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A STUDY OF FACTORS AFFECTING CUSTOMERS PURCHASE INTENTION FOR ONLINE SHOPPING OF FASHION PRODUCTS AMONG OMANI CUSTOMERS

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ABSTRACT

Online fashion retailers in Oman are facing challenges such as high competition from traditional retailers and moderate customer interest in making online purchase. The present study investigated this issue with the aim to identify and test the factors which can influence customer online purchase intention. Based on customer-oriented and technology-oriented perspectives, we tested the influence of four factors namely trust, perceived risk, shopping enjoyment, and web-site design quality on customer's online purchase intention. We utilized quantitative approach and convenience based non-random sampling to collect data from customers who are engaged in online transactions (n=170). Our findings indicate that trust ($\beta=.255$, $P<.05$); perceived risk ($\beta=-.276$, $P<.05$); and website design quality ($\beta=.118$, $P<.05$) exert significant influence on customer's online purchase intention. The four factors together explain 58% variation in the dependent variable of customer online purchase intention. Based on these results, we concluded that both customer as well as technology related factors are important in online context.

Keywords: Trust, Risk, Shopping Enjoyment, Website Quality, Purchase Intentions, Online, Fashion, Oman.

INTRODUCTION

Online retail industry is growing fast in Oman due to the factors such as coronavirus situation and low associated cost. The result is that several retail organizations have started offering online shopping facility for its customers. The global online retail industry is also expanding fast in many countries around the world thanks to the factors such as availability of fast internet such as 4G and 5G and fiber optical internet along with online banking and payment facilities. Online shopping includes the sales of goods, provision of services, and even information. There are several benefits of online shopping compare to the traditional shopping such as flexibility, 24/7 hours' availability, and comfort (Solomon, 2010). In online shopping, a customer can take its time and browse through several websites and thus can easily compare the features and prices. Several companies have setup their online shopping websites in Oman but a full utilization of online shopping is still limited in Oman as many customers only use websites for collecting basic information. A related concept is purchase intention which refers to buying a specific product or service within a designated time period (Hair, Page, & Brunsveld, 2019). An important question in this context is that what motivate individual customers to make an online purchase? Understanding of such factors are important as it can help companies to adjust their offering in order to make customers to engage in online purchase. A better understanding of such factors can give a firm an edge over its competitors. In present study, we investigate this issue in Omani context for the fashion products. The justification for investigation of this issue is that there are lesser related studies in Omani context and no known study in fashion products. Therefore, in present study, we plan to investigate this issue.

Objectives of the Study

The objectives of the study are;

- To measure the effects of trust on the online purchase intention of fashion products.
- To measure the effects of perceived risk on the online purchase intention of fashion products.
- To measure the effects of shopping enjoyment on the online purchase intention of fashion products.
- To measure the effects of site design on the online purchase intention of fashion products.

Significance of the Study

The significance of the study is that it combines the two common but separate perspectives for studying the customer online purchase intention. The two perspectives are customer-oriented and technology-oriented perspectives. The customer-oriented view focuses on how customer perceive and experience the online shopping; while, the technology-oriented view focuses on the factors such as website design and electronic payment and their influence on customer online shopping experience (Zhou, Dai, & Zhang, 2007). Based on these two perspectives, common models used to understand customer online purchase intentions are theory of planned behavior by Ajzen (1991); technology acceptance model by Davis (1989); and theory of reasoned action by Fishbein and Ajzen (1975). Examples of studies used these models for

understanding customer purchase intention include George (2004); Vijayasathy (2004); and Hernández, Jiménez, & Martín (2010). However, the predictive power to explain customer online shopping intention remains weak to average. Therefore, researchers are using alternative theories and models to get a better understanding of customer online purchase intention. Based on this need and literature gap, in present study, we investigate the issue using the factors related to customer as well as technology factors thus combining both perspectives.

