of user

motivation which is influenced by external stimuli comprising of the actual system's features and capabilities (Davis, 1985).

It was further proposed that a user's motivation can be understood in the context of three factors which are; Perceived Ease of Use, Perceived Usefulness and Attitude Toward Using the system. He submitted that the user's attitude toward a system was a key determinant of whether the user would utilise or reject the system. It was believed that this attitude was influenced by two major beliefs; perceived usefulness and perceived ease of use, with perceived ease of use directly linked to perceived usefulness.

TAM is a theory that has been used by many studies in determining the acceptance of internet related technologies such as email, the World Wide Web and E-commerce (Chen, Gillenson & Sherrell, 2002). It has been proven empirically to be 40% successful in predicting system use (Legris, Ingham & Collerette, 2003). It is classified among the effective influential and deliberated theories in forecasting and describing end-user behaviour and system use. Hence it is important to discuss it in a study that evaluates customers' perceptions and their acceptance and attitudes towards electronic commerce. One of the differences between TRA and TAM was that, TRA was "designed to explain virtually any human behaviour whereas TAM was to provide an explanation of the determinants of computer acceptance… across a broad range of end-user computing technologies and user populations" (Chen, *et al.,* 2002: 707).

2.3   Diffusion of Innovation (DoI) Theory

Diffusion is a procedure to indicate how innovations (i.e. ideas or practices that people recognise as being new) are communicated to people within a community over time and how the customers react by acceptance or rejecting the innovations (Rogers, 2003 cited in Cai and Cude, 2012). According to Rogers (2003) there are five critical stages that customers encounter before concluding to use or rejecting an innovation. They are as follows:

1.   Knowledge – i.e. awareness of innovation

2. Persuasion – i.e. attitude toward the innovation

3. Decision – i.e. adoption or rejection of the innovation

4. Implementation – i.e. commitment to the innovation

5. Confirmation – i.e. evaluation of the decision results

The present study only used the first two stages (i.e., knowledge and persuasion) of the Innovation Diffusion Theory as the study's focus was on assessing the customer's knowledge and attitudes towards E-commerce in BCMM.

2.3.1 Knowledge Stage

The innovation decision process by an individual is called the knowledge stage and it begins when the person is made aware of the existence of the innovation and learns to use it. The question that is usually asked pertaining to 'needs' and 'awareness' of an innovation is, 'Which comes first?' Some assessors claim that a person plays a passive role in being exposed to awareness-knowledge about an innovation. They argue that someone's awareness of an innovation occurs by accident because they say, an individual cannot consciously seek an innovation until one is aware that it exists (Rogers, 1983).

Other scholars of diffusion suggest that a person achieves awareness-knowledge only through behaviour that must be started and that knowledge is not just a passive activity. The susceptibility of individuals informs their behaviour towards a communication message and the consequences that such messages are likely to have. People are commonly drawn to ideas that are commensurate with their interests, needs or existing attitudes and consciously or unconsciously evade messages that are in disagreement with their susceptibility. This practise is called selective exposure (Rogers, 1983).

PRIOR
CONDITIONS
1. Previous practice
2. Felt needs/problems
3. Innovativeness
4. Norms of the social
systems

COMMUNICATION CHANNELS

```
  I.            II.          III.           IV.                  V.
KNOWLEDGE    PERSUASION    DECISION    IMPLEMENTATION      CONFIRMATION
```

Characteristics of the   Perceived Characteristics of
Decision-Making Unit   the Innovation

1. Socioeconomic   1. Relative advantage   1. Adoption ────────► Continued Adoption
   characteristics   2. Compatibility   LaterAdoption
2. Personality variables   3. Complexity
3. Communication behavior   4. Trialability   Discontinuance
                               5. Observability   2. Rejection ──────► Continued Rejection

Figure 2: A model of stages in the innovation-decision process (Rogers, 1983:165)

Rogers (2003) also argued that there are five characteristics of innovation which are as follows: relative advantage, compatibility, complexity, trialability, and observability. These need to be considered before a consumer accepts or rejects an innovation. This theory has been employed by researchers in the context of online shopping and indicates the diffusion process for customers' electronic commerce behaviours (Lennon, Kim, Johnson, Jolly Damhorst, & Jasper, 2007 cited in Cai and Cude, 2012).

2.3.2 Persuasion Stage

This is a stage where a person forms a favourable or unfavourable attitude toward the innovation. At the knowledge stage the appeal towards an innovation is primarily cognitive whereas at the persuasion stage, it is affective. This means that an individual will only begin to have an attitude after knowing about the existence of the innovation (Rogers, 1983).

During the persuasion stage, the person becomes more psychologically involved with the innovation. This is the stage where the individual consciously searches for information about the new phenomenon. The place where this information is drawn from, the messages that are assimilated and the interpretation the individual gives to the gathered information is deemed important. Because of these influences, it is suggested that observers should adopt a selective approach in defining what the person's reaction will be (Rogers, 1983).

Before a positive or a negative attitude towards an innovation is realised, an individual may mentally consider his or her current, or predicted future situation. This is called a type of "vicarious trial" (Rogers, 1983:170).

The next section discusses the **Five Characteristics of Innovation**

2.3.2.1   Relative Advantage

Relative advantage is the extent to which an innovation is understood to be better than the idea it replaces. This extent is measured by economic profitability; the status the innovation gives or in other ways. The nature of innovation reveals what kind of relative advantage (e.g. economic, social and the like) is essential to adopters and the kind of features the potential adopters possess also influences the dimensions of the relative advantage (Rogers, 1983).

Economic Factors and Rate of Adoption

Sometimes, because of a technological invention which results in a lowered cost of production, consumers benefit by obtaining a new product at a lower purchase price, a phenomenon economists refer to as learning by doing. This reduction in the price of a new product results in increased levels of adoption for that particular innovation (Rogers, 1995).

Status Aspects of Innovations and Over-adoption

Some consumers adopt an innovation because it offers them social status. This is confirmed by Gabriel Tarde, who in 1903 realised that some other people emulate the innovation behaviour of others (Tarde, 1903 cited in Rogers, 1995).

Over-adoption

This is referred to the adoption of an innovation by a consumer in the midst of calls by experts for it to be rejected. The reasons which result in this are the inadequate knowledge of the new idea by the consumer, failure to predict the innovation's after effects and the status conferring element of the innovation (Rogers, 1995).

2.3.2.2   Compatibility

Compatibility is referred to as the extent to which an innovation is understood to be congruent with the existing values, past experiences and the needs of potential adopters. "An innovation can be compatible or incompatible (1) with sociocultural values and beliefs, (2) with previously introduced ideas or (3) with the client's needs for innovations" (Rogers, 1983: 213).

a)   Compatibility with Values and Beliefs

When the innovation is perceived to be incompatible with cultural values then that can prevent its acceptance. Examples of the influence of values and beliefs include the Peruvian village of Los Molinos which believed that water boiling was incompatible with their cultural values. India on the other hand prohibited its people from eating food with the left hand because they believed that it was unclean (Rogers, 1995).

b)   Compatibility with Previously Introduced Ideas

An innovation may not only be likened to entrenched cultural values but also to the ideas that have been used before. Compatibility of an innovation with a previous invention can either accelerate or hinder its rate of acceptance. When its success is assessed, previous ideas are used as a reference for the new invention. The

assessment of previous ideas or practices as something that people are familiar with helps in evaluating the current innovation, thereby reduce uncertainty towards it (Rogers, 1983).

c)   Compatibility with Needs

A need that is felt by the customers or end users indicates the extent of the compatibility of an innovation. This need becomes the focal point of change agents as they seek to understand the needs of their customers and then advise on the innovations that can be introduced to satisfy those needs. Change agents should have a high degree of empathy and rapport with clients in order to correctly examine their felt needs (Rogers, 1983).

2.3.2.3   Complexity

Complexity is the extent to which an innovation is understood to be relatively hard to comprehend and use. A complexity-simplicity continuum can be used to classify any new idea. Not all innovations are the same in complexity. Some are fairly easy to understand while others are not (Rogers, 1983).

2.3.2.4   Trialability

Trialability is the extent to which an innovation is trialed with on a limited basis. New ideas that can be tested on the instalment plan are adopted more speedily than ideas that are not divisible. An idea that is experimental is less ambiguous for the adopter. It is worth mentioning that some ideas are more complex to divide for experimentation than others (Rogers, 1983).

2.3.2.5   Observability

Observability is the extent to which the outcomes on an innovation are noticeable to others. The outcomes of some innovations are easily observed and talked about to others, while some innovations are complex to explain (Rogers, 1983).

2.4   Explaining the Rate of Adoption

The rate of adoption is the comparative speed with which an idea is accepted by participants of a social system. It is commonly established as the number of people who accept an innovation in a specified period, so the rate of adoption is a numerical indication of the gradient of the adoption curve for an innovation (Rogers, 1983).

2.5   Factors Influencing E-commerce Acceptance

According to Lian and Lin (2008), there are four determinants of online shopping, namely; Consumer Characteristics, Consumer Perceptions, E-tailer Attributes and Product Characteristics. Many studies conducted have agreed that consumer characteristics are vital in the adoption of E-commerce. These characteristics include demographics and socioeconomic status namely; the age, gender, education level, and income (Brashear, Kashyap, Musante & Donthu, 2009; Hashim, Ghani & Said, 2009; Swinyard and Smith, 2003 cited in Cai and Cude, 2012).

The second category of determinants of online shopping acceptance is Consumer Perception. Its variables include perceived convenience, perceived usefulness and ease of use, perceived enjoyment and perceived risk. The third category E-tailer Attributes, has the following elements that influence online shopping adoption; web design and web quality, e-tailer reputation, and security and privacy (Cai and Cude, 2012). Product characteristics is the fourth determinant and its variables include product type, cost and online product suitability characteristics namely, tactility, importance of customisation, shipping cost, importance of instant satisfaction and information intensity (Rosen and Howard, 2000 cited in Cai and Cude, 2012).

2.6   Consumer Attitudes and E-commerce

Some researchers suggest that there should be a closer look at customer's characteristics as they play a pivotal role in their inclination to participate in Internet transactions (Sheth and Parvatiyar, 1995, Eastlick and Lotz, 1999, Jarvenpaa and Tractinsky, 1999 all cited in Teo, 2006). Attitudes towards online retailing and perceived usefulness have affected the practicing of web retailing (Fenech and O'Cass, 2001).

Comprehension of customers' attitudes and behaviours provide the business with an opportunity to predict what might or might not sell online (Teo, 2006). While perceived risk and perceived ease of use have been found to be influential in attitudes towards online purchasing (Heijen, Verhagenm & Creemers, 2003). That is the reason why this study examines the knowledge and attitudes of customers towards E-commerce in the Buffalo City Municipality Metro.

2.7   Conceptual Research Framework

Figure 3 below shows a conceptual representation of the study. Three fundamental blocks are Customer Characteristics, Knowledge and Persuasion. Putting together these three main aspects, the thesis was able to figure out the perceived usefulness and attitude of people towards E-commerce in the Buffalo City Metropolitan Municipality. Finally, the study made some recommendation on how to improve E-commerce in Buffalo City Metropolitan Municipality.
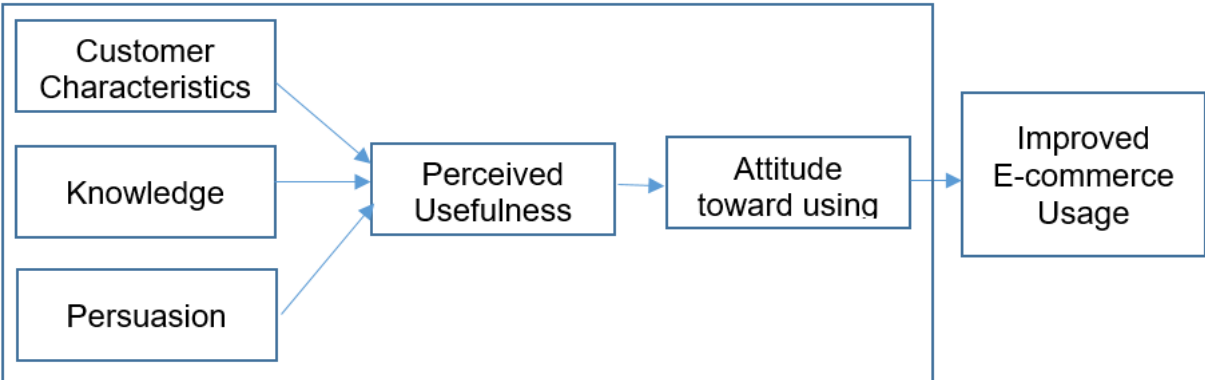
Figure 3: Conceptual framework of customer's knowledge and attitudes towards E-commerce.

2.7.1   Customer characteristics

2.7.1.1   Demographics

They include the characteristics of human populations and segments, especially those used to represent customer markets, e.g. age (generational cohorts), gender, race and income (Grewal and Levy, 2010).

a) Generational cohorts

This is a group of people of the same generation. They have similar buying behaviours due to the fact that they have the same experiences from a particular stage of life (Grewal and Levy, 2010). The table below shows how the different ages are classified:

Table 1: Generational Cohorts

Generational Cohort	Tweens	Gen Y	Gen X	Baby Boomers	Seniors
Range of birth years	1996-2000	1977-1995	1965-1976	1946-1964	Before 1946
Age in 2009	9-13	14-32	33-44	45-63	64 and older

Source: (Grewal and Levy, 2010)

b) Income

It's been noted that income for some households has increased due to dual-income households and the higher level of education. For about three decades after World War II, families experienced income growth which had been above inflation, but this reality was affected by living costs, e.g. medical costs, property taxes and tuition bills which rose much higher than inflation (Grewal and Levy, 2010).

c) Education

Studies show that a higher level of education is linked to higher income and better paying jobs. Again, it is argued that consumer behaviour is influenced by the level of education combined with occupation and income. This means that an individual who has a higher level of education and a higher income tends to prefer particular types of products and services compared to someone with a lower level of education and income. Marketers need to be mindful of this reality when they develop strategies to reach potential customers (Grewal and Levy, 2010).

d) Gender

In the past, gender roles were clearer than they are today. This results in a shift of attitude and behaviour and this has influenced how organisations market their products and services. It's been noted that women make more purchases than men but within the last decade this gap has reduced as men are now involved in buying more than they used to. At the same time, marketers agree that doing marketing to men is generally difficult (Grewal and Levy, 2010).

It is difficult to understand customer reasoning to buy one particular product in preference to another because people are complex beings. Sometimes, even when asked to explain why they have chosen one product over another, people can't give an explanation. This makes things more complex for marketers (Grewal and Levy, 2010). With the use of principles and theories from sociology and psychology, marketers are able to understand many customer choices. This enables them to formulate strategies that can be used in assessing customer behaviour. An acceptable understanding is that customers buy one particular product or service instead of another because they perceive it to be more valuable to them than the other product (Grewal and Levy, 2010).

2.7.2 Knowledge

This happens "when an individual is exposed to the innovation's existence and gains some understanding of how it works" (Rogers, 1983: 164). Scholars have examined the

reality of which comes first, either needs or awareness of an innovation. They agree that when the individual is exposed to awareness-knowledge about an innovation, he/she becomes passive. In one instance the individual becomes aware of the available innovation by accident while in another instance it occurs when he/she searches for it until he/she knows about its existence. For example, people start to be aware of the existence of an innovation through the salespersons and or advertising, but expert users of that very innovation usually seek for it from network peers (Rogers, 1983).

2.7.3 Persuasion

This is a stage "when an individual forms a favourable or unfavourable attitude toward the innovation" (Rogers, 1983: 164). At the knowledge stage the mental activity is mainly cognitive (or knowing) but at the persuasion stage the type of thinking is affective (or feeling). The reason why an individual can generate an attitude towards innovation is that one gets to know about it. At this stage the individual becomes more psychologically involved with the innovation as he/she gathers more information about the new idea. The behaviours that are exhibited here are "where" one seeks information, "what" message one gets, and "how" one examines the information received (Rogers, 1983:170).

2.7.4 Perceived usefulness (PU)

This refers to "the degree to which an individual believes that using a particular system would enhance his or her job performance" (Davis, 1985: 26). It relates to the envisaged impact on productivity which results from system use. Usefulness examines whether the task that is performed by the system plays a pivotal role in the person's job (Davis, 1985).

2.7.5 Attitude toward using E-commerce

Perceived usefulness influences the individual's attitude toward using an innovation (Dwivedi, Wade & Scheneberger, 2012: 23). Moreover, PU's inability to effectively intercede between the system characteristics and an attitude toward using it may indicate that an important element has been omitted. Another essential point is that a

positive or negative attitude toward using a system does not always result in immediate use or rejection (Davis, 1985).

2.7.6   Improved E-commerce usage

The application of combined theory elements such as customer characteristics, persuasion and knowledge results in a perceived usefulness, which when fully realised, informs an attitude toward using E-commerce. The behaviour of a customer towards the adoption of E-commerce is influenced by the individual's exposure in understanding the system. When the individual is made aware of a particular system and its benefits or side effects, this generates an attitude within the person to want it or to reject it. When the person believes that this system will contribute positively towards his or her performance, the person starts to use it. This is not always the case as in other instances attitudes and actions are quite different, whereby there is a disparity between positive attitudes and the actual usage of some ideas e.g. contraceptives in developing nations. This is seen in cases where individuals say they have been made aware of a particular system and have a positive attitude towards using it but the results are inconsistent with this proclamation (Rogers, 1983).

2.8   Summary of the chapter

In this chapter different theories that were found to be relevant for this study were discussed. These theories were not only critical in explaining the behaviour of customers towards E-commerce, but also aid in enhancing an understanding of the underlying factors that influence the knowledge and attitudes of customers towards E-commerce in various settings. For the present study the following theories were found to be useful as lenses to develop an *a priori* research conceptual framework that was used to guide data collection and analysis. These included the Theory of Reasoned Action (TRA), The Technology Acceptance Model (TAM) and the Diffusion Theory. Previous works of different scholars and researchers on E-commerce were reviewed.

CHAPTER 3 - RESEARCH METHODOLOGY AND DESIGN

3.1   Introduction

This chapter describes the methodology and design of this study. It discusses the research purpose, research process, research philosophy, and research approach. Furthermore, the research strategies, data collection procedures are described. Lastly, data analysis and ethical considerations are discussed.

3.2   Research Purpose

The research purpose responds to questions that are presented by the researcher and the research objectives. The research purpose may either be descriptive, and exploratory or descriptive and explanatory answers (Saunders, Lewis, & Thornhill, 2009).

The purpose of this study was to explore and describe how customers' knowledge and attitudes towards E-commerce manifest themselves. The research process is discussed in the next section.

