

**TRUST IN E-COMMERCE AND ITS IMPACT ON THE PURCHASE INTENTION OF
CONSUMERS IN SOUTH AFRICA**

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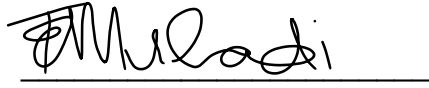
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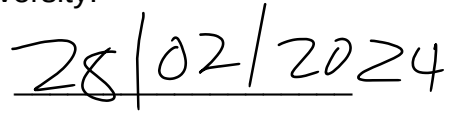
This study was approved by the Research Ethics Committee (REC), of the University of the Witwatersrand. WBS/DB2397807/659

DECLARATION

I, **Mufhadi Thilimbilu Esther**, declare that this research report is my own, unaided work. It is being submitted for the degree of Master of Management in digital business at the University of the Witwatersrand, Johannesburg. It has not been submitted before for any degree or examination at this or any other university.



Signature



Date

DEDICATION

I thank God for guiding me from the start of my research journey until the end. He has been so faithful.

This study is dedicated to my husband and my two beautiful children, for allowing me to dedicate my time to this research when I was supposed to be spending with them.

To my supervisor, Dr Kiru Pillay, this journey would not have been successful without your guidance and support. I remember there was a time when you had to explain one thing repeatedly with grace and patience. Thank you so much for all your contributions.

To all the participants who spent their time answering my survey, thank you.

ABSTRACT

The COVID-19 pandemic brought many challenges to companies. With the restrictions that were imposed, companies were forced to look at their digital transformation strategy to first overcome the challenges they were facing and second to determine what digital technologies could be leveraged to fast-track services and service delivery to their consumers. This research study seeks to understand the role of online trust in stimulating the purchase intention of e-commerce consumers in the South African market.

The study applied an experimental research design to address the research questions. Data was collected using a structured questionnaire collected through an online survey. Data was analysed using descriptive statistics and inferential statistics (chi-squared test). Furthermore, to investigate the relationship between privacy concerns and online trust in e-commerce consumers in South Africa, regression analysis was applied, and a p-value of 0.05 was used. The SPSS Version 28 was used to analyse the data.

Results show that online shopping occurs predominantly amongst youth between 18 and 39 years old with an honours degree education. Most of the participants purchase online for convenience (27.9%), and 2.6% of participants mentioned fear of cybercrime as the reason for not using online shopping. Perceived risk influences consumers' decision-making processes for buying products on e-commerce platforms. Most of the participants learned about online shopping from social media platforms (32.5%) and 11.3% from word of mouth. Most of the participants trust the e-commerce (75%). The majority of participants mentioned that website safety and ease of navigation (95%) encourage them to purchase online. Also, 90% of participants believe that familiarity with the website before making an actual purchase reduces the risk of shopping online.

This study recommended providing more online shopping platforms to youth and educated consumers since this group is more aware of the risk factors associated with online shopping.

KEYWORDS: Cybersecurity, e-commerce, electronic word of mouth, privacy concerns, perceived risk, purchase intention, trust

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LIST OF ACRONYMS

BRICS	Brazil, Russia, India, China, and South Africa
eWOM	Electronic Word-of-Mouth
PBC	Perceived behavioural control
POPIA	Protection of Personal Information Act
SCM	Social media marketing
SPSS	Statistical Package for the Social Sciences
TAM	Technology acceptance model
TPB	Theory of planned behaviour

CHAPTER 1: INTRODUCTION

1.1 Context of the study

This research study seeks to understand the role of online trust in stimulating the purchase intention of e-commerce consumers in the South African market.

1.1.1 Purpose of the study

The purpose of this study is to explore whether online trust stimulates purchase intention in consumers transacting on e-commerce platforms in South Africa.

1.2 Background of the study

1.2.1 Trust

Cyberattacks can contribute to consumers not wanting to engage on e-commerce platforms. In building the relationship between consumers and the e-commerce platform, trust that drives consumer confidence is believed to be key to the relationship (Saeed, 2023). Trust can stimulate online purchasing, and there is a relationship with certain antecedents, such as perceived privacy and quality. If these antecedents are not considered, they affect consumer loyalty and repurchase intention (Kim & Peterson, 2017)

Gefen et al. (2003) investigated whether there is any relationship between trust, risk, and behaviour and concluded that both trust and risk affected behaviour. Some of the attributes that play a role in defining trust are confidence, honesty, faith, and belief (Alsharif et al., 2018). A study by Makhitha and Ngobeni (2021), which sought to identify consumers' attitudes toward online purchases in South Africa (Gauteng Province), found that product and privacy risks influence consumers' attitudes. The purchase intention is also influenced by the consumer's attitude toward online shopping.

Trust plays an important role in consumers utilising the e-commerce platform, and companies venturing into the e-commerce domain must be cognisant of this (Alsharif et al., 2018). Data protection is one of the factors that influence the level of trust in e-commerce and is becoming increasingly important, where protecting users' privacy must become a top priority in this digital economy. South Africa introduced the Protection of Personal Information (POPI Act, 2013). A POPIA principle is security safeguards, where the responsible party collecting information from the consumer must make sure the information is secure through technical and company measures.

The global COVID-19 pandemic brought many challenges to companies. With the restrictions that were imposed, companies were forced to look at their digital transformation strategy to first overcome the challenges they were facing and second to determine what digital technologies could be leveraged to fast-track services and service delivery to their consumers. They were forced to move away from brick-and-mortar setups to an e-commerce ecosystem to provide services to their consumers (Alwan et al., 2023). E-commerce is the way companies do business online, where they offer various services, such as selling or purchasing products, offering payment gateways, and banking facilities to consumers (Kumain et al., 2020).

1.2.2 E-commerce

E-commerce has also introduced many challenges for companies as cybercrime has also increased, with criminals attempting to steal consumer data and use it for their criminal activities. Cybercrimes are crimes committed by individuals or groups of people against computers, networks, or any devices that are connected to the internet (Phillips & Kirsty, 2022). Cybercriminals employ numerous attack vectors to initiate cyberattacks, including *inter alia*, phishing, malware, and ransomware (Hasan & Al-Ramadan, 2021).

Emerging markets, including those under the BRICS grouping (Brazil, Russia, India, China, and South Africa), are regarded as being at high risk of cyberattacks. South Africa has the third-highest number of cyber incidents after Russia and China (Gupta & Agarwal, 2017). According to Accenture (2020), a lack of investment in cybersecurity makes South Africa a target, and that has made it lose ZAR 2.2 billion a year due to cybercrime. Cybersecurity plays an important role as a response to combat these

cybercrimes where measures can be put in place to protect the data and information that are stored on devices that are connected to the internet from cyberattacks such as data theft and unauthorised access (Asaad & Saeed, 2022).

1.3 Research problem

Transacting on e-commerce platforms is driven by, amongst other factors, attitudes, previous experience, and individual judgments (Dachyar & Banjarnahor, 2017).

Trust also plays an important role when consumers are engaging on e-commerce platforms, which often require the provision of personal information to transact. According to Zafar et al. (2020), a lack of trust discourages consumers from engaging in e-commerce. Studies show that when a consumer engages with an online platform, the majority are reluctant to disclose information due to fear of being vulnerable to cybercrimes, and many times, consumers stop proceeding with the transaction (Palmatier & Martin, 2019). When consumers have confidence that their personal information is secured, not misused, and any transaction performed will be free from fraud, their trust in online shopping increases. The lack of trust is influenced by many factors, including word of mouth (Hidayah & Rejeki, 2021). Lack of online trust and consumer protection in e-commerce are some of the challenges that were identified and are relevant worldwide, including in BRICS countries (Karine, 2021).

In this study, online trust is based on three aspects: privacy concerns, perceived risks, and electronic word of mouth (eWOM).

Various studies argue that online trust is still an issue in South African e-commerce. Trust in e-commerce and its impact on the purchase intention of consumers was looked at by Deloitte (2021) whose study found the seven factors that matter to South Africans when shopping online. The author indicated that majority of participants were of the opinion that what influences trust when shopping online was when using brands that they can trust and protect my data. In addition, Geopoll (2021) found that South Africans still experiences lack of trust when shopping online. While there is extensive literature that addresses lack of trust in e-commerce all over the world and in South Africa, the impact that online trust has on purchase intention with privacy concerns, perceived risks, and eWOM has not been fully addressed in the South African context.

The impact of trust in e-commerce on consumer purchase intention is significant as it can enhance awareness among consumers and boost industry growth. This can lead to a faster buying process, cost reduction, product and price comparison, as well as improved flexibility and convenience for consumers. Understanding the lack of trust in online shopping and its impact on purchase intentions is crucial for consumers to improve their online shopping experience. Therefore, this study aims to investigate the role of online trust in e-commerce and its impact on the purchase intention of consumers in South Africa, focusing on privacy concerns, perceived risks, and electronic word-of-mouth.

1.4 Aim, objectives, research questions and hypothesis

1.4.1 Aim

This study investigates trust in e-commerce and its impact on the purchase intention of consumers in South Africa.

1.4.2 Objectives of the study

The objectives of the study are to:

- Determine attitudes and experiences of consumers regarding e-commerce in South Africa
- Determine the relationship between privacy concerns and online trust among e-commerce consumers in South Africa
- Determine the relationship between perceived risks of e-commerce and online trust among e-commerce consumers in South Africa
- Determine the relationship between eWOM and online trust among e-commerce consumers in South Africa
- Identify factors emerging from the study influencing trust in e-commerce in South Africa
- Determine the role that online trust plays in the online purchasing intentions of consumers in South Africa.

1.4.3 Research questions

The research questions for this study are:

- What are participant attitudes and experiences of consumers regarding e-commerce in South Africa?
- Is there any relationship between privacy concerns and online trust among e-commerce consumers in South Africa?
- Is there any relationship between perceived risks of e-commerce and online trust among e-commerce consumers in South Africa?
- What is the association eWOM and online trust among e-commerce consumers in South Africa?
- What are the factors emerging from the study influencing trust in e-commerce in South Africa?
- What is the relationship between online trust and purchasing intentions of consumers in South Africa?

1.4.4 Hypotheses

The following are the hypotheses the study seeks to test:

Hypothesis 1:

H₀: There is no significant relationship between trust in e-commerce and purchase intention of consumers in South Africa

H₁: There is a significant relationship between trust in e-commerce and purchase intention of consumers in South Africa

Hypothesis 2:

H₀: There is no significant association between privacy concerns and consumers' online trust when transacting on e-commerce platforms.

H₁: There is a significant association between privacy concerns and consumers' online trust when transacting on e-commerce platforms.

Hypothesis 3:

H₀: There is no significant association between Perceived risk and online trust when transacting on e-commerce platforms

H₁: There is a significant association between Perceived risk and online trust when transacting on e-commerce platforms

Hypothesis 4:

H₀: There is no significant association between eWOM and online trust when transacting on e-commerce platforms

H₁: There is a significant association between eWOM and online trust when transacting on e-commerce platforms

1.5 Rationale

Many consumers prefer to use the traditional way of purchasing goods, where they can see the person face to face because they do not have trust in purchasing goods on online platforms due to privacy concerns they come to know about (Hidayat et al., 2021).

This study is important to companies that want to embark on utilising the e-commerce platform to sell their products or are already selling their products, where consumer information will be vital to them as it enables them to know their consumers, what they like, and what they dislike.

The research will help South African companies understand how factors such as perceived risk, privacy concerns, and eWOM influence consumer trust and how online trust affects the consumer's purchase intention on their platform.

1.6 Definition of terms

Term	Definition
Cybersecurity	Cybersecurity refers to the measures that are taken to protect information stored on electronic devices that are connected

	to the internet from any harm, such as data theft, and acts as a firewall to protect confidential data (Saeed, 2023)
E-commerce	E-commerce is the way companies do business online where they offer various services such as selling or purchasing products, offering payment gateways, and banking facilities to consumers, according to Kumain et al. (2020)
E-commerce platforms	E-commerce platforms are online marketplace platforms that allow manufacturers to sell their products to consumers (Yu, Jing et al., 2022)
E-commerce security and privacy	E-commerce security and privacy protect e-commerce assets from being accessed by unauthorised persons who can destroy or steal the information for their illegal activities (Khan & Shazia, 2019)
Cybercrime	Cybercrime is a crime committed by individuals or groups of people against computers, networks, or any devices that are connected to the internet (Phillips et al., 2022)
Cyberattacks	Cyberattacks are when a computer initiates an attack against a website or other computer and compromises the confidentiality, integrity, and availability of the information stored on that computer or the computer itself (Farhat et al., 2011)

1.7 Assumptions

- E-commerce platform owners can use the outcome of this study to increase consumer's confidence in their platform.
- Respondents will be honest in answering the questions

1.8 Chapter outline

This chapter outlined how privacy concerns, perceived risk, and eWOM effect consumers' online trust and how online trust influences purchase intention. This study consists of five chapters:

Chapter 1 introduces the study and gives its background. In this chapter, the research aim, objectives, research questions, hypothesis, significance of the study, and study delimitations are presented.

Chapter 2 provides the literature review related to the study topic. In this chapter, definitions relevant to the study are defined, as well as the theoretical framework related to trust and online purchase intention.

Chapter 3 describes the research methodologies applied in this study. This includes the research design, research approach, population, sampling method, sample size, data collection method and instrument, data analysis method, validity and reliability and ethical considerations.

Chapter 4 presents data analysis results and its interpretation.

Chapter 5 discusses and summarises the research findings, further provides the study recommendations, and concludes the study. In this chapter, recommendations for further study are provided, including the limitations the study experienced in the period of conducting the study.

Chapter 6 discusses the recommendation and conclusion.

CHAPTER 2: LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 Introduction

The purpose of this chapter is to provide a literature review where definitions relevant to the study are defined, as well as the theoretical framework behind this study, which are online trust, purchase intention, privacy concerns, and perceived value.

2.2 Definitions

2.2.1 E-commerce

E-commerce refers to a platform that allows sellers to sell products or services online for the exchange of money. Consumers can interact and communicate on the platform (Sullivan & Kim, 2018) with companies about content, such as information to consumers about delivery times and dates or if there will be any delays. Khoa and Huynh (2022), from their findings after testing the relationship between social media marketing (SCM), consumer loyalty, and online trust, discovered that where the company utilises SCM, consumer loyalty and trust are higher.

The quality of service finding is supported by Pasaribu et al. (2022), who tested the service quality on satisfaction, trust, and loyalty. The findings were that service quality influences consumer satisfaction and trust but not loyalty. Agren and Barbutiu (2018) find no evidence that highly educated users do not participate in e-commerce.

The study by Amofah and Chai (2022) used Ghana as a test case and tested factors such as trust and payment methods to find if they influence e-commerce adoptions. Their findings have established that payment methods do not affect trust and e-commerce adoption. However, trust plays a crucial role in consumer adoption and sustainability of e-commerce in Africa. This means e-commerce owners have a challenge to increase consumer trust to improve e-commerce adoption.

For this study, e-commerce is the platform where companies sell their goods and services to consumers in good faith by making sure that consumers' privacy is always protected.

2.2.2 E-commerce in South Africa

E-commerce in South Africa has grown exponentially, with more users using the internet and businesses embracing the digital market. South Africa is the forty-second largest e-commerce market. In 2022, the growth of users using the internet grew 80%. Users using the e-commerce platform were nearly 27 million. The market was estimated to be at USD 3 billion in net sales in 2019 and growing on average at 13% annually. It is estimated that it can grow by 9% over five years (Deloitte Digital, 2021).

Most of the sites which were visited were fashion websites (32%), followed by toys, hobbies, and DIY (27%). Food and furniture had a small percentage. Most of the online shops in which the consumer made some purchase were Takealot.com (66%), indicating that they bought something from the site, followed by Clicks (29%), and Amazon was ranked fifth at 20% (Statista, 2024).

According to Statista (2022), e-commerce is growing exponentially, and a major driver is the increase in the number of users using the internet. In 2022, most people were using the internet (80%). This also boosted the number of e-commerce users in South Africa to approximately 27 million in 2022. The adoption of e-commerce also increased e-commerce global sales. In addition, the COVID-19 pandemic pushed more consumers into e-commerce (Barnes, 2020).

According to *E-commerce Trends* (2021), most South Africans have embraced e-commerce, and 96% mentioned they could continue to utilise it if the experience improved. Online retail grew 20% per year after 2020. Before 2020, it was still operating on a low scale, but during COVID-19, the sector saw much growth. During COVID-19, the retailers signed an agreement with the Minister of Trade and Industry to allow them to operate by doing home deliveries for non-essential items. Since then, the e-commerce industry has grown exponentially. COVID-19 shifted some of the consumers to utilise online shopping.



Figure 2.1: Reason for increased online shopping (Deloitte Digital, 2021)

The research by Mapande and Appiah (2018) investigated the factors that influence consumer to shop online. The results revealed that factors such as consumer trust, privacy, security, and quality influence the adoption of e-commerce. However, privacy was not found to have a significant impact on the adoption of e-commerce. Trust was found to be crucial for consumers when using online platforms.

2.2.3 Major e-commerce players in the South African market

Takealot.com is at the top of the list as one of the online stores by net sales in South Africa by 2021, followed by other players such as Superbalist.com, Woolworths.co.za, MRP.com, and Homechoice.co.za. These top five online stores' net sales were 68% of the top 100 online stores in 2021 (Statista, 2021).

Truehost (2023) supports Statista (2021) that Takealot.com is still leading the list as one of the most visited e-commerce stores, with nearly 16.7 million monthly visits, with its revenue increasing by 29% between 2021 and 2022. The other biggest stores are Superbalist.com for online fashion and household goods, with R1.75 billion in sales in 2021, followed by Makro.co.za, Woolworths.co.za and BidorBuy.co.za (online auction site) with USD 25 million in revenue.

2.2.4 Social commerce (SC)

With the rise of Web 2.0 technology, social media has grown and contributes to the success of many companies (Yohia et al., 2018). Consumers on SC can interact in real time with each other by sharing their buying experiences, and that can influence

other consumers' buying decisions (John & Kim, 2020). This encouraged researchers to investigate the relationship between trust and purchase intention in SC, as most of the focus was more on d-commerce.

The research by Wang et al. (2022) suggests that SC platforms must target offers that can be offered to groups. Offers assist consumers in making their purchase decision, as the more they are engaged in their purchase experience, the higher the interest from others to engage.

Wang et al. (2022) also found that the relationship between trust and purchase intention does exist between SC and consumers. They suggested further research should explore various models, such as consumer-to-consumer, business-to-consumer, and business-to-business, to see what the outcome will be and whether the same results will be achieved.

Wang et al.'s (2022) and Garcia-Salirrosas et al.'s (2022) results show trust as a variable that drives consumers' purchase intentions. Garcia-Salirrosas et al. (2022) concluded that when a consumer's confidence is higher on the e-commerce platform, the higher the consumer's intention to purchase online, and the driver is trust.

