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The impact of trust in online shopping behaviour of the middle class in Gauteng



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A research report submitted to the Faculty of Commerce, Law and Management, University of the Witwatersrand, in partial fulfilment of the requirements for the degree of Master of Management in the field of Digital Business

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ABSTRACT

Background: The rapid expansion of online shopping has revolutionized the retail sector, providing consumers with unparalleled convenience and accessibility. Despite its widespread adoption, persistent concerns about the security and trustworthiness of online transactions significantly impact consumer behaviour and decision-making processes. **Research Problem:** In the South African landscape, distinctive socio-economic factors introduce challenges that necessitate a focused exploration of the interplay between perceived security, trust, and online shopping behaviour. **Objective:** This study sought to identify the level of trust in online retailers, examine trust across demographic and socioeconomic factors, and investigate the relationship between trust and online shopping behaviour. **Methodology:** This study employed an online questionnaire and leveraged the Technology Acceptance Model (TAM) to gain insights into technology adoption, perceived value, and behavioural intentions. This framework provided a structured approach to unravel the dynamics of online consumer behaviour within the middle class. Chi-square cross-tabulation and correlation analysis were utilized to identify the level of trust and measure the strength of the relationship between online shopping behaviour and trust in online retailers. **Results:** The findings revealed significant demographic variations in trust levels. While a majority expressed discomfort with online shopping, higher-income individuals exhibited greater engagement. Trust emerged as a critical determinant, with demographic nuances influencing perceptions. The correlation analysis underscored a strong positive correlation between trust and online shopping behaviour, highlighting its pivotal role. **Conclusion:** Businesses can strategically leverage these insights to enhance customer trust by recognizing demographic nuances in trust formation. Implementing targeted strategies to foster trust has the potential to increase online shopping engagement and, ultimately, drive sales. This study contributes actionable insights for businesses navigating the dynamic landscape of online commerce.

Keywords: Perceived value; Satisfaction and trust; User experience; Electronic word of mouth; Security and trust and Website quality

DECLARATION

I, **Thabo Mofokeng**, declare that this research report is my own work except as indicated in the references and acknowledgements. It is submitted in partial fulfilment of the requirements for the degree of Master of Management in the field of Digital Business at the University of the Witwatersrand, Johannesburg. It has not been submitted before for any degree or examination in this or any other university.

Name: Thabo Mofokeng **Signature:** _____

Signed at …….Alberton……

On the ……... day of ……. 2023

DEDICATION

I extend my dedication for my master's report to my family and numerous friends. A heartfelt appreciation goes to my cherished family, whose words of encouragement and unwavering emphasis on perseverance continue to resonate in my ears.

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LIST OF ACRONYMS

E-WoM:	Electronic word of Mouth.
UX:	User experience.
A-C-V:	Attribute-Consequence -Value model.
TAM:	Technology Acceptance Model.
AVE:	Average Variance Extracted.
TLI:	Tucker Lewis Index.
CFI:	Comparative Fit Index.
B2B:	Business-to-Business ecommerce.
B2C:	Business-to-Consumer ecommerce.
ICT:	Information and Communication Technologies
CRM:	Customer Relationship Management
IT:	Information Technology
EOM:	End of Messa

CHAPTER 1: INTRODUCTION

1.1 Background

In the realm of online retailing, the virtual nature of transactions and the complexities of trans-temporal dealings expose consumers to significant uncertainties and risks. Establishing trust perception emerges as a critical mechanism for fostering a reliable relationship between e-commerce platforms and consumers (Mayer, Davis, & Schoorman, 1995). Despite extensive academic discourse over the past two decades on various facets of consumer behaviour in the online retail landscape, there exists a conspicuous research gap concerning the impact of trust on the online shopping behaviour of individuals in the middle class.

While previous studies have delved into areas such as service quality perceptions, technology acceptance, and online customer loyalty, a distinct research stream that warrants attention is consumers' trust in the context of online retailing (McKnight, Choudhury, & Kacmar, 2002a; Sarkar, Chauhan, & Khare, 2020; Stouthuysen, Teunis, Reusen, & Slabbinck, 2018). Trust, defined as the confidence of one party in another's activities, particularly when vital to the trustor, emerges as a pivotal factor shaping online shopping behavior (Mayer, Davis, & Schoorman, 1995). Previous research has emphasized the role of trust in reducing uncertainty, perceived risk, and positively influencing purchase intentions (Bilgihan, 2016; Brengman & Karimov, 2012).