3.3   The Research Process

The research process includes data collection techniques and analysis procedures can sometimes be complicated for the researcher but with the method outlined through the 'Onion layers' in Saunders, *et al.,* (2009), this matter is clearly spelt out. They present a process one can follow in answering the research questions and fulfilling the objectives of the study, where each step is represented by the onion layer that has to be peeled before one gets to the next step. The researcher followed this approach in conducting this research as shown in Figure 4 below.
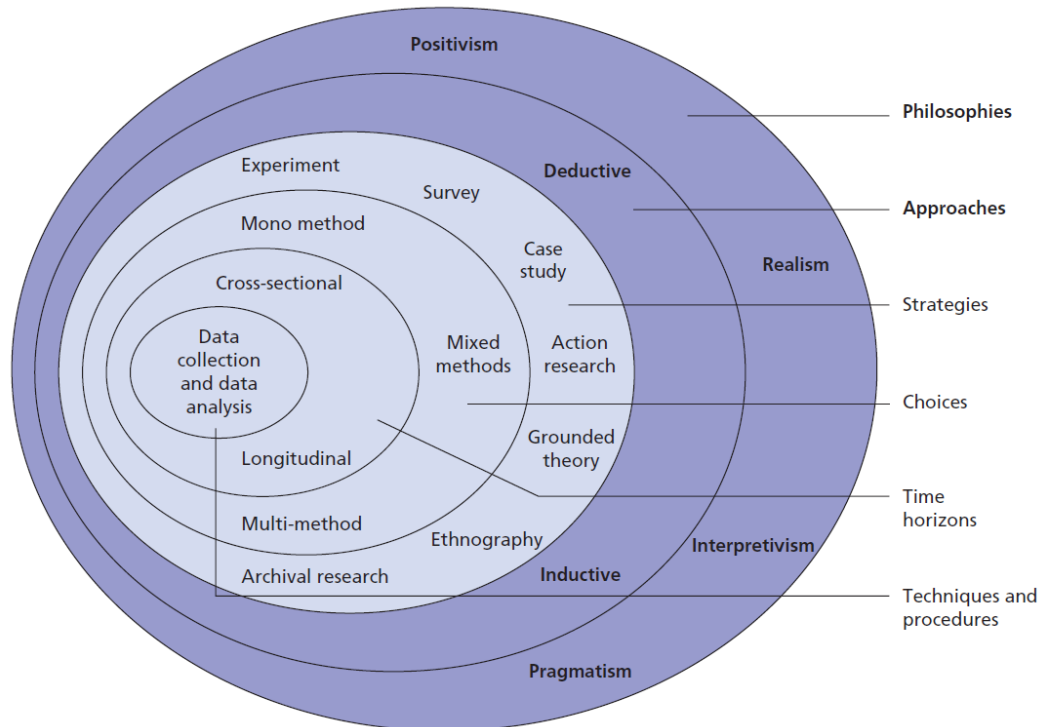
Figure 4: The research 'onion' (Saunders, *et al.*, 2009)

3.3.1 Research Philosophy

3.3.1.1 Interpretivism

The interpretivist philosophy supports necessity for the researcher to comprehend dissimilarities between humans in their role as social actors. This difference is exhibited in the way research is conducted among people as opposed to objects like trucks and computers. The term 'social actors' is deemed important in that there's a difference in how it is played out on the stage of human life compared to how it is done in theatrical productions. The latter depends on the interpretation given by the actor or the one advocated by the director of the play (Saunders et al., 2009). Interpretivism stresses that all entrance to reality is socially constructed. Its researchers endeavour to comprehend phenomena through meanings allocated to them by individuals instead of seeking an objective, bias-free reality (Hair Jr, Celsi, Money, Samouel, & Page, 2011). A research philosophy is viewed on the basis of three major dimensions of ontology: epistemology and methodology (Guba, 1990; Guba and Lincoln, 1994; Creswell, 2013).

3.3.1.2 Ontology

Ontology refers to the nature of reality (Hudson and Ozanne, 1988). Interpretivists believe that realities are multiple, socially constructed, ever changing and context bound (Saks and Allsops, 2007; Hudson and Ozanne, 1988). Moreover, interpretivists argue that people construct their own reality by attaching meanings to particular experiences and events (Dahlgren, Emmelin, & Winkvist, 2004).

This study takes the relativist and constructionist stance for the Ontological assumptions of the interpretivist's philosophical stance. The ontological claim of this study is the that online platforms for E-commerce exist in reality and most people in South Africa owns smartphones, as literature has indicated that smartphone diffusion and usage surpass other devices but their knowledge and attitude towards E-commerce is not understood (Sibbald, 2016).

3.3.1.3 Epistemology

Epistemology refers to how knowledge is generated. That is how we come to understand reality (Hudson and Ozanne, 1988). Epistemology is linked to the researcher's relationship with the people being researched. As such, the results of an inquiry are thus the creation of an interactive process between the researcher and research participants (Polit and Beck, 2012).

This study explored the participant's perceptions and experiences of knowledge and attitudes towards E-commerce as a reality that is socially constructed against their contextual background.

Methodology

As noted by Hudson and Ozanne (1988: 508) methodology "refer to how one answers research questions, and it includes not only data-gathering techniques, but also the research design, setting, subjects, analysis, reporting". On the other hand, the ontological and epistemological assumptions shape the methodological assumptions regarding the research design that outline how the research is going to collect and analyse the data.

This study used phenomenological methodology to collect the empirical evidence and thematic content analysis to arrive at explanations of the developed conceptual framework (Chua 1986, Orlikowski and Baroudi 1991). Phenomenological methodology is about understanding participants lived experiences of their subjective meaning grounded in their context. This study inquired about the lived experiences of E-commerce of knowledge and attitude of participants.

3.3.2 Research Approach

There are two approaches that are commonly used in research. They are the deductive and inductive approaches. The deductive approach is commonly used in quantitative research whereas the inductive approach is usually used in qualitative research (Saunders, et al., 2009). This study is aligned to the inductive research and its discussed in the next section.

3.3.2.1   Inductive approach

The present qualitative research study used the inductive approach and employed semi-structured in-depth interviews and observation as data collection methods (Saunders, *et al.,* 2009). This approach enabled the researcher to get a deeper understanding of the attitudes of customers. It also helped the researcher to understand the relationship between participants' knowledge of E-commerce and their attitudes towards its practise. In the inductive approach one draws an inference from one or more particular facts or pieces of evidence. Here, conclusion describes the facts and the facts sustain the conclusion (Cooper and Schindler, 2014). It is a type of approach that includes recognising patterns in data designed to reach conclusions and build theories (Hair Jr, *et al.,* 2011).

3.3.3 Research Strategies

3.3.3.1   Case study

It is "a strategy for doing research which involves an empirical investigation of a particular contemporary phenomenon within its real life context using multiple sources

of evidence" (Saunders, et al., 2009: 145-146). This strategy helped the researcher to get a rich interpretation of the context of the research and the processes being presented. It has a considerable ability to give answers to the question why, what and how (Saunders, et al., 2009). Schell (1992) submitted that the 'how' and 'why' questions are mostly explanatory by design whereas the 'what' questions are exploratory. An exploratory study is usually applied when the researcher is seeking new insights and to help examine phenomena in the new light. Explanatory study institute causal relationships between variables. As it is used to study a situation, it concentrates on describing the correlation between variables (Saunders, et al., 2009). A case study helps to give a comprehensive picture of the whole situation examined and this makes the researcher to recognise relationship between the variables in a real-life setup (Hair Jr, et al., 2011).

3.3.4 Time Horizon

There are two approaches when one is planning research projects. They are cross-sectional, i.e. a snapshot time-horizon and the other is longitudinal, which is a series of snapshots over a given period. The cross-sectional studies "are carried out once and represent a snapshot of one point in time" (Cooper and Schindler, 2014:128). This research study chose the cross-sectional method as the interviews (semi-structure) in this research were conducted within a constrained period of time.

3.4   Data procedures and Techniques

3.4.1 Study population

The study population is the total population from which the sample is selected (Babbie and Mouton, 2007). The present study sought to interview retail customers who did shopping from stores that have online retail accounts. As the aim of the study was to assess customer attitudes and knowledge of E-commerce, the researcher, therefore, assumed that it made sense to study that category of shoppers who have the option of transacting online. This was done so that a clear description of E-commerce as well as

an understanding of why some customers engage in E-commerce while others might be slow to embrace E-commerce, could be obtained.

3.4.2 Sampling design and sample technique

Prospective participants were purposively selected. The purposive sampling method is a non-probability sample in which participants are chosen arbitrarily for their different characteristics, or for their experiences, attitudes, or perceptions (Cooper and Schindler, 2014). The researcher followed this method of sampling, guided by the desired characteristics of the population and the study aim in mind (Cole, 2016). The researcher selected participants who were employed and had a chance to practise E-commerce. This included the middle class elite in different areas within Buffalo City Metropolitan Municipality in order to avoid collecting misleading information.

The researcher identified and invited 12 participants who comprised eight females and four males. All participants were over the age of 18. Their minimum qualification was a tertiary qualification which meant that all were literate. All of them agreed to be met on appointment and were successfully interviewed. The researcher visited and interviewed some of the participants at their workplaces during their lunch-time, while some were interviewed after working hours at a place convenient for them.

3.5 Data Collection

3.5.1 Semi-structured interviews

The interview is the major data collection procedure for gathering data in qualitative research (Cooper and Schindler, 2014). There are three different types of interviews to choose from. Firstly, there is the unstructured interview – this is a method where no specific questions to be discussed are posed to the interviewee. Each interview is tailored for each participant and usually begins with the participants' narrative (Cooper and Schindler, 2014). Unstructured interviews depend on an impulsive generation of questions. The questions usually remain open-ended and require broad responses. An

in-depth unstructured interview becomes a conversation for a specific purpose (Savin-Baden and Major, 2013).

The second type is the structured method which usually uses a detailed interview guide comparable to a questionnaire. It is used to guide the question order. The interviewer asks specific questions which usually remain open-ended. The questions asked are standardised across interviews enabling the interviewer to gather similar information across participants. This method's advantage is that it offers an opportunity for other researchers to reproduce the study. It does not require a skilled interviewer to conduct it as the interviewer only has to pursue the instructions as provided (Savin-Baden and Major, 2013).

The third method is the semi-structured, in-depth interview (Cooper and Schindler, 2014), and this is the method the researcher used in this study. The researcher conducted face-to-face in-depth interviews which enabled the creation of rapport with the participants in order to gain their trust and cooperation (Leedy and Ormrod, 2010). Furthermore, by using this method, the researcher was able to ask a few direct questions and then monitor the participant's line of thought as the interview continued. Additionally, this method allowed the questions to be sufficiently open-ended, allowing the interviewees to respond freely in line with the themes of interest guided by a researcher (Savin-Baden and Major, 2013), while also allowing the researcher to probe for detailed responses. The researcher maintained neutrality during the interviews while motivating the participants to talk openly (Cooper and Schindler, 2014).

The interviews ranged between 20-30 minutes. Some respondents finished in a shorter time than anticipated because they were fast in speech and some gave short answers while others gave more information in response to each question. After the completion of each interview the researcher conveyed a word of gratitude to each respondent.

3.5.2 Observation

Observation is known to enable the researcher to collect data that is not possible to collect with other qualitative data collection techniques. For example, through the observation method, the researcher was able to gather information that the respondent may not have intended to share. For example, information on whether the participants display discomfort or enthusiasm when responding to particular questions. Moreover, in this study, the observation method helped the researcher to gather data in its original state, exactly at the time that it happens. Some authors state that some participants may ignore some essential information for the researcher because it is deemed to be obvious, common and or irrelevant (Cooper and Schindler, 2014), and in the present study, observation enabled the researcher to collect this kind of information.

3.6   Data recording

The researcher improvised for a tape-recorder by using a cellphone switched to a flight-mode during the interviews. The recorder was used during the interviews and the researcher ensured that the equipment used could record clearly, taking acoustics of the room into consideration (Creswell, 2013). To buttress the data captured in the tape recorder, the researcher also took notes during the interviews. However, this was done carefully while ensuring at the same time that eye contact was kept with the respondent in order not to appear as if the researcher was more interested in what was being written than in the conversation with the interviewee. This also assured the respondents that their views were taken seriously and viewed as important (Wengraf, 2001). The recorded material was later transferred to a computer that was password protected.

3.7   Translation and transcription

Prior to data analysis, the audio-recorded information was converted to text. Also, the interviews that were conducted in isiXhosa were translated into English and then transcribed verbatim by the researcher in preparation for data analysis.

3.8　Research Instrument

After completing semi-structured interviews, a pyramid model of interview research, as outlined in Wengraf (2001), was used. This model was used to explore interview information and classify the collected information into pieces of evidence that were used to answer the research objectives (Wengraf, 2001). The model classifies the interview information into four components which are; Research Purpose (RP), Primary Research Question (PRQ), Secondary Research Question (SRQ), and Interview Question (IQ) or Interview Interventions (II). According to McHugh and McCaffery (2013), this model aims to validate the need for a relationship between these four elements. During application of this model, information is synthesised using a forward relationship between the Research Purpose and the Primary Research Question, Secondary Research Question and to the Interview Question as well as a backward relationship from the Interview Question to the Secondary Research Question, Primary Research Question and to the Research Purpose (Figure 5) below.

The Research Purpose for this study was to assess customer knowledge and attitude towards E-commerce in Buffalo City Metropolitan Municipality and the Primary Research Question sought to determine how a conceptual framework for assessing customer knowledge and attitude towards E-commerce could be structured. The Secondary Research Questions were questions that were used as a base to create Interview Questions.
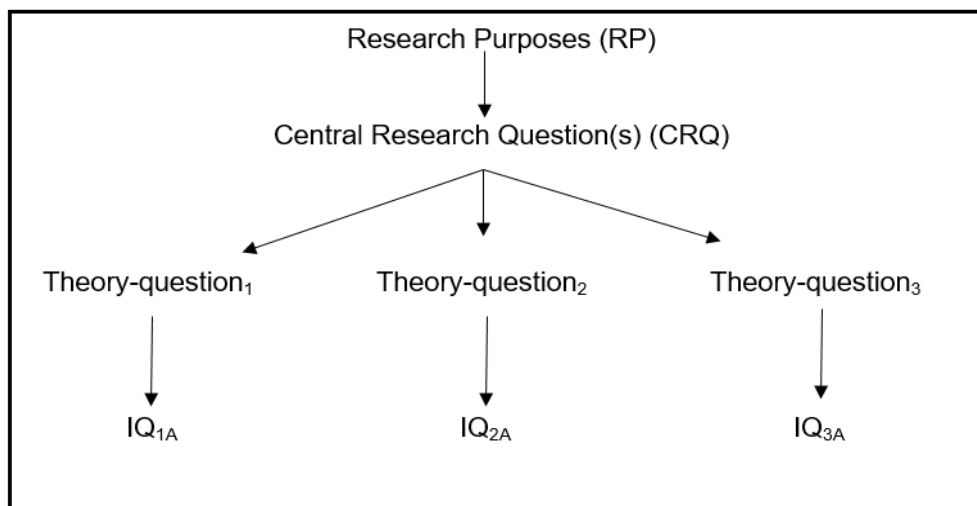
Figure 5: CRQ→TQ→IQ Pyramid Model (adapted from Wengraf, 2001)

The pyramid portrayed in Figure 5 demonstrates the relationship between all four components (RP, PRQ, SRQ and IQ). The Primary Research Question of the study comes from the Research Purpose through the application of the research methodology. The purpose of having the Primary Research Question is to accomplish the requirements of the Research Purpose. Theory Questions are then formulated to meet the requirements of the Primary Research Question. Interview Questions are then developed from the Research Question to determine whether they relate to Theory Questions which are also derived from the Primary Research Question.

In the quest to answer the research questions of this study, the researcher formulated seven semi-structured questions to gather information for the Research Question 1 as shown in Table 2 below. The questions assessed the customer's elementary knowledge about E-commerce. For Research Question 2, five interview questions were used to examine the attitude of participants towards E-commerce (see Table 2 below). For the final Research Question, three interview Questions were used to test this question. In total there were 15 questions that the interviewees were asked. The four elements of the study (RP, PRQ, SRQ and IQ) are shown in Table 2 of research and interview question framework.

Table 2: Research and interview question framework.

Research Purpose (RP)	Primary Research Questions (PRQ)	Secondary Research Questions (SRQ)	Interview Questions (IQ)
RP: To assess customer knowledge and attitude towards E-commerce through a framework in the context of Buffalo City Metropolitan Municipality.	How can a conceptual framework for assessing customer knowledge and attitude towards E-commerce be structured?	How customers are knowledgeable about E-commerce?	IQ1: Share with me, whether you are a person who uses computer gadgets to do shopping?
			IQ2: Do you find computer gadgets complicated or simple to use?
			IQ3: How did you start shopping online?
			IQ4: Share with me, any problems you came across.
			IQ5: Tell me, what is your understanding about the internet?
			IQ6: Share with me the process of shopping using the internet.
			IQ7: Share with me, what devices you use to shop online.
		How do customer attitudes manifest in E-commerce?	IQ8: Tell me, if there's data available, will you use it to shop online?
			IQ9: In your experience, what can make someone shop online?
			IQ10: Please tell me, whether you are aware of shops locally that offer online services. Have you used any of those?
			IQ11: Can using the internet to shop online work for you. If 'Yes', how?
			IQ12: In your experience, what is your viewpoint about using technology like shopping online compared to the tradition of going to the shop?
		How can a framework for assessing customer knowledge and attitude towards E-commerce be conceptualised?	IQ13: In your view, do you find internet use to shop online favourable or unfavourable? Explain your answer.
			IQ14: Tell me, what are your concerns or fears about shopping online?
			IQ15: Tell me in the website, is there any indications that you know which give you assurance that this particular website is authentic or not?

3.9 Data analysis

The section outlines the data analysis procedures used for this research study. Often the data analysis and synthesis are done concurrently (Ellerby, 2009), and therefore, the properly structured data analysis allows the study to frame the emerging problems in the study. Synthesis enables the researcher to develop relationships that identify breakthrough of ideas as well as opportunities. It has been suggested that the data analysis and synthesis approach allow spotting the new insights of which takes the research beyond pure facts (Ellerby, 2009). This study adopted Ellerby's (2009) steps for the analysis of the empirical research data and these include:

- Collected and organised the data to make the data manageable with broader codes that developed during the interview instrument.
- Mined the data to identify what finer themes emerge.
- Sorted and clustered the data. Manipulated or reframed the data, as necessary to enable saturation of finer codes from transcribed interview information.
- Identified insights, discussed, articulated, incubated, and socialised the insights to make inference and develop the conceptual theory.

In addition, this study takes into consideration the model for the thematic analysis process which is compatible with the chosen research philosophy (Miles and Huberman, 1994). This model comprises of three iterative and linked stages which are data reduction, data display and data conclusion-drawing/verifying as illustrated by Figure 6 below.
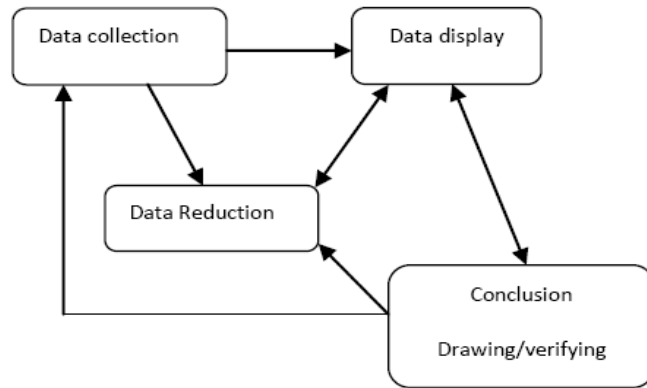
Figure 6: Components of data analysis: interactive model in Miles and Huberman (1994)

Data reduction is the process of choosing, focusing, and simplifying, building and transforming data through codes (Miles and Huberman, 1994; Fielding and Lee, 1991). Data coding process entail detecting connections between different parts of the data and identify emerging themes (Coffey and Atkinson, 1996), and this stage allows new thoughts to be developed and included in the data display.

Data display entail visual presentation of the data with the use of number of various methods like quotations, narrative text, maps of categories, chats, figures, thematic colour-ramps and clarifying differences including its associated complexity of data manually or with software tool (Miles and Huberman 1994; Gibbs 2002). The visual aids increase the readability of the research results as they contain evidence to validate the interpretations provided by the researcher.

Finally, data drawing and conclusions of the analysis process entail arrangement and organisation of the study concepts and thoughts, and during this phase, the derived meanings of the results either contradictory or identical becomes clarified (Creswell, 2009; Miles and Huberman, 1994).

3.10 Ethical Considerations in This Study

The researcher was aware of ethical considerations that need to be observed when conducting research in an academic or professional setting and attempted to adhere to these during data collection, analysis and the writing up of this research report.

This study obtained ethical approval from the University of South Africa (UNISA) School of Business Ethics Committee. The protocol for this study was approved by the UNISA School of Business Leadership (UNISA-SBL). During the course of this study, the researcher strictly adhered to the conditions stipulated in the ethics approval letter.

Prior to their participating in the study, the researcher reviewed the participant information and consent form with the prospective participants and answered their questions relating to the study satisfactorily. Participants signed the consent form after indicating that they understood the purposes of the study and the procedures involved, the risks involved and their rights as participants and that they were willing to be interviewed in this study. Participants were told that they were free to withdraw from the study at any time or not answer any question that they were not comfortable with. The researcher only interviewed participants who signed the consent forms.

Data in this study, including audio-recordings, were kept in a password-protected personal computer of the researcher. No one, apart from the researcher and academic supervisor, has access to this material. During data analysis and the write-up of the findings, the identity of the participants was kept confidential and their names and other identifying information were not used in this research report.

3.11 Summary of the chapter

This chapter deliberated on the methodology and design of the research study. Areas that were covered included the research purpose, its process, research philosophy, and research approach. Furthermore, the research strategies, data collection procedures and techniques were addressed. Lastly, data analysis and ethical considerations were discussed.

