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Au Virtual International Conference 2020
Entrepreneurship and Sustainability in the Digital Era
Assumption University of Thailand
October 30, 2020
Co-hosted by



An Integrated Model of Factors Affecting Website Adoption, Perceived Risk and Trust on Online Shopping Intention in China

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ABSTRACT

With the growth of e-commerce platforms, more and more customers are changing their shopping intention from physical stores to online platforms. China has a substantial population in the world and also has the completed e-commerce platform. Due to Covid-19 Pandemic, many consumers changed their behavior to be online shopping. E-commerce still has a large potential market in near future. Therefore, this research aims to test the influence of website adoption, perceived risk, and trust on online shopping intention. The researchers collected the data from online shoppers who bought products service from one of the most famous online shopping websites in China. The sample of this study was collected from 400 respondents through online. Non-probability sampling methods including purposive and convenience sampling was applied to collect the data from the sampling units. The five-point Likert scale was designed for research instruments. Descriptive analysis and inferential analysis were applied to analyze the data and multiple linear regression analysis was applied to test all hypotheses. Based on the findings, the researchers found that perceived usefulness, perceived ease of use, social influence, and facilitating conditions significantly influenced online shopping intention. Perceived risk and trust also had a significant influence on online shopping intention.

Keywords: Website adoption, Perceived risk, Trust, Online shopping intention



Introduction

With many reliable e-commerce platforms appeared, more and more customers are changing their shopping intention from physical stores to online platforms. Due to Covid-19 Pandemic, the whole world's online selling will decelerate to a 16.5% growth rate in 2020 (Ethan, 2020b). However, the world is facing various quarantines and business closures; many customers would like to purchase their essential products online, which is safer than usual way of shopping. Simultaneously, 42.3% of online retail sales worldwide are occupied by Asia-Pacific. China has taken up the most digital selling in the Asia-Pacific area, with 62.6% (Ethan, 2020b). Therefore, China still has a large potential market for e-commerce. Customers will spend 209 million U.S. dollars, and retail e-commerce transactions in 2020 will be 208 billion U.S. dollars in China, an increase of 16.0% (Ethan, 2020a).

Website adoption strongly influences consumer's online shopping intentions. However, many consumers are still worried about the risk of finishing their payment (Forsythe & Shi, 2003). Therefore, risk perception is seen as a critical obstacle to customers' acceptance of online shopping (Featherman & Pavlou, 2003). Online shopping's perceived risks include low product quality, poor after-sales maintenance services, and infringement of privacy protection, inhibit consumers' purchase intentions (Faqih, 2013). Keeping connected with customers is a fundamental problem for many companies. Compared with traditional enterprises, online enterprises must spend a great deal to acquire new customers (Reichheld & Schefter, 2000). Many scientific researchers tried to find the answers to this problem and showed that trust is vital for developing new customers and continuously staying connected with current customers (Reichheld & Schefter, 2000).

Taobao belongs to Alibaba Group, which is also the most comprehensive online shopping platform in China. In 2019, Taobao had 755 million monthly active users and 674 million annual active consumers. It reflects the strong endogenous power and innovative vitality of the Chinese market. From 2017 to 2020, Taobao users have increased a lot by almost 42%, which means that more and more people would like to register and start to use the Taobao website for online shopping. Taobao's website is attractive to more consumers to spend their money and time to look around the e-platform (Ma, 2020).

Therefore, in this study, the researchers aimed to test online shopping intention, which might be influenced by website adoption (perceived usefulness, perceived ease of use, social influence, and facilitating conditions), trust, and perceived risk.

Research Objectives

1. To test the statistically significant influence of website adoption in terms of perceived usefulness, perceived ease of use, social influence, and facilitating conditions on online shopping intention in China.
2. To analyze the statistically significant influence of trust and perceived risk on online shopping intention in China.

Literature Review

Perceived Usefulness

Davis (1989) stated that perceived usefulness is to test the person who trusts that using some technologies would help them get better performance. Park, Rhoads, Hou, & Lee (2014) implied that perceived usefulness is an immediate predictive analysis factor that is strongly related to technical personal behavioral intention application (B.I.). Studies have shown that high-quality perceived usefulness generally leads to a proactive model of effectiveness decision making (Ong & Lai, 2006). If person feels that the learning the online system can help to improve their work performance, they are more likely to participate in learning the electronic device, which will lead to an active result of customer performance. Venkatesh & Davis (2000) found in their scientific research that perceived usefulness has a proactive hazard to customers' intention to apply online learning, which shows that when customers feel that online learning is an effective and meaningful method are more likely to use online learning. The more efficient learning, the higher practical knowledge and skills.