Notably, the literature suggests that customers may lean towards trusting online retailers with a physical store presence, seeking assurance in the online operation (Benedicktus, Brady, Darke, & Voorhees, 2010). Additionally, assistance from fellow customers who have established trusting perceptions about online-only retailers proves valuable in persuading others to engage in online transactions. Closing this identified research gap, the present study aims to address the research question concerning the extent to which trust in online shopping, particularly within the middle-class demographic, influences consumer buying behaviour. By shedding light on this underexplored aspect, the research endeavours to contribute significantly to the current understanding of online consumer behaviour dynamics of individuals in the middle class.

1.2 Research problem

The burgeoning growth of online shopping has transformed the retail landscape, offering convenience and accessibility to consumers. However, despite its widespread adoption, concerns surrounding the perceived security and trustworthiness of online transactions continue to persist, influencing consumer behaviour and decision-making processes (Soleimani, 2021). Creating a persistent challenge related to perceived security and trust in online shopping acting as critical barrier to the successful adoption and sustained engagement of users. Research suggests that perceived security plays a crucial role in influencing consumers' trust in online transactions (Soleimani, 2021). As individuals navigate the digital marketplace, uncertainties related to the privacy of personal information, the reliability of payment systems, and the overall security of online platforms can significantly impact their trust levels. Moreover, trust is identified as a fundamental element that influences consumers' willingness to engage in online transactions and their overall satisfaction with the e-commerce experience (Luhmann, 2018).

In the South African context, the complexities surrounding e-commerce transactions, coupled with unique socio-economic factors, further amplify the significance of understanding how perceived security and trust contribute to the overall success of online shopping experiences. The existing literature underscores the pivotal role of trust in shaping consumer behaviour in online environments (Luhmann, 2018). Trust acts as a cornerstone, influencing individuals' decisions to engage in online transactions and their overall satisfaction with the e-commerce process. However, the South African e-commerce landscape introduces specific challenges and opportunities that necessitate a focused exploration of the interplay between perceived security, trust, and online shopping behaviour within this unique context.

The absence of face-to-face interactions, concerns about the security of personal information, and the potential risks associated with online transactions all contribute to the nuanced landscape of trust in South African e-commerce. Despite the existing body of knowledge on these topics, there remains a research gap in understanding the nuanced dynamics of perceived trust in diverse online shopping contexts of individuals in the middle class. Different cultural, social, and economic factors contribute to variations in how consumers perceive security and trustworthiness,

necessitating a more nuanced exploration (Soleimani, 2021). Furthermore, the rapid evolution of technology and the increasing prevalence of online transactions emphasize the need for contemporary research that addresses the latest challenges and opportunities in this domain.

This research was aimed at contributing to the existing literature by investigating how trust impact online shopping behaviour of individuals in the middle class in Gauteng. The research sought to provide actionable insights for businesses, policymakers, and scholars, aiding in the development of strategies to enhance the perceived security and trustworthiness of online shopping platforms, ultimately fostering a more positive and secure e-commerce environment for middle class consumers in South Africa.

1.3 Research objectives

In order to understand the impact of trust in online shopping behaviour of middle-class consumers in Gauteng, the study had the following objectives:

- To identify the level of trust on online retailers by individuals in the middle class in Gauteng.
- To identify the level of trust on online retailers across the demographic and socioeconomic factors within the middle-class individuals in Gauteng.
- To examine the relationship between trust in online retailers and online shopping behaviour.

1.4 Research questions

This study sought to answer the following research questions:

- What is the level of trust on online retailers among individuals in the middle class in Gauteng?
- How does the level of trust on online retailers vary across different demographic and socioeconomic factors within the middle-class population in Gauteng?
- What is the relationship between trust in online retailers and online shopping behaviour ?

