

## **WHAT IS THE CONSUMERS' ATTITUDE FOR ONLINE GROCERY SHOPPING?**

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### **Abstract**

*The present paper investigates the attitude of young consumers while shopping via internet. Empirical analysis is based on ordered logistic and factor analysis models. Findings reveal that personality, attitude towards web-shopping, the feeling of risk or the personal beliefs about web-shopping constitute the most important factors that influence its progress.*

**Keywords:** *web-shopping, personality, risk, factor analysis, trust*

### **Introduction**

E-commerce is the aftermath of the invention of the internet. It is a process that keeps evolving each year. According to the United States Census Bureau, web sales reached their peak in 1999 and 2000, 10 years after the first e-shops made their appearance, with sales that exceed 25 billion dollars. In general, e-commerce turned out to be a great part of modern reality, to obtain a very important position in the 21st century and to contribute to the fulfillment of the households' daily demands through, for instance, online grocery. Online grocery started to thrive in many countries globally, including Greece and it is inextricably linked with consumers' behavior. That justifies the objective of this paper. The main purpose is to elaborate on the factors that shape the consumer's behavior regarding online grocery and on their effects.

All of the above are explicitly analyzed in accordance with their theoretical background and their empirical one. The theoretical part of this paper emphasizes on the fundamental principles and theories that shape the behavior of each consumer and the relationship between the dependent and independent variables regarding this the online grocery shopping. Then, the practical part highlights the methodology followed in the survey conducted and the conclusions derived.

## **Theoretical Background**

### *Theory of Reasoned Action*

Consumer's behavior is examined according to the Theory of Reasoned Action, one of the primer theories developed for the purpose of examining this kind of behavior. This theory is based on the assumptions that people are rational in nature and that they use their cognitive information to act. (Ajzen and Fishbein, 1980; Fishbein and Ajzen, 2010). According to many professors examining this issue, if we consider the belief that individuals' behavior in daily life is influenced by their behavioral intention, either positive or negative, as the backbone of humans' relationships then the same pattern occurs among consumers. Firstly, the consumer is guided by his behavioral intention which is provoked by the attitude towards a particular behavior. This attitude is associated with different and various ways of understanding and evaluating a behavior. Secondly, the subjective norm, which refers to the aspect of social environment and its consequences on the consumer's behavior, is essential. However, this chain of variables that are associated with consumers' behaviors does not end here. Individuals' beliefs (behavioral beliefs with respect to the aftermath following their behavior) along with belief evaluation (the positive or negative evaluation of the behavior's result) and normative beliefs (the belief of the social environment's reaction) along with motivation to comply (the degree of the individual's willingness to act as he/she feels) affect the attitude towards behavior and the subjective norm respectively.

### *The Theory of Planned Behavior*

The theory of Reasoned Action paved the path for the rise and development of other theories associated with the consumer's behavior such as the Theory of Planned Behavior (TPB). This theory, whose roots can be traced back to TRA theory, has been evolved due to the addition of a variable that is capable of affecting both behavior and behavioral intention. More specifically, the perceived behavioral control variable is defined as a means of showing an individual's difficulty to express a particular consumer behavior. This variable is not independent. Instead, it is determined by two factors: the control beliefs (the degree of a person's control over factors that later on affect him/her, such as consumer's ability) and the perceived facilitation (the degree of facilitation or difficulty to express a behavior).

### *Technology of Acceptance Model*

Another important issue when it comes to the field of web sales is how the consumers interact with technology and the degree of rejection or acceptance towards technology. The model that measures the above is named Technology Acceptance Model (TAM). According to this model, two factors determine each time the level of acceptance or rejection. One of these is the perceived ease of use (PeOU) that indicates the degree of technology's user friendly profile. In many cases, some users are not familiar with technology in general and web sales in particular whereas some others are. Also, there is the perceived usefulness that influences the acceptability levels as well. This variable is essential in helping the user improve his efficiency.

Perceived ease of use, perceived usefulness and the consumer's attitude towards using any kind of technological innovation are interrelated. Precisely, perceived usefulness is closely associated with the possibility of a consumer to use technology. Furthermore, it is one of the factors that influence behavioral intention in combination with other variables, such as the attitude towards the behavior. Moreover, there is the dependent variable, the actual use variable, which is defined as the consumer's intention to use technology. This aspect of the model justifies the reasons why consumers tend to use technology and triggers the development of new theories and models.

### *Subsequent Studies*

The fundamental theories mentioned above (TRA, TPB, TAM) functioned as the driving forces for the emergence and evolution of other theories that examine the major factors that affect clients' behavior when shopping online. In online grocery, these major factors are trust, familiarity, risk, the complexity and the use of the site. The relationship of independent and dependent variables between the factors that are mentioned throughout this paper can have either positive or negative connotations as it is analytically described below.