CHAPTER 4 - DATA ANALYSIS AND PRESENTATION

4.1 Introduction

This chapter presents the application of data analysis and presentation of findings. The table format has been used to simplify the respondents' responses.

4.2 Application of Data Analysis

In this research study the data collection was done through interviews. Data was organised and displayed in categories of sequence, narratively and in table format with the intention of making it easily understandable to the reader. Miles, Huberman & Saldana (2013) define data condensation as the process of adding value to the data by building it up in order to make it more valuable and focused. In this qualitative research study, before conclusions were drawn, the data was interpreted and analysed with the aim of forming characteristics that could be used to draw conclusions.

The researcher collected the data from participants using a semi-structured interview method and participant observation. The 12 participants who were interviewed were chosen through purposive sampling and deemed to represent E-commerce customers in the Buffalo City Metropolitan Municipality (BCMM).

Prior to the interviews, most prospective participants did not understand the term E-commerce but when it was explained to them, they were then comfortable with their participation. Also, the researcher explained the importance of their views despite not being the users of this service and eventually they agreed to participate. The researcher obtained diverse responses from participants. After the interviews, the researcher listened to the recorded conversations and extracted notes from each participant's responses for analysis. The questions were categorised into five themes and classified as customer characteristics, knowledge, persuasion, perceived usefulness and attitude towards using E-commerce. These questions sought to answer questions in relation to knowledgeability and attitudes of people about E-commerce.

Table 3 below is a continuation of the Wengraf (2001) model from the previous chapter. Table 2 of research and interview question framework illustrates how components of the model sequentially follow one another to make the data analysis process manageable through the RP→CRQ→TQ→IQ/II sequence, whereas Table 3 is used to tabulate and simplify the information in order to achieve the final interpretation and acquire the interview results through the following analysis and interpretation sequence:

Interview Question (IQ) → Respondent (R) → Answers to Interview Questions (AIQ) → Summary of Respondent's Answers to Interview Questions (SRAIQ) → Answers to Theoretical Question (ATQ) → Interpretation (I).

- IQ – Interview Question (Number)

- R - Respondent (Number)

- AIQ - Answers to Interview Questions

- SRAIQ - Summary of Respondent's Answers to Interview Questions

- SIQ - Summary to Interview Question

- ATQ - Answers to Theoretical Question

- I - Interpretation.

4.3 Data Presentation

For the presentation of the data in Table 3, R1 (Respondent Number) means Respondent, IQ1 (Interview Question Number) in Table 3 means Interview Question 1. This is then followed by research preliminary thoughts or research comments on analysis the empirical evidence to understand customers' knowledge and attitudes towards E-commerce.

Table 3: Presentation of empirical data and researcher analysis

Interview Questions	Respondent	Answers to Interview Questions (AIQ)	Researcher's preliminary thoughts or comments
IQ1	R1	Yes.	Almost everyone agreed that they use online shopping. Others emphatically answered that they use it regularly while others indicated that they use it sometimes. Only a few respondents revealed that they have not used it at all but are aware of its existence. While some indicated that they had used it, it transpired as the interview proceeded, that they had just checked for products online but had not transacted.
	R2	Yes.	
	R3	Yes, maybe once or twice.	
	R4	Sometimes.	
	R5	Occasionally.	
	R6	Sometimes, yes.	
	R7	So far no.	
	R8	Yah, I use computer but I've been reluctant.	
	R9	No.	
	R10	Yah.	
	R11	Yah.	
	R12	Not often.	
IQ2	R1	It's simple to use.	A majority of respondents indicated that they had found E-commerce to be simple to use. One respondent felt that some of the websites were complicated, especially those that belonged to companies from overseas. In explaining this
	R2	Simple.	
	R3	It's simple.	
	R4	Some are complicated.	
	R5	It's not complicated.	

	R6	Its user friendly.	view, the respondent apparently had complications in relation to different currencies in other countries where it became difficult to convert the price to rands.
	R7	NO ANSWER	
	R8	NO ANSWER	
	R9	It's fairly easy to use.	
	R10	It depends on the website.	
	R11	They are simple to use.	
	R12	It's simple to use.	
IQ3	R1	Back in 2012.	Some participants answered that their commencement of E-commerce was as a result of following an advert of an online shop on the social networks or news websites. Other respondents indicated that a need for a particular item which was readily available online was a motivation to begin to transact online. One respondent, who had a comprehensive understanding of the benefits that online shopping brings, indicated that insecurity in the adoption of E-commerce had been the reason for not participating until now.
	R2	Was looking for a book.	
	R3	Shop advertised on Facebook.	
	R4	Saw a Spree website.	
	R5	Followed an advert link.	
	R6	NO ANSWER	
	R7	NO ANSWER	
	R8	I would love to buy but security issues prevent me.	
	R9	NO ANSWER	
	R10	It's convenient.	
	R11	Followed pop ads on the social networks.	
	R12	Followed an advert on news24.com.	
IQ4	R1	The problem is exposing your information. Promise for a refund not easily fulfilled.	There were diverse views in relation to the refund the respondents have had to request in a

	R2	Bit warry about spamming and phishing.	case where an item delivered was not the expected one. In one instance the respondent mentioned that not all the items that were purchased were delivered, and upon following up with the shop an option to choose another item with the same price was presented but the respondent chose to get the refund instead. The shop in question did pay back the refund. Another respondent indicated that although the refund was eventually given, there was reluctance in complying at first. Other respondents felt that giving the required personal information to E-commerce sites had been a worrisome reality, but all of them indicated that they had not been victims of fraudulent attempts to date.
	R3	Hesitant because of fraud.	
	R4	Add to basket which sometimes disappears after clicking. Sizes of items from international sites. Use of other currencies i.e. Euros and pounds.	
	R5	Registration process lengthy.	
	R6	Payment process a bit complicated At first they required credit cards but now debit cards details are used and they also give out account number for deposits.	
	R7	No problems. Worried about losing money.	
	R8	NO ANSWER	
	R9	NO ANSWER	
	R10	No problems.	
	R11	Giving away your confidential information.	
	R12	No problems.	
IQ5	R1	It's where you can access information from everywhere instantly.	The respondents overwhelmingly said it's where they went to obtain information on any subject under the sun. A few of them indicated that they use it for shopping purposes, while others said that they used it to communicate with the
	R2	I use it for research. I download articles, movies, music from it. I use it for shopping.	
	R3	An easier way to get information.	
	R4	To do shopping.	

	R5	To do many things one wouldn't be able to do without it. It's a tool that simplifies life in general.	outside world.
	R6	A program to do your research. To do shopping.	
	R7	Communicating but not on paper, through a system.	
	R8	You get information. You can buy. You can do almost anything you want.	
	R9	You can research anything on the internet. Gives you access to everything, everywhere and everybody.	
	R10	You get information. It's a connection of computers.	
	R11	It encompasses lots of information. It's a system that uses lots of networks in order for it to run.	
	R12	You can find anything; the information is there. It has made life easier.	
IQ6	R1	- Getting website of interest. - Find items of interest. - Add to cart. - Click a button for payment. - Put you banking details. - Put your address.	Almost all the respondents, both from those who had used online shopping and from those who had not used it, gave a detailed understanding of the process of online shopping. They understood that one registered first and used personal credentials to access the website for E-commerce purposes. After selecting the desired items, they indicated that one added them to a cart and were then taken to the stage where one
	R2	-I would do research at price-checker. -Register. -You follow the whole choosing your item. -They need your credit card. -They would courier it to me.	
	R3	- Register. - Choose what you want.	

		- You put in a basket. - For payment you use your card details. - You receive whatever you ordered.	entered or confirmed payment information. Eventually, the purchased goods were delivered through the Post Office or Courier to the specified address.
	R4	- You have to register. - You write your address and they deliver.	
	R5	- You have to register an account. - Select the items you want, you put them in the cart. - You have to put in your card details. You put in your delivery address, so they courier to you.	
	R6	- You get to pick whatever you need there. - You add to a cart. - Check the price, the total amount which includes shipping. - You check out. - It takes you through to the payment side. - You get your items after 3-5 working days.	
	R7	Getting through a website in question. As Africans we are not really there in terms of shopping online, I'll call it a culture. I would say there's a need for us to be equipped in information.	
	R8	- You register, you put your details. - I put the item that I want into the basket. - I start the second part which is the banking details.	

		After I've done the payment they will alert you that the parcel will be delivered to the address that you have given.	
	R9	I don't know about online shopping.	
	R10	- Its logging in. - Then it's the shopping itself. - You would have to pay through credit card details. - You punch in the delivery address. You check out.	
	R11	NO ANSWER	
	R12	- I was looking for a specific book. - I put in my details. - I paid through credit card. Within a week it was delivered.	
IQ7	R1	Its computers. Phones, 3G, Wi-Fi	Most of the respondents indicated that they used mobile phones to shop online. The second most used device was mentioned to be computers or laptops. Others added that they used tablets or iPads as well to conduct online shopping.
	R2	NO ANSWER	
	R3	Cellphone	
	R4	Computers. Cellphone and tablets.	
	R5	Computer. Phone	
	R6	Computer. Cellphone	
	R7	Laptop.	
	R8	Computer. Phone and tablet.	
	R9	Computer. Cellphone.	
	R10	Computer. Phone, iPad.	

	R11	Laptop. Cellphone.	
	R12	Computer. Phone.	
IQ8	R1	Yes, I can use it.	The majority of respondents agreed that they would use data bundles to shop online with others adding that, online shopping was what depleted their data.
	R2	Yes.	
	R3	Yes, and it's what chows my data.	
	R4	Yes, yes, yes.	
	R5	Yes	
	R6	Yes I can and I do.	
	R7	NO ANSWER	
	R8	Yah, yah, yah.	
	R9	NO ANSWER	
	R10	Yah.	
	R11	Yes, I would.	
	R12	Always, that's what finishes my data.	
IQ9	R1	- Convenience - Internet makes life easy. You save time, you save money. You get products that are not available in our environment. - I can buy an overseas product that is not available in South Africa.	In answering the question as to what made someone shop online, the respondents talked about convenience as an underlying reason to shop online, where one was able to shop from the comfort of his or her home and at any time of the day. Others emphasised the benefits which included saving time, saving money on the purchases and on transportation costs. Other
	R2	For someone who hates shopping at the brick and mortar shop.	
	R3	It's quick, It's cheaper, it's easier. You find stuff that maybe at shops they don't have them yet.	

	R4	Busy people. Lazy people.	respondents talked about the convenience of looking for the availability of items online instead of driving all the way to the shops only to realise that the item in question was not even available.
	R5	Convenience. It saves time. It saves you time of travelling around looking for items to buy.	
	R6	There are cheap items online. You get unique stuff more especially with clothing.	
	R7	- You can do at home; you can do it while you are in the office. It's easy, it's not time-consuming. You get what you want now rather than going there viewing clothes as a person. - Compare what other countries are doing to what as a country we are doing. That can be difficult if you are not going to do it online.	Getting access to items sold overseas was mentioned to be a motivating factor to shop online. Many respondents were encouraged by the uniqueness of items found on the internet and the fact that there was variety of options one could choose from.
	R8	You don't need to go anywhere you just sit with your laptop, you order stuff. You get things cheaper than going to the shop and you get that thing that you want.	Other respondents cited congestion in the malls as a reason for them to prefer shopping online. Others added that they did not have to look for parking space, and neither did they have to pay for parking when they shopped online.
	R9	You don't have to drive. You don't have to look for parking. You won't pay any parking fee. If you are lazy to walk.	
	R10	It's convenience.	
	R11	Malls, most of the time you find that they are congested.	
	R12	If the shop is not local so I don't have to go to that shop and spend money going into that shop.	
IQ10	R1	Foschini, Miladys, Clicks,	The majority of respondents knew about the

	R2	Mr Price, Pep, Ackermanns, Pick 'n Pay, Woolworths, Buffalo City website to access statements.	shops locally that offer online services and some of them indicated that they had used these shops to obtain their desired goods. Other respondents indicated that for local shops they used to check for the availability of the products and the prices that were charged but had not transacted online with them.
	R3	Old Khaki, Foschini Group, Mr Price, Woolworths.	
	R4	Sheet Street, Woolworths, Pick 'n Pay.	
	R5	Pick 'n Pay, Woolworths	
	R6	Dischem, Clicks, Game, Hi-Fi Cooperation	
	R7	Chester, Checkers, Debonnaires	
	R8	Game, AVG	
	R9	NO ANSWER	
	R10	Dischem, Pick 'n Pay, Woolworths.	
	R11	Pick 'n Pay, Shoprite.	
	R12	It's more on the restaurant kind of, where you look for food.	
IQ11	R1	- It does, I'm a curious person - I spend my time on the internet learning about things that are happening in other countries. - It exposes to products you never knew about.	A majority of respondents agreed that using the internet to shop online worked for them citing many reasons which included getting cheap items on the internet and the discomfort one felt when going to town. Another respondent indicated that spending time online fed the respondent's curiosity. There was one respondent who cited that online shopping was
	R2	It's not necessarily the answer to my prayers.	
	R3	Yah it can.	
	R4	Yes it does work.	
	R5	Yes, I don't like being around town.	

	R6	Yes, it does. It helps to get the cheap items.	not the answer to the respondent's prayers. The respondent felt that not everything could be obtained online, and that some of the things needed the respondent to try on before purchasing. Another respondent felt that there were times where one would rather sit at home and not go to stores.
	R7	Yes.	
	R8	Yah, I would think so.	
	R9	NO ANSWER	
	R10	Yah it does work for me.	
	R11	It can benefit me. There are certain instances where you would rather sit at home and not go to the stores.	
	R12	It works for me, it cuts on time and money spent.	
IQ12	R1	- You don't get the chance to fit the stuff immediately - You have to wait until it reaches you - You can't feel, smell it on the internet, you can only see - You cannot return it now at this instant. You can touch, feel, fit - If you want to return the product something, it's easy for you to access the shop. Long queues.	A majority of respondents cited not being able to fit the clothes on before purchasing as an area of discomfort when buying online, as this increased the chances of buying something that would not fit them. Having to wait for items bought online was cited as another disadvantage compared to just going to the shop and buying what one desired. However, other respondents cited that when they needed a particular item online they bought it on time to accommodate the waiting period which was mentioned to be 3-5 working days.
	R2	I've found cheaper items online.	
	R3	If it doesn't fit you, it would take long to return. You get your stuff today. during sale periods.	
	R4	- It saves time, You don't go overboard. It saves money. You get customer care and interact with people working at the store. You buy things you didn't put on	

		your budget.
	R5	- Convenient. You don't get to see all the products the shop has to offer. - Sizes can be deceiving. - I like chatting with staff members. There are queues. - For some people who access shops after work, they find them not neat and orderly and most of the time you don't find the items you need because they are finished.
	R6	What you buy you don't know how it's going to be like once it gets to you. You buy something you see.
	R7	- You can see but you can't touch, feel. You buy something that you see with your naked eye. - It's easy to negotiate discounts when you talk face-to-face.
	R8	You can get an incorrect item. You see what you want and there's not mistake.
	R9	I can save a lot of money. I can't buy more than I've planned.
	R10	- It's easier, quicker - If I want to return it, I can return it. It saves petrol to shop online. The only thing would be fitting and the texture of the item. I don't like walking in the malls.
	R11	Online distractions are at a lower level. You get lots of distractions that will take your attention away from what you initially wanted to buy.

Some respondents felt that because they only got to the shops after hours they found the items disorderly and not neatly packed, but online that was not the case. Others felt that there were fewer distractions online when they wanted to purchase items there compared to going into malls.

There were cases where one needed to return what had been purchased. This was cited as a problem compared to walking into the shop and buying the item. Other participants cited that there were no long queues online which wasted one's time, while other respondents cited that shopping online helped them not to spend beyond what they had budgeted for as this was invariably the case when one went into a shop to buy something.

Some respondents cited that they liked the customer care they got when they bought things at the shops as they felt that the received

	R12	- You save on costs of travelling. What you see online sometimes it's not what it is actually. - I believe in fitting the items but online I cant.	assistance helped guide them to get advice about the products they wanted to buy. This they felt was not readily available online. Other respondents felt that they got cheaper items online and saved in travelling costs to where the items were obtained.
IQ13	R1	In some cases, it does. You get something we don't have as South Africans	A majority of respondents viewed online shopping as favourable. They felt that they had access to items beyond South African borders. Others cited not standing in long queues, shopping at any time of the day and getting unique products as reasons for them to like online shopping. One respondent, who indicated that it was not favourable, cited the enjoyment of seeing people at the malls and getting to choose the respondent's own vegetables as a reason for the negativity towards online shopping. Other respondents, although they indicated online shopping to be favourable, reiterated that it
	R2	Very favourable, I could go at 11 o'clock at night.	
	R3	It is favourable for me. I don't have to stand on long queues.	
	R4	Its favourable, it makes life easy. You don't waste your time buy going to the shops only to find that the stuff you're looking for is not there. Online shopping deprives us of socializing with people.	
	R5	Its favourable for me. The city is too congested, so the less I'm out there the better.	
	R6	Its favourable for me. I get unique products, no one else will have the same brand as mine.	
	R7	I would say its favourable.	
	R8	I would like to say its favourable in all respects.	

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	R9	It's not favourable. I want to be out there; I want to see people. I don't want somebody to choose my vegetables.	deprived them of face-to-face socialising.
	R10	Its favourable.	
	R11	Its favourable.	
	R12	It is favourable. It saves my time and cost of travelling.	
IQ14	R1	Yes, the hackers and scammers. You don't know how legitimate the site is. You don't feel happy about putting your details online. I've never experienced it, but it's the fear that everyone has.	The majority of respondents agreed that they had fears or concerns, this despite the fact that they used online shopping but they still had their insecurities. They mentioned that they had not been a victim of fraudulent activity but their insecurity was based on hearsay. They cited instances where they received emails from their banks requesting their login, or from the South African Revenue Service (SARS) telling them that they should click on the email link to view the money SARS owed them even though they had not filed their tax return. This, was proof enough that scammers did exist and phishing was a reality. They felt that sharing their personal information with E-commerce sites was not giving them rest.
	R2	Picking up a virus. You don't know how safe my information was because you have to use your credit card. I had an experience where my information was compromised.	
	R3	I still have my insecurities about my card because there are lot of scams. I've not experienced any problems.	
	R4	There's fraudsters, they can manipulate the system. I've never been a victim of fraud.	
	R5	There's always that slight fear of security. Are my details safe, but you just push on and do it.	
	R6	I've got fears that of giving people my credit card number. It's fears that are based on hearsay.	
	R7	I used to hear other people's stories, to read from papers and hear from radio.	

	R8	I'm concerned about the security part of it. I know for example, that when you go online there are those assurances that your details won't be seen by somebody else but I'm still not convinced. You hear about funny stories like card details were copied or something like that. So I don't want to be a victim.	A few of the respondents indicated that they didn't have fears as they were vigilant when online.
	R9	Your banking details are out there, that's my concern.	
	R10	I don't have any fears or concerns.	
	R11	Having to put in your information on the internet especially confidential information. It's not something I've experienced.	
	R12	Technology exposes us to fraud, there are a lot of scams out there. I've never been a victim of such things.	
IQ15	R1	NO ANSWER	A few respondents mentioned that they looked for the digital certificate and the padlock at the top of the page which indicated that a page was authentic.

A majority of respondents cited that they did background checks before they participated in online shopping at a shop they were not familiar with. They cited that they looked for a residential |
	R2	- There's a little lock at the top of the page - I make sure that I'm not going through an email link, because that is phishing. - Antivirus software can indicate if you are safe to use a website.	
	R3	NO ANSWER	
	R4	If they have residential address, phone number that I can call. If it is well advertised then I trust it.	

	R5	- If they don't ask for my bank pin. - I'm a brand loyal person. - If I call their number and it goes through to the headquarters	address and phone numbers on the websites.
	R6	They promise that they won't give out any information that you have put in there.	Other respondents cited that they did not follow an email link or open a suspicious website, while other respondents cited that they trusted the promise made by the E-commerce sites when the respondents registered with such sites, and where it was said that consumer confidential information would not be shared with anyone.
	R7	There's a guarantee that if you shop online, there would be no problem but I don't trust the whole process.	
	R8	When you register they will assure you that our details are confidential, no one will see them.	
	R9	NO ANSWER	
	R10	There's a security certificate.	
	R11	NO ANSWER	
	R12	I check where it is hosted.	