1.5 Rationale

Existing research on consumer trust issues in e-commerce has predominantly concentrated on specific factors like privacy, security, control, and cybercrime (Castelfranchi & Falcone, 2000; Chellappa & Pavlou, 2002; Cook & Luo, 2003; Davis, 1989; Ganzaroli, Tan, & Thoen, 1999; D. Kim & Benbasat, 2006; Lauer & Deng, 2007; Lee, 2004). Despite these efforts, there has been a notable oversight regarding the potential impact of various web design elements and features in bolstering customer confidence directly on the site.

Notably, no research or literature has been identified that examines the combined effects of these components alone. Many of the identified variables have demonstrated their influence on consumer confidence and frequently serve as the foundation for designing and developing various website components. Considering the substantial resources invested by companies in web development, it becomes imperative to manage these costs effectively. By identifying the crucial components that significantly contribute to user trust, companies can strategically allocate resources for web development. This targeted approach not only aids in cost management but also underscores the importance of customer trust in guiding more effective and incremental development strategies. Identifying specific elements that enhance customer trust is pivotal for refining website development techniques and ensuring a more impactful and user-centric online experience for middle class consumers.

1.6 Delimitations of the study

This study is subject to certain delimitations. Given the multifaceted nature of e-commerce and its numerous factors influencing trust in online shopping, this research specifically centered around the literature review of trust in e-commerce. The primary data for this study was acquired through an online survey. It is essential to acknowledge that online surveys come with inherent limitations, including potential undetectable errors. Participants, in their haste or impatience, may provide inaccurate data. Long (2001) highlighted that the abundance of information in a survey can lead to participant frustration.

To manage time and cost constraints, this research was geographically confined to Gauteng. While this approach streamlines the research process, it also imposed

limitations on the diversity and quantity of data collected. Any flaws in the collected data can introduce bias, consequently restricting the scope and validity of the research findings.

1.7 Definition of terms

1.7.1 Online shopping behaviours

Refers to the actions, decisions, and patterns exhibited by consumers when engaging in the process of purchasing goods or services through online platforms. Factors such as browsing, comparing, have a huge impact in online decision making and purchasing behaviour (Lim & Dubinsky, 2004).

1.7.2 Online purchasing behaviours

When the customer pays for goods and services rendered on the Internet, it is consider as online shopping behaviour (Ha & Stoel, 2004).

1.7.3 Attitudes

Lim and Dubinsky (2004), refers to attitudes as some degrees of favour or disfavour of psychological tendencies that are expressed by evaluating a particular entity.

1.7.4 Consumer trust in e-commerce

Ecommerce trust refers to as psychological state includes a buyers' intention to take on the vulnerability from positive expectations of intention, integrity, and competence of a seller under conditions and associated risks (Rousseau, et al, 1998).

1.7.5 E-commerce

E-commerce refers to the transactions made in online (Chen & Dhillon, 2003).

1.8 Assumptions

Establishing trust among online buyers is assumed to evolve through repeated interactions and the fulfilment of promises within the digital service environment. Initially, a customer becomes engaged with the business through the service environment due to a positive attitude toward the business. This engagement results in the amalgamation of three constructs: the predisposition to trust, institution-based trust and initial trust (McKnight & Chervany, 1996). The customer's overall inclination to trust others stems from personal characteristics and social factors (trust disposition),

an enhanced perceived integrity of the context (organization-based trust), which includes legal aspects associated with e-commerce, and perceptions regarding the security and privacy provided by the business (Cofta, 2006). This study assumed that there is a positive relationship between trust in online retailers and online shopping behaviour.

1.9 Chapter Outline

1.9.1 Chapter 1

This chapter introduced the study, followed by the rationale for the study, and the statement of the problem. The remaining sections of the chapter detailed the definition of key concepts, study objectives, and research questions. Moreover, the chapter elucidated the study's delimitations.

1.9.2 Chapter 2

The chapter offered a comprehensive account of the pertinent literature reviewed, reflecting the perspectives of various scholars and authorities within the domain of factors that has impact on online trust. It also provides an analysis of previous academic research on consumer confidence in e-commerce and the theoretical framework developed from it. The chapter begins with a summary of current trends and addresses the obstacles preventing the expansion of business-to-consumer (B2C) e-commerce, such as the impact of technology, security, and customer trust issues. A theoretical model of how trust is built in the context of e-commerce has been studied and this model serve as the theoretical framework for this study and informs the conceptual framework. Finally, three questions are asked, from which research hypotheses were drawn from in the next chapter.