### *Trust*

To analyze it further, trust and the variable of intention to purchase are proven to be positively related. Trust is considered to be a key aspect of web sales and online shopping. Due to the fact that the shortage of interpersonal contacts through online shopping is a reality today, trustworthy sites cultivate clients' will to buy (Gefen, 2000; Corbitt et al., 2003; Gefen and Straub, 2004; Teo and Liu, 2007; Kim et al., 2012; Kim et al., 2008).

### *Risk*

In addition, the novelty of web sales and online shopping is strongly attached to the concept of risk. Perceived risk results from the inability to have direct contact with the e-vendor, the lack of trust towards technology and its devices and the uncertainty about the quality of the product they buy. High degree of the feeling of risk results to fewer motifs to buy. Thus, the online sales tend to decrease revealing that way their negative relationship (Teo and Liu, 2007; Kim, Ferrin and Rao (2008). However, some consumers either do not comprehend the risks of web shopping or do not let them affect their shopping demands and intentions (Yee, 2016; Chien, Kurnia and Westrap, 2003).

### *Complexity, ease of use*

Finally, complexity can constitute a great obstacle in purchasing online and it influences negatively the variable of intention to purchase products. Their negative relationship implies that the higher the perceived complexity, the lower the intention for online shopping as the consumer keeps a distance from the online shopping that is based on unfriendly online shopping web platforms. (Verhoef and Langerak, 2001). Ease of use on the other hand, seems to have positive relationship with the intention to buy. (Boyer and Hult, 2005; Childers et al., 2001; Jo, 2016; Chien et al., 2003).

## Data and methodology

To support and scientifically establish the findings of this paper, required data was provided. A sample of 195 was questioned, out of which 43% were men and 57% were women. The age percentages of the participants were the following: 78.9% below 29 years, 18% between 30 and 67 years, and about 2% above 67 years old. The amount of 16% of the questioned had completed their undergraduate studies in an academic level whereas the majority of the participants were students. An amount of 86% were married with kinds and finally, when the participants were asked about their income each year, more than 50% answered that it is less than 5.000 Euros.

Then, the issue of credit or debit card was placed under questioning. More than half of the questioned (precisely 59%) had not been in the domain of online grocery using this kind of means. Later on, only 13% among them disagree with a future probability to use one. The rest confirmed its potential use in the future. All of the above are illustrated in Table 1.

In general, according to the responses given, there are at least two ways of perceiving web sales and online shopping. One the one hand, some individuals of the sample provided believe in the utility and benefits of the internet as it provides the consumer with the opportunity to compare the products' prices.

**Table 1:** Consumers' attitude for electronic shops

	Frequencies (%)				
	Strongly disagree	Disagree	Don't know	Agree	Strongly agree
Find better prices on the internet	1.5	10	30.5	33.5	24.5
Can easily compare prices	0.5	4.5	11.5	36.0	47.5
Buy only necessary goods	13.0	24.5	28.5	19.5	14.5
Have a risk of low quality products	4.5	23.0	42.0	18.2	12.5
Buy different products from them that are presented on the screen	36.5	30.5	16.5	10.5	6.0
Have a delay in the delivery time	6.0	22.0	34.0	29.0	9.0
Lack of confidence	8.0	27.5	33.5	20.5	10.5
Trust only famous companies	12.5	21.0	25.0	30.0	11.50
Lose the opportunity to create social relationships	14.0	19.0	22.0	24.5	20.5

Also, hyper-consumption is restricted as the buyers are not tempted to buy unnecessary goods as it occurs in everyday reality and grocery. On the other hand, there is a debate over the above that points out faults and the ills of the internet, web sales and online grocery. According to this point of view, online grocery is a risk-taking situation. The authenticity of the product is not guaranteed. Thus, consumers find only the big, well-known companies trustworthy when it comes to online shopping. Also, the potential delay of the delivery, the absence of a face-to-face encounter and finally, the lack of confidence between the buyer and the e-vendor enforce the voices that are against shopping via internet.

## Empirical findings

Empirical results will try to show a profile of the potential web-shoppers based on their responses. Tables 2-5 present these results.

**Table 2:** Ordered logistic regression with respect to experience on web-shopping

Dependent variable: How many times have you bought products via internet?				
	Coef.	Odds ratio	Margins effect	
Web-shopping as a percentage of total shopping	1.109*** (6.69)	3.03***	Outcome 1	0.599*** (12.18)
Trust only famous firms	0.238* (1.74)	1.268*	Outcome 2	0.141*** (4.17)
Mimic friends or co-workers	1.248*** (3.19)	3.484***	Outcome 3	0.163*** (4.81)
Mimic my family while buying via internet	1.660*** (3.72)	5.261***	Outcome 4	0.054*** (3.24)
Like receiving offer-emails	-0.262** (-1.97)	0.769**	Outcome 5	0.043*** (3.24)

Notes: \*,\*\* and \*\*\* indicate 1%, 5% and 10% levels of significance respectively. Z-statistics are presented in the parentheses.