For this study, various types of e-commerce can be utilised to sell products on the platform, such as business-to-consumer, consumer-to-consumer, and business-to-business.

2.3 Theoretical background and related work

This study adopted the theory of planned behaviour (TPB), which was developed by Ajzen (1991). This theory looks at the person's intention, which shows the sign of their willingness and effort to act, which can be used to predict their actual behaviour. These are supported by the framework that Jarvenpaa et al. (2000) used to explain how an individual's beliefs influence behavioural intentions through attitudes.

The Miao et al. (2022) study focused on understanding how consumers behave towards e-commerce. The study also found that factors such as privacy and security influence behavioural intentions through attitudes when consumers can decide whether to purchase or repurchase.

In 1980, Ajzen and Fishbein (1991) introduced the theory of reasoned action (TRA), which has three conceptually independent determinants of intention that influence behaviour: subjective norms, behavioural intention, and attitude. TRA can anticipate how the person behaves and acts in a particular manner. TRA has its limitations, and another variable called perceived control behaviour was added, and the theory was renamed the theory of planned behaviour (TPB) (Fishein & Ajzen, 1980).

The central factor in TPB is the individual's intention to do a given behaviour (Ajzen, 1991). TPB is the extension of TRA, and it focuses on the consumer's intention, which is a sign to show that their effort to act and their behaviour can be predicted (Ajzen, 1991). Behaviour intention of the consumer is influenced by these three beliefs, namely attitude, subjective norms, and perceived behavioural control (PBC) (see Figure 3). Consumer behaviour can be understood, and it can help in building effective controls for e-commerce websites.

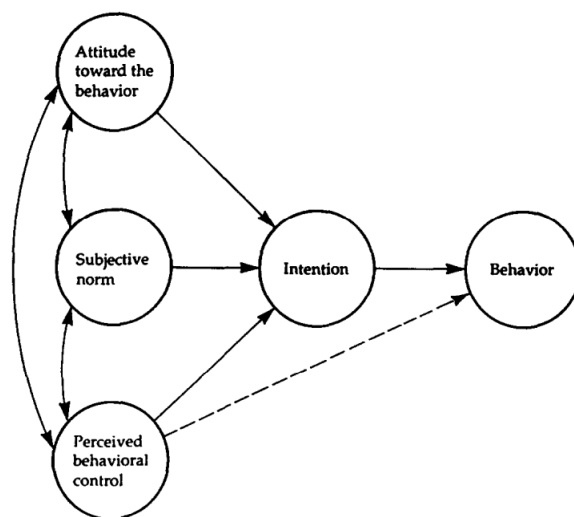


Figure 2.2: Theory of planned behaviour (Ajzen, 1991)

Even though TPB has three factors used to predict consumer intention, some researchers find it has limitations, and they suggest that some external factors can be added. Ajzen (1991) recognises the limitation and suggests that additional variables can be included if they can provide a significant difference from the original factors. Figure 4 presents an example of the additional external factors that were included (Hasbullah et al., 2014).

For this study, some additional factors were added, such as privacy concerns.

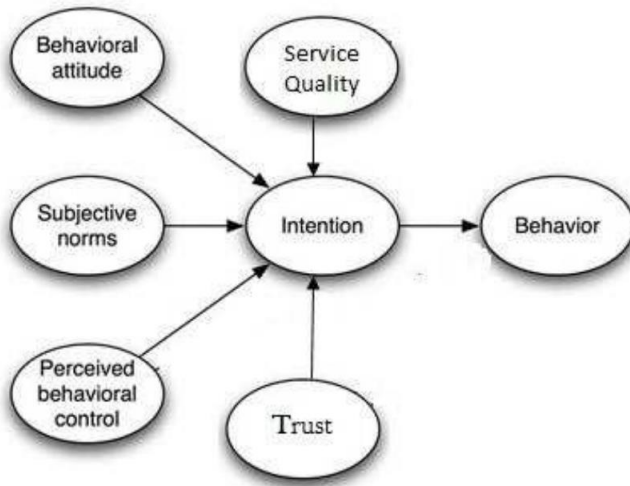


Figure 2.3: *Extended theory of planned behaviour*

2.3.1 Attitude

Attitude towards the behaviour is defined as a level to which a person has a favourable or unfavourable evaluation or appraisal of the behaviour in question (Ajzen, 1991). For this research, attitude refers to consumers' attitudes towards online shopping. If the attitude is favourable, it will increase the consumer's willingness to purchase from an e-commerce platform. However, if the attitude is unfavourable, it means it will decrease the consumer's willingness to purchase from the e-commerce platform.

Jarvebpaa et al. (1999) defined the behaviour intention of the consumer as a willingness to do online shopping depending on the consumer's attitude towards e-commerce platforms, which in turn is affected by the e-commerce platform owner's ability to evoke the consumer's trust (belief).

The study by Kasuma et al. (2020) emphasises some motivations that make consumers do online shopping, including convenience, time-saving, and security. The attitude of convenience can lead consumers to shop online rather than go to the physical store.

2.3.2 Subjective norms (SN)

Subjective norms are defined as perceived pressure to perform or not to perform certain behaviours (Ajzen, 1991). For this study, electronic word of mouth will form the

basis of this as the consumer can engage or not engage in online shopping due to other people's opinions. The study by Soleimani (2022) found that eWOM is at the centre of consumer behaviour as it is influenced by positive and negative comments about the company or prior experience of the service rendered, which the web users spread on the internet or social media.

2.3.3 Perceived behavioural control (PBC)

PBC is defined as an individual feeling about the difficulty of performing the behaviour of interest. PBC can also be used together with behavioural intention to predict behavioural achievement (Ajzen, 1991).

2.3.4 Online trust

Many researchers have undertaken research regarding what trust is and how it affects the way consumers buy products on online platforms. Yeon et al. (2019) define trust as one party (as a trustor) having confidence in another party (as a trustee). Particularly in the online environment, trust is crucial as there is no face-to-face interaction (Zhao et al., 2019). Consumers believe that all parties have an obligation to fulfil their promised obligations (Dhingra et al., 2020), and a lack of trust discourages consumers from engaging on the online platform (Zafar et al., 2020).

The beginning of trust starts within a family environment where trust is needed to build the family, and it goes beyond the family to establish a friendship that is built on trust (Mazzella et al., 2016). When consumers start to engage on the online platform, they have an idea of what trust is and is not.

In the literature, various researchers identified types of online trust. Jadil et al. (2022) mentioned the combination of trusting belief and trusting intention toward companies that sell their products online. They also find that online trust and attitude positively influence purchase intention. Various types of trust between consumers and sellers were identified, and both expect each other to behave acceptably (Soleiman, 2022). This means if one of them behaves questionably, not upholding the acceptable behaviour, then trust will be broken between the two parties.

Using a systematic literature review approach, Soleimani (2022) investigated factors that impact trust in e-commerce platforms, and the findings identified antecedents (such as perceived privacy and perceived reputation) and consequences of trust (such as retention and loyalty) which impact trust in e-commerce platforms.

2.3.5 Purchase intention

When a consumer decides to buy a product or service on an e-commerce platform, the driver can be attitude or previous experience (Dachyar & Banjarnahor, 2017), individual judgments (Bilal et al., 2021), quality of the website, and way of displaying the product information on the website (Qalati et al., 2021). For the company to gain consumer's trust and have a long-term relationship with their consumer, they should provide high-quality services (Shafiee & Bazargan, 2018)

The study by García-Salirrosas et al. (2022) (for Morocco's market) explored the impact trust has on purchase intention on e-commerce platforms. They used the research model (adapted from Jarvenpaa et al., 2000) with the goal of explaining how an individual's beliefs influence behavioural intentions through attitudes. The outcome was that the relationship between trust and purchase intention does exist. Confidence was also a contributor, as the more confidence in e-commerce, the greater the intention to buy online. These factors are aligned with other kinds of literature that exist.

Consumers can purchase products from e-commerce platforms, but they can decide not to purchase them again, and that is where the term "repurchase intention" surfaces. Javed and Wu (2020) define repurchase intention as a plan in which the consumers must repeat the purchase from the same e-commerce platform. Other researchers associated repurchase intention with consumers showing loyalty to the brand, which also aligns with perceived reputation.

2.3.6 Privacy concerns

When a consumer engages with an online platform, there are times when personal details should be provided for the transaction to be fulfilled. Some consumers are reluctant to disclose the information as they consider it private, and they can stop

proceeding with the transaction (Palmatier & Martin, 2019). Various variables were used to check whether the relationship exists, such as perceived mental benefits, trust, personal information disclosure, and anxiety. The researcher's results found that for consumers with low anxiety, it is easier for them to disclose their personal information than for those with high anxiety.

Privacy often comes up in studies as most consumers are worried that their data can be compromised. E-commerce platform owners should display their privacy policies on their websites to enable the consumers to read them, and this will, in turn, encourage them to trust the platform, knowing that their personal information is secured.

The study by Saeed (2023) found that trust and security were important to the growth of e-commerce in Pakistan. Cybercrime is also considered a major factor that affects consumer confidence in using e-commerce platforms. The report by Accenture (2020) found that South Africa has seen a rise in cybercrime, and to combat these cybercrimes, companies should use available security intelligence sharing as it can provide cost savings to their businesses, and they can save an estimated USD 2.26 million.

Deora and Chudasam (2021) suggest that security measures should be put in place to protect consumers' privacy and combat these cybercrimes. The study by Al Hamli and Sobaih (2023) found that Saudi citizens are concerned about cybercrimes related to the security of their private information.

2.3.7 Perceived risk

Perceived risk influences consumers' decision-making processes for buying products on e-commerce platforms. Risk perception and consumer attitude towards the e-commerce platform can be changed by trust (Jarvenpaa et al., 2000). Two types of perceived risk, psychological and social risks, are seen as having a negative impact on consumers' intention to purchase (Mortimer, 2018).

Perceived risk is the main barrier to online purchasing (Hajli, 2015). This perceived risk barrier has also been supported by Malaquias and Hwang (2016), who state that

perceived risk is seen as an obstacle in the development of e-commerce. Consumers believe that engaging on the e-commerce platform can have negative consequences on their purchases (Park & Tussyadiah, 2017), including financial loss, and loss of privacy and security. These risks can hinder consumers from undertaking an online purchase (Soleimani et al., 2017).

The findings by Saeed (2023) show that gender and age impact how consumers perceive security. Alotaibi and Alshehr (2020) also found that gender differences impact information security behaviour.

2.3.8 Electronic word of mouth (eWOM)

eWOM is at the centre of consumer behaviour as it is influenced by positive and negative comments about the company or prior experience of the service rendered, which web users spread on the internet or social media (Soleimani, 2022). It was also established that the quality of comments on the online platform influences consumer confidence and purchase intention (Ivan & Diana, 2020). The information shared through eWOM has a relationship with consumer behaviour and potentially positively impacts purchase intention (Wang, Lin & Spencer, 2019).

The study by Ha and Nguyen (2019) integrated the technology acceptance model (TAM) and TPB and found that attitude, subjective norms, perceived usefulness, perceived ease of use, and trust have a positive effect on consumers' online shopping intention. They also found that the perceived risk of a transaction is higher because the buyer and the seller do not have direct contact, but the relationship between perceived risk and trust was not tested.

2.4 Conceptual framework and hypotheses

Based on the theoretical framework discussed earlier, Figure 2 shows the proposed conceptual framework. The study demonstrates how trust can stimulate purchase intention. The theory of planned behaviour is used to understand the intention to perform the behaviour and the attitude toward the behaviour. This can help to understand why consumers perform in certain ways and what the triggers are.

The identified hypotheses must be tested to understand the drivers of online trust and purchase intentions on e-commerce platforms and the role that online trust plays in the formation of online purchase intentions.

2.4.1 Hypotheses

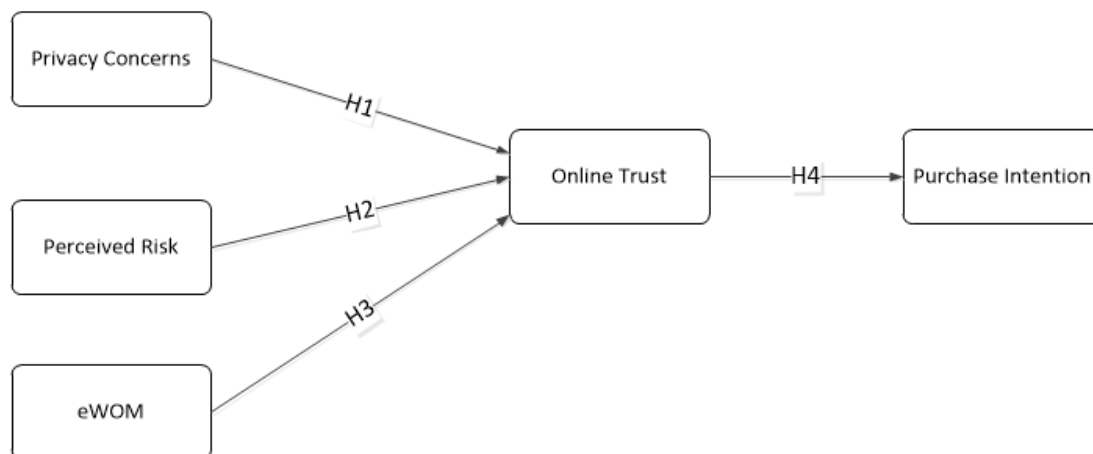


Figure 2.4: Conceptual framework

2.4.2 Definition of hypotheses

The following hypotheses were developed for this study to make sure that they address the purpose of this study, which seeks to understand the drivers of online trust and purchase intentions on e-commerce platforms and the role that online trust plays in the formation of online purchase intentions.

Hypothesis 1 determined whether there is a significant relationship between trust in e-commerce and purchase intention of consumers in South Africa.

Hypothesis 2 addressed whether there is a significant association between privacy concerns and consumers' online trust when transacting on e-commerce platforms.

Hypothesis 3 addressed whether there is a significant association between perceived risk and online trust when transacting on e-commerce platforms.

Hypothesis 4 addressed whether there is an association influence between eWOM and online trust when transacting on e-commerce platforms.

2.5 Conclusion of literature review

In e-commerce, online users' trust is influenced by consumer behaviour based on what they hear and see. If some consumers experience some issues when engaging on an e-commerce platform and they spread their experience on social media, this can influence other consumers on how they engage on the platform. This chapter presented a literature review pertaining to online trust, purchase intention, privacy concerns, perceived value, and defined e-commerce. The next chapter presents the study research methodologies applied.

CHAPTER 3: RESEARCH METHODOLOGY

3.1 Introduction

The chapter presents the research methodology of the study. The chapter covers the research design, research approach, population, sampling method, sample size, data collection method and instrument, data analysis method, validity and reliability, and ethical considerations.

3.2 Research approach

The research approach constitutes the steps or detailed plan that outlines how the researcher will conduct the research study, including how data was be collected, analysed, and interpreted based on the research problem (Creswell & Creswell, 2017). This study adopted the quantitative approach and collected the data through an online survey questionnaire.

The quantitative method is best employed where variables are defined, specific attributes are to be measured, the hypothesis is to be tested, and the relationship between variables is measured numerically (Creswell & Guetterman, 2018). This quantitative method is related to the objectives that this study seeks to determine (the relationship) between online trust and three factors: privacy concerns, perceived risk, and eWOM.

The quantitative method was chosen to address the research questions posed by this study to understand to what extent online trust stimulates purchase intention in e-commerce platforms in South Africa and what role online trust plays in the formation of online purchase intentions.

3.3 Research design

Research design is a plan or framework of how relevant information for the study was to be obtained (Sileyew, 2019). Schindler (2019) argues that the research design outlines how data that is relevant to answer the research questions was collected.

Saunders et al. (2009) defined the research design as a plan of how the research question(s) were answered.

Based on the research problem that must be resolved, this study will follow an experimental design using a survey strategy to collect the data. This research design is most used in the quantitative method. Experimental research design involves the collection of one or more variables of interest for testing the level of relationship between variables (Aggarwal & Ranganathan, 2019).

The study tests more than one variable, and the experimental research design is appropriate for this study, as the data collection can be administered online, which is not costly.

3.4 Data collection methods

Kabir (2016) defines data collection as a way the researcher can systematically collect and measure data related to the variables that were identified in the study and are used to answer the research question.

This study used a survey questionnaire to collect the data. The questionnaire was carefully structured with questions that were based on the research objectives. It consisted of five sections that aligned with the study objectives:

Section A: Demographic information of participants

Section B: General questions about internet access, usage, and network challenges

Section C: Attitudes and experiences of e-commerce in South Africa

Section D: Questions about online trust (privacy concerns, perceived risks, eWOM)

Section E: Questions about purchasing intentions in South Africa.

3.4.1 Pilot study

A pilot study can detect any issues in the design of a survey instrument before it is a formal sample (Cooper & Schindler, 2003). For this study, an initial pilot study was undertaken to ensure that the survey questions coherently addressed the purpose of

the study. It ensured that questions were understandable and that the questionnaire was easily accessible.

The pilot was administered on 1 October 2023, and what emerged was that some of the questions were referring to internet banking, which was not relevant to the study, and the researcher removed those questions. Some questions were repeated, which were removed. The mobile version did not work well, and that was rectified.

3.5 Population and sample

3.5.1 Population

The population of this study was e-commerce consumers and non-e-commerce consumers in South Africa. Non-e-commerce consumers are included because the researcher wants to understand why they are not utilising the e-commerce platforms if they have access to the internet.

3.5.2 Sampling method

Quantitative data often uses random sampling. The sample can be generalised to the larger population, and everyone has an equal probability of being selected (Creswell & Creswell, 2017). The researcher must decide on the way of selecting a sample for the study as there are two types of sampling: non-probability and probability sampling. Probability sampling is based on random sampling, whereas non-probability is based on straightforward sampling and quota sampling techniques. Random sampling is where an equal chance of inclusion in the sample for each item in the population (Mishra & Alok, 2022).

A simple random sampling is used for this study to ensure that there is an equal chance of inclusion for both e-commerce users and non-e-commerce users. The non-e-commerce users were used to try to understand why they were not interested in using e-commerce platforms.

3.5.3 Sample size

The sample size for this study applied a precision-based method where the population is not known, a confidence level of 95% that the real value is within $\pm 5\%$ of the measured/surveyed value and a margin of error of 5%. The sample size for the study was 385, and 265 participated in the online survey. This resulted in a 68.8% response rate.

3.6 Research instrument

The research used the Qualtrics tool, which is an online survey tool that is good for collecting and analysing data with ease. The survey followed the defined variables with fixed questions. The survey was distributed to both e-commerce users and non-e-commerce users. Statistical analysis was used to analyse the data after collection. Before the participants were introduced to the survey, they were introduced to the background of the study. The survey questionnaire had five sections:

- Section A: Demographical information of participants
- Section B: Attitude and experiences of e-commerce in South Africa
- Section C: Factors influencing trust in e-commerce in South Africa
- Section D: Questions related to online trust (privacy concerns, perceived risks, eWOM)
- Section E: Questions related to purchasing intentions in South Africa.