Perceived Ease of Use

Davis (1989) defined perceived ease of use as users utilization of technology to get convenience without much effort. Many scholars find that it is another crucial decision-making element of technical acceptance (Kim, Ma, & Park, 2009). Perceived ease of use has also received outstanding interest in scientific research. However, perceived ease of use is generally considered to be less important than the perceived effectiveness for



continuous intentions (Taylor & Strutton, 2010). On the one hand, perceived ease of use directly influenced on the selected application or related to the perceived effectiveness (Liu & Forsythe, 2011). The researchers also discovered that perceived ease of use's structure can mediate the effect of other elements.

Social Influence

Goldsmith (2015) implied that social influence is to balance the person's behavior and others. Kelman (1958) revealed social influence theory, as confidence and influence of others on subsequent personal behavior according to three processes: Obedience, identification, and internalization. Not all the decisions made by a person is voluntary in which most of them are influenced by environment (Lucas & Spitler, 1999).

This is relevant with Ajzen's (1988) definition of subjective standards. "Subjective standards are perceived as social development work pressures that stem from the implementation or non-implementation of personal behavior by other people." Social influence presented that individuals have changed their concepts, feelings, mentalities, or personal behaviors due to interactions with other individuals (Amblee & Bui, 2008).

Facilitating Conditions

Venkatesh, Morris, & Davis (2003) stated that facilitating conditions was using the necessary technologies to learn better. Similarly, the term 'facilitating conditions' is also one of the basic structures of the UTAUT entity model created by Venkatesh, Morris, & Davis (2003). The creator emphasized that this structure means the level at which consumers feel that a certain sense of organization and the necessary technical system can be used in the terminal software.

Under such circumstances, customers feel that there is a technical infrastructure to improve the level of e-commerce applications. 'Facilitating conditions' has improved the organization and development of e-commerce. Teo & Milutinovic (2015) chose convenient standards, subjective standards, and mathematical thinking training as external independent variables for the technical acceptance model (TAM) to help the customers utilize the website.

Trust

Trust is a quality of the person which commonly exists between the buyers and sellers (Gefen, Karahanna, & Straub, 2003). In terms of e-commerce, integrity means that online businesses value clear standards or keep their promises. Workability is the confidence in professional skills and for online companies to present appropriate famous products or services. Sellers feel that online sales websites expect to obtain reasonable and legitimate profits and produce good things.

Excellent personalization is also the standard for generating online trust (Briggs, Simpson, & De Angeli, 2004). But collecting customer information will also harm the self-confidence of online customers (Beldad, De Jong, & Steehouder, 2010). The scientific research of Park, Amendah, Lee, & Hyun (2019) also showed that cognitive secure payment channels in mobile applications can improve the trust of customers. Ang, Dubelaar, & Lee (2001) clearly pointed out that the three levels of trust are particularly important for increasing confidence on the Internet.

Perceived Risk

Perceived risk is defined as the damage that is likely to be caused by unexpected outcomes when conducting online shopping (Ko, Jung, Kim, & Shim, 2004). Risk plays a particularly important role in online shopping, and it makes a pivotal contribution to express personal behavior. Regarding risk, there are two types which are performance of the products and financial risk (Barnes, Bauer, Neumann, & Huber, 2007). Even customers feel that the Internet offers many benefits, there are increase concern of the risk of transaction process. Compared with traditional retail methods, customers are riskier to purchase on Internet (Lee & Tan, 2003).

Online Shopping Intention

The intention of online shopping refers to the development trend of customers buying goods. The probability of taking a particular action of a customer towards buying a specific thing. It is generally considered by the speed, orientation, and size at which customers are likely to purchase goods (Chongde & Tsingan, 2003). Mullet & Gary (1983) stated that the customer's attitude towards products or well-known brands, coupled with the effects of external factors, constitutes the customer's online shopping intention, which can be regarded as the subjective tendency of



customers to select superior products (Dodds, William, & Kent, 1984). Furthermore, other scientific researchers believed that online shopping intention referred to customers' subjective probability of buying unique products. Some experts and scholars believed that online shopping intention is a customer's purchase plan for superior products (Chongde & Tsingan, 2003).