1.9.3 Chapter 3

This chapter presents the research methodology that was adopted for this study and why it was chosen over other research methods. The methods used and the reasons for their choice are then discussed in detail. The target group, the sampling methods, the structure of the survey questionnaire, the handling and processing of the data and the precautions taken to ensure the validity of the data collected during the survey are described. Finally, the main data analysis method used in the study is presented.

1.9.4 Chapter 4

This chapter provides the results of from the collected and analysed data. This chapter further contains both a descriptive analysis, cross tabulation and correlation analysis between trust on online retailers and online shopping behaviour.

1.9.5 Chapter 5

This chapter discusses the results of this study integrating them within the context of what is known about trust on online retailers and online shopping behaviour. The theoretical framework used in the study, mentioned in the literature review, is linked to the research results through the proposed analogy.

1.9.6 Chapter 6

This chapter provides conclusion, recommendation, and ideas for future research.

CHAPTER 2: LITERATURE REVIEW

2.1 Introduction

A study has shown that customers are afraid to buy products or services using online platforms due to the fear that hackers and unknown sellers might steal their data (McKnight, Choudhury, & Kacmar, 2002a). Nurjanah and Yusuf (2022), expressed that the variables that have the most impact on e-trust are: website accessibility, security, quality, and post-sale service. Corritore, Kracher, and Wiedenbeck (2003) concluded that trust is one of the most important factors in online business, if the buyer does not trust the security of a site, he/she won't utilize the site. It is essential to teach buyers to utilize security programming, deal with passwords, and so on because online trade and administrations are a significant key for government, business, and customers (Corritore et al., 2003).

E-commerce is defined as a platform for buying and/or selling goods. It also offers data sharing and after-sales support. On the other hand, e-trust has been defined by Nurjanah and Yusuf (2022), as “the buyer's obligation to believe that the seller will satisfactorily perform your contract online, given that he satisfactorily accepts the terms and conditions”. After characterizing the key concepts to be considered, she divides the literature review into three parts: First, she establishes the link between the use of Information and Communication Technologies (ICT) and the online marketplace. People can shop online and do business online it's called e-trust.

The relationship between consumer behaviour and company's success are connected. The large-scale perspective of the organization's improvement is influenced by various essential and natural factors. From a small-scale perspective, customer behaviour, including their online activities such as shopping and word of mouth, are important factors that directly impact an organization's reputation and overall improvement (Keiningham, Aksoy, Cooil, and Andreassen, 2008).

Customers’ online activities are by large the appearances of significant worth, fulfilment, trust for the brand and company (Bart, Shankar, Sultan, & Urban, 2005). Customers perceive value alludes to the buyer's general evaluation of utilisation of an item founded on clients' impression of the product they getting and forfeiting (Zeithaml, 1988). Researchers and economists have paid much attention to perceived value, which has implications for firms trying to predict consumer behaviour (Chen &

Dubinsky, 2003). Literature in online platform ought to focus on the inspirations or wanted values that are hidden in the customers' utilization of the online platform (Cowles, Kiecker, & Little, 2002).

Online environment presents a difficult test for e-commerce companies since there are different options for consumers that make things hard to build long-term relationships (Chang & Hsin-Wei, 2011). Customer's perspectives are a major variable in ecommerce. Online and offline word of mouth settings have an impact on the clients' trust in product/service which in the long run minimise risk without actual preliminaries and create a way for a decision to buy (Román, Riquelme, & Iacobucci, 2019). Although in the online shopping environment, client perceived value is critical, it neglected to get sufficient exploration consideration. Clients' trust and perceived value are significant variables that are added to their nonstop patronization of the company backings development (Rhoades, 2006). Clients trust activities are firmly supported by the view of the organization's brand.

2.2 Definition of topic or background discussion

In any online transaction consumers require sellers to keep their commitment to deliver the product when making online purchases. This means that consumers must trust that the seller has what it takes to provide services. In this manner, trust is consideration essential for online transactions (Ang et al., 2001).