LITERATURE REVIEW

Customer Online Purchase Intentions

Purchase intention refers to the plan to buy a specific product or service within a designated time period (Hair et al., 2019). The online purchase intention is about planning to buy a product through some website or equivalent and is affected by customer's determination to purchase from an e-commerce business (Choon et al., 2010). The reason for choosing the purchase intention instead of actual behavior in present study is that there is strong correlation between purchase intention and actual purchase and it is easier to measure intention compare to actual behavior (Kim, Kim, & Kumar, 2003). Familiarity with e-commerce business is one of the factor influencing customer purchase intention in online context (Chen & Barnes, 2007). Familiarity means that the consumers have an understanding for what is happening in that context and why, and also what is going to happen next (Gefen & Straub, 2004). Organizations competing in physical market are also finding themselves in competition with online retail companies. Thus, it is important for organizations to understand the customer requirements and perform well in the online competition too. We use the four factors to explain the customer purchase intention in online context. Details are discussed as follows;

Trust

Trust refers to the faith that the trustee will not perform in an advantageous manner, and the belief that the trustee will not do the trustor any harm (Morgan & Hunt, 1994). Generally, trust means the willingness of someone to be exposed to the activities of another one, which is established through the anticipation that the other one will act in a particular fashion which is important to the trustor (Mayer, Davis, & Schoorman, 1995). In online context, trust refers to the customer's belief that the e-business will not act in an opportunistic manner (Hong & Cha, 2013). In other words, customer when having high trust on the organization will believe that the organization will not cheat or deceive them; while, having low trust will imply the opposite. In online environment, the important thing which influences the customer's intention to proceed with the purchase is the trustworthiness of the website (Pui-Munn, 2002). If customer believes on the trustworthiness of the website or the background organization, then the customer will proceed and may eventually end up with the purchase (Koufaris and Hampton-Sosa, 2004; McKnight & Chervany, 2001). Furthermore, besides the general trust on the organization, customer overall trust on the entire e-commerce system is also essential (Pei, Paswan, & Yan, 2014). By this means that customer has good trust on the ecommerce and its system for making the online purchase.

Due to such importance of trust in online environment, it is recommended to the organization to develop trust among customers as it is an influential factor in customer's intention to purchase online (Kim, 2012; McKnight & Chervany, 2001; Pavlou, 2003). Based on such importance of the trust, we are using it as a predictor of intention to purchase the products online and propose the following hypothesis;

H1=Customer's perceived trust level has positive effects on the intention to purchase online

Perceived Risk

Perceived risk refers to the customer's belief about possible negative consequences from online transactions (Soto-Acosta, Molina-Castillo, Lopez-Nicolas, & Colomo-Palacios, 2014). Customers generally develop a perception of the level of risk with an ecommerce business based on the information communicated on the website regarding the efforts of safeguarding the customer's personal information and the security in the transactions (Kim et al., 2003). The perceived risk is thus associated with the type and amount of information which are provided over the organization's website.

Flavián, Guinalú, & Gurrea (2006) concluded that protection of consumers' personal information could affect the intention to buy online. Thus, an organization involved in the e-commerce should give reasonable assurance to the customers that the transaction can be completed without any risk (Hong & Cha, 2013; Koufaris & Hampton-Sosa, 2004). The concern for safety in terms of personal information, banking and credit card details is very high among the customers. As a consequence, customers more frequently turned towards those websites which provide the safe online business transactions (Alharbi, Zyngier, & Hodkinson, 2013). Salisbury, Pearson, Pearson, and Miller, (2001) further confirmed this by stating that a positive perception towards the high level of security in the transaction is more likely to lead to the purchase intention. Sicilia and Ruiz (2010) also considered that right information provided on a website appeared to increase the online purchase intention. Furthermore, besides the quantity of information, the right structuring or arrangement of the information is also important (Soto-Acosta et al., 2014). Furthermore, Soto-Acosta et al., (2014) and Salisbury et al., (2001) suggested that organizations should provide detailed information to the customer regarding the steps being taken to reduce the risk to the customer while making online purchase. Example of such steps can be description of security system, data handling, encryption protocols, and quality management system employed, etc. Overall, it can be concluded that information quantity, quality, arrangement, and statement of efforts to make customers aware about the steps taken by the organization to make online purchase safe and secure will result in less perceived risk. Therefore, we propose the following hypothesis

H2= Customer's perceived risk towards the online purchase has negative effects on the intention to purchase online.