Related Review Literature

Perceived Usefulness and Online Shopping Intention

In most e-commerce scientific research, it is found that usefulness is directly related to continuous intention (Kim et al., 2009). Perceived usefulness is a crucial decision-making factor for the continuous intention of Taiwanese e-commerce companies (Liu & Forsythe, 2011).

Mohamed, Hussein, Zamzuri, Haghshenas (2014) studied about individual's online shopping continuous intention. The researchers found that online shopping intention has statistical significant moderate relationship with perceived usefulness of website and also satisfaction in online shopping. Therefore, many customers would like to continue to purchase the products from online website. Furthermore, Al-Maghrabi & Dennis (2011) learnt that consumers' continuous intention to e-shopping. The researchers also found that Perceived usefulness is a determinant of online shopping continuance.

Perceived Ease of Use and Online Shopping Intention

According to the insights of Chiu, Lin, & Tang (2005), perceived ease of use referred to the level at which customers felt that the purchasing products online was less time consuming and less effort. Customers preferred to browse these websites with a simple and easy-to-browse interface (Chiu, Lin, & Tang, 2005) because it can increase customer satisfaction and online shopping willingness (Lee & Lin, 2005). Besides, it is necessary to present comfortable, efficient, and convenient service to customers from online retailers' perspectives to facilitate their application and create an absolute advantage for their website (Cha, 2011). Convenience plays a crucial role in clarifying intentions (Davis, 1989).

Social Influence and Online Shopping Intention

Ariffin, Mohan & Goh (2018) studied consumers' social influence on consumers' online shopping intention. The researchers revealed that social influence towards information content and standard branches has a positive influence on online shopping intention. Chen & Li (2019) studied the effects of Singles' Day atmosphere on consumer purchase intention. The researchers implied that online shopping festival atmosphere has a social influence by delivering the values to affect purchase intention. The society is defined as a kind of popularity of a content obtained from another party as actual direct evidence which has an influence on online shopping intention (Lord & Lee, 2001). Therefore, many online customers would get influenced by social media and others.

Facilitating Conditions and Online Shopping Intention

Brown & Venkatesh (2005) defined the facilitating conditions as the happiness or enjoyment produced by the application, and this kind of structure has been proved to play a vital role in the acceptance and application of decision-making technology to influence online shopping. Venkatesh, Thong, & Xu (2012) studied the subsequent scientific research and found the activity of facilitating conditions in online purchasing. Venkatesh & Davis (2000) had already found the effect of facilitating conditions to personal behavior intentions.

The more the customers perceive facilitating conditions, the more they willing to buy products online. Also, for the luxury products from online shopping, more and more customers consider that if there is a facilitating condition, consumers intend to buy the products rather than the cheaper products.

Trust and Online Shopping Intention

Trust plays a crucial role in both offline purchases and online purchases. Trust is significant in improving customers' shopping intention (Ghalandari, 2012). Also, trust is an indicator that checks the personal behavior of customers buying things (Mohan, Sivakumaran, & Sharma, 2013).

The development of trust in the online environment of e-commerce is more complicated. In addition to customers' understanding of e-commerce dealers' ability to work with privacy protection expectations, the



development of trust is also related to many e-commerce dealers' characteristics, business scale and website quality (Tirtayani & Sukaatmadja, 2018). It can be seen that if buyers understand that sellers are trustworthy and reliable, customers are more likely to trade online. Unlike physical stores, online stores basically have nothing to ensure that products are precisely the same as what everyone sees on their website. Once the sellers got the trust from the customers, they will develop the intention to purchase.

Perceived Risk and Online Shopping Intention

Martin & Camarero (2009) found that the risk of online shopping is relatively higher than that of traditional shopping. Online purchases are likely to produce negative information that are not discovered in traditional business. For example, customers cannot immediately assess product quality, lack personal contact with salespersons, and learn how to use Internet technology or the cost of web sites. Electronic devices' can cause the anxiety and pressure that customers feel uncomfortable in using online shopping such as, the lack of interaction and communication with others, social development contact, payment, and personal safety (Salo & Karjaluo, 2007).