4.4   Summary of the chapter

This chapter explained the components of the research in relation to the study. Respondents' responses were broken down into small chunks so as to understand their meanings. The table was used to make the data presentable and a summary of each question was done.

CHAPTER 5 - DISCUSSION AND INTERPRETATION OF FINDINGS

5.1 Introduction

In this chapter, the findings of this study are discussed with the use of relevant literature. Major themes outlined in this chapter here are: customer characteristics, knowledge, persuasion, perceived usefulness and attitude towards using E-commerce. A conceptual framework informed by the findings of this study is also presented to answer the Primary Research Questions (PRQ) in table 2.

5.2 Findings related to the Conceptual Research Framework Themes

5.2.1 Customer Characteristics

The respondents were all employed, possessed mobile phones and had access to computers. Their generational cohorts were between Generation X and Generation Y, with the majority of them in Generation Y. They had access to the Internet, yet not all of them used it for shopping purposes. Both males and females were knowledgeable about the Internet and their attitude was positive towards E-commerce. Yet, there were varied responses between male and female in relation to usage. Females were found to be using E-commerce more, compared to males. Most respondents, especially men, used the internet mostly to view the products they were planning to obtain, but they did not transact online.

The analysis suggests that some men's reluctance to transact online could be a result of a negative experience that some may have had when shopping online. For example, Respondent 12 said "the only issue that I came across, one of the items I paid for on the delivery, that item was not there, I had to make a follow up saying I paid for this item but it's not on my delivery and they said it's out of stock". Available literature suggests that some online shops keep a smaller inventory of items. This lowers inventory costs but it is worth noting that the online shop runs the risk of 'stock-outs'. Some authors argue that stock-outs result in a decline in customer satisfaction and sales (Snyder and Hamdan, 2009). When customers are not satisfied they easily change to other suppliers

for future purchases. Furthermore, mounting evidence confirms that some customers complain when the delivery of purchased goods is not done on time, and the findings of this study add to this evidence. Online shops need to invest in an effective and efficient inventory management system to solve inventory related problems (Patil and Divekar, 2014). One person cited that the delivery did not arrive at all, even though the tracking number had been sent by the shop but due to strike action at the post office, the delivery did not arrive.

Some respondents reported positive experiences when shopping online with some mentioning that they had never experienced problems when shopping online, and that the items they ordered were usually delivered on time and in correct sizes. Yet, there were a number of respondents who reported negative experiences when shopping online. They cited problems related to incorrect sizes being delivered to them, especially when they purchased the items from overseas-based shops. This could be attributed to different types of sizes used in other countries where a size number for South Africans means a totally different thing overseas. Respondent 1 cited the problem experienced; "I was buying a slimming product but I had to follow them many times until they refunded me". While one respondent who had an incorrect item delivered to her reported that she returned it and was refunded her money in full, some reported that when this happened they were usually told by the store to exchange the item for something else. As Respondent 12 said "the response that I got was that it's out of stock you can look for something that you like and purchase on that money, we'll deliver for free to you, at the time I was not looking for something and then I just asked them to reimburse me". These findings highlight the need for an online shop to have an effective Return and Exchange service system as other customers might want to return or exchange the goods after purchase. This finding is analogous to that reported in other studies (Liang and Lai, 2002 as cited in Wang and Katawetawaraks, 2011), where it had been argued that such a system would effectively reduce online post purchase dissatisfaction.

5.2.2 Knowledge

This study found that some respondents knew about the existence of E-commerce. Among those who reported that they knew about E-commerce, the majority also said that they had used it successfully and understood the processes of shopping online. Furthermore, they indicated that they were comfortable with the payment methods which included using credit cards, debit cards and direct deposits. However, most of the participants interviewed in this study reported that they mainly used E-commerce to gather information about the products and not necessarily to transact. Available literature confirms that some customers use online shopping to gather information about products of interest. This information search is essential in that the more a customer does it, the higher are the chances of finally transacting online (Close and Kukar-Kinney, 2010). This is supported by Wang and Katawetawaraks (2011:68), who refer to this process as "Clickstream behaviour". These authors posit that some consumers navigate through many websites concurrently to search for information about online products and thereafter narrow their search down to a single website, then to a single page and eventually make a decision to purchase online (Wang and Katawetawaraks 2011).

Some of the respondents cited that they found it easy to shop online from South African based websites but they found it complicated to shop from overseas shops due to their lack of understanding in relation to exchange rates and the different types of sizes used in other countries. As confirmed by Respondent 4 who said "some are complicated especially international ones, because they are in Euros and Pounds and when you convert it you are not sure if you have converted it to a correct currency. But the domestic ones are easy to follow".

In the quest to understand how the respondents started using online shopping, the researcher established that a majority of them started by following an advert from social networking sites or news websites. For example, Respondent 11 mentioned that he had heard about E-commerce, "via social networks, the popup ads especially on the Internet maybe a franchise would put their ad on the social media where one can simple click it

and then view the product that they have available in stores". According to Wang and Katawetawaraks (2011) banner ads or online promotions entice customers' attention and arouse their interest towards online products. The findings of this study show that some participants learned about online shopping from friends and family members who had purchased items through E-commerce. This finding supports that of Wang and Katawetawaraks (2011) in which customers reported that they initially enquired about the products that they wanted to purchase from friends, prior to buying the items online.

5.2.3 Persuasion

A consensus from participants who had reported that they shopped online was that they were willing to use their resources, e.g. data, to access E-commerce. A majority of respondents, both male and female, cited convenience as a reason for them to shop online. This includes an opportunity to shop at the customer's leisure time and avoidance of long queues and crowds in brick and mortar stores as a reason to shop online. This finding is consistent with available literature which has also shown that convenience is one of the major reasons for customers' reports for shopping online (Wang and Katawetawaraks, 2011). Furthermore, in this study some participants reported that it was quick to shop online and most of the time the delivery took a day to three days to come. This enabled them to plan accordingly when he or she wanted a particular item.

Data in this study suggests that some respondents hold a view that E-commerce reduces socialising with other customers. For example, a translated response from Respondent 4 said, "it deprives us of socialising with people" ("isenza singa-socializi nabantu"). This finding contradicts that of other studies which have shown that online shopping provides customers with opportunities to interact and to share ideas and experiences with other customers (Yoon and Occeňa, 2015).

5.2.4 Perceived Usefulness

The majority of participants reported that they appreciated the uniqueness and the variety of goods they found online compared to traditional shopping. They further

mentioned that they believed that E-commerce adoption would improve their outlook and performance, as they were able to get unique items that other people did not have and which were not available from local shops. Increasingly, empirical evidence suggests that E-commerce provides a wide selection of goods and services that customers can choose from, and which in some instances, are exclusively available online (Lim and Dubinsky, 2004; Prasad and Aryasri, 2009; Wang and Katawetawaraks, 2011). The findings of the present study are congruent with available literature showing that perceived usefulness influences customers towards E-commerce (Renny, Guritno & Siringoringo, 2013).

However, some participants mentioned that they were uncomfortable with other aspects of E-commerce (e.g. not fitting the clothes before they buy) as they believed that goods (e.g. clothes) obtained through online shopping required prior fitting as failure to do this would result in complications when there was a need to return the clothes; something that delayed the usage of the purchased item. This is confirmed by literature as studies have shown that the inability to fit clothes and the complications sometimes experienced when wrong items had been delivered were some of the factors that prevented customers from purchasing clothes online (Goldsmith and Flynn, 2005 as cited in Wang and Katawetawaraks, 2011; Comegys, Hannula & Váisánen, 2009). In the present study, participants stated that not having the ability to fit clothes prior to purchase resulted in them receiving incorrect sizes "as the make of some items is slim-fit while others are regular and that requires someone to fit it to be sure, even though the size is yours". Some respondents reported that they had to return clothes which delayed the actual usage of the item and this led to frustration for them in times when there was an immediate need to use the items.

Some respondents felt that it saved costs to shop online as they received items at reduced prices and saved on transportation costs required to visit the shops physically. This was confirmed by literature where it is mentioned that E-commerce offers customers a better deal where products are purchased at lower prices (Rox, 2007 as cited in Wang and Katawetawaraks, 2011). In the interviews Respondent 2 cited that: "I

will save a lot of money if I would do online shopping, because if I, (slight pause), this is a female thing, we gonna go for 5 items, I can assure you I'll come back with five packets of food not 5 items". On the other hand, Respondent 4 cited that, "you get the customer care, there are certain shops that are good at that" when you [physically] visit the shops where one is even able to ask for advises on items he/she wants to buy", and that is something they do not get when they shop online. Contrary to this thought, available literature suggests that when customers shop online, they also receive online-based service which is available 24 hours a day. In this service, customers are able to ask questions and receive necessary assistance (Hermes, 2000 as cited in Wang and Katawetawaraks, 2011). This suggests that some online customers are not fully aware of other benefits available to them when shopping online. Findings of the present study highlight the importance of this customer service, as failure to have it or make it accessible to customers may result in some customers thinking that the shop is trying to hide something or does not have any intention of solving their problems (Wang, Ye, Zhang & Nguyen, 2005; Yu and Wu, 2007)

One other problem cited by some participants was the issue of expiry dates for perishable items. Some participants felt that because they were not the ones choosing their items when shopping online, this could lead to them "getting goods that have expired or nearly expiring". As such, one respondent mentioned that, "she could buy other items but not groceries because she could not allow someone else to choose her vegetables, bread and other things". Respondent 2 said, "I'm fussy, I don't want them to choose my bread. I want to see the bread my, I want to see the date on the bread". This is confirmed by available literature where transaction costs may be experienced when purchasing perishable products, e.g. meat, vegetables and fruit. These products require a close examination before they are purchased (Campo and Breugelmans, 2015).

5.2.5 Attitudes towards E-commerce

The data in this study shows that most participants had a positive attitude towards E-commerce, and this is evidenced by the satisfaction with, and benefits they reportedly derived from, shopping online. The analysis suggests that this positivity is motivated by

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the E-commerce's convenience, getting valuable items at a cheaper price and avoidance of long queues. Furthermore, E-commerce appear to fit in well in their busy schedule as they reported that they were "able to shop without restrictions". In line with this, they felt that E-commerce's convenience enabled them to "shop even at night, in the comfort of they own homes without other disturbances". As confirmed by Respondent 9, who said E-commerce is "very favourable, very favourable, because I mean I could go at 11 o'clock at night, I can browse through some shops, I can look at clothes if I want to. You can't do that at the shops because they are closed". This finding reflects that of another study that showed that consumers feel satisfied with E-commerce's availability 24 hours a day and from any location (Yoon and Occeňa, 2015).

However, there were participants who reported concerns about E-commerce. Their concerns related to safety and/or security when transacting online, which they said was not guaranteed. For example, Respondent 8 mentioned that, "I've been sort of reluctant to shop online because I'm not sure about the safety of when I'm using credit card or debit card, if I can just clear that one, then I would be able to use it because there are some items I would like to get online".

5.3   Finding of Themes that Emerged from the empirical evidence

5.3.1 Process of shopping

When it comes to the process of online shopping, the majority of respondents had an adequate understanding of the process of shopping online. They described that someone "has to register first in order to shop online and use those credentials to login to the site, search for the item they are in need of and add it to the shopping cart". They further mentioned that when it came to transacting they usually paid through a credit card, whereas some cited that "other shops accept debit cards details while some give you maybe 24 - 48 hours to deposit the money into their bank account and email proof of payment" and they obtained their ordered items through a courier service that would deliver their items to the physical addresses they had provided.

5.3.2 Perceived Risk

Risk is another aspect that surfaced in this study. Whilst most respondents reported a positive attitude towards E-commerce, as shown, some also reported concerns with their security online. This risk is referred to as the 'Internet shopping risk' and has also been reported in other research (Soopramanien, *et al.,* 2007). Literature evidence shows that online customers have concerns about their personal information shared with online shops. This insecurity does not transpire only when a customer is transacting but even after purchase. Customers continue to have concerns about what else would be done with their information (Wang and Katawetawaraks, 2011). Notwithstanding these risks, some respondents reported that they continued to use it with the hope that their information would not be compromised. Another reason the participants mentioned for continuing using E-commerce in spite of such risks was that, after having used E-commerce successfully more than once, they begin to feel comfortable with it. Online consumer reviews found that female consumers were more careful and unadventurous when shopping online (Bae and Lee, 2011). This literature contradicts the findings of the present study as data showed that males were more sensitive to risk than females resulting in the latter transacting more often online when compared to their male counterparts.

5.3.3 Trust

In relation to the existence of online shops trust was another concern mentioned by the respondents. There is available literature confirming that distrust in vendors prevents E-commerce transactions (AlGhamdi, Drew, & Al-Ghaith, 2011). The possibility of the non-delivery of goods purchased was mentioned as a concern by some respondents. They felt that they did not know where to report online robbery when it occurred. Literature confirms that there is a deficiency of rules and regulations in E-commerce compared to traditional commerce (Yoon and Occeňa, 2015). This lack of trust is seen as a significant determining factor in the success of online shopping (Alshehri, Drew, & Alfarraj, 2012). Many potential online customers have not transacted online because

they do not trust it. Some respondents mentioned that traditional commerce provides more assurance during shopping as the exchange of money for goods take place immediately. They described online shopping as paying for goods upfront and then going through a season of anxiety, not knowing whether the purchased goods would be delivered.

5.3.4 Understanding of Web Security

Web security plays an important role in attitudes of customers towards E-commerce usage (Cheng, David, Lam & Yeung, 2006). This was also found to be the case in this study. Spam or bothersome emails were reported as reasons some participants were reluctant to shop online. When it came to concerns about web security, one respondent mentioned that adverts had lured him into using E-commerce, and that he had engaged with the registration process required prior to online shopping, but when it came to the part which required his bank account details, he had stopped because of feelings of insecurity'. Similarly, other respondents mentioned the South African Revenue Service (SARS) emails sent to them citing that their submissions had been received and they had money due to them, as proof that E-commerce was a scary concept. To emphasise their concern, these participants further mentioned emails they received from SARS which appeared to be genuine, yet what surprised them was that they received these emails even without them having filled in their tax returns.

Whilst the majority of respondents reported fears about E-commerce, none reported to have been victims of scams. They reported stories of scams that they had heard from other people.

When asked about their understanding of security signs within websites only few participants in the current study knew of, or understood, the signs which advised customers whether the website was safe or not. These signs include the digital certificates, the "s" in https and the padlock sign on the address bar as an indication that a website is secured. A website with three of these signs is proof that it can trusted (Korgaonkar and Karson, 2007).

However, most of the respondents who had engaged in online shopping reported that they did background checks, e.g. looking for the physical address of an online shop, phoning the contact number provided as they attempted to be at ease with the particular website. Other respondents said that they pinned their hopes on the message they got when they registered online and which assured them that 'their details will be kept safe and will not be shared with third parties'. However, some studies have shown that assurance by an online shop not to misuse customer data does ease customer fears about their information security (Prasad and Aryasri, 2009).

5.3.5 Degree of need

Another aspect that emanated from this study was the degree of need. The respondents showed that they have knowledge of E-commerce and their attitude is positive yet they do not shop. Some of the reasons not to shop online was because of insecurities. Moreover, some respondents decided to shop because they felt that there was no other place to obtain their goods. This was confirmed by an utterance of Respondent 9 who said, "I was looking for a particular book, and I couldn't find it anywhere in town or at the bookstores so I went online. And I actually found it online and I bought it". This respondent's utterance confirms that the extent of the need for a particular product which can be obtained online motivates someone to shop online. Yet, another respondent who was also positive about online shopping has not acted. It is therefore predicted that the degree of need for the latter had not motivated shopping.

5.4   Finding related to the Research Questions

5.4.1 How customers are knowledgeable about E-commerce?

Evidence that transpired from the data collected proved that the respondents were knowledgeable about E-commerce. They were articulate in narrating their understanding of what internet is and in explaining the online shopping process. A majority of the respondents mentioned that they access the internet through their mobile phones and their computers. Available literature agrees that South Africans are

knowledgeable about internet. In-line with the findings of this study, it also proved that mobile phones were the ones that were predominantly used to access the internet compared to computers (Gillwald, Moyo & Stock, 2012).

5.4.2 How do customer attitudes manifest in E-commerce?

The respondents showed that they had a positive attitude towards E-commerce. Their main motivating factors were its convenience in terms of location and time, cheaper prices and access to unique products. This was proved to be consistent with literature where convenience and special offers were among major motivation factors for customers to shop online (Effective Measure, 2016). Some respondents had concerns in relation to the process of returning goods that are not according to specifications and prior examination of products e.g. clothes (Comegys, Hannula & Váisánen, 2009). Security was also another concern the respondents had. There is evidence from literature that security is a major concern customers have about E-commerce (Singh and Kashyap, 2015).

5.5 Conceptual Developed Framework

The primary question or CRQ for this study was: How can a conceptual framework for assessing customer knowledge and attitude towards E-commerce be structured? The themes that emerged organically from the analysis were used to develop the conceptual framework below.
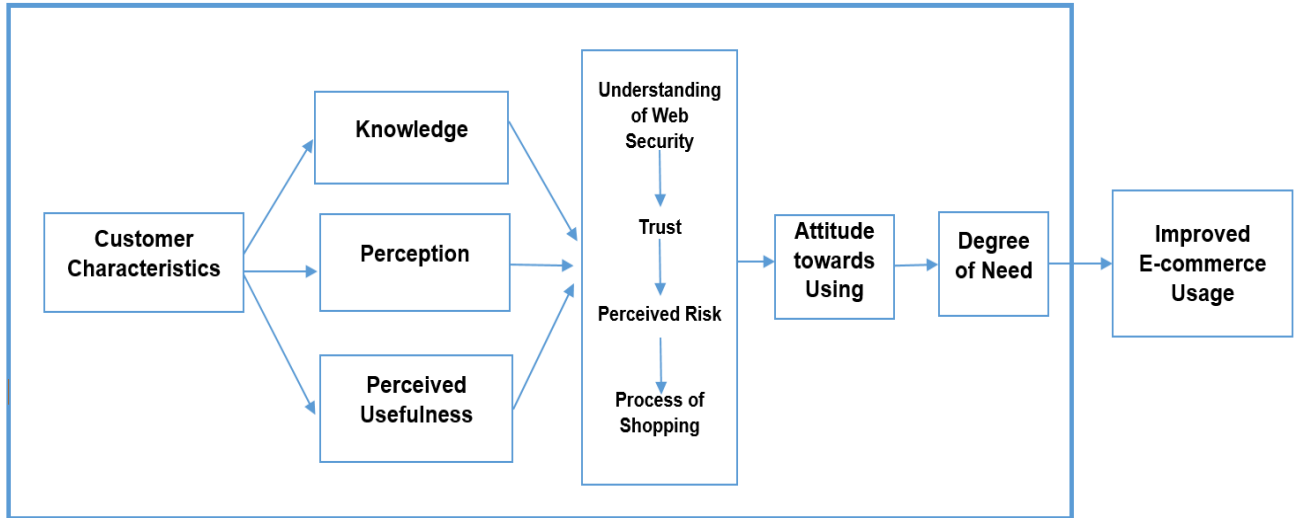
Figure 7: Developed Conceptual Framework

5.5.1 Discussion of the Framework

Through the development of the conceptual framework in Figure 7, the central research question (CRQ) was answered. The analysis in this study identified the conceptual framework that guided the assessment of customer knowledge and attitudes towards E-commerce in the Buffalo City Metropolitan Municipality. This conceptual framework had the following key elements: customer characteristics, knowledge, persuasion, perceived usefulness and attitude towards using E-commerce. Other elements that emerged from this study were: customer characteristics, perceived risk, trust, understanding of web security and the degree of need. These elements were found to be pertinent in the assessment of customer knowledge and attitudes towards E-commerce.

This study found that customer characteristics contributed to knowledge, persuasion and perceived usefulness. These themes directly result in an attitude towards using E-commerce. Moreover, the study showed that these three themes or concepts (i.e. knowledge, persuasion and perceived usefulness) play a critical role in determining whether customers develop a positive or negative attitude toward online shopping. The researcher noticed that when customers understand web security, their trust would improve. An improved trust would make the customers feel less frightened with E-

commerce. This would then enable the customers to be comfortable during their process of shopping.