Shopping Enjoyment

Shopping enjoyment in online context refers to the perceived pleasure which is developed based on the website experience and the degree to which the activity on the website is perceived favorable or enjoyable by the customer (Ingham, Cadieux, & Berrada, 2015). Studies found positive influence of enjoyment of spending time browsing for products and actual purchase of products (Seock & Bailey, 2008). The feeling of enjoyment felt while visiting a website can increase the online purchase intention among consumers by contributing to an enjoyable shopping experience, hence it is of great importance for companies operating on the web to recognize the impact the enjoyment of the website has (Im & Ha, 2011). Wang, Yeh, and Liao, (2013) also support this proposition and stated that customer's perceived enjoyment while browsing through the web can increase the intention to purchase the products online. Furthermore, Van der Heijden and Verhagen (2004) also stated that enjoyment is important construct which have effects on the customers purchase intention online. Other studies also

reported the importance of shopping enjoyment for making customer intention to purchase (Im & Ha, 2011; Seock & Bailey, 2008; Van der Heijden & Verhagen, 2004; Wang et al., 2013;). Therefore, we propose the following hypothesis;

H3= Customer's perceived shopping enjoyment is positively effecting the customer's intention to purchase online

Site Design

Website design is an important factor for success in online market (Kim et al., 2003). In online context, the website design such as its layout, color, and the way information is provided is important as website is the only connection and source of information between the customer and the organization. Al-Qeisi, Dennis, Alamanos, and Jayawardhena, (2014) states that website design includes website attractiveness, content, usefulness, and ease of navigation. Attractiveness of Site design is important and it is recommended that during the website design, greater efforts should be put in to making overall graphic looking good and appearance comfortable (Cyr, 2013; Wu, Lee, Fu, & Wang, 2014). Content usefulness is another aspect of website design. It is also an influential factor of customer's online behavior (Kincl & Štrach, 2012). Organizations can provide good design by providing useful contents in the form of well-organized displays, large selection, and accompanied text (Wu et al., 2014). Ease of navigation is also an aspect of the good website design (Kincl & Štrach, 2012). Good buttons to the home page and other frequently visited pages can be easily added by the website designer. Currently, there is also a trend to add the search bar on the website so that customers can search the information or links within the site in a convenient manner (Cyr, 2013). Overall, there is agreement in literature that good website design in general as well as in terms of website attractiveness, content usefulness, and navigation are important and positively influence the customer intention to make the online purchase (Al-Qeisi et al., 2014; Cyr, 2013; Kincl & Štrach, 2012). Therefore, we propose the following hypothesis

H4= Customer's perception of good website design will positively affect the online purchase intention of the customers.

RESEARCH METHODOLOGY

Research Design

The study is based on quantitative approach and using the explanatory design. By explanatory design, it means that we attempt to understand customer purchase intention using some explanatory variables. The study is cross-sectional in nature means data is only collected from the participants.

Population & Sampling

The population of the study is fashion products customers in Oman who are involved in online purchase. We used the inclusion criteria of customers who are regularly buying fashion products and have used the website to make a purchase at least once in last one year. Since population is large, so we used the convenience non-random sampling which is consistent with the nature of the research problem. By convenience non-random sampling it means that we recruited participants for survey who were easily accessible and had fulfilled the inclusion criteria.

Data Collection

Data is collected by constructing questionnaire online using Google form and then sending the link to suitable participants. No personal details of participants such as name or ID is obtained. The measure for trust consist of 4 items and adapted from Chen and Barnes (2007). The

measure for perceived risk consist of 4 items and adapted from Chen and Barnes (2007). The shopping enjoyment measure consist of 3 items and adapted from Im and Ha (2011). The website design quality is measured by 3 items and adapted from Cyr (2013). Finally, intention to purchase online is adapted from Lee & Lee (2015) and consist of 3 items.