In any case, the perceived risk could cause customers to develop different mentality and experience of the website. Forsythe & Shi (2003) pointed out that personal risk, commodity risk, and unknown risk will harm online shopping and express the obstacles to online shopping intention.

Research Framework

After studying the previous studies regarding online shopping intention, the conceptual framework is developed based on two theoretical frameworks. There are many factors which might have influence on online shopping intention. However, this study focuses to find the influence of Taobao's website adoption's relationship by perceived usefulness, perceived ease of use, social influence, and facilitating conditions on online shopping intention in China. Secondly, the researcher finds the influence of trust towards online shopping intention. At last, the study would like to find the correlation between perceived risk and online shopping intention. The conceptual framework of this study is developed as follows:

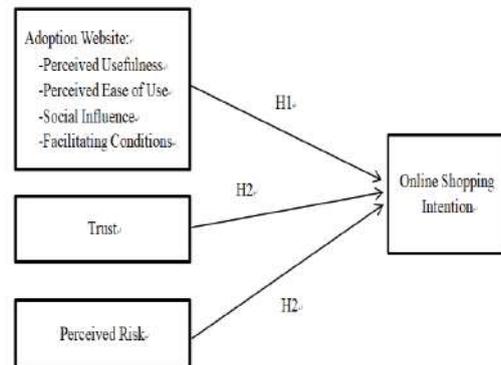


Figure 1: The Conceptual Framework

Research Hypothesis

H1₀: There is no statistically significant influence of website adoption in terms of perceived usefulness, perceived ease of use, social influence, and facilitating conditions on online shopping intention in China.

H1_a: There is a statistically significant influence of website adoption in terms of perceived usefulness, perceived ease of use, social influence, and facilitating conditions on online shopping intention in China

H2₀: There is no statistically significant influence of trust and perceived risk on online shopping intention in China.

H2_a: There is a statistically significant influence of trust and perceived risk on online shopping intention in China.

Methodology

Research Method Used

The purpose of this study is to test the influence of website adoption (perceived usefulness, perceived ease of use, social influence, and facilitating conditions), trust, and perceived risk on online shopping intention in China. An essential part of scientific research activities is to formulate reasonable scientific research strategies or design plans (Zikmund, Babin, Carr, & Griffin, 2009). The research design shows a structure for collecting data and information, accurate measurement, and analysis (Saunders, Thornhill, & Lewis, 2009).



The dependent variable is online shopping intention, and independent variables are website adoption in terms of perceived usefulness, perceived ease of use, social influence, facilitating conditions, trust, and perceived risk.

The researchers applied two types of non-probability sampling which are purposive sampling and convenience sampling. According to the research, the target group can be defined as a completed group that has been scientifically researched (Zikmund, 2003). Burns & Bush (2005) presented that “a total of the population should mean of the entire population.” The sample of this research is chosen from the Chinese online customers using Taobao.

Kotler & Keller (2009) defined the sample size as the total number that should be investigated. The accuracy of the finding depends on the sample size of the study (Burns & Bush, 2005). To get a reliable sample size, the researchers applied the previous studies as a reference for the sample size. Mamoun & Mutaz (2015) studied trust in online shopping attitudes, in which they surveyed 273 respondents.

Similarly, Han & Li (2019) conducted the study of exploring the effect of an enhanced e-commerce institutional mechanism on online shopping intention by using 1,000 respondents. Comfrey and Lee (1992) advised that the sample size can be roughly evaluated on the following scale ; 50- very poor; 100-poor; 200-fair; 300-good; 500-very good; 1000 or more-excellent. Therefore, the researchers collected 400 samples.

The researchers developed the questionnaire based on the conceptual framework of the study.

There are three parts in the questionnaire, which are as follows:

The first part is that the researchers use the screening question to filter appropriate respondents for the questionnaire. There is only one screening question of whether the respondents have used Taobao website to purchase products.

The second part concludes the personal data. There are a total of 9 questions; all the items applied with category scale which include respondents' gender, income, children, employment, education status, age, marital status, members, and residence.

The third part is for both independent variables which include perceived usefulness, perceived ease of use,

social influence, facilitating conditions, trust, and perceived risk and depend variable - online shopping intention. All the questions are applied with five-point Likert scale ranging from - 1 (strongly disagree) to 5 (strongly agree), respectively.