However, the study also showed that a positive attitude alone may not be sufficient to make customers utilise E-commerce. This finding is consistent to that reported by Rogers (1983), where it was suggested that sometimes attitudes and actions are incongruent. What the present study found as contributing towards E-commerce, was the degree of need the customer had for the desired online product. The degree of need for the product in question appeared to encourage the customer to shop online.

These framework elements are believed to be pertinent for the assessment of an innovation, e.g. E-commerce. It is believed that when customers perceive E-commerce as beneficial to their needs, they then begin to transact online. The findings of this study support Rogers' (1983) view that the existence of an innovation linked to the understanding of how to use it results in customers' acceptance of the innovation. The findings of the present study strongly suggest that for customers to engage in E-commerce, they need to perceive positive benefits of E-commerce and believe that it can improve their lives.

5.6   Summary of the chapter

The development of conceptual framework presented in this chapter was the primary purpose of this study. This conceptual framework as shown in figure 7 specifically addresses the Primary Research Questions (PRQ) mentioned in Table 2. In line with the developed framework supported by the literature, conclusions and recommendations are presented in chapter 6.

CHAPTER 6 - CONCLUSION AND RECOMMENDATIONS

6.1   Introduction

The aim of this study was to assess customer knowledge and attitude towards E-commerce through a framework in the context of Buffalo City Metropolitan Municipality.

This study had the following objectives:

- To determine whether customers are knowledgeable of E-commerce.
- To understand customer attitude towards E-commerce.
- To conceptualise a framework or a way to assess customer knowledge and attitude towards E-commerce.

This chapter provides a summary of conclusions in relation to the research objectives as well as recommendations for future research.

6.2   Conclusions of Objectives

The following are conclusions of each objective that was accomplished in this study:

- **Objective 1**: Determine whether customers are knowledgeable of E-commerce.

All the respondents in this study were found to be knowledgeable about E-commerce. All respondents described the internet as a place to visit when in search of information on any subject in the world. Some even added that it could be used for shopping purposes as well. Respondents explained the process of shopping and all the elements involved in it. This study established that there were varying responses in relation to shopping online. A majority of respondents confirmed that they used the internet for shopping purposes which included a full transaction, while other respondents used the internet to look for information about the product but not to transact. Extant literature cited in Chapter 4 supports the findings of this study and some authors argue that those potential online customers who have not transacted thus far have a high likelihood to transact eventually, as long as they continue to search for information.

- **Objective 2**: Understand customer attitude towards E-commerce.

The majority of respondents had a positive attitude towards E-commerce. One of the reasons they provided for having a positive attitude towards E-commerce was the convenience of shopping at anytime and anywhere. This convenience was further unpacked to include getting items that are sold overseas, uniqueness of products obtainable online, cheaper products and an opportunity to shop at any time and any location.

An aspect that appeared to dissuade most participants from shopping online was the risk associated with E-commerce. Most participants submitted that they were concerned about sharing their personal information with E-commerce shops, emphasising that they were fearful that their personal information might be used for purposes without their authorisation.

- **Objective 3**: Conceptualise a framework or a way to assess customer knowledge and attitude towards E-commerce.

A conceptual framework was developed with relevant building blocks that could be used to improve E-commerce usage. This framework considered customers as the first step, with knowledge, persuasion and perceived usefulness as the second facet. Perceived risk, as a third facet of the framework, was found to be influential in the customers developing a positive or negative attitude towards E-commerce. Another concept added to the framework was the degree of need. This concept was found to be influential in determining whether customers decided to transact online or not.

The three research objectives were effectively examined. The study established that customers in the Buffalo City Metropolitan Municipality are knowledgeable and have a positive attitude about E-commerce. It transpired that there were varied understandings of E-commerce. Some respondents understood shopping online to be the buying of goods while others that searching for information about online products amounted to online shopping.

6.3   Conclusion of the aim

The aim of this study was to assess customer knowledge and attitude towards E-commerce through a framework in the context of Buffalo City Metropolitan Municipality. The researcher found that customers in the Buffalo City Metropolitan Municipality were knowledgeable and had positive attitude towards E-commerce. However, they have security fears about E-commerce. It is therefore recommended that trust must be improved in order to increase the utility by customers.

6.4   Recommendations and Further Study

- Education of how the E-commerce works needs to be prioritised, because even the well educated people do know how to use it. Some of them do not know the difference between transacting online and just viewing items. They think both mean E-commerce.
- E-commerce websites should have popups with messages educating customers about security features to reduce the level of fear towards online shopping.
- E-commerce sites need to be competent when they are processing customer's orders, making sure that they deliver correct goods as some customers do not return goods. This can easily discourage them from shopping in the future.
- Mistrust towards online shops is a critical issue that discourage some people from shopping online. E-commerce shops need to devise genuine strategies of winning people's trust.
- Shops could consider keeping up with the times in terms website design as some of the customers appreciate sophisticated sites.

One of the areas that stood out in this study was the customers' lack of understanding about what constitutes a secured website. It is therefore recommended that future studies should concentrate on investigating customers' understanding about a secured website.

6.5   Conclusion

The main aim of the study was to assess customer knowledge and attitude towards E-commerce through a framework in the context of Buffalo City Metropolitan Municipality. The research revealed that BCMM customers are knowledgeable and have a positive attitude towards E-commerce. Their concern was the issue of sharing their personal information with online shops. It also transpired that they do not have an understanding of the elements of what constitutes a secured website.

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APPENDIX A – INTERVIEW QUESTIONS

1.   Customer Characteristics

1.1   Share with me, are you a person who use computer gadgets to do shopping?

1.2   Do you find computer gadgets complicated or simple to use?

1.3   How did you start shopping online?

2.   Knowledge

2.1   Tell me, what is your understanding about the internet?

2.2   Do you use it for shopping?

2.3   Share with me the process of shopping using the internet.

2.4   Share with me, what devices do you use to shop online?

3.   Persuasion

3.1   Tell me, if there's data available, will you use it to shop online?

3.2   In your experience, what can make someone shop online?

3.3   Please tell me, are you aware of shops locally that offer online services. Have you used any of those?

4.   Perceived Usefulness

4.1   Can using the internet to shop online work for you. If 'Yes', how?

4.2   In your experience, what is your viewpoint about using technology like shopping online compared to tradition of going to the shop?

5.   Attitude toward using

5.1   In your viewpoint, do you find internet use to shop online favourable or unfavourable. Explain your answer.

5.2   Tell me, what are your concerns or fears about shopping online?

5.3   Tell me in the website, is there any indications that you know which give you assurance that this particular website is authentic or not?

Name: Respondent 1

Gender: Female

Mawanda: Share with me, are you a person who use computer gadgets to do shopping?

R1: Yah

Mawanda: when you do that, do you find it as a complicated process or simple to use?

R1: Its simple to use

Mawanda: How did you start doing shopping online?

R1: Mhhhhhhhhhh....let me think, back to 2012.

Mawanda: Are there any problems you came across when you started?

R1: Not per ser but the problem is exposing your information, your banking information, not knowing who are the attackers in the market so it always give that insecurities in terms of using online shopping.

Mawanda: Ok, ok, I'll come back to that. Are there any problems that you have experienced when you have been using online shopping?

R1: The problems that one encounters is that one is given a guarantee that if the product doesn't work for you, you can get your refund free, that you will be refunded with no ask, (questions asked) but when you try to get hold of those people, you are not able to get them for your refund. (Ok, is it something that you have experienced?) Yah, I've experienced, I was buying a slimming product but I had to follow them many times until they refunded me. (Is it?) Yah, because you are dealing with people who do not

know you, the interest is only to get money you know, and then when they are supposed to refund you back then it becomes a problem, you are being sent from pillar to post.

Mawanda: Can you share your views, in fact your understanding of what internet it generally?

R1: Internet….mhhhhhh….. ndizawuthini, lento ifuna isingisi? (Either way, just go as comfortable as you can be) Ngizawuthini, I never defined it, but it's a galaxy space where info is gathered globally, you can access any information from everywhere instantly. You can know what's happening in other areas. It's like the otherworld that is not visible but we are able to tap in through the internet

Mawanda: And you have indicated that you use it for shopping, right?

R1: Yah

Mawanda: Share with me the process one undergoes when he/she wants to shop online.

R1: Then the first will be getting into the website of interest, find items of interest, items that are you are willing to buy, in those items sometimes you get price on those, will give an option to buy one or more, add to cart, when you finish adding those item, you click a button for payment and it will take you to the terms and conditions page and you need to go through whether you agree or disagree and then it will take you to what they say it's a secure page where you put your banking details, and your information, and put the amount you of what you purchasing and then it processed, and then you receive a waybill that says your purchase has been successful you get to save the slip or copy it either way and then you keep it for yourself but the page you go through first it gives you information, personal information, your address and everything so that they may know where to ship in the products.

R1: Share with me, what devices do you use to shop online? (to access internet)

Its 3G, Wi-Fi, work resources, Computers, I'm not used to a phones it depends on how friendly it is the phone you can use in terms of purchasing.

(a slight pause to check if the recorder is still recording)

Mawanda: Tell me, if there's data available, will you use it to shop online?

R1: Depending on how important it is, yes I can use it, depending on the importance of the product and how much I need it.

Mawanda: In your experience, what makes or drives someone to want to shop online?

R1: Inconvenience…Convenience neh? (Yah), you save time, you save…. mostly its time, and sometimes value for money, and sometimes you get products that are not familiar with our environment but you can only get it at that particular place. So I can buy an overseas product that is not available in South Africa, so that it saves you money, even money to fly to look for it, and sometimes you can't even think to go there but with the access that internet provides it makes life easy.

Mawanda: Please tell me, are you aware of shops locally that offer online services, have you used any of those?

R1: No, except the franchise ones, like Foschini, Miladys, Clicks, I know those ones because they are franchise ones. I prefer to go and touch and feel for those stuff.

Mawanda: Can using the internet to shop online work for you? How does it work for you I may ask?

R1: It does, I'm a curious person, I spend my time on the internet learning about things that are happening in other countries, news, entertainment, getting products of interest. Its exposing on the products that you never knew about it.

Mawanda: In your experience, what is your viewpoint about using technology like shopping online compared to tradition of going to the shop?

R1: The advantage of going to the shop is that you can touch the product, that you can feel it, if it's a dress you can fit it and see if it fits you well. The disadvantage of going to the shop is that you have to wait on long queues for your turn to pay the product. And the advantage as well is that if you want to return the product something it's easy for you to access the shop but for the online shopping you don't get the chance to fit the stuff immediately at the time that you get an interest on the product, also you have to wait until it reaches you, and then you start to encounter, you get to know what kind of an animal you bought. You can't feel it on the internet, you can only see it, you can't smell it, you can only see uyabo. The disadvantage again is that you cannot, if you wish to return it now at this instant. And the other disadvantage with the online product sometimes they are not allowed to purchase by the health regulators, so it's difficult now for you to get them. They need to certify first if they are of use by the South Africans. (Mawanda: Thanks for that)

Mawanda: In your viewpoint, do you find internet use to shop online favourable or unfavourable, explain your answer.

R1: In some cases, it does, sometimes as I said, you get something we don't have as South Africans, but you are able to reach through Internet and you are able to learn about products through Internet, you are being exposed to the knowledge that you did not have before. Then you start to look for the product around, if it's not then you go to where you saw it. So it works both ways, it's not something that we can part with, life can be miserable.

Mawanda: Tell me, what are your concerns or fears about shopping online?

R1: Yes, the hackers, the scammers, yah they are a big problem in the market because you don't know how legitimate is the whatever site or whatever is being sold to you, then maybe you have to experience it first time that you have been scammed and your information is going to be hacked and you are not sure, sometimes you don't feel happy about putting your details online. (what you are mentioning there, is there any personal experience with those?) not really, not exactly, but it's the fear that everyone has.

Mawanda: Tell me in the website is there any indications that you know which give you assurance that this particular website is authentic or not.

R1: I haven't noticed those….. except the banks, (Mawanda: except the banks?), yah, (Mawanda: What do you normally see at the banks?) the banks, they will give you warning information, the secure banking and then they will give you what to look for if your information is being phished or whatever, they warn of everything that might happen during your time of online shopping. But what I like about like about… particular Capitec, they give you a pin before you access your transaction and in that way you know that you only the person that you have purchased because the code will come to your cellphone and then you are aware that you are doing the transaction. It confirms that you are online, even Nedbank, uCapitec I think they work the same, it's just a different administration, I'm starting to think now, it is the same.

Mawanda: Ehhhhh, I think then that brings to the end of this interview process. Let me take this time again to say thanks to you for your willingness to participate and your views will be highly beneficial to the study that I'm currently doing. So thank you very for your time.

R1: Thank you Sir!!!

Name: Respondent 2
Gender: Female

Mawanda: Share with me, are you a person who use computer gadgets to do shopping?

R2: No

Mawanda: Do you use computers for anything?

R2: Work, emails, basically

Mawanda: Do you find computer gadgets complicated or simple to use?

R2: It's fairly easy to use, there are sometimes you have complication, but I think it's fairly easy for the things that I do. I just do the mundane things, research, emails, typing my documents, facebook, that's about it that I do.

Mawanda: Tell me, what is your understanding about internet?

R2: Internet… big sigh, it gives you access to everything and everywhere and everybody. (thinks) You can research anything on the internet. You can type anything if you want a meaning. Like this morning I said to a colleague of mine, how do you do this shopping online? Just this morning I did it. Then I realised that I can do it, because I do the online business here at work. But we went from one thing to the next, it just opens up a new world. That's what the computer does, it just opens up a whole new world. You can actually access anything.

Mawanda: Do you use it for shopping?

R2: I've not used it for online shopping, I'm not the type of person.

Mawanda: Share with me the process of shopping using internet.

R2: I don't know anything about online shopping, I, I, but I do know on the store that there's online shopping that is done there for somebody. I've seen them, for example at Pick 'n Pay on more than one occasion. One woman I knew and I said to her, is this what online shopping is all about, and she said yes, so she was walking with the list. It's quite convenient for somebody who does want to be at the shop. I know somebody here; she is not here today who does that. It's quite convenient for somebody who's ill, who is unable to get out of the house due to disability, so yaaah for that purpose I would say it's very good. I think they make payments via Credit cards. I would assume, like this dress I wanted this morning, it would be via credit card, giving your details, punching in and paying. I don't how they do it etc. For delivery, I suppose the company have a vehicle, that would take it from that point to that point.

Mawanda: Share with me, what devices do you use to shop online? (to access internet)

R2: I'm a very simple person, I would you my computer and then my cellphone.

(a slight pause to check if the recorder is still recording)

Mawanda: In your experience, what can make someone shop online?

R2: Online shopping, you don't have to go and park. You don't have to drive, you don't have to look for parking, you won't pay any parking fee, if you are lazy to walk, but its very good for somebody who is disabled. Sometimes I turn to think that it's the wealthy people who use online shopping but I think it's changing now where people see the need to do online shopping. I don't know the cost that will be involved for having your grocery to be brought to you, I suppose there would be fee involved in that. But if you

weigh out that, I think online shopping I would be a better option. But I'm a type of person that would like to be in the shop, if you are female (laughing) you want to be in the shop.

Mawanda: In your experience, what is your viewpoint about using technology like shopping online compared to tradition of going to the shop?

R2: Yah, I will tell you this much, I will save a lot of money if I would do online shopping, because if I, (pause), this is a female thing, we gonna go for 5 items, I can assure you I'll come back with five packets of food not 5 items. As females we see this, we see that, but we had just went for, lets say I'm saying yoooh I need yoghurt. And it has happened where I walk to Pick 'n Pay, I'm just gonna buy yoghurt, I can tell you now I'll come with 3or 4 other things. So with online shopping, I don't see the shop, so I'll just buy what is on the list and what I need in my cupboard. So you can save money in that regard. So spontaneous buying is eliminated.

Mawanda: In your viewpoint, do you find internet use to shop online favourable or unfavourable, explain your answer.

R2: As far as shopping is concerned, noooo I wanna be out there, I want to go in the shops, I want to feel, I want to see people, online shopping you are in your house only, I want to be with people, I want to see what they have, I don't want somebody to choose my vegetables for me. And I can tell you now, I'm not gonna be happy. I'm fussy, I don't want them to choose my bread. I want to see the bread my, I want to see the date on the bread. If there's fresh stuff, I don't want them to choose I want to choose it myself becaseu I can tell you now, they are not going to choose what I might have chosen. So for that regard. So to interact with people, you need to get out, if you look at life today, I don't agree with they way the parents rear the children. Where they seat each one in the room with the television, a computer and the cellphone, there's no interaction. Everything is online, that is not ON. I disagree with that lifestyle.

Mawanda: Tell me, what are your concerns or fears about shopping online?

R2: Well (pause) your banking details are out there, which I don't really like, you can make mistakes as far as that is concerned. So basically your banking details are out there, everything is out there for people to use and that's my concern.

Mawanda: Ma'am that brings us to the end of our interview session…

R2: Pleasure, it is nice, it's just that I don't do online, I can see the pros and cons, there are good points like when you are in a hurry, let's say I am, the party is starting any minute now, I can do online shopping quickly and have it delivered, depending on the delivery time, then it will work but not something that I'll do every day and every time. But it will work for, let's say, the elderly people, it will work for the disabled people who can be safe, and then do online shopping, yaaah and can't access the shop due to the disability then they can do it like that…. Like this lady who's not here said, I want to do online shopping, who wants to walk in the malls. People hate malls, so for her online shopping is good, for her online shopping is good.

Mawanda: Thank you very much Ma'am for agreeing to participate. I definitely appreciate your time.

R2: Pleasure.

Name: Respondent 3
Gender: Female

Mawanda: Share with me, are you a person who use computer gadgets to do shopping?

R3: Not really, but I do it on my phone, (Mawanda: let me say you have done it?) maybe once or twice.

Mawanda: Do you find computer gadgets complicated or simple to use?

R3: It's simple, not very complicated.

Mawanda: How did you start using online shopping?

R3: I saw it on Facebook. It was this Bid or Buy kinda run sale. I was interested because I saw something I liked and it was cheaper.

Mawanda: Any problems you came across in your experiences?

R3: Not really but I was hesitant kuqala, because you know i-fraud, having to use your card on the internet you not sure if it's safe or you'll be robbed. But now I think they have an option whereby you pay when they deliver, something like that.

Mawanda: Tell me, briefly, what is your understanding about internet generally?

R3: I think it's an easier way of getting information fast other than going to the library asking people, I think it's the fastest kinda weapon to get information and ke these days that is used with almost everything.

Mawanda: And you have indicated that you have used it for shopping purposes right?

R3: Yes.

Mawanda: Can you take me through the process when one wants to shop online from beginning to the end, as far as you can remember?

R3: Well, this app I saw it on Facebook, and then you have to register to be a member because sometimes they have discounts so you register to be a member, then you just

browse and choose what you want then ke you follow the processes there, you take, you put in a basket, you are buying this you are not buying it, then they will tell you how may days mhlawumbi they will deliver. (Mawanda: yah yah, and then payment?) payment, you use your card, they want your card details, I think there are others that don't require i-payment like immediately when you buy then you pay once you receive ilantika, whatever you ordered.

Mawanda: Share with me, what devices do you use to shop online? (to access internet)

R3: I use my cellphone.

Mawanda: Tell me, if there's data available, will you use it to shop online?

R3: Yes, and it chows the data.

Mawanda: In your experience, what can make someone shop online?

(a slight pause to check if the recorder is still recording)

R3: Its quick, it's cheaper, it's easier and most of the time you find stuff that maybe at shops they don't have them yet or else they do have them but it's expensive but then you got them online at a cheaper price and then when they deliver they don't charge you for anything.

Mawanda: Are you aware of shops locally that offer online services, that is within the BCM area?

R3: Woollies they do have, Old Khaki you can shop online, which other store kanene, the Foschini Group, Mr Price you can shop online, there's quite a few. have you used any of those? I think it was Woollies, if it's not Woollies it was Old Khaki.

Mawanda: Would you then say, shopping online can work for you?

R3: Yah it can, (Mawanda: How so?) like I said most of the time you find stuff from the internet yet let's say you go to Woollies website you see something there and then you go to Woollies shop you don't get it there so you want it you just go and buy online instead of having to wait maybe mhlawumbi, at the shop they will tell you, you have to wait for 7 days, they have to locate it from other stores and it drags and drags and drags and you want it now, so you click on the internet, it's yours.