Data Analysis

Once data is collected, it is checked for any errors or discrepancies. After ensuring data integrity, it is analyzed using the SPSS version 22. The statistical tools used to analyze data included mean, correlation, and regression.

Pilot Study

A small scale pilot study (n=15) was conducted before conducting large scale study to test if participants can easily understand the questions and there is no problem in questionnaire. We asked participants to give their feedback about questionnaire. Mostly, we did not find any major problem and average time to complete questionnaire was about 15 minutes.

Reliability and Validity

Reliability address the issue of consistency by asking whether alternative researcher would provide similar results while conducting a similar study (Saunders, Lewis, & Thornhill, 2009). In other words, reliability is consistency of results when the research object has been repeatedly measured. We used Cronbach alpha which is an internal measure of consistency for establishing reliability of the measures adapted. Generally, a Cronbach alpha value of above 0.60 indicate satisfactory reliability (Sekaran & Bougie, 2016). We also used the same value as our cut-of value for reliability.

Validity refers to the extent to which an empirical measure adequately reflects the real meaning of the concept under consideration (Sekaran & Bougie, 2016). In present study, we established the face validity and content validity as the measures we adapted were already tested in various context. Furthermore, measure was pre-tested and found no problem which shows good validity of the measures adapted.

RESULTS

Table 1
Demographic Results

	Frequency	Percentage
Gender		
Male	133	78.23%
Female	37	21.77%
Age Group		
18 to 30 Years	58	34.11%
30 to 45 Years	61	35.88%
45 to 60 Years	33	19.41%
Above 60 Years	18	10.6%

Demographic information given in table 1 indicate that the total number of participants were 170 out of which 133 were male and 37 were female. In terms of age group, 58 participants belonged to the 18 to 30 years' age category; 61 participants belonged to the 30 to 45 years' age category; 33 participants belonged to the 45 to 60 years' age category; and 18 participants belonged to the above 60 years' age category.

Table 2
Descriptive Statistics

	No. of Items	Cronbach Alpha	Min	Max	Mean	S.D.
Trust	04	.767	1.23	4.67	3.91	.564
Perceived Risk	04	.678	1.50	4.91	3.87	.721
Shopping Enjoyment	03	.821	1.54	4.38	3.61	.556
Web-Design Quality	03	.816	1.87	4.74	3.59	.650
Intention to Purchase Online	03	.681	1.61	4.51	4.11	.619

The reliability provided in table 2 above shows that all variables have Cronbach alpha value of above 0.60 so it is an indication of good reliability of measures adapted. The mean value shows that there is above moderate level of trust (M=3.91, SD=.56); perceived risk (M=3.87, SD=.72); shopping enjoyment (M=3.61, SD=.55); and website design quality (M=3.59, SD=.65) towards the online shopping. Furthermore, the intention to purchase online is also high (M=4.11, SD=.61).

Table 3
Correlation

		1	2	3	4	5
Trust	Pearson Correlation	1				
PerceivedRisk	Pearson Correlation	.400**	1			
ShoppingEnjoyment	Pearson Correlation	.268*	.423**	1		
WebDesignQuality	Pearson Correlation	.524**	.276*	.626**	1	
IntentiontoPurchaseOnline	Pearson Correlation	.675**	.355*	.417**	.149*	1

*<.05, **<.01, ***<.001

The correlation analysis in table 3 indicates that there is significant correlation between our independent variables and customer intention to purchase online including trust ($r=.675$, $P<.05$); perceived risk ($r=.355$, $P<.05$); shopping enjoyment ($r=.417$, $P<.05$); and website design quality ($r=.149$, $P<.05$).

Regression Analysis

We conducted regression analysis for hypotheses testing related to the effects of four independent variables on the dependent variable of customer online purchase intention.