The questions were both categorical while others contained statements that used a five-point Likert scale for participants responses. Participants were required to rate their level of satisfaction in terms of privacy and risks related to e-commerce purchasing.

3.7 Data collection

The structured survey questionnaire was formulated with the questions that emerged from the research objectives. The Qualtrics tool was employed to develop an online version of the survey that collected the data. The survey was available for convenience on internet-connected devices such as laptops and cell phones. The responses

received were from 265 participants (68.8%). The survey was published in October 2023.

Data was collected through an online survey developed using the Qualtrics tool. The survey was available for convenience on internet-connected devices such as laptops and cell phones.

A link was placed on social media platforms, including WhatsApp, Facebook, LinkedIn, and email. The system was closed by 16 December 2023, when data ceased to be collected. Reminders were sent to the participants, which resulted in 265 responses.

3.8 Data analysis

The study used statistical analysis with SPSS software version 28 to analyze the collected data. Descriptive statistics like mean, variance, standard deviation, and frequency were used to summarize the data. Regression analysis was used to address the research questions and hypotheses, with the dependent variable being purchase intention and the independent variables being statements related to online trust (privacy concerns, perceived risks, and eWOM). A chi-squared test was used to test the association between influence factors, perceived risk, and demographic information. The level of significance was measured with a p-value of 0.05

3.9 Validity and reliability

3.9.1 Validity

Validity is used in a quantitative study to measure the concept accurately. There are three types of validity: content validity (which focuses on whether the instrument used covers all the contents related to the variables), construct validity (which focuses on the test scores related to the concept being studied if the interferences can be drawn), and criterion validity (which focuses on the instrument and relates to another instrument to measure the same variables) (Heale & Twycross, 2015).

3.9.2 External validity

External validity can capture the interference drawn from a broader population and or targeted population. A sample drawn from the defined population is called generalisability (Lesko et al., 2017), whereas a sample drawn from various populations is called transportability (Pearl & Bareinboim, 2014). Thus, in this study, a sample representative of the population was drawn so that results can be generalised to the entire population. Parametric methods were applied to analyse the data, and the reliability of the instrument was evaluated for any bias and consistency.

3.9.3 Reliability

Reliability is used to measure quality in a quantitative study, and it is more focused on the consistency of a measure. Reliability has three attributes: homogeneity (or internal consistency that measures all items on the scale measure one construct), stability (where results are consistent when using an instrument with repeated testing), and equivalence (where there are consistent responses among participants) (Heale & Twycross, 2015). The study used Cronbach's alpha measure of reliability to measure the internal consistency of the instrument. A Cronbach's alpha of 0.7 and above indicated that the instrument has internal consistency and that results can be adopted as reliable.

3.10 Ethical considerations

In order to ensure that this research was conducted ethically, the following procedures were adhered to: ethics approval, confidentiality of participant personal information, informed consent, privacy, voluntary participation, and provision of an information leaflet detailing the study aim and objectives.

- **Ethics approval:** The study sought approval from the university research and ethics committees to conduct the study, and the approval was granted.
- **Confidentiality:** All the participants were requested to give consent that they were willing to participate in the study

- **Consent:** The participants were asked to consent if they were willing to participate in the study and were assured that their participation would remain confidential. The aim and the objectives of the study were clarified to the participants.
- **Privacy:** The participants were assured that no responses would be associated with their names, as the research process would ensure anonymity.
- **Voluntary participation:** Participation was voluntary, and participants were allowed to opt out at any point.
- **Information leaflet:** Participants were informed what the study was about and why they were selected as participants.

3.11 Conclusion

This chapter provided a step-by-step guide to research methods applied in the study: research design, research approach, population, sampling method, sample size, data collection method and instrument, data analysis method, validity and reliability, and ethical considerations. The next chapter presents the study results and interprets the data.

CHAPTER 4: RESULTS AND INTERPRETATION

4.1 Introduction

This chapter presents the research results and the interpretation of the quantitative data collected through the online survey questionnaire. The responses received were from 265 participants. Non-responses for each question were included to prevent unequal results and to ensure generalisability from a total response rate. A p-value of 0.05 was used as the level of significance.

4.2 Descriptive statistics results

4.2.1 Demographic results

Table 4.1 presents the demographical information results of the participants

Table 4.1: Demographic information of the participants

Variable	Description	Frequency	Percentage
Gender	Female	161	60.8
	Male	68	25.7
	Non-binary /third gender	2	0.8
	Prefer not to say	2	0.8
Age group	18–29 years	86	32.5
	30–39 years	58	21.9
	40–49 years	52	19.6
	50–59 years	31	11.7
	Over 60 years	5	1.9
Highest qualification	High school	1	0.4
	Grade 12/matric	43	16.2
	Certificate	2	0.8
	National diploma	17	6.4
	Bachelor's degree	45	17.0
	Honours degree	65	24.5
	Master's degree	53	20.0
	Doctoral degree	6	2.3
Employment status	Employed	136	51.3
	Self-employed	10	3.8
	Student	72	27.2
	Unemployed	12	4.5
Work experience	Less than 1 year	61	23.0
	1–10 years	52	19.6
	11–20 years	62	23.4
	21–30 years	41	15.5
	30+	12	4.5
		37	14.0
Residential area	Rural	17	6.4
	Township	31	11.7
	Urban	179	67.5

- **Gender:** The majority were female participants (61%) and 25% male. Other genders included non-binary/third gender (1%) and those who preferred not to say (1%).
- **Age group:** Results show that 32.5% of the participants were between the age group 18 to 29 years, followed by 21.9% between 30 and 39 years, and 19.6% between 40 and 49 years. The majority of participants who used e-commerce are participants below the age of 50. Fewer participants were between 50 and 59 years (11.7%), and over 60 years (1.9%). Thus, few participants above the age of 50 use e-commerce.
- **Highest qualification:** Results show that a quarter (24.5%) of the participants had honours degrees, followed by master's degrees (20%), bachelor's degrees (17%), Grade 12/matric (16.2%), national diplomas (6.4%), doctoral degrees (2.3%), certificates (0.8%), and those who did not complete high school (0.4%).
- **Employment status:** Results show that 51.3% of participants were employed, followed by 27.2% of students. Unemployed participants who used e-commerce were 4.5%, and 3.8% were self-employed. There were 13.2% non-responses for this variable.
- **Work experience:** Most of the participants had between 11 and 20 years of working experience, followed by those with less than one year, and 19.6% had between 1 and 10 years.
- **Residential area:** The majority of participants were from urban areas (68%), while some were from townships (12%), and 6% from rural areas.

4.2.2 General information regarding connection source

4.2.2.1 Access to internet

Figure 4.1 presents results pertaining internet access of the participants

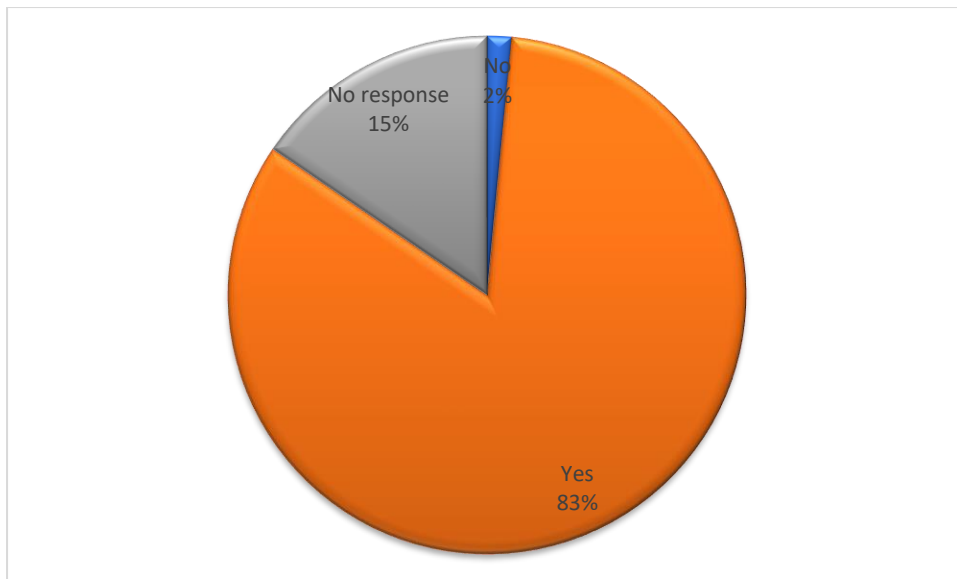


Figure 4. 1: Access to internet

The majority of participants have internet access (83%), while only 2% were without access. There were 15% non-responses.

4.2.2.2 Connection source

Figure 4.2 presents results related to the connection source.

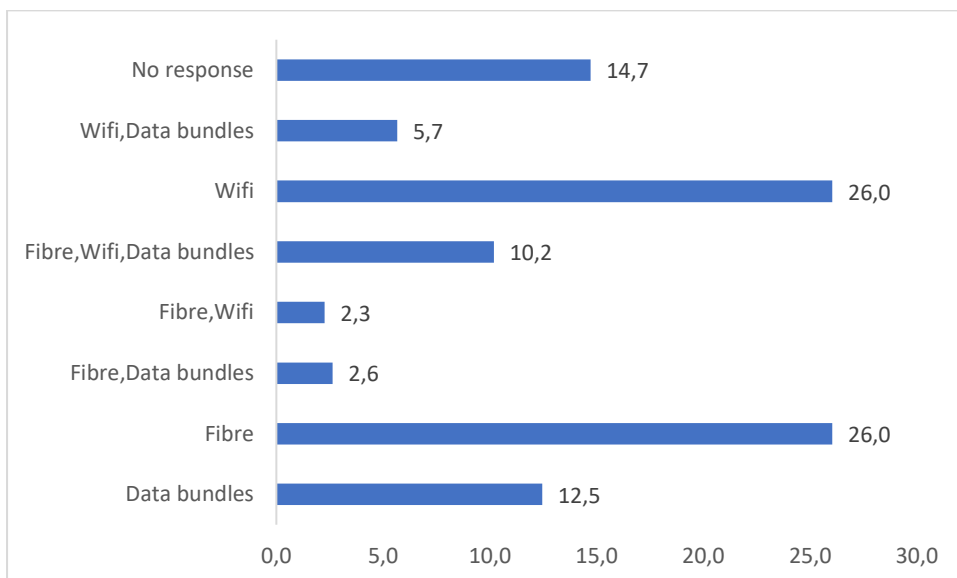


Figure 4. 2: Connection source

The survey revealed that most participants (26%) use wifi and fibre internet connections. An additional 14.7% of participants did not respond, while 12.5% use

data bundles. Furthermore, 10.2% rely on a combination of fibre, wifi, and data bundles as their connection source. A smaller percentage use wifi and data bundles (5.7%), fibre and data bundles (2.6%), and fibre and wifi (2.3%).

4.2.2.3 Online shopping

Figure 4.3 depicts results that seek to know if participants use online shopping or not.

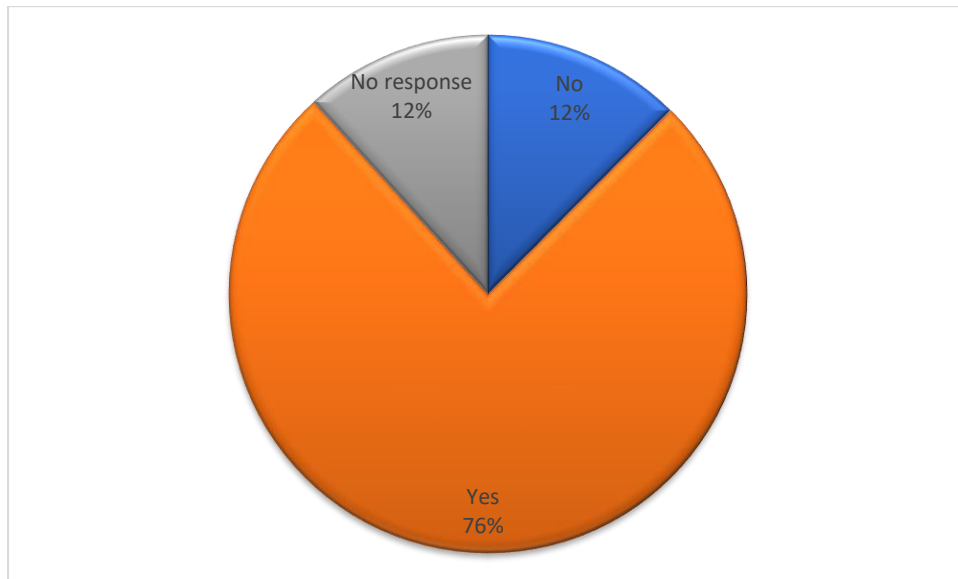


Figure 4. 3: Online shopping

The majority of participants used online shopping (76%), and 12% did not. There was a 12% non-response.

4.2.2.4 Reasons for not using e-commerce platforms (such as online shopping)

Figure 4.4 presents results regarding reasons for not using e-commerce platforms.

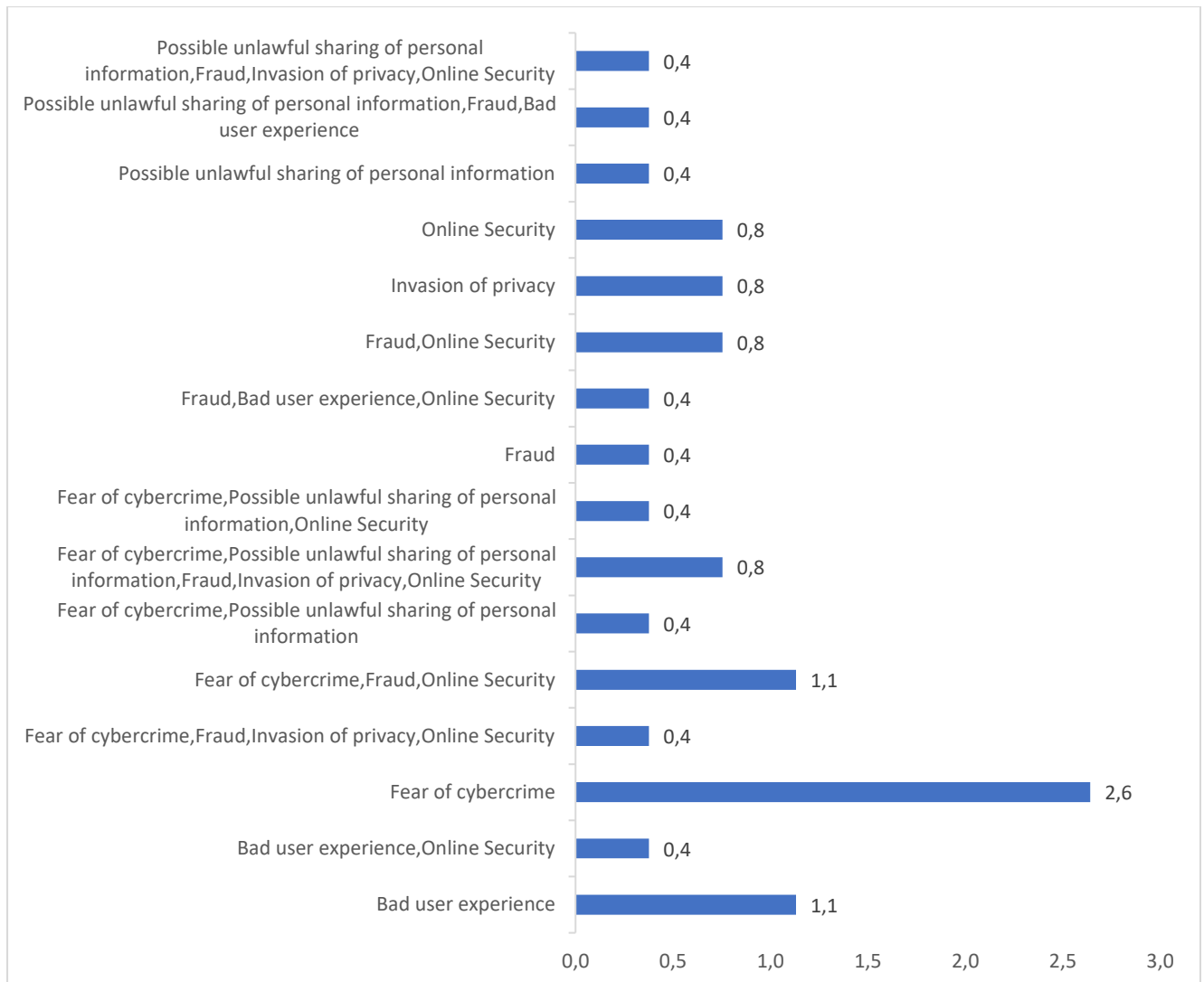


Figure 4.4: Reasons for not using e-commerce platforms (such as online shopping)

In Figure 4.4, out of the 265 participants, only 16 responded to the question. The results reveal that 2.6% of the participants avoid using e-commerce platforms because of fear of cybercrimes, 1.1% are deterred due to fear of fraud and lack of online security, and another 1.1% due to a poor user experience. Other reasons included concerns about the unauthorized collection of personal information, leading to online security issues.

4.2.2.5 Device used for online purchases

Figure 4.5 presents results regarding device participants used for online purchases

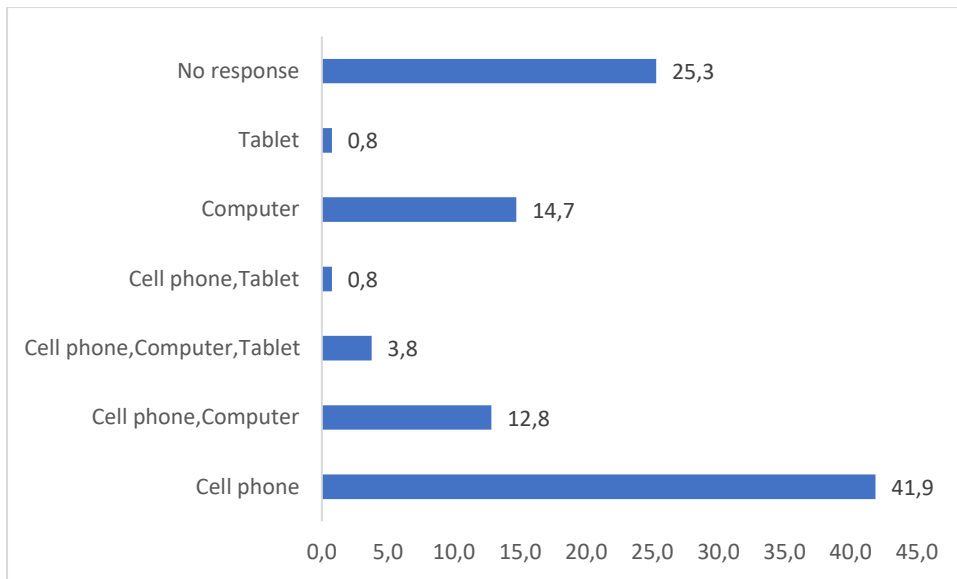


Figure 4.5: Device used for online purchases

The results indicate that 41.9% of participants used cell phones for online purchases, while 14.7% used computers. Additionally, 12.8% used both a cell phone and a computer, 0.8% used a tablet, and 0.8% used both a cell phone and a tablet. Furthermore, 3.8% used cell phones, computers, and tablets for their online purchases.