Collecting Data

The researchers collected 400 raw data as primary data from Sept 9 to Sept 25, 2020. The researchers used the online survey to collect the data. The respondents are the users of Taobao who have or had purchased the products or service online in China. The researchers used purposive sampling and convenience sampling to collect the data.

Findings

Based on the descriptive analysis, the researchers found that the majority of gender is female with 205 respondents (51.3%). For age group, the majority of the respondents are within 31-40 (45.5%) years old with 182 people. Furthermore, the researchers also learned that majority of the respondents have income of \$20,001 - \$30,000 (144, 36%). For educational status, the majority are Graduate with 173 (43.3%). For employment categories, the majority group are student with 94 (23.5%).

Reliability Testing

Researchers used statistical software to test the reliability of each independent variable based on the Coefficient alpha. Malhotra (2004) said that when the alpha value was more than 0.6, which meant that the value can be used. Therefore, all the variables can be used to analyze.



Table 1: The Summary of the Reliability Testing Results

Variables	Alpha
Perceived Usefulness	.669
Perceived Ease of Use	.781
Social Influence	.797
Facilitating Conditions	.767
Trust	.823
Perceived Risk	.798
Online Shopping Intention	.679

Hypothesis Testing

According to the hypothesis testing, the researchers analyzed the influence of website adoption in terms of perceived usefulness, ease of use, social influence, and facilitating conditions, trust, and perceived risk on online shopping intention.

Table 2: The Summary of the Hypothesis Testing Results

Hypothesis	Level of significance	Standardized Beta Coefficient Value	Result
H1 ₀ : There is no statistically significant influence of the website adoption in terms of perceived usefulness, perceived ease of use, social influence, and facilitating conditions on online shopping intention in China.			
-Perceived usefulness	.000	.240	Rejected H1 ₀
-Perceived ease of use	.000	.418	Rejected H1 ₀
-Social influence	.000	.206	Rejected H1 ₀
-Facilitating conditions	.000	.127	Rejected H1 ₀
H2 ₀ : There is no statistically significant influence of trust and perceived risk on online shopping intention in China.			
- Trust	.013	.155	Rejected H2 ₀
- Perceived Risk	.000	.524	Rejected H2 ₀

Conclusions

The purpose of this research is to evaluate the influence of website adoptions in terms of perceived usefulness,

perceived ease of use, social influence, and facilitating conditions, trust, and perceived risk on online shopping intention.

The researchers collected the data and information from online shoppers who purchased goods/services on Taobao website. The sample size of this scientific research was 400 respondents. Non-probability sampling is used to collect data from the sampling units. The five-point Likert scale is designed for questionnaire. The research used descriptive analysis and inferential analysis to test all hypotheses based on multiple linear regression linear analysis. From the findings, the researchers found that perceived usefulness, ease of use, social influence, and facilitating conditions significantly influenced online shopping intention. Perceived risk and trust have a significant influence on online shopping intention.

Recommendations

From the findings of influence of the website adoption in terms of perceived usefulness, perceived ease of use, social influence, and facilitating conditions, trust, and perceived risk on online shopping intention in China, the researchers would help the Taobao company to find the most influential factor on the customer shopping intention. which will be beneficial for Taobao website. Based on the findings, the perceived ease of use has beta value of .418 which is the highest among the other factors of website adoption. Taobao should educate the customers how to use the website effectively and improve the website to be more convenient than physical stores. At the same time, it is imperative to help the customers to get the information quickly through the Taobao website because it will gain the customer's intention to purchase some products from the website.

What is more, the beta of the perceived risk is .524. Taobao is supposed to guarantee the customers that if customers paid the money after buying the products, they could get the same and right quality products from the website. Taobao website also needs to protect the privacy of customer personal information.



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Further Study

This research focused on an integrated model to find the influence of website adoption, perceived risk, and trust on online shopping intention. The researchers would like to give some suggestions for further study.

First of all, the researchers applied six related variables to study online shopping intention. However, there are many other variables that might have an influence on online shopping intention. Thus, the researchers should check more related variables to expand this the research model.

Secondly, China has a vast population in different areas, where the consumers may have different lifestyles, buying behavior, personal values, and others. However, in this research, the researchers only focus on the customers who are using the Taobao website. Then, other researches may focus on a particular area in China.

Furthermore, other researchers may consider to apply this conceptual framework to other websites.

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