Mawanda: Ok, ok, and then in your viewpoint when you compare online shopping and walking into the shop what would you say in terms of advantages and disadvantages of those two methods?

R3: i-disadvantage maybe would be, let's say you buy something to wear, and then you find that the size it doesn't fit, I think that would be the disadvantage but then they do have this thing, let's say it's a clothing item, if it doesn't fit you then if you haven't won it you have go so many days to return and then they will refund you or take the correct size, yaaah, I can't think of any now.

Mawanda: Advantages and disadvantages for buying directly from the shop. What are your views there?

R3: There's not much, but sometimes let's say there's a sale, the shop is packed, you don't want to wait and the queues are sooo very long, Internet its only a click and its yours, it will be delivered.
Advantages of walking into the shop, maybe ke is having the stuff like today because ke from the internet you wait like let's say 2-3 days before they deliver.

Mawanda: Would you then say shopping online is something that is favourable or unfavourable for you? explain your answer.

R3: It is favourable for me, I'm not sure about others because you have people that don't even have access to the internet. So it might work for others, it might not work for others. (Mawanda: Ok, when you say favourable for you, maybe explain your answer there?) Weeeelll, I don't have to stand on the long queues when there's a sale, like Woollies they normally have their sale of 50%, 75% and it gets packed it gets packed in the shop and if you do it online its very quick.

Mawanda: Eeeehhh, what would be your concerns or fears about shopping online?

R3: I still have my insecurities about my card because there are lot of scams. (Mawanda: But, have you experienced any negative effects?) Not really, maybe ke I use i-shops like Woollies and everyone know u-Woollies, everybody knows Old Khakhi, yaahh, I don't know.

Mawanda: When you open a website, let's say it's for the first time for you to open that particular Website, what kind of indications within that webpage that sort of confirm that this particular website is authentic or not? Tell me in the website is there any indications that you know which give you assurance that this particular website is authentic or not.

R3: Authe…, (Mawanda: yah its authentic) Legit? (Mawanda: yah) Yhoooo, I think like I said, since I know Woollies, even if I get robbed on the Internet, I can always pop to a Woollies store for them to check, whereas if it's just another shop nje that I don't know, it's not gonna be easier for me to find or locate where the shops are. So mna for me since I know u-Woollies and these other shops, at least I've somewhere I can go back and say but I did this online,

Mawanda: Eeehhh, I think then that has brought us to the end of this interview session. And I thank you for your time and I thank you for your participation. Your answers will be very much valuable to the study that I'm doing.

R3: Thank you Sir!!!

Name: Respondent 4

Gender: Female

R4: Sithetha isingesi?

Mawanda: Hayi unga-mix(a) as you see fit, kodwa kemna ndizokhumsha.

R4: Uzo-translator it's fine.

Mawanda: Share with me, are you a person who use computer gadgets to do shopping?

R4: Ehhhh, sometimes

Mawanda: When you do that do you find them complicated or simple to use?

R4: It depends, some are complicated especially international ones, because they are in Euros and Pounds and when you convert it you are not sure if you have converted it to a correct currency. But the domestic ones are easy to follow.

Mawanda: How did you start shopping online?

Ndabona ku-Spree; I think yiyona endakhe ndayibona. Then abantu guarantee that its faster for you to get your items delivered.

Mawanda: Apart from the exchange rates are there any other problems you have experienced?

R4: (a slight pause) There's that thing that says…. click to add to basket confuses me because sometimes when I click on it, xa ivela pha ingaveli ngalendlela bendiyifuna ngayo. Secondly with international sites, i-size is another thing. I-sizes yethu apha e-

South Africa is totally different kuleya yabo, because I'm size 34 and bona bakhala ngo size 2, size 4 of which I don't understand where I fit there.

Mawanda: Yah those are genuine concerns, tell me, what is your understanding about internet?

R4: It's a convenient way to do your shopping, you can do it at work, you can do it at home, you just browse through. I think it's easier, its time consuming, hayi is it time consuming? no, it's the reverse, (R4: she laughed). It saves time, let me put it that like that, you just click on what you like, they show you the colour that they have, they also size and they show the number of stock on that particular thing. So it's actually easier than going into the store and looking through the items then asking shopping assistants to go and check if they have a size in a particular colour. It's that convenient shem.

Mawanda: Share with me the process of shopping using internet, from the first step up to the last step, according to your understanding.

R4: You have to register, have a password and then after having a password. Oooh the other thing kufuneka ubene credit card, and sibanengxake kethina singenazi credit cards. You have to deposit the money, that's the route and that is very long to have to go and deposit the money. You register, you get a password, every time you want to shop you log in and put password, so that kungabikho mntu ongangena one else can use it and order under egameni lakho. (Mawanda: and then how do you get hold of your stuff?) they deliver, you write your address and they deliver.

Mawanda: Share with me, what devices do you use to shop online?

R4: Computers, cellphone, tablets

Mawanda: I understand that in order for you to access through the devices you have mentioned you need data bundles, would you if you have data available, use it to shop online?

R4: Yes, yes, yes, if you have data available hayke you do everything phaya.

Mawanda: In your experience, what can make someone shop online?

R4: Lazy people and busy people and the new generation. We do everything with our phones, believe me, we even order food nge phone, so it's quite easy.

Mawanda: Please tell me, are you aware of shops locally that offer online services, have you used any of those?

R4: Yes, Woolworths, Sheet Street does, yeyiphi kanene enye, Pick 'n Pay, (Mawanda: have you used any of those for online shopping?) I've used Ackermanns but I didn't ndohlulakala because they didn't have the item in the branch here in East London babe besithi i-available e-Polokwane I then had to pay some extra fee and on top of that to pay for the delivery so I gave up.

Mawanda: Would it be a correct observation to think that using the internet to shop online is something that work for you.

(a slight pause to check if the recorder is still recording)

R4: Yes, it does work, yes, I'm still new at this thing, andikho advanced. But there are people who actually rely on it to do their groceries through online shopping. It's quite easy but I'm not that busy I can still go and buy my food.

Mawanda: In your experience, what is your viewpoint about using technology like shopping online compared to tradition of going to the shop?

R4: advantages… it saves time, you don't go overboard, unlike when you go to the shops and see specials and you buy things you didn't put on your budget, and you just buy them. Sometimes you just crave something, sometimes you just see muffins or cake uqond'ba mhhh yummy. Or you go to buy a pair of shoes, and you end up coming up with socks, with pants. With online shopping you go straight to the shoes and you search for shoes and that's it. It saves money I think.

(Mawanda: Okay, is there anything negative or positive on the other side? i.e. walking into the shop.) Positive, positive…. you get the customer care, there are certain shops that are good at that, while you there they show you other things, asking whether or not you have tried another product. Then you compare, sometimes they tell you that they are almost the same but this one is cheaper of which ubungazuyifumana kwi-online shopping. Ikhona la-personal touch uyifumanayo xa uyile phaya. You interact with till people, with people who are there, that are working within the store, you ask around, sometimes even though you didn't plan to buy something, you ask about the recipes, asking how something is made and they tell you that you add this and that but you end up buying stuff you didn't budget for.

Mawanda: In your viewpoint, do you find internet use to shop online favourable or unfavourable, explain your answer.

R4: It is favourable, it is. (Mawanda: how has it been favourable up to this far?) it makes life easy. Sometimes you don't to go the shop and actually find out that they don't have this stuff that you are looking for but if you check on internet and they don't have the item you are looking for you actually don't go there, so you don't waste your time. Iphinde isenza singa-socializi nabantu. Most people are forever on their phones, from phones to tablet as a result we can talk online without knowing how your voice is. It's even worse with this current generation, they are addicted to their phones.

Mawanda: Tell me, what are your concerns or fears about shopping online?

R4: Ey i-fraud, i-fraudsters zi-intelligent sheim. They can manipulate the system. I don't know how. I'm not good with IT issues. You see, people with corruptions are gifted with brains (R4: laughes), as much as you can put your credit card number there, they can move it and from there to suit their own intentions. Companies try to protect us as customers but they can never get your information. (Mawanda: up to this far have you ever experienced any of that?) No, I've never been a victim of fraud, my money is limited, ngekhe bandi-fraud(e), bangafika kungu-empty (R4: laughs).

Mawanda: Tell me when you look at websites what are indications that are available to make you feel that you can freely shop on it?

R4: I think the way they advertise; the information they give about that particular site. If they have a residential address, phone number that you can call and when you call your call is answered. If it's a well-advertised site, we do trust it. But if you see that picture quality is shady, kukho nabantu engekho sure ngabo. As much as eyi-teller lomntu kodwa ingathi ngusisi abambambe apha ekoneni uba mhhh kancinci. (Mawanda: So before you decide you do that background check.) Yes, u-double-check(e).

Mawanda: That brings us to the end of our interview session, thank you very much for your contribution, it will come very handy in the whole process. Thank you very much.

R4: Pleasure.

Name: Respondent 5
Gender: Female

Mawanda: Share with me, are you a person who use computer gadgets to do shopping?

R5: Occasionally, occasionally.

Mawanda: Do you find computer gadgets complicated or simple to use?

R5: Hayi its straight forward, its not complicated.

Mawanda: How did you start shopping online?

R5: I think I was looking for something, I found the online advert so I just followed the link.

Mawanda: Any there any problems that you came across when you started?

R5: The registration was a bit lengthy, but everything else was fine.

Mawanda: Tell me, what is your understanding about internet, generally?

R5: Internet, hayi its just a tool, it's a powerful tool to do many things that one wouldn't be able to do nje in general, it makes life easier, it simplifies things for you becaseu most of the activities does on a daily basis can now be done electronically, it's a tool that simplifies life in general

Mawanda: Do you use it for shopping?

R5: Shopping sometimes, if I feel like reading or whatever, nje just whenever I think, yah. (Mawanda: but for shopping you do use as well?) I do once in a while, I think I've used it three times qha.

Mawanda: Share with me the process of shopping using internet.

R5: You search for the shop or the site that you want to shop at and then most of them you have to register first, you cant just buy, you have to register an account, then you login, select the items you want, you put them in a cart, you continue with the process, it

gives you the option to make sure, are you taking all those things, it shows you the total, and then you have to put in your card details if you wanna pay or they give you an option of doing the direct deposit, EFT everything like that, then you just purchase your things. If you are not gonna pay by card they give you a deadline maybe four hours to go and deposit the money and all that. (Mawanda: and then how do you get hold of your item?) you put in your delivery address, a preferred one, usually they prefer one with a street address, so they courier to you.

Mawanda: Share with me, what devices do you use to shop online? (to access internet)

R5: My phone and just the computer

Mawanda: You mentioned that you use devices to connect, and I understand that those devices require data bundles, if there's data available, will you use it to shop online?

R5: Yes.

Mawanda: In your experience, what can make someone shop online?

R5: Convenience, it saves you time of travelling around looking for, okay you also shop around on the net but you are sitting, you are in one place, you can multitask within the shopping and work or other activities that you do, so it saves time, it saves time, mna I think it's a convenient tool.

(a slight pause to check if the recorder is still recording)

Mawanda: Please tell me, are you aware of shops locally that offer online services, have you used any of those?

R5: It's just mainly the chain stores, Woolworths does, Pick 'n Pay does, I only shop there so those are the only ones I know, I've used their online services. No uPick 'n Pay

I've not used it because I'm not sure if they would deliver groceries to eMdantsane. But I know that they do that online thing and sometimes you have the option to fax your grocery list and pay. Eeeh uWoolworths, I usually pay online on the website.

Mawanda: Would you then say, shopping online is something that can work for you?

R5: Yes. (Mawanda: how so?) I don't like being around town, it's just not for me. I'm not a big shopper in general so I think the lesser I go to the mall the better. So mna it's something I would do if every shop that I would go to would offer the thing and option of delivery, I would do it, then I would just not go for shopping.

Mawanda: When you then compare shopping online with going into the shop, you have just touched on that a little, I wish to give a moment to express yourself around there, considering the advantages and disadvantages for either of those two methods, can you take me through as far as your viewpoint is concerned?

R5: As simple and convenient as i-online shopping is, I think the disadvantage is, sometimes you don't get to see all the products the shop has to offer and sizes can be deceiving not that they lie but because you just see the image of something, maybe it's a medium or something when you buy it, it doesn't fit or it's too big or something, but there are ranges. They don't show everything that is in the store, sometimes you see something in the shop it's not online, sometimes you see something online when you go to the shop it's not there. Because what I found is, like u-Woolworths when you go there they show you all the brands they have, Studio W, Treanery, or anything like that, but now when you go the malls in East London some of them they don't have those labels.

So it gets your hopes up sometimes, sometimes the stock they show on the internet it's now stuff that is in the bigger cities, more developed cities, like Cape Town, Jo'burg and everything, yes you get the occasional few but you find that if you buy online your thing is delivered from Cape Town or Jo'burg and if you don't like it, you try to exchange it at the mall, they will tell you that we don't have those stock and you can't exchange it and

then it becomes a policy issue because Woolworths policy says you can exchange at any store but when it comes to such things they don't specify those conditions that if you buy a label that they don't have at the mall you can exchange it, so it has those nitty-gritties, okay its rare occurrences but it does happen.

(Mawanda: I hear that, and then advantages and disadvantages of walking into the shop)

There are queues, yoooh long lines, sometimes you know most of us we work, we go to shopping at different times of the day. If you go, mna, most of the time I go in the evening after work they shop is already upside down because people have been shopping throughout the day so sometimes you struggle to find what you are looking for because the shop now is not neat and orderly and everything. So there are such things, so sometimes you don't get things, they are finished. It's those small things but they do cause that, but mainly the lines are too long.

I like chatting, so I think the interaction with the staff members there where you get to ask questions coz you can't talk to a computer, it won't give you what you want so at least when you are at the shop you are able to get an opinion from someone maybe when you are buying something, do you think this is fine, or what can I match this with and all that. So I think you get that interaction and I think that's the only advantage and yah because everything else is just the same process when you have to buy.

Mawanda: In your viewpoint, do you find internet use to shop online favourable or unfavourable, explain your answer.

R5: Its favourable for me, I think the city is just too congested so the less I'm out there, the better and for me you can do things everywhere. Thina bantu abanelali even if you are outside of town, you can still get things done, things wont wait for you to get back into the city coz we are now embracing like our cultures, like ugoduka and all that jazz so.

Mawanda: Tell me, what are your concerns or fears about shopping online?

R5: I think there's always that slight fear of i-security, like ama-card details are really secured but you just push on and do it, if you do it and its successful once, you just put everything behind your back and ignore, but you always have that thing that hopefully they won't hack you or stuff like that.

Mawanda: Tell me in the website is there any indications that you know which give you assurance that this particular website is authentic or not.

R5: (a slight pause) Usually they don't ask me for my bank pin, I think because I'm a brand loyal person so the shops I shop at I trust them, I just trust them, I always have that hope that no they wouldn't do that, that they don't require pin and everything and you get an OTP to punch in when you gonna pay so at least, and sometimes the contact numbers they put in there, if you call it, it really goes through to the headquarters of the shop so.

Mawanda: What else can you say about shopping online?

R5: It's convenient and when you shop online you don't look like everyone else because there are lot of shops and they are online shops so when you buy there you find that there are only few people that have the same thing. And there's more variety, you don't get tired so you can bargain and hunt maybe before buying instead of just going to one shop, it saves time. If I can describe it, its convenience qha.

Mawanda: That then brings us to the end of our interview session.

R5: Aaahhh it is nice.

Mawanda: Let me thank you for your participation, your views will contribute positively to the study I'm doing. Thank you very much for your time and thank you for your contribution.

R5: Thank you.

Name: Respondent 6
Gender: Female

Mawanda: Share with me, are you a person who use computer gadgets to do shopping?

R6: Sometimes yes,

Mawanda: Do you find computer usage to shop online complicated or simple to use?

R6: Its user-friendly

Mawanda: How did you start shopping online?

R6: Mostly I shop using Spree. So I buy some bags, some shoes from there.

Mawanda: Any problems you came across

R6: Not really, it was the payment process that was a bit complicated because they use cards to pay and not the EFTs, not giving out account numbers but now they have come up with an account that you can deposit money to, to pay for your items before they can deliver. I.e. in the past they used to require credit cards to do payments but now they accept debit cards, you just put in your account number and they debit the money from your account or they give you an FNB account number that you can deposit money to and send them the proof of payment.

Mawanda: Tell me, what is your understanding about internet?

R6: Internet is some sort of a program to do your research, to check up things that you don't understand, to do your shopping.

Mawanda: And you have indicated that you do you use it for shopping purposes, right?

R6: Yes, I do.

Mawanda: Share with me the process of shopping using internet.

(a slight pause to check if the recorder is still recording)

R6: With the Spree one, you go through the online site, you get to pick whatever you need there, you add it to a cart. After that you view the cart to see that it's the item that you clicked on, check the price, the total amount which includes the shipping and after that you check-out, that whole process that you are done to get the item. Then it takes you through to the payment side where you get to put in your credit card number or you get the account number that you will deposit. After depositing you send them the proof of payment. And you get your items after 3-5 working days.

Mawanda: Share with me, what devices do you use to shop online?

R6: Most of the time I use my cellphone, (Mawanda: is it the only one that you use?) I use the computer as well.

Mawanda: Tell me, if there's data available, can you use it to shop online?

R6: Yes, I can, (Mawanda: and you also use it to shop online?) and I do.

Mawanda: In your experience, what can make someone shop online?

R6: There are cheap items online and you get to get unique stuff more especially with clothing.

Mawanda: Please tell me, are you aware of shops locally that offer online services?

R6: Dischem, Clicks, Game, Hi-fi Corporation. (Mawanda: have you used any of those? Yes I've used Game stores several times, (Mawanda: So the process that you go through is similar to the one for Spree?) Yes it's mostly similar, but with Game I wanted to see if the item I saw online is available in one of the local stores so as to go and buy the stuff there and not wait for it to be shipped. (Mawanda: So was there an item that was delivered to you?) No the item was not delivered to me. I only go in online to view the catalogue and choose whatever I want and check if in the local stores its available and I go in and buy it there.

Mawanda: Can using the internet to shop online work for you, if yes, how?

R6: Yes, it does. (Mawanda: Can you elaborate on that, how does it work for you?) It helps to get the cheap items.

Mawanda: Now when you compare shopping online and walking into the shop to buy your stuff, when you compare the two, what are the advantages and disadvantages that you can talk about?

R6: The advantages of going into the shop, you buy something that you see. And with the online you buy something that is displayed there and you don't know how its gonna look like once it gets to you. Like I once bought a handbag, and when I saw it there it was a bigger handbag but when it arrived it was just a smaller-nyana thing.

Mawanda: In your viewpoint, do you find internet use to shop online favourable or unfavourable, explain your answer.

R6: Its favourable for me, with the few stores off cause. (Mawanda: how is it favourable?) Well, I get to buy items that I like and I know that its unique, no one else will have the same brand as me.

Mawanda: Tell me, what are your concerns or fears about shopping online?

R6: I've got fears, that of giving people my credit card number, and have them debiting money from my account. (Mawanda: are there any problems that you have experienced in that regard?) I have not experienced any problems as yet. (Mawanda: so it fears that are based on hearsay?) Yes, its fears that are based on hearsay that if you give out your card number, people are able to make the same card number as yours.

Mawanda: Within the website itself, is there any indications that you know which give you assurance that this particular website is authentic or not.

R6: It gives you a secured one. (Mawanda: when you open the website itself, is there anything that servers as an indicating factor for you which sort of confirms that this particular website is secured or not?) Well there are questions that are listed there where you have to click you agree, you don't agree. And they promise that they won't give out any information that you have put in there. So I think it's got a security measure somewhere. And I trust that whatever they say they will deliver on that.

Mawanda: That brings us to the end of our interview session, thanks to you for participating, your views will come in handy for the study.

R6: Thank you.

Name: Respondent 7

Gender: Male

Mawanda: I would like to ask you to share with me, are you a person who use computer gadgets to do shopping?

R7: Mhhhh so far no.

Mawanda: Do you use computers for anything?

R7: Yes, if I want to check prices for window shopping, check what is happening in other countries, check i-quality of the product I want to buy, check i-availability of i-item, the one that is in stock or not in stock rather than going there as a person, compare prices, from different shops or dealers across the country and also check whether the dealers are providing for the customers for the product that I want.

Mawanda: So your online shopping goes as far as getting the information about the product and you have not conducted the full transaction of purchasing online.