4.2.2.6 Preferred method of buying products

Figure 4.6 depicts participants responses regarding their preferred method of buying products.

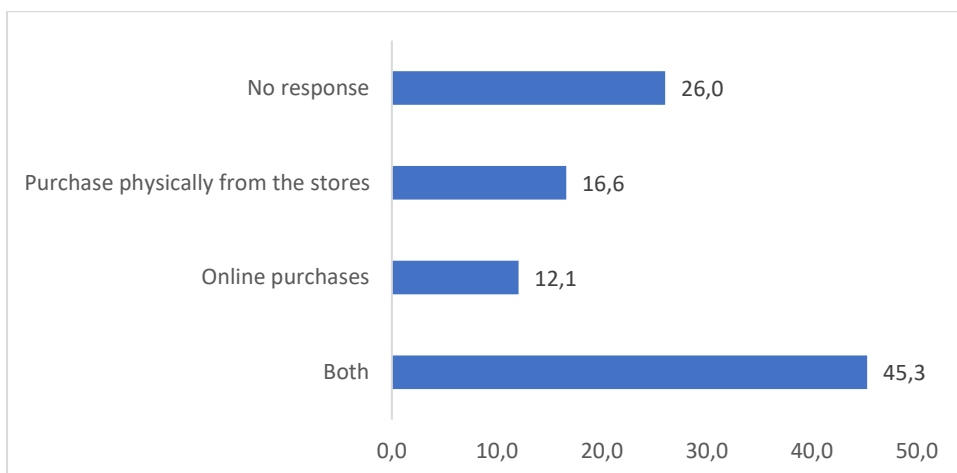


Figure 4.6: Preferred method of buying products

4.2.2.7 Types of items participants usually like to buy when shopping online

Figure 4.7 presents results concerning the types of items participants usually like to buy when shopping online.

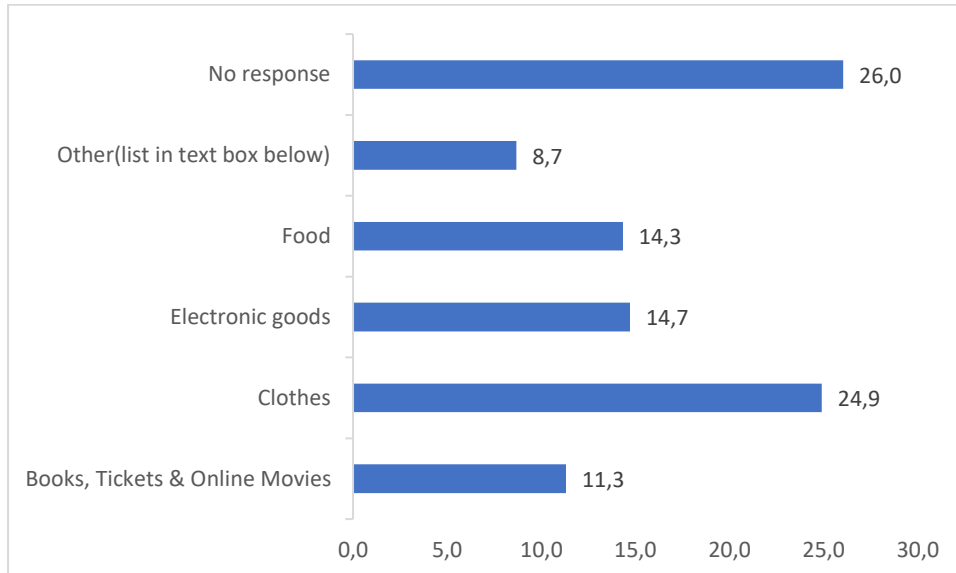


Figure 4.7: Types of items participants usually like to buy when shopping online

The survey showed that the majority of participants (24.9%) prefer purchasing clothes through online shopping. This was followed by 14.7% who prefer buying electronic goods, and 14.3% who prefer purchasing food. Additionally, 11.3% of the participants expressed a preference for buying a combination of books, tickets, and online movies through online shopping.

4.2.2.8 Types of items participants usually like to buy when shopping online

Figure 4.8 presents types of other items participants usually like to buy when shopping online developed from Figure 4.7 above.

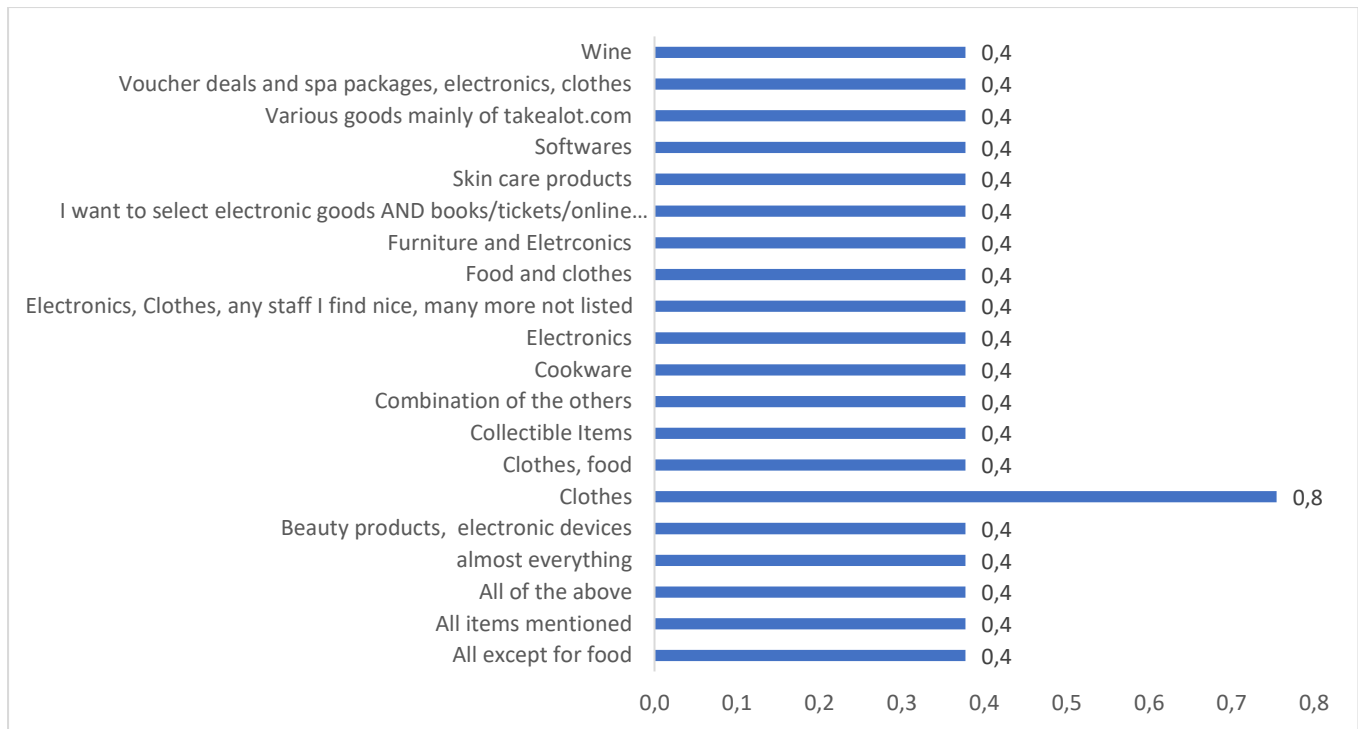


Figure 4.8: Types of items participants usually like to buy when shopping online

Types of items participants usually like to buy when shopping online and when comfortable shopping online are clothes and other items such as all except for food, almost everything, beauty products, electronic devices; clothes, food; collectible items; combination of the others; cookware; electronics; electronics, clothes; any stuff I find nice, many more not listed; food and clothes; furniture and electronics; skin-care products; software; various goods mainly of Takealot.com; voucher deals and spa packages, electronics, clothes and wine.

4.2.2.9 How participants learned about online shopping

Table 4.2 presents where participants learned about online shopping

Table 4.2: learned about online shopping

	Frequency	Percentage
Bank	1	0.4
Bank, Newspaper, YouTube, TV, Social media platforms, Word of Mouth	1	0.4
Bank, TV, Social media platforms	1	0.4
Bank, TV, Word of Mouth	1	0.4

Bank, Word of Mouth	1	0.4
Bank, YouTube, Social media platforms	1	0.4
Bank, YouTube, TV	1	0.4
Newspaper, Social media platforms	1	0.4
Newspaper, TV	1	0.4
Other (list in textbox below)	9	3.4
Radio, Bank, Newspaper, YouTube, TV, Social media platforms, Word of Mouth	1	0.4
Radio, Bank, TV, Social media platforms	2	0.8
Radio, Newspaper, TV, Social media platforms, Word of Mouth	1	0.4
Radio, TV, Social media platforms	1	0.4
Radio, TV, Social media platforms, Word of Mouth	2	0.8
Radio, YouTube, TV, Social media platforms	1	0.4
Radio, YouTube, TV, Social media platforms, Word of Mouth	1	0.4
Social media platforms	86	32.5
Social media platforms, Other (list in textbox below)	3	1.1
Social media platforms, Word of Mouth	15	5.7
TV	4	1.5
TV, Social media platforms	3	1.1
TV, Social media platforms, Word of Mouth	3	1.1
TV, Word of Mouth, Other (list in textbox below)	1	0.4
Word of Mouth	30	11.3
Word of Mouth, Other (list in textbox below)	2	0.8
YouTube	2	0.8
YouTube, Social media platforms	2	0.8
YouTube, Social media platforms, Word of Mouth	10	3.8
YouTube, Social media platforms, Word of Mouth, Other (list in textbox below)	1	0.4
YouTube, TV, Social media platforms	2	0.8
YouTube, TV, Social media platforms, Word of Mouth	3	1.1
YouTube, TV, Word of Mouth	1	0.4
YouTube, Word of Mouth	1	0.4
No response	69	26.0

Total	265	100
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Most of the participants learned about online shopping from social media platforms (32.5%) and from word of mouth (11.3%).

4.2.2.10 Where participants learned about online shopping through

Table 4.3 depicts where participants learned about online shopping.

Table 4.3: Where participants learned about online shopping

	Frequency	Percentage
All over sources	1	0.4
browsing the internet	1	0.4
Evolution	1	0.4
Google	1	0.4
I am in ICT and have a master's and honors in Computer Science	1	0.4
I do not recall	1	0.4
Internet	3	1.1
Internet advertising	1	0.4
School	1	0.4
Social media	1	0.4
The Internet	1	0.4
No response	252	95.1
Total	265	100

Results show that 13 of the 265 participants learned about online shopping from the internet (1.1%) and other sources were browsing the internet, Evolution, Google, I am in ICT have a master's and honors in Computer Science, I do not recall, Internet, Internet advertising, School, Social media.

4.2.2.11 Reasons for purchasing something online

Figure 4.9 presents results pertaining reasons for purchasing online.

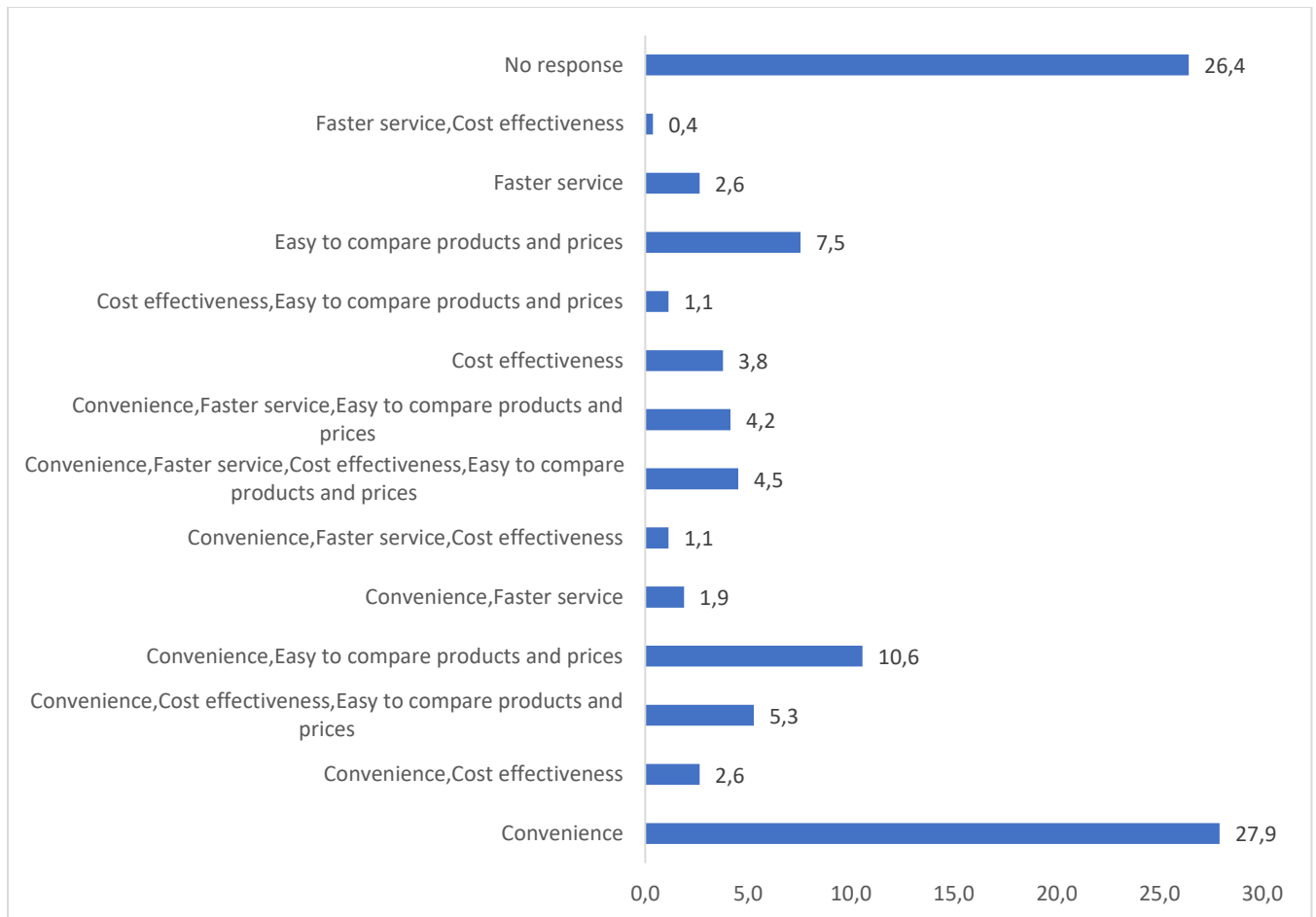


Figure 4.9: Reasons for purchasing online

Most of the participants purchase online for convenience (27.9%), and 10.6% indicated that while the reason is for convenience, there is also the easy product comparisons and ease of the process.

4.2.3 Exploring the Attitudes and E-commerce Experiences in South Africa

Table 4.4 depicts results regarding participants' attitudes and experiences towards and E-commerce. The summary of responses is further presented in Figure 4.10

Table 4.4: Responses regarding Attitudes and E-commerce Experiences

	Agree	Disagree	Neither agree nor disagree	Somewhat agree	Somewhat disagree	Strongly agree	Strongly disagree	Total
I can buy products anytime, 24 hours a day while shopping online.	34.2%	4.3%	1.6%	12.8%	3.2%	39.0%	4.8%	100%
It is easy to choose and make comparisons with other products while shopping online.	41.6%	1.1%	2.7%	7.6%	3.2%	40.0%	3.8%	100%
While shopping online, I prefer to purchase from a website that provides safety and ease of navigation.	27.3%	0.5%	1.1%	6.0%	0.5%	61.7%	2.7%	100%
I believe that familiarity with the website before making an actual purchase reduces the risk of shopping online.	34.6%	3.3%	3.8%	13.7%	0.0%	42.3%	2.2%	100%
Online shopping protects my security.	22.8%	8.9%	20.0%	26.7%	9.4%	8.3%	3.9%	100%
I like to shop online from a trustworthy shopping platform.	32.4%	0.5%	2.7%	4.4%	0.5%	56.0%	3.3%	100%
Average	32.2%	3.1%	5.3%	11.9%	2.8%	41.2%	3.5%	100%

Results show that the majority of participants agreed that they can buy products anytime, 24 hours a day while shopping online (86.1%); it is easy to choose and make comparisons with other products while shopping online (89.2%); while shopping online, they prefer to purchase from a website that provides safety and ease of navigation (95.1%); they believe that familiarity with the website before making an actual purchase reduces the risk of shopping online (90.7%); online shopping protects my security (57.8%), and that they like to shop online from a trustworthy shopping platform (92.9%). On average (85.3%), participants agreed with statements regarding Attitudes and E-commerce Experiences in South Africa.