Table 4
Regression Analysis

Model	Unstandardized Coefficients			Collinearity Statistics		
	B	Std. Error	t-stat	Sig.	Tolerance	VIF
(Constant)	1.651	.567	6.042	.000		
Trust	.255	.066	3.861	.000	.903	1.242
PerceivedRisk	-.276	.081	-3.407	.000	.717	1.376
ShoppingEnjoyment	.212	.109	1.946	.006	.562	2.121
WebDesignQuality	.118	.054	2.185	.003	.566	1.893

R= .762
Rsquare=.580
Fstat= 28.545 (.000)

The regression assumptions including normality of error term, no multicollinearity, no autocorrelation, and homoscedasticity were also tested. Normality of error term is tested by plotting the residuals which followed the normal distribution. Multicollinearity was tested using the VIF for which the maximum value is 5 as per the guidelines (Gujarati, Porter, & Gunasekar,

2012). No autocorrelation was tested using the DW statistics for which the acceptable value is between 1.75 to 2.25. Homoscedasticity was tested using the Park test procedure. We found satisfactory results for all the assumptions.

The Regression analysis given in table 4 indicate that our independent variables including trust ($\beta=.255$, $P<.05$); perceived risk ($\beta=.276$, $P<.05$); and website design quality ($\beta=.118$, $P<.05$) exert significant influence on customer's online purchase intention. The result for shopping enjoyment turned out to be positive but insignificant ($\beta=.212$, $P>.05$). The Rsquare value shows that four independent variables explain 58% change in the dependent variable of customer online purchase intention. Furthermore, the F-statistics indicate that our model is fit and highly significant ($Fstat= 28.54$, $P<.05$). Based on these results, we accept H1, H2, and H4, while rejecting H3.

Discussion

The objective of the study was to measure the effects of four relevant independent variables on customer online purchase intention in the Omani fashion products context. The findings of the study indicate that trust, perceived risk, and website design quality has positive and significant effects on customer online purchase intention. These findings contribute in our understanding about what factors influence customers to engage in online purchase. The findings are also matching with the findings of earlier studies. For example, we found that trust is exerting positive and significant influence on customer purchase intention. This finding is similar to the finding of earlier studies including Pui-Munn (2002); McKnight & Chervany, (2001); Koufaris & Hampton-Sosa (2004); and Pei et al., (2014). Our results also indicated that perceived risk has negative and significant influence on customer online purchase intention. This finding is also similar to the earlier findings including Flavian et al., (2006); Koufaris & Hampton-Sosa, (2004); Hong & Cha, (2013); and Alharbi et al., (2013). The other finding that website design quality has positive and significant influence on customer purchase intention is also matching with earlier findings including Cyr, (2013); Wu et al., (2014); & Kincl & Štrach, (2012). Overall, our findings match with the findings of earlier studies.

CONCLUSION

The focus of the study was to test the customer and technology related factors influence on customer purchase intention in online context. We found that customer related factors including trust and perceived risk and technology related factors including intention to purchase online has significant influence on customer purchase intention. From these findings, we can conclude that both type of factors is important and exert influence on customer purchase intention in online context. Our findings thus contribute to the purchase intention literature by empirically combining and testing the influence of these factors.

Recommendations

The study put forward the following recommendations;

- The online fashion product retailers should focus on developing positive trust relationship with its customers. This aim can be achieved by listening to customers concerns, remaining authentic in all transactions, and positive communication with customers.
- The online fashion product retailers should take active steps to reduce customer perceived risk while doing business with them. It can be achieved by providing relevant information to customers about what steps have been taken to ensure customer data

privacy, financial security, and quality issues. Disclaimer from previous customers can also be a good option.

- The online fashion products retailers should focus on improving website design quality. In this regard, issues such as navigation, color scheme, and media display should be managed properly.

Limitations of the Study

The study limitations include data collection from small sample size and perceptual and memory based data. Future researchers can overcome such problems by utilizing more robust methods of data collections.

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