R7: Yah getting the information about the product.

Mawanda: Tell me briefly, what is your understanding about internet?

R7: My understanding about internet I would say, when you talk about internet you talk about… in fact we are running away from traditional office to virtual office. So when you talk about internet you talk about communicating but not on paper through the system, the electronic way of communicating.

Mawanda: Even though you have not used internet to shop online, I would like to check your understanding of how it works, steps that one undergoes when you purchase something online?

R7: My understanding as far as purchasing online is getting through the website in question, get into the shop or the product that you want to buy but I think that the only way to get there is through the website of that shop. But one thing I want to mention, as Africans we are not really there in terms of shopping online, there's that, I'll say it's a culture where we believe that in order for one to buy something you have to see it with a naked eye and we like going there, do the shopping as a person rather than sit at home and do these things of internet. So I would say there's a need for us to be equipped with information as far as the so called online buying is concerned because most people are not well equipped although people are educated but when it come to the recent trends mos of buying things online we are not almost there as compared to other ethnical groups like whites, Indians and so forth.

Mawanda: Share with me, what devices do you use to access internet?

R7: I use my laptop,

Mawanda: In your viewpoint, what do you think drives a person to want to shop online?

(a slight pause to check if the recorder is still recording)

R7: One its easy, its not time consuming, you can do at home, you can do it while you are in the office and you get what you want now rather than going there viewing clothes as person as I said ealier on, its cheaper to buy online, to compare what other countries are doing to what as a country we are doing, that can be difficult if you are not going to do it online. Its gonna be difficult for you go to another Province to view what is happening in another Province but online, you sit in your office, you sit in your desk you sit at home you are able to access information as much as you can.

Mawanda: Please tell me, are you aware of shops locally that offer online services, have you used any of those?

R7: Yes of cause, if you talk about a simple one, Debonnaires Pizza, they believe on online shopping, you talk about the automotive industry TSA (Toyota South Africa), Mercedes Benz, all these car dealers, they believe on online shopping because it's easy to view their products, it's easy to know their prices, it's easy to know that they are going to come up with a new model soon or later. So most them in South Africa, most of shops in South Africa especially those that are dealing with expensive items, they preach the online shopping trend. (Mawanda: in terms of the grocery stores even clothing store that are locally based here in East London, are you aware of those that offer online services?) Yes, there's a store that I know Chester in Vincent, even Checkers, all the outlets around East London, you can do the online shopping with them, most Bookshops, one in Vincent, one in Town plenty of them.

Mawanda: With that understanding, do you think shopping online is something that can work for you?

R7: Yes, of cause, it's what we are supposed to in fact as South Africans, even most financial institutions right now are pushing this thing of online shopping rather than to go over the counter because it's expensive anyway to buy over the counter rather than to buy online. Even if you go to the bank they will tell you go to the machine and do whatsoever transaction there in the machine, because if you are going to go inside they are going to charge you more but if you go outside and do it in the machine the charging fees are very less as compared to the ones inside.

Mawanda: When you compare shopping online and going physically into the shop to purchase your goods, what are your positive and negative impressions about both of those methods?

R7: The advantages of going over the counter i.e. physically you buy something that you see with your eye, that's an advantage. Secondly, it's easy to negotiate i-discount

when you talk with a person face to face, and you buy something that you can even touch, you see it, you feel and you can even touch it. So you are sure about the product that you are buying.

But sometimes online you can see that thing maybe on the screen but you cannot touch, you cannot even feel it, you rely on what you see, and you see the problem of online shopping sometimes, if you are not careful there are people whom they take advantage of online shopping and find that they are little bit mischievous in terms of dealing with i-clients, only to find that there's a hidden information that they don't even disclose, the minute you get the product you find that it's not the product that you wanted earlier before its something else. So sometimes u-online sometimes can take you to a wrong direction, because you talk with a person that you don't even know the person, you conduct okanye you close i-transaction or you get into i-transactions with a person that you don't even know him or her, you don't even know the physical address, that's the problem of i-online shopping.

Mawanda: In your viewpoint, do you find internet use to shop online favourable or unfavourable, explain your answer.

R7: I would say its favourable, like for instance the reason why I say its favourable, I'll just state one example onto which that's an advantage to me if you talk about booking air ticket, it's easy to do it online because I once book a ticket while I was in my office, so it's very much favourable, the only thing I would say they must do is for them to reduce this theft thing or corruption thing because there's a little bit of i-corruption that you can't even notice but there is i-corruption because these Tsotsis are able to trap people those that are buying online especially that you are going to use your credit card. (Mawanda: Okay, you mention something that is important there, because we proceed you are confirming that you once did online shopping) Yah I once did online shopping but I was very scared of using my credit card there, when the machine was asking me to put the card number, I was really scared.

Mawanda: Take me through your experiences, did you find any problems when you did the first time, in this case buying online ticket, did you come across any problems in your transaction?

R7: No, no, no problems, it was just my perception, it was a perception that ey I can end up losing money here.

Mawanda: Can you then elaborate on the fears that you had, I hear that you mention the issue of fraudulent attempts?

R7: In fact, I used to hear, I used to read the papers, I used to listen to news, of people being trapped by bogus shops, selling to people things that are not existing and that they want an upfront payment only to find that you pay when you do the follow up the bank doesn't even exist, the company does even exist. (Mawanda: otherwise all of that, is it something that has ever taken place to you?) No, no not to me personally but I used to hear that people are being trapped, like for instance in my bank, I'm using Standard Bank, they have been asking me now and again to do the shopping online, they have been asking me why not doing it in my cellphone but because I'm scared of doing it, I'm scared of losing money, the reason that I'm still going inside the bank instead of using my cellphone at home, instead of using my laptop at home. Even these guys, my financial advisor has been phoning me, asking why am I not using this because it's easy, because it's cheaper, convenient but I'm scared, I've got that fear of the unknown.

Mawanda: What would then be a comforting phenomenon to encourage you to shop online?

R7: In fact, there's a guarantee that if you shop online, there would be no problem but the problem that I have I don't trust the whole system or the process, if one can make me trust, if one can take that fear of the unknown, I can take the route of online shopping. If how one is going to do that I don't know.

Mawanda: That then brings us to the end of this interview session, and I would like to convey my appreciation for having spared this time for the interview to take place. Your contributions will assist a lot in terms of consolidating the research process going forward.

R7: Thank you very much sir!!!

Name: Respondent 8
Gender: Male

Mawanda: Share with me, are you a person who use computer gadgets to do shopping?

R8: Yah I use a computer but I've been sort of reluctant to shop online because I'm not sure about the safety of when I'm using your credit card or your debit card, if I can just clear that one then I would be able to use it because there are some items I would like to get online.

Mawanda: Buy you do you use computers for other things?

R8: Yah, for example listening to music show, get online to check the new CDs on Amazon for example or take-a-lot.

Mawanda: Tell me, what is your understanding about internet as a service?

R8: With internet you can get information, you can buy, you can do almost anything that you want to do online.

Mawanda: But so far you have not used it for shopping purposes?

R8: No, I want to but as I say with the security part of it, I've not been able to do that because I want to get some stuff from take-a-lot but I've not been able to do that.

Mawanda: Can you share with me your understanding of the steps that one undergo when he/she wants to shop online.

R8: My understanding, I'll make an example of take-a-lot, you register, you put your details, your emails, and then you get the password then after finishing the registration you get a confirmation that you have been accepted and you can shop online. You are able to…there's something like a basket so I put the item that I want into the basket then I send that as an order and the I do get something like a confirmation that they have accepted the order, then I start with the second part which is the banking details i.e. the card number and all that but I've not actually done it but I've seen when I read online how do you go about doing that. My understanding is that after I've done the payment they will alert you that the parcel will be delivered on the address that you have given and then they will tell more or less, how many days it will take, a day or two and I think you get something like a tracking number just to check how far is your parcel. That's my understanding of the process. And I think they do have your telephone number also just to call when they are coming to deliver the parcel and they get lost they are able to call you. But more or less they will be able to give you an estimate that it will take a day or two for the merchandise to arrive.

Mawanda: Share with me, what devices do you use to access internet?

R8: I use a tablet, computer at work, also use a phone. Most of the time I use a tablet during weekends because it's cheaper staying online.

Mawanda: Apart from the fears that you have, if they can be addressed, would you consider yourself as someone with data available, that can use it to shop online?

R8: Yah, yah, yah. (Mawanda: But your only issue that you are worried about is the issue of security) I know there's assurance that, that won't happen but sometimes I hear funny stories otherwise it would great for me to do that for example now I have CD player that uses CDs that are specifically made for the CD player not like computer those empty CDs so I can't get those anywhere, I'll get them online because I've seen them on take-a-lot. So I really need to get on track and do that because I can't be able to use my system in terms of recording the disks, I would like to make compilations. So I really do need it.

Mawanda: In your viewpoint, what can make someone shop online?

R8: I would say for the consumer the greatest advantage you get things cheaper than going to the shop and you get that thing that you want maybe you order today and you get it may by Thursday (it was Tuesday when the interview was done) your stuff will be here. And you don't need to go anywhere you just seat with your laptop, you order your stuff, you pay and everything is done at the click of a button so I would like to think you have got more advantage than going into the shop.

Mawanda: Please tell me, are you aware of shops locally that offer online services?

(a slight pause to check if the recorder is still recording)

R8: Yah, for example Game, AVG there's a place that sells sound system, I usually deal with those guys so sometimes I don't need to go there I can just go to the site and then see what new system do they have and after that I've checked online then I can go to the shop and ask wisely if it can play for me and see. (Mawanda: So in other words you do use internet just to view the item) just to peruse and see what's there instead of going to the shop I can just go on their website, I will peruse it and then maybe next week I'll go to the shop and ask if they can play it for me either system or speakers. It sorts of saves time, just getting online yah.

Mawanda: Then do you think shopping online is something that can work for you?

R8: Yah, I would to think so, if I've started and I'm comfortable or another fear maybe I don't know I can call it a fear is maybe not getting used to having done that. so it's a matter of if I do it and I do it correctly and then everything is fine then it would work out for me, there are items I would like to get and you are able to get it online.

Mawanda: In your experience, what is your viewpoint about using technology like shopping online compared to tradition of going to the shop? What do you think serve as advantages and disadvantages of these two methods?

R8: Between the two I would say shopping online, less time you spend on for example you peruse the site that you are on, then you get your stuff, you can get it faster sometimes you go to the shop and you find that something is not easily available like the CDs that I'm telling you about. I can get them online, you see.

The disadvantage of that is that if I've ordered a Samsung S6 and I get a wrong phone, I get a lower model of what I've ordered, it may even take longer for them to rectify that versus going into the shop and see that I want this phone and I want this phone, there would be no mistake. Yah sometimes you can order and they give the wrong thing and again it depends on their service as what they are going to do about that.

Mawanda: Would you then say shopping online is something that is favourable or unfavourable for you, what is your take in that?

R8: I would like to say its favourable in all respects, because as I'm saying I like gadgets, I like music, most of the things that I like I'm able to get those online. (Mawanda: so it's a matter of passing this barrier) yes, yes, instead of going to Music Mix I can just go to Amazon.

Mawanda: Your fears that you have, are they based on something tangible or maybe experience that someone you know went through. Can you maybe elaborate on why do you have fears?

R8: I'm concerned about the security part of it, I know for example when you go online there's those assurance that your details wont be seen by somebody else but I'm still not convinced. As much as I want to shop online as I'm saying, anyway you hear funny stories like card details were copied or something like that. So I don't want to be a victim and that's the reason otherwise I do want to shop because its cheaper when you go online to shop instead of going to the shop. So I really want to do it but I need to get the courage to actually do it. (Mawanda: is it cheap in terms of transportation or in terms of goods that are obtainable online?) It's cheap because you get your merchandise directly from the factory instead of going to the shop because their prices will have a mark-up. But if I shop online you get it cheaper and even faster for that matter.

Mawanda: So you are not aware on any indications within websites that can serve as a confirmation that a particular website is safe or not?

R8: Come again,

Mawanda: You are not aware of any indicating factors or signs within webpages that serve as a confirmation that a particular website is safe to use?

R8: Sometimes there's sometimes there is not. (Mawanda: what do you usually see?) If you get to a website, maybe sometimes you want to register for something, they will assure you that your details are confidential no one will see your…. what is this website? Its LinkedIn, when I try to register there they will say your details are safe, no one will be able to get them. And also if I remember well, also Facebook, I was on Facebook, when I was registering, there would be those messages that you get uba no everything is safe and you can even lock your profiles and stuff. (Mawanda: So would I be correct to think that your concerns and fears relate to the security issues and nothing

else?) yah basically, because with the duplication of credit cards and stuff so that's the part that I need to get over it.

Mawanda: That is then the end of this interview session, let me take this time to thank you for allowing in your space.

R8: Also thanks for allowing me to participate, it was sort of informative and also take introspection, my fears of getting online and all that. I get the feeling that I can do it so I think it will work out. It's just the matter of passing that first step.

Name: Respondent 9
Gender: Female

Mawanda: Please share with me, are you a person who use computer gadgets to do shopping?

R9: Yes

Mawanda: Do you find computer gadgets complicated or simple to use?

R9: Simple, because I use my computer, I don't use phones and stuff like that.

Mawanda: How did you start shopping online?

R9: I was looking for a particular book, and I couldn't find it anywhere in town or at the bookstores so I went online. And I actually found it online and I bought it.

Mawanda: Any problems you came across when you started using it?

R9: I was a bit warry about spamming, and phishing which is I hadn't started previously using online shopping. (Mawanda: Is there anything that gave you discomfort) No, No.

Mawanda: Tell me, what is your understanding about internet, generally?

R9: I use internet a lot, I consult the Google quite a lot. I use it for research, I download articles from it, I download movies, music. I don't use it too much for shopping other than books and that sort of thing. I mean I hadn't bought clothes, (remembered she had) I have actually, I bought a pair shoes from the internet but they were rubbish. They lasted about 2 months (Laughs).

Mawanda: You have indicated that you use it for shopping, right?

R9: Yes.

Mawanda: Share with me the process that one undergoes when he/she wants to shop online?

R9: Normally I would shop online if I'm looking for something specific. So first of all I would do research, I would look at price-checker, and very often I would use price-checker, which is a comparison site so instead of buying goods online I would check the prices than to actually go the bricks and mortar shops to actually go and buy it. Sometimes, because I'm also studying at the moment so I generally try to buy my books online i.e. the ebooks. And what I would do is, I would check out a variety of sites and then I would do, if I need to register on that particular site to be able to, for example loot.com, I use loot quite a lot to buy my books and you have to register, van Schaik you have to register, and then you follow the whole choosing your item, clicking that you are going to purchase and you going through the whole process and then invariably they need your credit card and that sort of thing. (Mawanda: how do you then get hold of your item that you are purchased?) Normally they would courier it to me, and then invariably I used to do a lot of work at home and that was not an issue, but now they drop it at ELMI (Work) for me.

Mawanda: Would it be a correct observation to say if you have data available, you will use it to shop online?

R9: Yes.

Mawanda: In your experience, what can make someone shop online?

R9: Somebody who hates shopping at the brick and mortar shop, I hate shopping, I'll probably be the first woman that you meet that admits that she hates shopping (laughs), I don't enjoy it as a result I try rather shop online.

Mawanda: Please tell me, are you aware of shops locally that offer online services?

R9: Yes, Mr Price, Pick 'n Pay, Woolworths, some of those shops that accessed that can tell you what the directions are but you can't actually buy online at them, Ackermann's and Pep stores as well. (Mawanda: have you used any of those) I've used Mr Price. I was looking at actually buying a phone from Pep because it was inexpensive and it had WhatsApp because my WhatsApp was not gonna be supported in my phone so I was looking for a replacement. The most I've used is Mr Price but that was mainly to check what was available. I've actually purchased antivirus software which I got in my hands and books, those are the main things, I normally go to Ackermann's or whatever to see what's available, I've not actually purchased clothes and stuff from them using that particular, but I'll probably will be short soon, quite soon.

(a slight pause to check if the recorder is still recording)

The other thing I wanted to tell you is, talking about Buffalo City, I've been able to access my account online, I go to the Buffalo City Website and I can actually see how much I owe. They actually give you a print out details of your last three municipal accounts which I thought was quite useful.

Mawanda: Would you then say, shopping online works for you?

R9: Well it's not necessarily the answer to my prayers, not everything I would be able to buy online. If I need to compare two items and I need to pick them up and hold them against me like pair of jeans or something, I may not buy jeans online, I may buy dress because a loose dress you don't have to fit it so it's not an issue if its loose, and I know my shoe size and so shoes wouldn't be an issue. But something that you have to try it on, something that you have to compare, I might not go online for.

Mawanda: You are mentioning the bricks and mortar comparing it to online shopping, can you elaborate on that in terms of the pros and cons when you look at both of those methods?

R9: I wouldn't do grocery shopping online though I could, for the simple reason that it doesn't give you, what specials are on it will just give you a list of grocery items and you just click on and that particular shop will then deliver them to you. So you don't have the choice of seeing what's on special, what's in season etc. In that respect I would probably not do shopping online. I would do shopping online for maybe clothes, if I know my size and definitely books because I've had very positive experience in getting books online sometimes cheaper at the bricks and mortar shop. Another thing that I've found cheaper, I've actually bought antivirus software online, I found that much cheaper than going to like Incredible Connection and buying it there.

Mawanda: In your viewpoint, do you find internet use to shop online favourable or unfavourable, explain your answer.

R9: Very favourable, very favourable, because I mean I could go at 11 o'clock at night, I can browse through some shops, I can look at clothes if I want to. You can do that at the shops because they are closed.

Mawanda: Tell me, what are your concerns or fears about shopping online?

R9: There were initially, and that was how safe my data was because you have to use your credit card details. I've actually had through Adobe; I've had an experience where my personal information was compromised. They actually sent me an email, saying that this is what has happened and this is what we gonna do about it and as a result I'm a bit more warry. I'm a bit nervous about using PayPal for example, I'm not too sure, I've heard a lot of adverts from PayPal itself. And I kind of think now if you going to be offering a service why would you need to send me adverts as well. Its suppose to be something that you access than you get adverts from so I haven't actually used PayPal. So I think data has been an issue.

Picking up a virus, picking up Trojan horse or a worm or something is a concern and I've actually changed antivirus software before because I picked up worms and Trojans and things from that because the software itself wasn't very good.

Support from online isn't always very good from these online retailers, for example a particular antivirus software company I've had to change due to that particular reason I've just told you and also that the service that I got was truly beyond shocking, they were just useless. They were providing me with the service but they couldn't give me the backup that I needed when I asking for assistance and so I've changed it, and I think that is the biggest problem if you are dealing with an online overseas shop, online global shop is a lack of service that I've experienced. However online South African based shops, I've not had problems with, because when you are having a problem you can phone them or you can go and contact them.

Mawanda: Tell me in the website is there any indications that you know which give you assurance that this particular website is authentic or not.

R9: I actually check if it's an authenticated site, that little lock at the top of the page. I make sure that I'm not going through an email link because that's phishing. I also do a lot of online banking and I've used my mobile (Cell) for that as well. Well I also got an

antivirus software, it will indicate when you are going to the home screening looking for a variety of sites to go into it will actually show you on the side whether that particular website has been checked by the antivirus software company or whether it's likely to be dodgy and so I don't go into those. It will give a green, a red or a yellow.

Mawanda: I guess then, that this brings us to the end of this interview session and let me take this time to thank you for your willingness to participate, thank you for your time.

R9: Pleasure.

Name: Respondent 10
Gender: Female

Mawanda: Share with me, are you a person who use computer gadgets to do shopping?

R10: To do shopping? Yaaaah.

Mawanda: When you do that do you find computer gadgets complicated or simple to use?

R10: It depends on the website

Mawanda: How did you start shopping online?

R10: It's convenient, and I don't like malls

Mawanda: Any problems that you came across?

R10: I have never had a problem, no.

Mawanda: Tell me, what is your understanding about internet?

R10: It's a very broad question. I know that there's a world wide web…Haaaah (sigh). I know that the internet lives in "inverted commas", in the world wide web. And I know that it's a connection of many computers. And I know that internet is my (a breakdown of what I have in my head), is then a library. Websites would then be the books. The information in the websites would then be in the books.

Mawanda: You have indicated that you use it for shopping right?