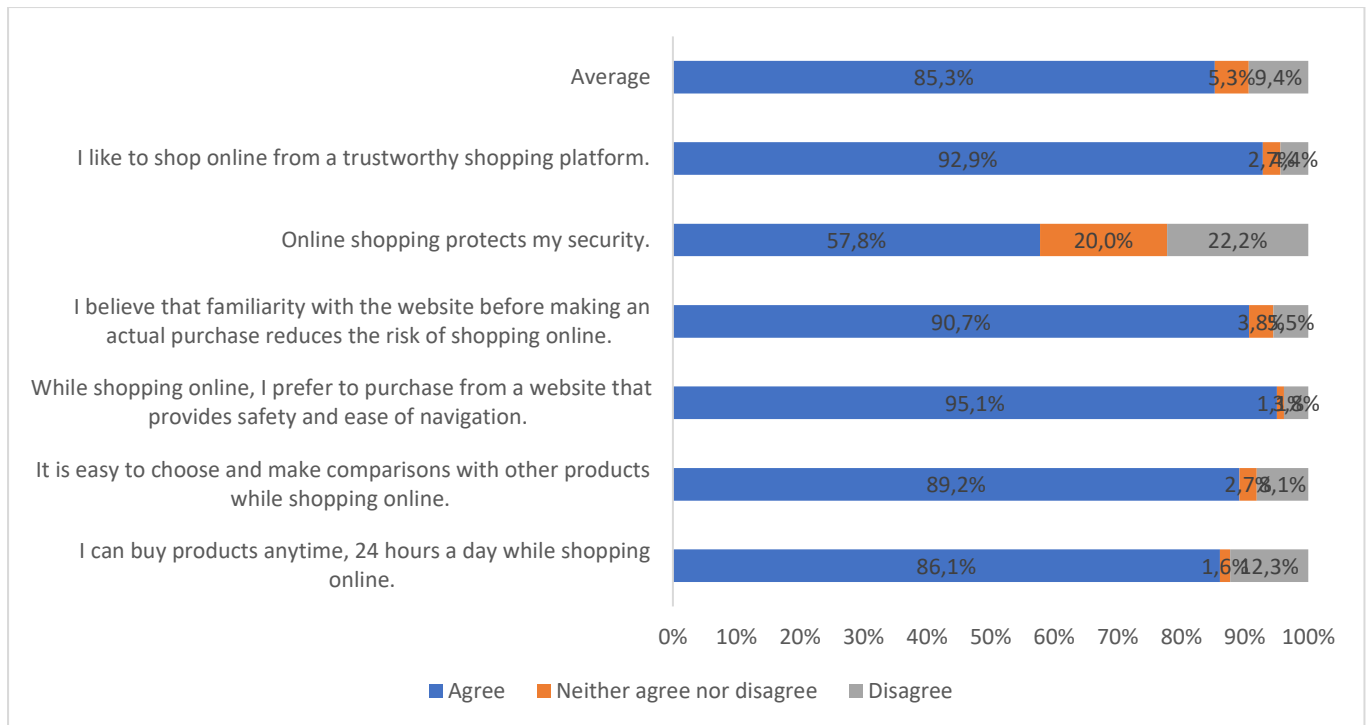


Figure 4. 10: Responses on Attitudes and E-commerce Experiences in South Africa

These results are confirmed by a significant difference between participants who agreed (85.3%) vs those who did not agree (9.4%) with the statements regarding participants' Attitudes and E-commerce Experiences in South Africa ($p\text{-value} < 0.0001$)

Table 4.5: Analysis of variance in Attitudes and E-commerce Experiences in South Africa

Groups	Count	Sum	Average	Variance
Agree	6	5.116617	85.3%	0.019095
Neither agree nor disagree	6	0.319933	5.3%	0.005256
Disagree	6	0.56345	9.4%	0.004917

Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	2.433267	2	1.216633	124.7038	<0.00001	3.68232
Within Groups	0.146343	15	0.009756			
Total	2.57961	17				

4.2.4 Online trust

Table 4.6 depicts participants' responses towards online trust. These responses are further presented in Figure 4.11

Table 4.6: Responses regarding online trust

	Strongly disagree	Disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Agree	Strongly agree	Total
I trust purchasing products on an e-commerce platform.	34.7%	4.0%	8.5%	30.1%	6.3%	12.5%	4.0%	100%
I am concerned about the privacy of my personal information when engaging on an e-commerce platform.	33.0%	5.6%	2.8%	21.8%	6.7%	26.3%	3.9%	100%
I trust that my personal information supplied in e-commerce platforms will not be sold or used for other purposes without my consent or knowledge.	17.8%	18.9%	15.6%	18.9%	16.7%	4.4%	7.8%	100%
I trust the e-commerce platform after hearing about other people's experience.	40.2%	7.8%	10.1%	23.5%	3.9%	11.7%	2.8%	100%
I trust the e-commerce platform based on reputable public rating or opinion.	43.6%	3.4%	4.5%	22.3%	4.5%	16.2%	5.6%	100%
I trust that sharing of personal information through e-commerce will not pose any threat to me and/or my family.	19.4%	16.7%	16.7%	13.9%	18.3%	4.4%	10.6%	100%
I regard invitations to share personal information on e-commerce as possible phishing activities.	32.0%	4.5%	14.6%	16.9%	7.9%	21.3%	2.8%	100%
Average	31.5%	8.7%	10.4%	21.0%	9.2%	13.8%	5.3%	100%

Regarding online trust, the majority of participants agreed that they trust purchasing products on an e-commerce platform (77.3%); they are concerned about the privacy of my personal information when engaging on an e-commerce platform (81.0%); they trust the e-commerce platform after hearing about other people's experience (75.4%); they trust the e-commerce platform based on reputable public rating or opinion (82.1%); they regard invitations to share personal information on e-commerce as possible phishing activities (70.2%); while on the contrary most participants disagreed that: they trust that their personal information supplied in e-commerce platforms will

not be sold or used for other purposes without my consent or knowledge (43%); they trust that sharing of personal information through e-commerce will not pose any threat to me and/or my family (45.6%). However, on average, the majority of participants agreed with statements regarding online trust (66.4%).

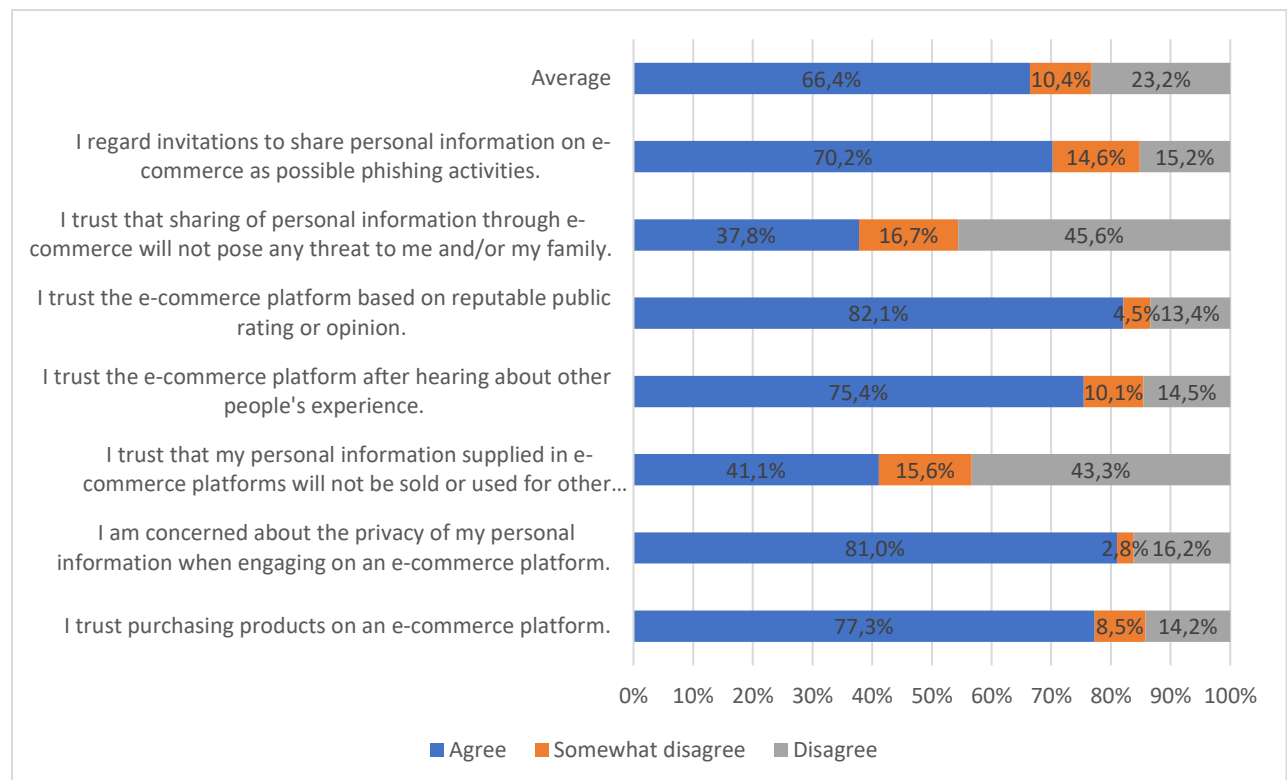


Figure 4.11: Online trust responses (privacy concerns, perceived risk, and eWOM)

These results are confirmed by a significant difference between participants who agreed (66.4%) vs those who did not agree (23.2%) with the statements regarding participants' online trust ($p\text{-value} < 0.0001$)

Table 4.7: Analysis of variance regarding online trust (privacy concerns, perceived risks, and E-WOM)

Groups	Count	Sum	Average	Variance
Agree	7	4.649338	66.4%	0.035558
Neither agree nor disagree	7	0.726701	10.4%	0.003004
Disagree	7	1.623961	23.2%	0.021178

Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	1.206908	2	0.603454	30.30428	<0.0001	3.554557
Within Groups	0.358437	18	0.019913			
Total	1.565345	20				

4.2.5 Purchasing intentions in South Africa

Table 4.8 presents participants responses results pertaining purchasing intention.

Table 4.8: Responses regarding purchasing intention

	Strongly disagree	Disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Agree	Strongly agree	Total
Shopping online is fun and I enjoy it.	27.3%	12.2%	9.9%	19.2%	3.5%	19.2%	8.7%	100%
When I make a purchase, my friend's opinion is important to me.	17.6%	19.3%	14.2%	22.7%	11.4%	2.8%	11.9%	100%
I will have no problem shopping online if I get to know that my friends and relatives are doing it without any problems.	30.1%	12.5%	14.8%	15.9%	8.0%	10.2%	8.5%	100%
Sharing my experience through online product reviews will make me noticeable.	13.6%	18.8%	24.4%	15.3%	17.6%	0.6%	9.7%	100%
I am confident about shopping online even if no one is there to show me how to do it.	31.0%	10.3%	4.6%	10.3%	6.3%	23.6%	13.8%	100%
Average	23.9%	14.6%	13.6%	16.7%	9.3%	11.3%	10.5%	100.0%

Regarding purchasing intentions, the majority of participants agreed: shopping online is fun and I enjoy it (65.7%); they will have no problem shopping online if they get to know that my friends and relatives are doing it without any problems (56.3%); they are confident about shopping online even if no one is there to show me how to do it (64.9%); while most of the participants agreed that when they make a purchase, my friend's opinion is important to me (43.2%). On the contrary, most of the participants did not agree that sharing my experience through online product reviews would make me noticeable (46.0%). On average, the majority of participants agreed with statements regarding purchasing intentions (51.9%).

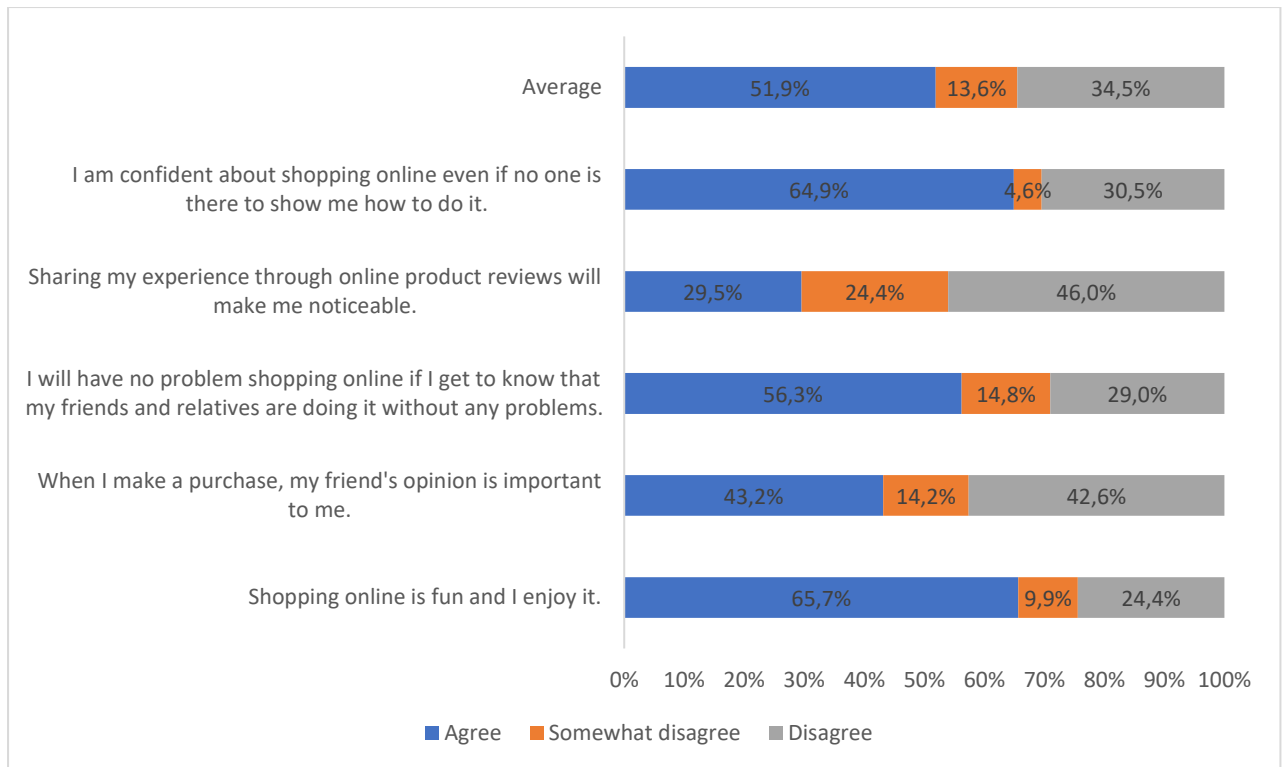


Figure 4.12: Responses regarding purchasing intentions

Table 4.9: Analysis of variance: Purchasing intentions

Groups	Count	Sum	Average	Variance
Agree	5	2.596175	51.9%	0.023878
Somewhat disagree	5	0.678905	13.6%	0.005348
Disagree	5	1.72492	34.5%	0.008677

Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	0.36861	2	0.184305	14.58767	0.000613	3.885294
Within Groups	0.151612	12	0.012634			
Total	0.520222	14				

Table 4.9 confirmed that there is a significant difference between participants who agreed (51.9%) vs those who did not agree (34.5%) with the statements regarding participants' online trust (p-value<0.0006)

4.3 Chi-squared test results

This study established the level of association between demographical information and experience, risks, and purchasing intention/online trust. Only statements with a p-value of less than 0.05 indicating a significant association are presented.

4.3.1 Association by demographical information

4.3.1.1 Gender

Results in Table 4.11 presents the association between gender of participants and the trust construct variables: Experience, Purchasing intention as well as Privacy, risks, and eWOM.

Table 4.10: Association by gender

		Neither agree nor disagree										
Variable	Description	Disagree	%	disagree	%	Agree	%	Total	%	Chi-square	df	p-value
Experience	No response	1	0.5%	0	0.0%	0	0.0%	1	0.5%	21.463a	8	0.006014
	Female	5	2.6%	2	1.1%	124	65.6%	131	69.3%			
	Male	3	1.6%	2	1.1%	49	25.9%	54	28.6%			
	Non-binary											
	/third gender	0	0.0%	0	0.0%	2	1.1%	2	1.1%			
	Prefer not to say	0	0.0%	0	0.0%	1	0.5%	1	0.5%			
Total		9	4.8%	4	2.1%	176	93.1%	189	100.0%			

Results show that there is a significant association ($p\text{-value}=0.006$) between gender and participants' Attitudes and E-commerce Experiences in South Africa. The majority of female participants agreed (65.6%) with statements regarding Attitudes and E-Commerce experiences in South Africa compared to other genders.

4.3.1.2 Age group

Results in Table 4.11 presents the association between age group and the trust construct variables: Experience, Purchasing intention as well as Privacy, risks, and eWOM.

Table 4.11: Association by age group

Variables	Descript	Disagree		Neither agree nor disagree		Agree		Total		Chi-square	df	p-value
			%		%		%		%			
Experience	No response	1	0.5%	0	0.0%	0	0.0%	1	0.5%	32.744a	10	0.000301
	18–29 years	0	0.0%	1	0.5%	60	31.7%	61	32.3%			
	30–39 years	2	1.1%	0	0.0%	50	26.5%	52	27.5%			
	40–49 years	3	1.6%	3	1.6%	40	21.2%	46	24.3%			
	50–59 years	3	1.6%	0	0.0%	22	11.6%	25	13.2%			
	Over 60 years	0	0.0%	0	0.0%	4	2.1%	4	2.1%			
	Total	9	4.8%	4	2.1%	176	93.1%	189	100.0%			

Purchasing intention	18–29 years	7	4.0%	10	5.6%	40	22.6%	57	32.2%	31.203a	8	0.000129
	30–39 years	11	6.2%	9	5.1%	28	15.8%	48	27.1%			
	40–49 years	12	6.8%	13	7.3%	19	10.7%	44	24.9%			
	50–59 years	16	9.0%	1	0.6%	7	4.0%	24	13.6%			
	Over 60 years	1	0.6%	1	0.6%	2	1.1%	4	2.3%			
	Total	47	26.6%	34	19.2%	96	54.2%	177	100.0%			

Results indicate a significant relationship between participants' age group and their attitudes and experiences with e-commerce in South Africa (p-value=0.0003) and their purchasing intention (p-value= 0.00012). The majority of participants between the ages of 18 and 29 (31.7%) agreed with statements relating to attitudes and experiences with e-commerce in South Africa, as well as purchasing intention (22.6%) compared to other age groups.

4.3.1.3 Highest qualification

Results in Table 4.12 presents the association between qualification and the trust construct variables: Experience, Purchasing intention as well as Privacy, risks, and eWOM.

Table 4.12: Association by qualification

		Neither agree nor disagree								Chi-square		
		Disagree	%	disagree	%	Agree	%	Total	%	square	df	p-value
Experience	No response	1	0.5%	0	0.0%	0	0.0%	1	0.5%	25.698a	14	0.028267
	Bachelor's degree	3	1.6%	0	0.0%	39	20.6%	42	22.2%			
	Certificate	0	0.0%	0	0.0%	1	0.5%	1	0.5%			
	Doctoral degree	0	0.0%	0	0.0%	4	2.1%	4	2.1%			
	Grade 12/matric	0	0.0%	1	0.5%	26	13.8%	27	14.3%			
	Honours degree	3	1.6%	1	0.5%	50	26.5%	54	28.6%			
	Master's degree	1	0.5%	2	1.1%	44	23.3%	47	24.9%			
	National diploma	1	0.5%	0	0.0%	12	6.3%	13	6.9%			
Total		9	4.8%	4	2.1%	176	93.1%	189	100.0%			
Privacy, risks, and eWOM	Bachelor's degree	7	3.9%	2	1.1%	33	18.2%	42	23.2%	35.509a	12	0.000388
	Certificate	1	0.6%	0	0.0%	0	0.0%	1	0.6%			
	Doctoral degree	2	1.1%	0	0.0%	0	0.0%	2	1.1%			
	Grade 12/matric	2	1.1%	8	4.4%	14	7.7%	24	13.3%			
	Honours degree	6	3.3%	5	2.8%	42	23.2%	53	29.3%			

	Master's degree	4	2.2%	4	2.2%	38	21.0%	46	25.4%	
	National diploma	2	1.1%	1	0.6%	10	5.5%	13	7.2%	
	Total	24	13.3%	20	11.0%	137	75.7%	181	100.0%	
Purchasing intention	Bachelor's degree	8	4.5%	2	1.1%	32	18.1%	42	23.7%	22.568a 10 0.012458
	Doctoral degree	1	0.6%	1	0.6%	0	0.0%	2	1.1%	
	Grade 12/matric	3	1.7%	5	2.8%	16	9.0%	24	13.6%	
	Honours degree	15	8.5%	12	6.8%	24	13.6%	51	28.8%	
	Master's degree	13	7.3%	12	6.8%	20	11.3%	45	25.4%	
	National diploma	7	4.0%	2	1.1%	4	2.3%	13	7.3%	
	Total	47	26.6%	34	19.2%	96	54.2%	177	100.0%	

Results show that there is a significant association between participants' qualification and their Attitudes and E-commerce Experiences in South Africa (p-value=0.0028), privacy, risks, and eWOM (p-value=0.0003), and purchasing intention (p-value=0.012). Most of the participants with an honours degree agreed (26.5%) with statements regarding Attitudes and E-commerce Experiences in South Africa compared to other age groups. Similarly, the same level of qualification agreed (23.2%) with statements regarding privacy, risks, and eWOM. In contrast, most of the participants with a bachelor's degree agreed with statements regarding purchasing intention compared to other groups.