**Table 3:** Ordered logistic regression with respect to the probability for using web-shopping

Dependent variable: Is it possible for you to buy products via internet?				
	Coef.	Odds ratio	Margins effect	
Web-shopping as a percentage of total shopping	0.726*** (5.33)	2.067***	Outcome 1	0.094*** (4.78)
Compare prices easily	0.497*** (3.19)	1.644***	Outcome 2	0.182*** (6.45)
Lose the opportunity to create social relationships	-0.200* (-1.82)	0.819*	Outcome 3	0.373*** (9.75)
Suffering from buying in traditional shops	0.283** (2.22)	1.327**	Outcome 4	0.184*** (6.09)
Like shopping in unknown shops	0.286** (2.14)	1.331**	Outcome 5	0.168*** (6.10)

Notes: \*,\*\* and \*\*\* indicate 1%, 5% and 10% levels of significance respectively. Z-statistics are presented in the parentheses.

All of the issues and phenomena described above, such as the experience of web-shopping, the probability of buying via internet and the issue of suspicion towards web-shops, give us an insight into the profile of potential web-shoppers in the domain of web-grocery. As it can be observed from table 1 the categories of people that tend to prefer web-shopping share some common traits. Firstly, a tendency to consume a high amount of their total monthly income can be traced. Secondly, they are affected by their surroundings, either it is

their family or their co-workers, in the sense that they try to follow their lead. Moreover, it is claimed that promotion e-mails by famous companies that are related with web sales are a suspending factor.

**Table 4:** Ordered logistic regression with respect to lack of trust for web-shopping

Dependent variable: I do not trust web-shopping				
	Coef.	Odds ratio	Margins effect	
It is a trouble when buying form traditional shops	-0.390*** (-3.15)	0.677***	Outcome 1	0.047*** (3.58)
Trust only famous firms	0.533*** (4.55)	1.704***	Outcome 2	0.270*** (7.93)
Can easily compare prices	-0.576*** (-3.65)	0.562***	Outcome 3	0.421*** (10.35)
Mimic friends or co-workers	0.443*** (3.91)	1.557***	Outcome 4	0.199*** (6.63)
			Outcome 5	0.063*** (3.97)

Notes: \*,\*\* and \*\*\* indicate 1%, 5% and 10% levels of significance respectively. Z-statistics are presented in the parentheses.

Also, it is crystal clear that there is a debate over the advantages and disadvantages of web-grocery shopping. There is the optimistic view regarding the blooming future of web-grocery. Potential web-shoppers do not seem to be discouraged due to their lack of experience and knowledge regarding online-shopping. The benefits of this novelty trigger them to give it a chance. Benefits such as the opportunity to compare the prices, to become aware of the new market, and the rapidity that it offers, make the consumers reconsider their future ways of shopping. In contrast, there are people who highlight the flaws of this kind of shopping. These are people who believe in the importance of face-to-face encounters as a means of promoting social interactions and relations and people who are characterized by a lack of confidence and trust towards this kind of exchange. This lack of confidence is one of the major issues of this survey and it is illustrated in Table 5.

**Table 5:** Factor analysis with respect to risk

	Eigenvalue	Difference	Proportion
<b>Factor 1</b>	2.126	1.081	0.354
<b>Factor 2</b>	1.045	0.109	0.174
	Factor 1	Factor 2	Uniqueness
Quality of products	0.764	0.117	0.402
Self-esteem	0.464	0.565	0.782
Time of delivery	0.637	-0.075	0.223
No trust	0.793	0.062	0.465
Low prices elsewhere	0.273	0.378	0.589
Lose my friends' trust	-0.027	0.881	0.367

The risk factor is an important aspect of the process of online shopping and it is mostly provoked by some other sub-factors. More specifically, the feeling of risk results from the uncertainty regarding the real quality of the product, the fear of the product being delayed as well as the lack of confidence when it comes to the financial exchange that involves credit or debit cards. Furthermore, another factor is related to the self-esteem of the consumer and the influence of his social environment. Some consumers argue that this alternative way of shopping does not agree with their personality and public image and they also point out the disapproving reaction of their surroundings when they do not follow the traditional ways of satisfying their shopping needs.

### **Conclusions and discussion**

To sum up, empirical evidence from surveys conducted on different fields of research such as marketing, management and general economics highlight the correlation between consumers' characteristics, consuming behavior and their demands regarding shopping and specifically the fact that consumers' characteristics define the above. Overall, web shopping is a new trend in the domain of sales and it has been on the rise over the last twenty years. Also, our empirical findings reveal a new trend, regarding purchasing agricultural products from web-grocery shops and companies. Finally, as far as the personality parameters are concerned, the negative or positive attitude towards web-shopping, the feeling of risk or the personal beliefs about web-shopping constitute the most important factors that influence its progress. In view of the above, companies should take into account the reasons that provoke negative feelings to the buying public, such as suspicion and excessive disturbance with lots of offers via e-mails, in order to prevent any potential consumers' discouragement that turns them away from web-shopping.

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