R10: Yes.

Mawanda: Share with me the process of shopping using internet.

R10: Ey my gosh, its logging in, its browsing. In fact, all websites you'll have to sign up. So you create a user profile. Yah then it's the shopping itself. So you look through the different items, sizes, colours. Sometimes you will have a voucher, so you would then use that to pay. Its punching in delivery address, Credit card details, yahh that's it, check out.

Mawanda: Share with me, what gadgets do you use to shop online?

R10: It depends on what's convenient at that time. Laughing, I've used my phone, I've used my iPad, and I've used a normal desktop computer.

Mawanda: As far as you are concerned, if there's data available, you would use it to shop online?

R10: Yah well, I do it now as well.

Mawanda: In your experience, what can make someone shop online?

R10: Well for me it's convenience, I don't know about someone else.

Mawanda: Please tell me, are you aware of shops locally that offer online services,

R10: Yaah, Pick 'n Pay. Dischem, Woolworths. I'm trying to think who else. Yahh but zikhona. (Mawanda: so you used those shops?) Yes, I've used some of those shops.

Mawanda: Can using the internet to shop online work for you, if yes, how?

R10: Yah it does work for me.

Mawanda: In your experience, what is your viewpoint about using technology like shopping online compared to tradition of going to the shop?

(a slight pause to check if the recorder is still recording)

R10: Eeeeeh, I don't like dealing with people's attitudes, so I don't need to deal with that and I don't like walking in the malls because people don't know how to walk. Yahhh, its easier, its quicker, and if I want to return it. I can still return it, so there's no difference realy in that sence. Aaaah I suppose the only thing would be fitting, and the texture of the item if its clothing. It would be the texture, or the quality ke, depending on what it is that I'm shopping for. (a slight pause) Yah it saves petrol to shop online (R10: laughs).

Mawanda: In your viewpoint, do you find internet use to shop online favourable or unfavourable, explain your answer.

R10: Its favourable.

Mawanda: Tell me, what would be your concerns or fears about shopping online?

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R10: I don't have any, because I know how to check if websites are legitimate, so I don't have any.

Mawanda: How do you check the legitimacy of a website?

R10: You check kaloku the digital, there's a security, digital security thing, icon thing, yaah the certificate, that's what it's called. You also hear by reputation, you not gonna go to some willy nilly store and just buy stuff from there. I would go to hello peter, I would google, I would ask people before I go and spend money. (Mawanda: So for you, you have not had any problems?) No.

Mawanda: That brings us to the end of our interview session and I would like to thank you for your participation. Thanks for your time, your views will contribute positively to the study that I'm conducting.

R10: Right.

Name: Respondent 11
Gender: Male

Mawanda: Please share with me, are you a person who use computer gadgets to do shopping?

R11: Mhhh…. Yah because most of the product I first saw them on computers before going in the stores physically to buy them.

Mawanda: Do you find computer gadgets complicated or simple to use?

R11: They are simple to use

Mawanda: If you can maybe look back at your first attempt to use computers to do shopping, that is in your case, looking for your items online, how did you find it?

R11: Via social networks, the popup ads especially on the Internet maybe a franchise would put their ad on the social media where one can simple click it and then view the product that they have available in stores.

Mawanda: Any problems you came across?

R11: One thing that is scary to do is giving away your confidential information like ID no or credit card number. (Mawanda: so that's what gives you discomfort?) Yah, hence I prefer to check first the items and go into the store to buy them.

Mawanda: Tell me, what is your understanding about internet?

R11: Internet, what I understand about Internet is that, (a slight pause) it's a system that uses lots of networks in order for it run, it encompasses lots of information that it got fed by people. Maybe people posting their research, so that when someone is looking for information on that particular item, they will go, that their research will be a guide to have that individual to find answers to what he is looking for.

Mawanda: Do you use it for shopping?

R11: Yah

Mawanda: Share with me the process of shopping using internet.

R11: Let me share this example, if I'm looking for a sneaker or a cellphone, of a certain brand let's say Adidas, I'll just have to look at what they currently have out at the moment and see which one of their brand that I'll be comfortable in wearing. Maybe it will compliment my style and I'll look into it and check the prices and all that and also

check the store that have that particular item then go into the store and buy it. (Mawanda:

So in this case, you are not someone that starts the transaction online from beginning to the end, rather you use the websites to check for the items that you are looking and then you physically go to the shop) Yes.

Mawanda: Share with me, what gadgets do you use when shop online?

R11: A laptop and a cellphone.

Mawanda: My understanding is that, both of them need data bundles for you to connect to the internet, tell me, if there's data available, would you use it to shop online?

R11: Yes, I would.

Mawanda: In your experience, what serves a drive for someone to shop online?

R11: I think now, most of the places that we go to, to shop like the malls like Retail Park, most of the time you find that its congested there. There are lots of people looking to buy lots of things, so certain individuals would find that discomforting so they rather shop online to save themselves all that discomfort.

Mawanda: In your case you don't seem to have used that kind of an advantage, so you seem not to mind those long queues

R11: Yah I don't mind doing that.

Mawanda: Please tell me, are you aware of shops locally that offer online services,

R11: Yah, I have noticed that lots of franchises like your Pick 'n Pay and your Shoprite, they are going into the internet shopping and now they have Apps to show you the new

stocks and their brands that they are pushing in their stores and they also give the prices of those items. (Mawanda: but it's not something that you have used so far?) I've not used it thus far.

Mawanda: When you look at internet shopping, do you think it's a system that can work for you, if yes, how?

(a slight pause to check if the recorder is still recording)

R11: It can benefit me, there are certain instances where you would rather sit at home and not go to the stores, and have the item that you want delivered on your doorstep. That would be the advantage for the whole process.

Mawanda: when you compare shopping online and going into the shop, what is your viewpoint about those two ways of shopping?

R11: I think it goes with the mind-set of the individual because lots of the time you find that when you are the store physically you get lots of distractions that will take you attention away from what you initially wanted to buy from that store. So now, by being there you have to have a right mind-set and know what you want and go and get it and then leave. But online those distractions they are at a lower level. And you can just go purchase what you want and then relax and do other things besides having the distractions.

Mawanda: In your viewpoint, do you find internet use to shop online favourable or unfavourable, explain your answer.

R11: Its favourable, (Mawanda: can you please explain your answer there, how is it favourable) in such a way that if you are running away from the distractions and discomforts of having to queue, because most of the times they are long queues at the shopping malls. And now if you are running away from that and you are someone that

prioritising his time and now instead of having to go there and wait in order to get your item, you can just do that in simple clicks of a button and then you get your items quicker and then you move on and do other things that you wanted to do.

Mawanda: Initially you indicated that there are areas concerns in relation to shopping online, can you elaborate on those fears?

R11: There are lot of scams on the Internet that I'm aware of. Now having to put in your information on the internet especially confidential information there is a lot of scepticism where like you would find that you are scared of doing it. Even though you know that you are doing it to a certain store and you have read the terms and conditions but now there is that something in back of your mind that this could be a scam but you can never be really sure about it if it's a scam or not even though there's a lot evidence that this is not the scam, and the scams are very subtle so you can never be really sure about it. It's something that you have to take a gamble on at some point. (Mawanda: have you ever experienced any negative effects of internet shopping?) No. It's not something I have experienced, its information that I get to hear around.

Mawanda: What makes you not to complete the transaction online?

R11: I would say, it's being uncomfortable there's not really threatening thing that I would say since this experience, then this experience guides me in not doing the transaction, it's just that I would say it's a phobia, there's nothing that is preventing me but it's something that I have in my mind that says nah I would rather not.

Mawanda: That brings us to the end of this interview session, thank you participating in these research questions and allowing me into your house. Thank you very much.

R11: It's fine.

Name: Respondent 12

Gender: Male

Mawanda: Share with me, are you a person who use computer gadgets to do shopping?

R12: Not often.

Mawanda: But you have done it in the past?

R12: Yah, I've done it.

Mawanda: Do you find computer gadgets complicated or simple to use?

R12: I think it is simple to use, you will find it at the corner of the shop there's that computer to use when you want to check something. You can actually check something without having to ask. I find the system user friendly, most especially if you are familiar with phones and computers.

Mawanda: If you can go through your memory lane, how did you start shopping online?

R12: Online shopping for the first time, in fact to be specific I was buying something at Zando. You know when you open your news24 they advertise the thing so I kind of side tracked and opened the thing and then I found something that I wanted there then. I started shopping.

Mawanda: Are there any problems you came across?

R12: Not really, I mean they will have items, in fact they will have a search for whatever that you want. Then you go view and then you put information in terms of sizes and everything and if they don't have it they tell you straight away that it's not available.

Mawanda: Tell me, what is your understanding about internet, generally?

R12: Internet I think, it has kind of made life easier, it's easy to find anything, I mean you can go to Google, look for whatever you want, the information is there, everything that you want there's information on Internet around that. If it's not available, it will link you to something closer to what you are looking for. So is there, but at the same time if it's not used correctly it leads to all this thing, fraud and those kind of thing.

Mawanda: you have already said you use internet for shopping?

R12: Yah

Mawanda: Share with me the process you undergo when you shop online.

R12: Maybe I can take one example where I was looking for a specific book online which was Environmental Law book, so like I knew the book that I want so it was just a matter of punching what I want, if I remember so perfectly, I had the details of the writer, the author of the book, the edition, so I used that information, I knew where to find it, so I just went online, is it Juta, to look for that and I put my details, I paid and within a week it was delivered. (Mawanda: how did you pay and how was it delivered?) I paid through credit card, they had the value of the item that you are buying and if it's from a certain amount upwards then delivery is free. So it was that kind of a thing. (Talking about delivery being free, can that serve as a motivating factor for you to shop online?) it does though part of the requirement, there's a minimum threshold that you need to meet to get that free delivery, on this this book even if it was below that threshold because I needed that book I was gonna pay for the delivery, so it was an important book that I needed so it didn't matter whether it would be free delivery or not but luckily it met those requirements from the place where I was buying it.

(Mawanda: Was it delivered promptly?) Yah, it was delivered promptly, in fact I didn't expect it, suddenly I got a call from the reception saying there's my parcel. (Mawanda:

Apart from that one, have you made any subsequent purchases online?) I've made other purchases apart from that, again the delivery was prompt, the only issue that I came across, one of the items I paid for on the delivery that item was not there, I had to make a follow up saying I paid for this item but it's not on my delivery and they said it's out of stock. (Mawanda: Do you find that almost all the organisations that you have shopped do have a customer desk?) They do have that customer desk. The only issue with this one I am referring to, I had to call to say you delivered shot items, the response that I got was that it's out of stock you can look for something that you like and purchase on that money, we'll deliver for free to you, at the time I was not looking for something and then I just asked them to reimburse me. (Mawanda: so within that webpage, there were contact details for that company?) yah there were contact details.

Mawanda: Share with me, what devices do you use to shop online? (to access internet)
R12: Computer and the phone

Mawanda: Tell me, if there's data available, would you consider shopping online?

R12: Always, I mean that's what finishes my data, (we both laughed) going online, information is online, whatever you want is online so I spend a lot time surfing online.

Mawanda: In your experience, what drives you to make purchases online?

R12: It would be one or two things, like for instance if the shop is not locally so I don't have to go to that shop and spend money going into that shop, I can go online and put the information of what I want there, it would be delivered to me, so its cost saving in a way. In terms of time, I can do other things instead of going at the shop, you just go online, pick what you want and then its delivered to you so less time spent.

Mawanda: Please tell me, are you aware of shops locally that offer online services, have you used any of those?

R12: Its more on the restaurant kind of, where you look for a place for food and then it will give you information and the distance, how far it is from where you are, those kind of things. Because you have got a choice, I know its gonna take me four kilometres to get that area, it links straight away to GPS if you want to go there, if you are not sure where it is.

Mawanda: Can using the internet to shop online work for you, if yes, how?

R12: As I said it does, it cuts on time spent, money spent, it helps me in that aspect. On the other hand, you just have to be careful, if you shop online in most cases you pay upfront for whatever that you buying so you have to put in your credit card details for example so when it comes to that I'm kind of sceptical in terms of exposing myself to a stranger sitting somewhere. But other than that, it works for me.

Mawanda: In your experience, what is your viewpoint about using technology like shopping online compared to tradition of going to the shop?

R12: Let me start with the danger, what you see online, sometimes it's not what it is actually, if I can make a different example, if you look for an accommodation they will show you this nice bedroom and stuff like that online, but when you physically go there you find something different. But most of the stuff that you buy online you can shift around in terms of the angles, looking at all aspects of what you want to buy. I remember I wanted to buy a suit online, you can take a picture of what you see online, you can turn it around and you know just to see if it will be what you want.

(a slight pause to check if the recorder is still recording)

(Mawanda: Shopping online and going into the shop, which one would you prefer?) Online for me is based on the shops that are far from me which would then save cost in terms of me travelling there, but I think I still do things in a more traditional way, I

believe in contact kind of so that when I walk out of that shop I'm comfortable with what I bought.

(Mawanda: does that mean, if the shop is local and also has the online facility, which of the methods would you prefer, shopping online or walking into that shop?) I would use online to check so that I don't waste my time to look for something that is not there, so I'll check it online and the availability and all that, but first I'll check it online, if it's there, if it's what I want, it will help me a lot in terms of even budgeting, I'll know the amount upfront before I can go there, so the availability, the affordability the online shopping will help me in that so that when I walk into the shop I've planned my budget, I know the items I want to buy, I know what they cost.

Mawanda: In your viewpoint, do you find internet use to shop online favourable or unfavourable, explain your answer.

R12: It is favourable because you don't want surprises, whether what I want is available how much it costs so it favours me in that regard, it saves my time, on the cost of travelling if I decide that I want to go and buy that item, so I'll go buy that thing, so its favourable.

Mawanda: Tell me, what would be your fears, earlier on you mentioned the issue of giving your credit card details to a system you are not sure if it exists, would you kindly share with me your concerns or fears about shopping online?

R12: In a way technology exposes us to fraud, in our days I can easily find you, you just go online and search for whatever that I want about you, that's the only fear that I have, there are a lot of scams out there, there are people who are married without their knowledge (We both laughed). So that's the only fear I have, the exposure to the wrong side of things. Other than that shopping online is convenient and it saves time, cost. (Mawanda: Have you ever experienced any negative factors, and if yes, how did you resolve it?) I've been a victim of those kind of things.

Mawanda: here you are, you said at the beginning that there was this pop up on the screen that sort of drove you to opening this particular website, when you come to that stage, what sort of indications do you look for in a website that is foreign to you, which you are seeing for the first time, what motivates you to give your details to that for the very very first time without having had an experience in the past?

R12: (With Zando), I was aware of the shop, so when it popped up, so when it came out the picture, the line of clothing that was displayed is what attracted me to that website and start checking. (Mawanda: So there's no indicating factor that serves as proof that this particular webpage is authentic or not?) I think I've done recently with one of the websites, I can't recall what I used to check, what I was checking was where is it hosted and that kind of thing, the people behind it, so which then said to me its authentic for one to use so I think that the beauty about the internet, if you suspect something, there's a way of checking and then authenticate if it's the legit kind of site.

Mawanda: That concludes our interview session, I would like to thank you for participating in the study your views will be helpful towards the completion of the study going forward.

R12: Thank you.

APPENDIX C – PARTICIPANTS SIGNED CONSENT FORMS

Graduate School of Business Leadership, University of South Africa PO Box 392 Unisa 0003 South Africa
Cnr Smuts and First Avenue Midrand 1685 Tel: +27 11 652 0000 Fax: +27 11 652 0299
Email: sbl@unisa.ac.za Website: www.sblunisa.ac.za

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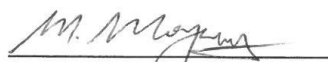
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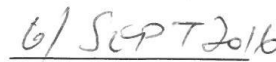
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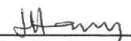
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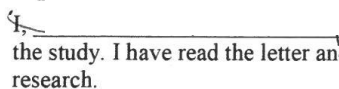
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08|09|2016
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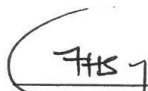
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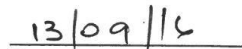
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You are herewith invited to participate in an academic research study conducted by **Mawanda Ningiza**, a student in the Master of Business Leadership at UNISA's Graduate School of Business Leadership (SBL).

The purpose of the study is to investigate the customer knowledge and attitude towards e-commerce through a framework in the context of Buffalo City Metropolitan Municipality.

All your answers will be treated as confidential, and you will not be identified in any of the research reports emanating from this research.

Your participation in this study is very important to us. You may however choose not to participate and you may also withdraw from the study at any time without any negative consequences.

Please answer the questions of this semi-structured interview as guided by the researcher, as completely and honestly as possible. This should not take more than 20-30 minutes of your time.

The results of the study will be used for academic purposes only and may be published in an academic journal. We will provide you with a summary of our findings on request.

Please contact my supervisor, **Mr. Jeofrey Ditsela**, his Email is: jeffy.ditsela@gmail.com or jeofrey@za.ibm.com, if you have any questions or comments regarding the study. Please sign below to indicate your willingness to participate in the study.

Yours sincerely

[YOUR NAME AND SIGNATURE]

I, _____, herewith give my consent to participate in the study. I have read the letter and understand my rights with regard to participating in the research.

_____   14/09/2016
Respondent's signature   **Date**

APPENDIX D – UNISA SBL ETHICS APPROVAL

SCHOOL OF BUSINESS LEADERSHIP
RESEARCH ETHICS REVIEW COMMITTEE (GSBL CRERC)

26 August 2016

Ref #:   2016_SBL_210_FA

Name of applicant: Mr M Ningiza

Student #: 77571738

Dear Mr Ningiza

Decision: Ethics Approval

Student: Mr M Ningiza, mawanden@yahoo.com; 082 056 7867

Supervisor: Mr J Ditsela, jiffy.ditsela@gmail.com; 073 158 5795

Project Title: Assessment of customer's knowledge and attitudes towards E-commerce in Buffalo City Metropolitan Municipality.

Qualification: Masters in Business Leadership (MBL)

Thank you for applying for research ethics clearance, SBL Research Ethics Review Committee reviewed your application in compliance with the Unisa Policy on Research Ethics.

**Outcome of the SBL Research Committee:**
Approval is granted for the duration of the Project

The application was reviewed in compliance with the Unisa Policy on Research Ethics by the SBL Research Ethics Review Committee on the 22/08/2016.

The proposed research may now commence with the proviso that:

1) The researcher/s will ensure that the research project adheres to the values and principles expressed in the UNISA Policy on Research Ethics.

2) Any adverse circumstance arising in the undertaking of the research project that is relevant to the ethicality of the study, as well as changes in the methodology, should be communicated in writing to the SBL Research Ethics Review Committee.

45 years Building leaders who go beyond

SBL
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BUSINESS LEADERSHIP
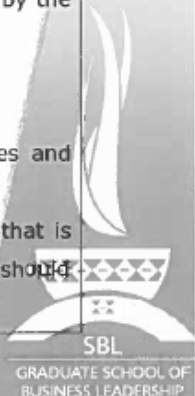
APPENDIX E – TURNIT IN REPORT

Turnitin Originality Report

Research   by 77571738 77571738

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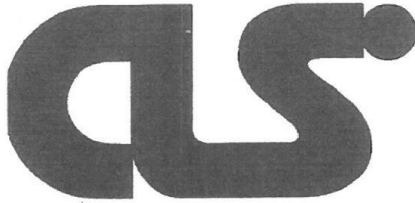Similarity by Source

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APPENDIX F – PROOFREADER'S LETTER

PO Box: 19329, Tecoma 5214.
Tel 043-7212600 Cell 082 200
6191   aweimann@iafrica.com

COMPREHENSIVE LANGUAGE SERVICES

29 November 2016

TO WHOM IT MAY CONCERN

This is to certify that the dissertation written by Mawanda Ningiza and entitled:

ASSESSMENT OF CUSTOMERS' KNOWLEDGE AND ATTITUDES TOWARDS E-COMMERCE IN BUFFALO CITY METROPOLITAN MUNICIPALITY

was copy edited by the undersigned. At the same time a reconciliation of citations and the accompanying Reference List was undertaken. The writer was provided with the corrections which required action. The corrected document was subsequently proof-read and a number of additional corrections were advised.

The undersigned takes no responsibility for corrections/amendments not carried out in the final copy submitted for publication purposes.

Dr. Alan Weimann