4.3.1.4 Current Employment Status

Results in Table 4.13 present the association between employment status and the trust construct variables: Experience, Purchasing intention as well as Privacy, risks, and eWOM.

Table 4.13: Association by employment status

		Neither agree nor disagree										
		Disagree	%		%	Agree	%	Total	%	Chi-square	df	p-value
Experience	Non-response	1	0.5%	0	0.0%	0	0.0%	1	0.5%	28.016a	8	0.000471
	Employed	7	3.7%	2	1.1%	111	58.7%	120	63.5%			
	Self-employed	1	0.5%	1	0.5%	7	3.7%	9	4.8%			
	Student	0	0.0%	1	0.5%	49	25.9%	50	26.5%			
	Unemployed	0	0.0%	0	0.0%	9	4.8%	9	4.8%			
Total		9	4.8%	4	2.1%	176	93.1%	189	100.0%			
Privacy, risks, and eWOM	Employed	17	9.4%	8	4.4%	92	50.8%	117	64.6%	14.762a	6	0.022194
	Self-employed	3	1.7%	1	0.6%	5	2.8%	9	5.0%			
	Student	3	1.7%	11	6.1%	33	18.2%	47	26.0%			
	Unemployed	1	0.6%	0	0.0%	7	3.9%	8	4.4%			
	Total		24	13.3%	20	11.0%	137	75.7%	181	100.0%		

Results show that there is a significant association between participants' employment status and their Attitudes and E-commerce Experiences in South Africa (p-value=0.0004), and privacy, risks, and eWOM (p-value=0.002). The majority of self-employed participants agreed with statements regarding Attitudes and E-commerce Experiences in South Africa (63.5%), and privacy, risks, and eWOM (50.8%).

4.3.1.5 Level of work experience

Results in Table 4.14 presents the association between participants work experience and the trust construct variables: Experience, Purchasing intention as well as Privacy, risks, and eWOM.

Table 4.14: Association by working experience

		Neither agree nor disagree										
		Disagree	%	disagree	%	Agree	%	Total	%	Chi-square	df	p-value
Experience	Non-response	1	0.5%	0	0.0%	0	0.0%	1	0.5%	29.254a	10	0.001
	1–10 years	1	0.5%	0	0.0%	44	23.3%	45	23.8%			
	11–20 years	3	1.6%	1	0.5%	50	26.5%	54	28.6%			
	21–30 years	4	2.1%	2	1.1%	32	16.9%	38	20.1%			
	30+	0	0.0%	0	0.0%	8	4.2%	8	4.2%			
	Less than 1 year	0	0.0%	1	0.5%	42	22.2%	43	22.8%			
Total		9	4.8%	4	2.1%	176	93.1%	189	100.0%			

Results show that there is a significant association (p-value=0.001) between working experience and Attitudes and E-commerce Experiences in South Africa. The majority

of participants 11 to 20 years agreed (26.5%) with statements regarding Attitudes and E-commerce Experiences in South Africa compared to other with different working experience.

4.3.1.6 Residential area

Results in Table 4.15 presents the association between participants residential area and the trust construct variables: Experience, Purchasing intention as well as Privacy, risks, and eWOM.

Table 4.15: Association by residential area

		Disagree		Neither agree nor disagree		Agree		Total		Chi-square	df	p-value
			%		%		%		%			
Experience	Non-response	1	0.5%	0	0.0%	0	0.0%	1	0.5%	21.246a	6	0.002
	Rural	0	0.0%	0	0.0%	11	5.8%	11	5.8%			
	Township	1	0.5%	1	0.5%	24	12.7%	26	13.8%			
	Urban	7	3.7%	3	1.6%	141	74.6%	151	79.9%			
	Total	9	4.8%	4	2.1%	176	93.1%	189	100.0%			
Privacy, risks, and eWOM	Rural	0	0.0%	2	1.1%	8	4.4%	10	5.5%	11.301a	4	0.023
	Township	3	1.7%	7	3.9%	15	8.3%	25	13.8%			
	Urban	21	11.6%	11	6.1%	114	63.0%	146	80.7%			
	Total	24	13.3%	20	11.0%	137	75.7%	181	100.0%			

Results show that there is a significant association between participants' residential area and their Attitudes and E-commerce Experiences in South Africa (p-value=0.002), and privacy, risks, and eWOM (p-value=0.0023). The majority of participants from urban areas agreed (74.6%) with statements regarding Attitudes and E-commerce Experiences in South Africa. and privacy, risks, and eWOM (63.0%).

4.3.2 Association by general information

4.3.2.1 Access to the internet

Results in Table 4.16 presents the association between participants internet access and the trust construct variables: Experience, Purchasing intention as well as Privacy, risks, and eWOM.

Table 4.16: Association by access to internet

		Disagree		Neither agree nor disagree		Agree		Total		Chi-square	df	p-value
			%		%		%		%			

Experience	Non-response	1	0.5%	0	0.0%	0	0.0%	1	0.5%	20.106a	2	0.000
	Yes	8	4.2%	4	2.1%	176	93.1%	188	99.5%			
	Total	9	4.8%	4	2.1%	176	93.1%	189	100.0%			

Results show that there is a significant association ($p\text{-value} < 0.0001$) between access to the internet and participants' Attitudes and E-commerce Experiences in South Africa. The majority of participants with an internet connection agreed (65.6%) with statements regarding Attitudes and E-commerce Experiences in South Africa compared to other groups.

4.3.2.2 Connection source

Results in Table 4.17 presents the association between participants source of connection and the trust construct variables: Experience, Purchasing intention as well as Privacy, risks, and eWOM.

Table 4.17: Association by connection source

		Neither agree nor disagree										
		Disagree	%	disagree	%	Agree	%	Total	%	Chi-square	df	p-value
Experience	Non-response	1	0.5%	0	0.0%	0	0.0%	1	0.5%	22.726a	12	0.030
	Cell phone	4	2.1%	3	1.6%	98	51.9%	105	55.6%			
	Cell phone, Computer	1	0.5%	1	0.5%	30	15.9%	32	16.9%			
	Cell phone, Computer, Tablet	1	0.5%	0	0.0%	9	4.8%	10	5.3%			
	Cell phone, Tablet	0	0.0%	0	0.0%	2	1.1%	2	1.1%			
	Computer	2	1.1%	0	0.0%	35	18.5%	37	19.6%			
	Tablet	0	0.0%	0	0.0%	2	1.1%	2	1.1%			
Total		9	4.8%	4	2.1%	176	93.1%	189	100.0%			
Purchasing intention	Cell phone	30	16.9%	14	7.9%	57	32.2%	101	57.1%	22.542a	10	0.013
	Cell phone, Computer	2	1.1%	14	7.9%	13	7.3%	29	16.4%			
	Cell phone, Computer, Tablet	4	2.3%	1	0.6%	5	2.8%	10	5.6%			
	Cell phone, Tablet	1	0.6%	0	0.0%	1	0.6%	2	1.1%			
	Computer	9	5.1%	5	2.8%	19	10.7%	33	18.6%			
	Tablet	1	0.6%	0	0.0%	1	0.6%	2	1.1%			
	Total		47	26.6%	34	19.2%	96	54.2%	177			

Results show that there is a significant association between participants' connection source and their Attitudes and E-commerce Experiences in South Africa ($p\text{-value} = 0.03$) and their purchasing intention ($p\text{-value} = 0.013$). Most of the participants who use cell phones as their connection source agreed (51.9%) with statements regarding Attitudes and E-commerce Experiences in South Africa compared to other groups. This is similar to those participants who agreed with statements regarding purchasing intention (32.2%).

4.3.2.3 Purchasing items through online shopping

Results in Table 4.18 present the association between participants' purchasing items and the trust construct variables: Experience, Purchasing intention as well as Privacy, risks, and eWOM.

Table 4.18: Association by purchasing items through online shopping

		Disagree		Neither agree nor disagree		Agree		Total		Chi-square	df	p-value
			%		%		%		%			
Experience	Non-response	1	0.5%	0	0.0%	0	0.0%	1	0.5%	27.356a	6	0.000
	Both	4	2.1%	1	0.5%	111	58.7%	116	61.4%			
	Online purchases	2	1.1%	0	0.0%	28	14.8%	30	15.9%			
	Purchase physically from the stores	2	1.1%	3	1.6%	37	19.6%	42	22.2%			
	Total	9	4.8%	4	2.1%	176	93.1%	189	100.0%			
Privacy, risks, and eWOM	Both	10	5.5%	10	5.5%	91	50.3%	111	61.3%	9.958a	4	0.041
	Online purchases	4	2.2%	3	1.7%	23	12.7%	30	16.6%			
	Purchase physically from the stores	10	5.5%	7	3.9%	23	12.7%	40	22.1%			
	Total	24	13.3%	20	11.0%	137	75.7%	181	100.0%			

Results show that there is a significant association between participants purchasing items through online shopping and their Attitudes and E-commerce Experiences in South Africa ($p\text{-value} < 0.0001$), and privacy, risks, and eWOM ($p\text{-value} = 0.04$). The majority agreed (61.4%) with statements regarding Attitudes and E-commerce Experiences in South Africa, and privacy, risks, and eWOM (61.3%).

4.3.2.4 Types of items do you usually like to buy when shopping online

Results in Table 4.19 presents the association between participants types of items participants likes to buy and the trust construct variables: Experience, Purchasing intention as well as Privacy, risks, and eWOM.

Table 4.19: Association by types of items participants usually like to buy when shopping online

		Neither agree nor disagree								Chi-square		
		Disagree	%	disagree	%	Agree	%	Total	%	square	df	p-value
Experience	Non-response	1	0.5%	0	0.0%	0	0.0%	1	0.5%	27.869a	10	0.002
	Books, tickets and online movies	2	1.1%	0	0.0%	25	13.2%	27	14.3%			
	Clothes	2	1.1%	0	0.0%	62	32.8%	64	33.9%			
	Electronic goods	2	1.1%	2	1.1%	34	18.0%	38	20.1%			
	Food	0	0.0%	1	0.5%	35	18.5%	36	19.0%			
	Other (list in text box below)	2	1.1%	1	0.5%	20	10.6%	23	12.2%			
Total		9	4.8%	4	2.1%	176	93.1%	189	100.0%			

Results show that there is a significant association ($p\text{-value}=0.006$) between items participants usually like to buy when shopping online and their Attitudes and E-commerce Experiences in South Africa. Most of the participants who buy clothes agreed (32.4%) with statements regarding Attitudes and E-commerce Experiences in South Africa.

4.3.2.5 Types of items participants usually like to buy when shopping online

Results in Table 4.20 presents the association between participants other types of items participants likes to buy and the trust construct variables: Experience, Purchasing intention as well as Privacy, risks, and eWOM.

Table 4.20: Association by types of items participants usually like to buy when shopping online

		Disagree		Neither agree nor disagree		Agree		Total		Chi-square	df	p-value
			%		%		%		%			
Experience	Non-response	7	3.7%	3	1.6%	158	83.6%	168	88.9%	87.807a	42	0.000
	All except for food	0	0.0%	0	0.0%	1	0.5%	1	0.5%			
	All items mentioned	0	0.0%	0	0.0%	1	0.5%	1	0.5%			
	All of the above	0	0.0%	0	0.0%	1	0.5%	1	0.5%			
	Almost everything	0	0.0%	0	0.0%	1	0.5%	1	0.5%			
	Beauty products, electronic devices	0	0.0%	0	0.0%	1	0.5%	1	0.5%			

Clothes	1	0.5%	0	0.0%	0	0.0%	1	0.5%
Clothes	0	0.0%	0	0.0%	1	0.5%	1	0.5%
Clothes, food	0	0.0%	0	0.0%	1	0.5%	1	0.5%
Collectible Items	0	0.0%	0	0.0%	1	0.5%	1	0.5%
Combination of the others	0	0.0%	0	0.0%	1	0.5%	1	0.5%
Cookware	0	0.0%	0	0.0%	1	0.5%	1	0.5%
Electronics	0	0.0%	0	0.0%	1	0.5%	1	0.5%
Electronics, clothes, any stuff I find nice, many more not listed	0	0.0%	0	0.0%	1	0.5%	1	0.5%
Food and clothes	0	0.0%	0	0.0%	1	0.5%	1	0.5%
Furniture and Electronics	0	0.0%	1	0.5%	0	0.0%	1	0.5%
I want to select electronic goods AND books/tickets/online movies, but I can't select both.	0	0.0%	0	0.0%	1	0.5%	1	0.5%
Skincare products	0	0.0%	0	0.0%	1	0.5%	1	0.5%
Software	0	0.0%	0	0.0%	1	0.5%	1	0.5%
Various goods, mainly from Takealot.com	0	0.0%	0	0.0%	1	0.5%	1	0.5%
Voucher deals and spa packages, electronics, clothes	0	0.0%	0	0.0%	1	0.5%	1	0.5%
Wine	1	0.5%	0	0.0%	0	0.0%	1	0.5%
Total	9	4.8%	4	2.1%	176	93.1%	189	100.0%

Results show that there is a significant association ($p\text{-value} < 0.0001$) between types of items participants usually like to buy when shopping online and participants' Attitudes and E-commerce Experiences in South Africa.

4.3.2.6 Learned about online shopping through

Results in Table 4.21 present the association between participants' attitudes and experiences and the trust construct variables: Experience, Purchasing intention as well as Privacy, risks, and eWOM.

Table 4.21: Attitudes and E-commerce Experiences in South Africa

	Neither agree nor disagree						Total		Chi-square df p-value		
	Disagree	%	disagree	%	Agree	%					
Non-response	1	0.5%	0	0.0%	0	0.0%	1	0.5%	90.368a	68	0.036
Bank	0	0.0%	0	0.0%	1	0.5%	1	0.5%			
Bank, Newspaper, YouTube, TV, Social media platforms, Word of Mouth	0	0.0%	0	0.0%	1	0.5%	1	0.5%			
Bank, TV, Social media platforms	0	0.0%	0	0.0%	1	0.5%	1	0.5%			
Bank, TV, Word of Mouth	0	0.0%	0	0.0%	1	0.5%	1	0.5%			
Bank, Word of Mouth	0	0.0%	0	0.0%	1	0.5%	1	0.5%			
Bank, YouTube, Social media platforms	0	0.0%	0	0.0%	1	0.5%	1	0.5%			
Bank, YouTube, TV	1	0.5%	0	0.0%	0	0.0%	1	0.5%			
Newspaper, Social media platforms	0	0.0%	0	0.0%	1	0.5%	1	0.5%			
Newspaper, TV	1	0.5%	0	0.0%	0	0.0%	1	0.5%			
Other (list in textbox below)	1	0.5%	1	0.5%	7	3.7%	9	4.8%			
Radio, Bank, Newspaper, YouTube, TV, Social media platforms, Word of Mouth	0	0.0%	0	0.0%	1	0.5%	1	0.5%			
Radio, Bank, TV, Social media platforms	0	0.0%	0	0.0%	2	1.1%	2	1.1%			
Radio, Newspaper, TV, Social media platforms, Word of Mouth	0	0.0%	0	0.0%	1	0.5%	1	0.5%			
Radio, TV, Social media platforms	0	0.0%	0	0.0%	1	0.5%	1	0.5%			
Radio, TV, Social media platforms, Word of Mouth	0	0.0%	0	0.0%	2	1.1%	2	1.1%			
Radio, YouTube, TV, Social media platforms	0	0.0%	0	0.0%	1	0.5%	1	0.5%			
Radio, YouTube, TV, Social media platforms, Word of Mouth	0	0.0%	0	0.0%	1	0.5%	1	0.5%			
Social media platforms	2	1.1%	0	0.0%	79	41.8%	81	42.9%			
Social media platforms, Other (list in textbox below)	0	0.0%	0	0.0%	3	1.6%	3	1.6%			
Social media platforms, Word of Mouth	0	0.0%	2	1.1%	13	6.9%	15	7.9%			
TV	0	0.0%	0	0.0%	4	2.1%	4	2.1%			
TV, Social media platforms	0	0.0%	0	0.0%	3	1.6%	3	1.6%			
TV, Social media platforms, Word of Mouth	0	0.0%	0	0.0%	3	1.6%	3	1.6%			
TV, Word of Mouth, Other (list in textbox below)	0	0.0%	0	0.0%	1	0.5%	1	0.5%			
Word of Mouth	2	1.1%	1	0.5%	25	13.2%	28	14.8%			
Word of Mouth, Other (list in textbox below)	1	0.5%	0	0.0%	1	0.5%	2	1.1%			
YouTube	0	0.0%	0	0.0%	2	1.1%	2	1.1%			
YouTube, Social media platforms	0	0.0%	0	0.0%	2	1.1%	2	1.1%			
YouTube, Social media platforms, Word of Mouth	0	0.0%	0	0.0%	10	5.3%	10	5.3%			
YouTube, Social media platforms, Word of Mouth, Other (list in textbox below)	0	0.0%	0	0.0%	1	0.5%	1	0.5%			
YouTube, TV, Social media platforms	0	0.0%	0	0.0%	1	0.5%	1	0.5%			
YouTube, TV, Social media platforms, Word of Mouth	0	0.0%	0	0.0%	3	1.6%	3	1.6%			
YouTube, TV, Word of Mouth	0	0.0%	0	0.0%	1	0.5%	1	0.5%			
YouTube, Word of Mouth	0	0.0%	0	0.0%	1	0.5%	1	0.5%			
Total	9	4.8%	4	2.1%	176	93.1%	189	100.0%			

Results show that there is a significant association ($p\text{-value}=0.0036$) between where participants learned about online shopping and their Attitudes and E-commerce Experiences in South Africa. The majority agreed that they had learned about online shopping through social media platforms (41.8%).

Table 4.22: Privacy, risks, and eWOM

Description	Neither agree nor disagree						Total		Chi-square df p-value		
	Disagree	%	disagree	%	Agree	%					
Bank	1	0.6%	0	0.0%	0	0.0%	1	0.6%	121.017a	66	0.000

Bank, Newspaper, YouTube, TV, Social media platforms, Word of Mouth	0	0.0%	0	0.0%	1	0.6%	1	0.6%
Bank, TV, Social media platforms	0	0.0%	1	0.6%	0	0.0%	1	0.6%
Bank, TV, Word of Mouth	1	0.6%	0	0.0%	0	0.0%	1	0.6%
Bank, Word of Mouth	0	0.0%	1	0.6%	0	0.0%	1	0.6%
Bank, YouTube, Social media platforms	0	0.0%	0	0.0%	1	0.6%	1	0.6%
Bank, YouTube, TV	1	0.6%	0	0.0%	0	0.0%	1	0.6%
Newspaper, Social media platforms	0	0.0%	0	0.0%	1	0.6%	1	0.6%
Newspaper, TV	1	0.6%	0	0.0%	0	0.0%	1	0.6%
Other (list in textbox below)	2	1.1%	1	0.6%	6	3.3%	9	5.0%
Radio, Bank, Newspaper, YouTube, TV, Social media platforms, Word of Mouth	1	0.6%	0	0.0%	0	0.0%	1	0.6%
Radio, Bank, TV, Social media platforms	0	0.0%	0	0.0%	2	1.1%	2	1.1%
Radio, Newspaper, TV, Social media platforms, Word of Mouth	0	0.0%	0	0.0%	1	0.6%	1	0.6%
Radio, TV, Social media platforms	0	0.0%	0	0.0%	1	0.6%	1	0.6%
Radio, TV, Social media platforms, Word of Mouth	0	0.0%	0	0.0%	2	1.1%	2	1.1%
Radio, YouTube, TV, Social media platforms	0	0.0%	1	0.6%	0	0.0%	1	0.6%
Radio, YouTube, TV, Social media platforms, Word of Mouth	0	0.0%	1	0.6%	0	0.0%	1	0.6%
Social media platforms	6	3.3%	5	2.8%	67	37.0%	78	43.1%
Social media platforms, Other (list in textbox below)	0	0.0%	0	0.0%	3	1.7%	3	1.7%
Social media platforms, Word of Mouth	1	0.6%	0	0.0%	13	7.2%	14	7.7%
TV	1	0.6%	1	0.6%	1	0.6%	3	1.7%
TV, Social media platforms	0	0.0%	0	0.0%	3	1.7%	3	1.7%
TV, Social media platforms, Word of Mouth	0	0.0%	0	0.0%	3	1.7%	3	1.7%
TV, Word of Mouth, Other (list in textbox below)	0	0.0%	0	0.0%	1	0.6%	1	0.6%
Word of Mouth	4	2.2%	4	2.2%	19	10.5%	27	14.9%
Word of Mouth, Other (list in textbox below)	2	1.1%	0	0.0%	0	0.0%	2	1.1%
YouTube	1	0.6%	0	0.0%	1	0.6%	2	1.1%
YouTube, Social media platforms	1	0.6%	0	0.0%	1	0.6%	2	1.1%
YouTube, Social media platforms, Word of Mouth	0	0.0%	4	2.2%	5	2.8%	9	5.0%
YouTube, Social media platforms, Word of Mouth, Other (list in textbox below)	0	0.0%	0	0.0%	1	0.6%	1	0.6%
YouTube, TV, Social media platforms	0	0.0%	1	0.6%	0	0.0%	1	0.6%
YouTube, TV, Social media platforms, Word of Mouth	1	0.6%	0	0.0%	2	1.1%	3	1.7%
YouTube, TV, Word of Mouth	0	0.0%	0	0.0%	1	0.6%	1	0.6%
YouTube, Word of Mouth	0	0.0%	0	0.0%	1	0.6%	1	0.6%
Total	24	13.3%	20	11.0%	137	75.7%	181	100.0%

Results show that there is a significant association ($p\text{-value} < 0.0001$) between where participants learned about online shopping and their privacy, risks, and eWOM. The majority of participants who agreed learned about online shopping through social media platforms (37.0%).

Table 4.23: Purchasing intention

Description	Disagree		Neither agree nor disagree		Agree		Total		Chi-square	df	p-value
		%		%		%		%			
Bank	1	0.6%	0	0.0%	0	0.0%	1	0.6%	88.314a	66	0.035
Bank,Newspaper,YouTube,TV,Social media platforms,Word of Mouth	0	0.0%	0	0.0%	1	0.6%	1	0.6%			
Bank,TV,Social media platforms	0	0.0%	0	0.0%	1	0.6%	1	0.6%			
Bank,TV,Word of Mouth	0	0.0%	1	0.6%	0	0.0%	1	0.6%			
Bank,Word of Mouth	0	0.0%	1	0.6%	0	0.0%	1	0.6%			
Bank,YouTube,Social media platforms	1	0.6%	0	0.0%	0	0.0%	1	0.6%			
Bank,YouTube,TV	1	0.6%	0	0.0%	0	0.0%	1	0.6%			
Newspaper,Social media platforms	1	0.6%	0	0.0%	0	0.0%	1	0.6%			
Newspaper,TV	1	0.6%	0	0.0%	0	0.0%	1	0.6%			
Other (list in textbox below)	3	1.7%	3	1.7%	2	1.1%	8	4.5%			
Radio,Bank,Newspaper,YouTube,TV,Social media platforms,Word of Mouth	1	0.6%	0	0.0%	0	0.0%	1	0.6%			
Radio,Bank,TV,Social media platforms	0	0.0%	1	0.6%	1	0.6%	2	1.1%			
Radio,Newspaper,TV,Social media platforms,Word of Mouth	1	0.6%	0	0.0%	0	0.0%	1	0.6%			
Radio,TV,Social media platforms	0	0.0%	1	0.6%	0	0.0%	1	0.6%			
Radio,TV,Social media platforms,Word of Mouth	0	0.0%	2	1.1%	0	0.0%	2	1.1%			
Radio,YouTube,TV,Social media platforms	0	0.0%	0	0.0%	1	0.6%	1	0.6%			
Radio,YouTube,TV,Social media platforms,Word of Mouth	0	0.0%	1	0.6%	0	0.0%	1	0.6%			
Social media platforms	19	10.7%	8	4.5%	50	28.2%	77	43.5%			
Social media platforms,Other (list in textbox below)	0	0.0%	0	0.0%	3	1.7%	3	1.7%			
Social media platforms,Word of Mouth	4	2.3%	1	0.6%	9	5.1%	14	7.9%			
TV	1	0.6%	1	0.6%	1	0.6%	3	1.7%			
TV,Social media platforms	0	0.0%	0	0.0%	2	1.1%	2	1.1%			
TV,Social media platforms,Word of Mouth	1	0.6%	1	0.6%	1	0.6%	3	1.7%			
TV,Word of Mouth,Other (list in textbox below)	0	0.0%	1	0.6%	0	0.0%	1	0.6%			
Word of Mouth	7	4.0%	6	3.4%	14	7.9%	27	15.3%			
Word of Mouth,Other (list in textbox below)	1	0.6%	0	0.0%	1	0.6%	2	1.1%			
YouTube	0	0.0%	0	0.0%	2	1.1%	2	1.1%			
YouTube,Social media platforms	1	0.6%	0	0.0%	0	0.0%	1	0.6%			
YouTube,Social media platforms,Word of Mouth	2	1.1%	2	1.1%	5	2.8%	9	5.1%			
YouTube,Social media platforms,Word of Mouth,Other (list in textbox below)	0	0.0%	0	0.0%	1	0.6%	1	0.6%			
YouTube,TV,Social media platforms	0	0.0%	1	0.6%	0	0.0%	1	0.6%			
YouTube,TV,Social media platforms,Word of Mouth	1	0.6%	2	1.1%	0	0.0%	3	1.7%			
YouTube,TV,Word of Mouth	0	0.0%	0	0.0%	1	0.6%	1	0.6%			
YouTube,Word of Mouth	0	0.0%	1	0.6%	0	0.0%	1	0.6%			
Total	47	26.6%	34	19.2%	96	54.2%	177	100.0%			

Results show that there is a significant association ($p\text{-value} < 0.0001$) between where participants learned about online shopping and their purchasing intention. The majority of participants who agreed learned about online shopping through social media platforms (28.2%).

4.3.2.8 What reasons would you have for purchasing something online?

Results in Table 4.24 presents the association between participants reasons for online shopping and the trust construct variables: Experience, Purchasing intention as well as Privacy, risks, and eWOM.

Table 4.24: Association by reasons

		Neither agree nor disagree								Chi-square						
Variable	Description	Disagree	%	disagree	%	Agree	%	Total	%	square	df	p-value				
Experience	Non-response	1	0.5%	0	0.0%	0	0.0%	1	0.5%	47.882a	26	0.006				
	Convenience	3	1.6%	2	1.1%	64	33.9%	69	36.5%							
	Convenience, cost-effectiveness	1	0.5%	0	0.0%	6	3.2%	7	3.7%							
	Convenience, cost-effectiveness, easy to compare products and prices	0	0.0%	0	0.0%	14	7.4%	14	7.4%							
	Convenience, easy to compare products and prices	1	0.5%	0	0.0%	27	14.3%	28	14.8%							
	Convenience, faster service	0	0.0%	0	0.0%	5	2.6%	5	2.6%							
	Convenience, faster service, cost-effectiveness	0	0.0%	0	0.0%	3	1.6%	3	1.6%							
	Convenience, faster service, cost-effectiveness, easy to compare products and prices	0	0.0%	0	0.0%	12	6.3%	12	6.3%							
	Convenience, Faster service, Easy to compare products and prices	0	0.0%	0	0.0%	11	5.8%	11	5.8%							
	Cost-effectiveness	0	0.0%	1	0.5%	8	4.2%	9	4.8%							
	Cost-effectiveness, easy to compare products and prices	0	0.0%	0	0.0%	3	1.6%	3	1.6%							
	Easy to compare products and prices	1	0.5%	0	0.0%	19	10.1%	20	10.6%							
	Faster service	2	1.1%	1	0.5%	3	1.6%	6	3.2%							
	Faster service, cost-effectiveness	0	0.0%	0	0.0%	1	0.5%	1	0.5%							
	Total		9	4.8%	4	2.1%	176	93.1%	189				100.0%			
Privacy, risks, and eWOM	Convenience	7	3.9%	7	3.9%	55	30.4%	69	38.1%	40.312a	24	0.020				
	Convenience, cost-effectiveness	3	1.7%	2	1.1%	2	1.1%	7	3.9%							
	Convenience, cost-effectiveness, easy to compare products and prices	1	0.6%	1	0.6%	12	6.6%	14	7.7%							
	Convenience, easy to compare products and prices	1	0.6%	0	0.0%	25	13.8%	26	14.4%							
	Convenience, faster service	1	0.6%	0	0.0%	4	2.2%	5	2.8%							
	Convenience, faster service, cost-ffectiveness	1	0.6%	0	0.0%	1	0.6%	2	1.1%							
	Convenience, faster service, cost-effectiveness, easy to compare products and prices	1	0.6%	2	1.1%	9	5.0%	12	6.6%							
	Convenience, faster service, easy to compare products and prices	0	0.0%	2	1.1%	9	5.0%	11	6.1%							
	Cost-effectiveness	1	0.6%	3	1.7%	3	1.7%	7	3.9%							
	Cost-effectiveness, easy to compare products and prices	1	0.6%	0	0.0%	2	1.1%	3	1.7%							
	Easy to compare products and prices	4	2.2%	3	1.7%	11	6.1%	18	9.9%							
	Faster service	3	1.7%	0	0.0%	3	1.7%	6	3.3%							
	Faster service, cost-effectiveness	0	0.0%	0	0.0%	1	0.6%	1	0.6%							
	Total		24	13.3%	20	11.0%	137	75.7%	181				100.0%			

Results show that there is a significant association between participants' reasons for purchasing something online, their Attitudes and E-commerce Experiences in South Africa (p-value=0.006), and privacy, risks, and eWOM (p-value=0.02). The majority of

participants who agreed (33.9%) indicated that their main reason was convenience (30.4%).

4.4 Regression analysis results

Results in Table 4.25 presents the relationship between purchasing intention as the dependent variable and the trust construct variables represented by attitudes and E-commerce experiences; Online trust represented by privacy, risks, and eWOM as independent variables.

Table 4.25: Summary of regression results: Relationship between purchasing intention and online trust

a. DV purchasing intention									
ANOVAa									
Model summary	R	R Square	Adjusted R Square	Std. Error of the Estimate					
	.290a	0.084008	0.073479	1.536982					
Model		Sum of Squares	df	Mean Square	F	Sig.			
	Regression	37.69771	2	18.84886	7.978985	<.001b			
	Residual	411.0424	174	2.362313					
	Total	448.7401	176						
Model		Unstandardised coefficients		Standardised coefficients	t	Sig.	95.0% Confidence Interval for B	Lower Bound	
		B	Std. Error	Beta				Upper Bound	
Coefficients	(Constant)	2.1780	0.6435		3.3847	0.0009	0.9079	3.4480	
	Attitudes and E-commerce Experiences in South Africa	0.1230	0.1082	0.0911	1.1369	0.2572	-0.0906	0.3366	
	Online trust: privacy, risks, and eWOM	0.2899	0.0970	0.2393	2.9872	0.0032	0.0983	0.4814	

Regression results present purchasing intention as a dependent variable and Attitudes and E-commerce Experiences in South Africa and online trust: privacy, risks, and eWOM as an independent variable. However, this model could only explain 8.4% of the data and a correlation coefficient of 29%. Results shows that the data explained does fit the model and is significant ($p\text{-value} < 0.001$). The significant relationship was brought by the relationship between purchasing intent and online trust: privacy concerns, risks, and eWOM with a $p\text{-value} = 0.0032 < 0.05$ while there is no relationship depicted between purchasing intention Attitudes and E-commerce Experiences in South Africa ($p\text{-value} = 0.2572 > 0.05$) which is the reason of low R-square. Thus, the

study can conclude that there is a significant relationship between participants' purchasing intention and online trust: privacy, risks, and eWOM. This means that the purchasing intention of participants is what results in the level of online trust: privacy concerns, perceived risk, and eWOM.

4.5 Conclusion

This chapter presented results and interpretations. Demographic information and general information about participants' connections and preferences were addressed. Levels of association between the demographical information of participants, general information online trust, and purchasing intention were addressed. The relationship between privacy concerns and online trust was addressed based on regression analysis results.

The next chapter presents a discussion and recommendation of results.

CHAPTER 5: DISCUSSION OF THE RESULTS OR FINDINGS

5.1 Introduction

The purpose of this chapter is to discuss and explain the research findings from the results presented in the preceding chapter within the context of the literature review. The chapter will also address the results of each hypothesis with the conclusion of the findings. The purpose of the study is to explore whether online trust stimulates purchase intention in consumers transacting on e-commerce platforms in South Africa.

5.2 Demographic profile of respondents

Based on the demographic profile of the respondents, the majority of participants were female (61%) and 25% were male. The participants who used e-commerce were between the ages of 18 and 29 years, followed by 21.9% between 30 and 39 years, and 19.6% between 40 and 49 years, which means that the majority of participants who used e-commerce were participants below the age of 50. These findings about gender and age impact how consumers perceive security and trust in e-commerce and echo the literature review (Saeed, 2023). The gender findings also echoed that gender differences impact information security behaviour (Alotaibi & Alshehr, 2020).

Most of the participants had honours degrees. The findings echo the findings by Agren and Barbutiu (2018), who found that highly educated users are participating in e-commerce.

5.3 Determining the relationship between trust in e-commerce and purchase intention of consumers in South Africa

The hypothesis to determining the relationship between trust in e-commerce and purchase intention of consumers in South Africa was as follows:

Hypothesis 1:

H_0 : There is no significant influence between trust in e-commerce and purchase intention of consumers in South Africa

H₁: There is a significant influence between trust in e-commerce and purchase intention of consumers in South Africa

Most of the participants purchase online for convenience (27.9%). In comparison, 10.6% of participants indicated that while the reason is for convenience, it is also due to the easy product comparisons and ease of processes. The research by Wang et al. (2022) found that the relationship between trust and purchase intention does exist between SC and consumers. The consumer's convenience can be associated with attitude (Ajzen, 1991), and attitude is the level to which a person has a favourable or unfavourable evaluation or appraisal of the behaviour in question. The question which was asked to the participants was what the reasons are for them to purchase something online.

The study by Kasuma et al. (2020) emphasises motivations that make consumers do online shopping: convenience, time-saving, and security. This study is consistent with the findings of this study, where 27.5% of participants mentioned convenience as the reason for them to shop online. The results also show that the majority of participants (86%) agreed that they can buy products anytime, 24 hours a day while online shopping.

In this study, the results have indicated a significant relationship between purchasing intent and online trust, including privacy concerns, risks, and eWOM with a p-value of 0.0032, which is less than 0.05 (Table 4.25).

Jadil et al. (2022) mentioned the combination of trusting belief and trusting intention toward companies that sell their products online. They also find that online trust and attitude positively influence purchase intention.

When a consumer decides to buy a product or service on an e-commerce platform, the driver can be attitudes or previous experience (Dachyar & Banjarnahor, 2017), individual judgments (Bilal et al., 2021), quality of the website, and way of displaying the product information (Qalati et al., 2021). This study found that 89% of the participants mentioned that easy to choose and make comparisons with other products while shopping online is something taht they prefer.

The study by García-Salirrosas et al. (2022) found that the relationship between trust and purchase intention does exist, and confidence was also the contributor, as more confidence in e-commerce, the greater the intention to buy online. The findings are different from the findings of this study as the study focuses on convenience, ease of navigation and comparing products as some of the things that make them do online shopping.

5.4 Determining the relationship between privacy concerns and consumers' online trust when transacting on e-commerce platforms

Hypothesis 2:

H₀: There is no significant association between privacy concerns and consumers' online trust when transacting on e-commerce platforms.

H₁: There is a significant influence between privacy concerns and consumers' online trust when transacting on e-commerce platforms.

The majority of participants mentioned fear of cybercrime (2.6%) as the reason for not using online shopping, followed by 1.1% who mentioned bad user experience. This is consistent with the study by Saeed (2023), which found that trust and security were important to the growth of e-commerce in Pakistan. Cybercrime is also considered a major factor that affects consumer confidence in using e-commerce platforms. The report by Accenture (2020) found that South Africa saw a rise in cybercrime, and to combat these cybercrimes, companies should use available security intelligence sharing as it can provide cost savings to their businesses and they can save (USD 2.26 million).

Deora and Chudasam (2021) suggest that security measures should be put in place to protect consumers' privacy and combat cybercrime. Saudi citizens are concerned about cybercrimes related to the security of their private information (Al Hamli & Sobaih, 2023).

In connection with privacy, 81% of the participants are concerned about the privacy of their personal information when engaging on an e-commerce platform. These results

were supported by Soleimani (2022), who found that consumers are concerned about privacy and security, especially when they are performing transactions online.

The variables found to exhibit a relationship are perceived mental benefits, trust, personal information disclosure, and anxiety (Palmatier & Martin, 2019). Their results found that for consumers with low anxiety, it is easier for them to disclose their personal information than for those with high anxiety. This study did not look at anxiety, which can be looked at in future studies.

Furthermore, on privacy concerns, the participants regard invitations to share personal information on e-commerce as possible phishing activities (70.2%). Cybercriminals use numerous attack vectors to initiate cyberattacks, including *inter alia*, phishing, malware, and ransomware (Hasan & Al-Ramadan, 2021).

Inline with these studies, results in table 4.29 of this current study show that there is a significant association ($p\text{-value}=0.006$) between items participants usually like to buy when shopping online and their Attitudes and E-commerce Experiences in South Africa. Most of the participants who buy clothes agreed (32.4%) with statements regarding Attitudes and E-commerce Experiences in South Africa. In addition, table 4.21 have shown that there is a significant association ($p\text{-value}=0.0036$) between where participants learned about online shopping and their Attitudes and E-commerce Experiences in South Africa. The majority agreed that they had learned about online shopping through social media platforms (41.8%). The association in Table 4.22 showed a significant association ($p\text{-value}<0.0001$) between where participants learned about online shopping and their privacy, risks, and eWOM. The majority of participants who agreed learned about online shopping through social media platforms (37.0%)

5.5 Determining the association between perceived risk and online trust when transacting on e-commerce platforms

This was given by testing hypothesis 3 of this study where the hypothesis was described as:

Hypothesis 3:

H₀: There is no significant influence between perceived risk and online trust when transacting on e-commerce platforms

H₁: There is a significant influence between perceived risk and online trust when transacting on e-commerce platforms

Perceived risk influences consumers' decision-making processes for buying products on e-commerce platforms. Perceived risk could be the main barrier to online purchasing (Hajli, 2015).

The study by Ha and Nguyen (2019), where they integrated TAM and TPB, found that consumers' online shopping intention was positively affected by attitude, subjective norm, perceived usefulness, perceived ease of use, and trust. They also found that the perceived risk of a transaction is higher because the buyer and the seller do not have direct contact, but the relationship between perceived risk and trust was not tested.

In line with the presented literature, regression results shows that there was a significant relationship between purchasing intent and online trust: privacy concerns, risks, and eWOM with a $p\text{-value}=0.0032<0.05$ while there is no relationship depicted between purchasing intention Attitudes and E-commerce Experiences in South Africa ($p\text{-value}=0.2572>0.05$).

The findings by Saeed (2023) show that gender and age impact how consumers perceive security. This was supported by Alotaibi and Alshehr (2020), who state that gender differences impact information security behaviour. This is supported by the results from this current study in that a significant association ($p\text{-value}=0.006$) between gender and participants' Attitudes and E-commerce Experiences in South Africa was revealed. The majority of female participants agreed (65.6%) with statements regarding Attitudes and E-Commerce experiences in South Africa compared to other genders. Furthermore, age group and their attitudes and experiences with e-commerce in South Africa ($p\text{-value}=0.0003$) and their purchasing intention ($p\text{-value}=0.00012$) presented with a strong association. The majority of participants between the ages of 18 and 29 (31.7%) agreed with statements relating to attitudes and experiences with e-commerce in South Africa, as well as purchasing intention (22.6%) compared to other age groups.

5.6 Determining the association between eWOM and online trust when transacting on e-commerce platforms Hypothesis 4:

H₀: There is no significant association between eWOM and online trust when transacting on e-commerce platforms

H₁: There is a significant association between eWOM and online trust when transacting on e-commerce platforms.

Most of the participants learned about online shopping from social media platforms (32.5%) and 11.3% from word of mouth. Most of the participants trust the e-commerce platform after hearing about other people's experiences (75%) and 82% trust the e-commerce platform based on reputable public ratings or opinions.

It was also established that the quality of comments on the online platform influences consumer confidence and purchase intention (Ivan & Diana, 2020). The information shared through eWOM has a relationship with consumer behaviour and can positively impact purchase intention (Wang, Lin & Spencer, 2019).

Most of the participants have no problem shopping online if they get to know that 'my friends and relatives are doing it without any problems' (56%), 43.2% agreed that when they make a purchase, 'my friend's opinion is important to me'. On the contrary, 46.0% did not agree that 'sharing my experience through online product reviews will make me noticeable'.

Results this study showed that there was a significant association between participants purchasing items through online shopping and their Attitudes and E-commerce Experiences in South Africa ($p\text{-value} < 0.0001$), and privacy, risks, and eWOM ($p\text{-value} = 0.04$) presented in Table 4.18. In line with the presented literature (Wang, Lin & Spencer, 2019). The majority agreed (61.4%) with statements regarding Attitudes and E-commerce Experiences in South Africa, and privacy, risks, and eWOM (61.3%).

5.7 Conclusion

This chapter outlines the empirical findings to investigate trust in e-commerce and its impact on the purchase intention of consumers in South Africa. These findings were compared with the literature that guided the literature review.

The data was collected from 265 participants who do and do not do online shopping. The study can conclude that there is a significant relationship between participants' purchasing intention and online trust: privacy, risks, and eWOM. This means that the purchasing intention of participants is what results in the level of online trust: privacy concerns, perceived risk, and eWOM.

The next chapter presents recommendations, limitations, and conclusions.

CHAPTER 6: RECOMMENDATIONS AND LIMITATIONS

6.1 Introduction

This chapter presents the conclusions of the study, including the recommendations for e-commerce platform leaders in South Africa. The chapter discusses the limitations of the study and suggestions for further research.

6.2 Conclusion pertaining the research questions

6.2.1 What is the relationship between privacy concerns and online trust among e-commerce consumers in South Africa?

Most of the participants mentioned fear of cybercrime as the reason for not using online shopping. This means that fear can drive consumers to have privacy concerns. These concerns (Ajzen, 1991) result in an unfavourable attitude that can drive consumers not to use online shopping. Privacy regarding personal information was an issue as they regarded invitations to share personal information on e-commerce as possible phishing activities.

6.2.2 What is the relationship between perceived risks of e-commerce and online trust among e-commerce consumers in South Africa?

From the study, it is unclear what the risks are that consumers see that can lead them to not engage with e-commerce platforms. The findings focused on identifying the risk factors in South African consumers' attitudes towards online shopping: product risk, privacy risk, delivery risk, and security risk (Makhitha & Ngobeni, 2021). The study found that product risk and privacy risk do influence consumer attitudes toward online shopping.

6.2.3 The impact of risk factors on South African consumers' attitude towards online shopping

According to the study results presented, the majority of participants in South Africa agreed with statements related to Attitudes and E-Commerce Experiences (85.3%). Specifically, 86.1% of participants agreed that they can shop online anytime (24 hours a day), affirming a positive attitude towards online shopping. In addition, 89.2% of participants found it easy to compare and choose products while shopping online. Results also show that almost all (95.1%) of the participants preferred to purchase from a website that is safe and easy to navigate, indicating that the possibility of security being compromised results in the participants feeling unsafe shopping online. Additionally, 90.7% of participants believed that familiarity with a website before making a purchase reduces the risk of shopping online. Nearly all participants (92.9%) preferred to shop online from a trustworthy platform, meaning that risk factors are not overlooked when shopping online. However, only 57.8% believed that online platforms protect their security.

These results are confirmed by a significant difference between participants who agreed (85.3%) in contrast to those who did not agree (9.4%) with the statements regarding participants' Attitudes and E-commerce Experiences in South Africa ($p\text{-value} < 0.0001$), indicating that the impact of risk factors on South African consumers' attitude towards online shopping is significant.

6.2.4 What is the relationship between eWOM and online trust among e-commerce consumers in South Africa?

The study found that a relationship exists between eWOM and online trust, as 75% of the participants trust the e-commerce platform after hearing about other people's experiences, and 82% trust the e-commerce platform based on reputable public ratings or opinions. They also mentioned that friends' opinions matter to them.

6.2.5 The relationship between trust in e-commerce and purchase intention of consumers in South Africa

In this study, 27.5% of participants mentioned convenience as the reason for them to shop online. The results also show that the majority of participants (86%) agreed that they can buy products anytime, 24 hours a day while online shopping. Furthermore results have indicated a significant relationship between purchasing intent and online trust, including privacy concerns, risks, and eWOM with a p-value of 0.0032, which is less than 0.05 supported by Jadil et al. (2022). Studies further shows that when a consumer decides to buy a product or service on an e-commerce platform, the driver can be attitudes or previous experience (Dachyar & Banjarnahor, 2017), individual judgments (Bilal et al., 2021), quality of the website, and way of displaying the product information (Qalati et al., 2021). This study found that 89% of the participants mentioned that it's easy to choose and make comparisons with other products while shopping online is something that they prefer which is also supported by García-Salirrosas et al. (2022). Thus, this study found that there is a significant relationship between trust in e-commerce and purchase intention of consumers in South Africa and this is influenced by the product or service on an e-commerce platform, the driver can be attitudes or previous experience.

6.3 Recommendations for the study

The following are the recommendations based on the findings of the study:

- **Age group:** Online shopping is predominantly amongst the youth between 18 and 39 years old with an honors degree education level. This study recommends providing more online shopping platforms by practitioners, policy makers amongst the youth and educated people to be more inclusive since this group is more aware of the risk factors associated with online shopping.
- **Privacy:** To ensure privacy and prevent concerns, policymakers, practitioners and industry holders should ensure that online shopping users update their antivirus software regularly, as security threats are constantly evolving. Users should shop on familiar sites or secure websites to ensure the sites are authentic. The author recommends using strong passwords and enabling multifactor authentication. It is also imperative for online users to read the website's privacy and security policies, research the website before ordering, and never disclose security numbers. (Pandey, Yadu & Sahu, 2016).

- **eWOM recommendations:** More awareness to the public about e-commerce information educates users about the authenticity of online shopping and is recommended so that the consumer can have useful information to share. Quality information to share about online platforms is important as friends' opinions matter.

6.4 Recommendations for further research

This study did not explore the factor of comparing products while shopping online to influence trust, and a majority of the participants in this study mentioned that as an important factor. Future research can explore product comparison functionality to see if variables such as purchase intention and product comparison influence trust on e-commerce platforms. In this study, 95% of participants also mentioned website safety and ease of navigation as factors that make it easy to purchase online. Also, 90% of participants believe that familiarity with the website before making an actual purchase reduces the risk of shopping online.

This study is beneficial to e-commerce platform owners and those who want to take their business online in future. These businesses can use this study when considering the factors to implement that would improve their businesses that influence consumers' trust in e-commerce.

6.5 Limitation

This study is limited to South Africa due to time constraints, and it excludes the owners of e-commerce platforms.

The literature review also includes variables already tested and others not already tested. For this study, only identified variables were tested.

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APPENDIX A: INFORMED CONSENT AND INFORMATION LEAFLET

Dear Participants,

My name is Thilimbilu Esther Mufhadi and I am a master's student at the University of the Witwatersrand Business School in Johannesburg.

Part of my studies requires me to undertake a research project. My research project is to explore whether online trust stimulates purchase intention in consumers transacting on e-commerce platforms in South Africa.

As part of this research project, I would like to invite you to take part in answering a questionnaire. This survey will take 10-15 minutes. The questionnaire will be completely confidential, and the information you give me will be held securely and not disclosed to anyone else.

Your participation will be anonymous and no personal information will be requested from you. There are no costs involved for you to participate in this study.

Your participation is voluntary, and you may withdraw at any time. You may only complete the survey once.

My Contact Details: Mufhadi Thilimbilu Esther

Mobile Number: 072 799 8532

Student No: 2397807

Email address: 2397807@students.wits.ac.za

Supervisor Contact Details: Dr. Kiru Pillay

Mobile Number: 082 602 7261

Email address: kiru2010@gmail.com

I consent ☐

I do not consent ☐

APPENDIX B: QUESTIONNAIRE

Please answer the following questions honestly. Completing this questionnaire will not take more than 20 minutes of your time.

Section A: Demographical information of participants

A1: Gender

1. Male
2. Female

A2: Age group

1. 20 years and less
2. 21–30
3. 31–40
4. 41–50
5. 51–60
6. 61–70
7. 70+

A3: Highest Qualification

1. Doctoral degree
2. Master's degree
3. Honours degree
4. Bachelor's degree
5. National diploma
6. Certificate
7. Grade 12/matric
8. High school
9. Primary

A4: Employment status

1. Employed
2. Unemployed
3. Self-employed

A5: Level of experiences

1. Less than 1 year
2. 1–10 years
3. 11–20 years
4. 21–30 years
5. 30+

A6: Income per month

1. R1000 and less
2. R2000–R10 000
3. R11 000– R20 000
4. R21 000– R30 000
5. R31 000–R40 000
6. R41 000– R50 000

7. R50 000+

A7: Number of years business has been in operation

1. One year and less
2. 2–5
3. 5–10
4. 11–15
5. 16–20
6. 20+

A8: Residential area

1. Urban
2. Township
3. Rural

Section B: General questions

B1: Do you have access to the internet?

1. Yes
2. No

B2: Do you use it as your connection source?

1. Fibre **Frequently/Often/Sometimes/rarely/never**
2. Wifi **Frequently/Often/Sometimes/rarely/never**
3. Data bundles **Frequently/Often/Sometimes/rarely/never**
4. Airtime **Frequently/Often/Sometimes/rarely/never**

B3: Do you usually experience network coverage challenges?

1. Yes
2. No

B4: Which gadget do you use to purchase online?

1. Cell phone **Yes/No**
2. Computer **Yes/No**
3. Tablet **Yes/No**

B5: Do you prefer to use:

1. online services to buy
2. purchase physically from the store

B6: What items do you usually prefer to buy online

1. Electronic goods **Yes/No**
2. Books cinema tickets/online movies/shows **Yes/No**
3. Internet banking **Yes/No**
4. Stuff available only online **Yes/No**
5. Anything **Yes/No**
6. Groceries **Yes/No**
7. Do not buy online **Yes/No**

B7: I heard about e-commerce (online shopping, internet banking, etc) via:

1. Radio **Yes/No**
2. Bank **Yes/No**
3. Newspaper **Yes/No**
4. YouTube **Yes/No**

5. Radio **Yes/No**
6. TV **Yes/No**
7. School **Yes/No**
8. Church **Yes/No**
9. Social media platforms. **Yes/No**

B8: Reasons for not using e-commerce platforms:

1. Fear of cybercrime **Yes/No**
2. Unlawful sharing of personal data **Yes/No**
3. Fraud **Yes/No**
4. Cyberbullying **Yes/No**
5. Invasion of privacy **Yes/No**
6. Unprofessionalism **Yes/No**
7. Outdated products **Yes/No**
8. Missing or unclear product information **Yes/No**
9. Bad marketing of the product **Yes/No**
10. Fake product reviews **Yes/No**
11. Lack of personalisation **Yes/No**
12. Bad user experience. **Yes/No**

B9: Reasons for using e-commerce platform:

1. Increase sales **Yes/No**
2. Faster service **Yes/No**
3. Cost-effectiveness **Yes/No**
4. Saves time **Yes/No**
5. Faster buying process **Yes/No**
6. Cost reduction **Yes/No**
7. Flexibility for consumers **Yes/No**
8. Product and price comparison. **Yes/No**

B10: Factors influencing trust in e-commerce in South Africa:

1. Online security **Yes/No**
2. Privacy issues **Yes/No**
3. Credit card fraud **Yes/No**
4. Intellectual property issues **Yes/No**
5. Customer disputes **Yes/No**
6. System reliability **Yes/No**
7. Low search engine results ranking **Yes/No**

Section C: attitude and experiences of e-commerce in South Africa

C1: Attitude	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
1. I get on-time delivery by shopping online					
2. Detail information is available while shopping online					
3. I can buy the products anytime 24 hours a day while shopping online					

4. It is easy to choose and make comparison with other products while shopping online					
5. The website design helps me in searching the products easily					

C2: Experience	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
1. Online shopping takes less time to purchase					
2. Online shopping doesn't waste time					
3. I feel that it takes less time in evaluating and selecting a product while shopping online					
4. I feel safe while shopping online					
5. Online Shopping protects my security					
6. I like to shop online from a trustworthy website					
7. I have received my delivery when I shop online					
8. While shopping online, I prefer to purchase from a website that provides safety and ease of navigation and order					
9. The website layout helps me in searching and selecting the right product while shopping online					
10. I believe that familiarity with the website before making actual purchase reduce the risk of shopping online					
11. I prefer to buy from website that provides me with quality of information					

Section D: Question related to online trust (privacy concerns, perceived risks eWOM)

D3: Privacy concerns	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
1. I believe that my personal information shared on e-commerce platforms is secure					
2. I trust purchasing products on e-commerce platform					
3. I am concerned about privacy of my personal information when engaging on e-commerce platform					
4. I trust that my personal information supplied in e-commerce platforms will not be sold or used for other purposes without my consent or knowledge					

D3: eWOM	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
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1. I trust the e-commerce platform after hearing other people's experience					
2. I use online shopping because I heard one of my family members using it and was convenient					
3. I use online shopping because the community use it often					
4. I use online shopping because there is no reliable transport to go to shopping and I was advised to use it by my neighbours					
5. I trust the e-commerce platform after hearing other people's experience					

D3: Perceived Risks	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
1. I prefer buying products through e-commerce rather than physically going to the stores					
2. I trust purchasing products on e-commerce platform					
3. Sharing of personal information through e-commerce does not pose any threat to me and/or my family					
4. I regard invitations to share personal information on e-commerce as possible phishing activities					

Section E: Questions related to Purchasing intentions in South Africa

Purchase Intention	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
1.Using Internet for online shopping is easy					
2.Shopping online is fun and I enjoy it					
3.When I make a purchase my friend's opinion is important to me					
4.I will have no problem in shopping online if I get to know that my friends and relatives are doing it without any problems					
5.Sharing my experience through online product reviews will make me noticeable					
6.I do not shop online because Internet speed					
7.I am confident of shopping online even if no one is there to show me how to do it					
8.My friends approach me for consultation if they have to try something new					

Thank you. This is the end of the questionnaire.

From: **Kiru Pillay** <kiru2010@gmail.com>

Date: Fri, 30 Jun 2023 at 17:28

Subject: Proposal Submissions

To: Thilimbilu Esther Mufhadi <2397807@students.wits.ac.za>

Hi Esther,

this is to confirm my support for your proposal submission

Regards

Kiru