If the seller is not able to guarantee delivery or quality of the product or service this may have an impact on the seller's ability to sell products or services. In essence, a company's triple bottom line is impacted by the consumer behaviour which is an important factor of trust in online shopping (Schurr & Ozanne, 1985). If the buyers are not comfortable with the site of the seller, they will not buy or make a transaction online(Kim, Ferrin, & Rao, 2008). However, often when customers can not verify their transaction online, that create an issue and customers become uncomfortable to continue with that transaction (Dachyar & Banjarnahor, 2017). The decision for consumers to make a transaction online is based on whether customers trust the seller or not (Murwatiningsih & Apriliani, 2013;Putra, Rochman, & Noermijati, 2017). When the consumer trust for is higher, it motivates or add into the decision transact with the seller (Tanjung, Elfa, & Andreas, 2018). Buyers who have confidence in the seller, they will always transact with the seller (Irawan, 2018). It is very crucial to identify

factors that may have a negative or positive impact on online trust, because trust plays a very key part in decision of buyer to transact online. One important factor of trust is brand image. digital strategies increase the level of trust as seller depend on them mostly for online transactions (Bart, Shankar, Sultan, & Urban, 2005; Urban et al.,2009).

2.3 Factors that influence consumer behaviour and in the use of online shopping platforms.

2.3.1 Trust and perceived value.

Customer perception and satisfaction plays has a huge impact in the growth of the retail market. Customers feel more secure and happy and build meaningful relations with the seller when they feel that they are been taken care of and protected when they transact online. This translates to an increase in the company's triple bottom line which in turn grows the company's market share (Babakus, Bienstock, & Van Scotter, 2004). Hellier and colleagues (2003), outlined client satisfaction because of the overall feeling of happiness and satisfaction felt by the shoppers, that resulted from the flexibility in meeting their desires, expectation, and wishes thanks to the service given by the online platforms. With the event of E-Commerce, the construct of client satisfaction in an online context is named as E-Satisfaction. E-Satisfaction is that the state of satisfaction of the purchasers with relation to their buying expertise with a given electronic commerce firm and ends up in favourable responses for purchase furthermore as repurchase. Carrion-i-Silvestre and colleagues (2009), have outlined E-Satisfaction because the accumulation of shopper satisfaction from each purchase and skill in intense the merchandise or service from time to time in an internet web site.

Perceived value may well be categorised as the acquisition value and transactional value. When customers acquire a product or service, it is perceived as acquisition value. Customers perceived value is additionally necessary as a result it will cause complete loyalty (Chiou, 2004). Consistency of the product attributes and client values (i.e., positive perceived value) reduces uncertainty and helps the client build trust within the sort of reliable expectations of the supplier in in-progress exchanges (Carver, 1990). Trust facilitates buyers sharing interests, experiences, and ideas within

the looking and buy method. Then, shoppers can organize their looking behaviour through social learning.

literature have looked at this issue at decisive price and marketing policies while also looking at its effects on client will pay and purchase behaviour in online shopping. There is not a lot of research done in online perceived acquisition value and perceived transactional value (Audrain-Pontevia, 2013). Client satisfaction is outline based on their analysis of any product in terms of whether or not they want it or their expectations have been met. Jaiswal (2008), suggested that various factors like price, reliability, accessibility, flexibility, appearance, social and improvement of shoppers contributed to the customers' satisfaction (Mohiuddin man and Dey 2018). Woodruff (1997), argued that perceived value is the customer's mental feature derived from the willingness to transact with the seller, while the fulfilment in derived from the perceived value.

Research evidence suggest that customer satisfaction is derived from positive an influence drawn from perceived value (Anderson and Mittal, 2000;Audrain-Pontevia, N'Goala et al., 2013;Yang and Peterson, 2004). A number of literature research on perceived transactional value have shown the impact on purchase or on willingness to pay and few studies have investigated the potential impact of perceived transactional value on customer satisfaction. A product's perceived acquisition value is completely driven by the advantages buyer's belief of fulfilment by obtaining and utilising the product and has a negative impact on the price related to the product.

2.3.2 Satisfaction and Trust

Online trust plays a vital role in building relationships between the customer and the seller. Trust increases the profitability of the company as it is driven by positive impact on customer buying behaviour (Babakus et al., 2004;Wen & Chi, 2013). Rousseau, Sitkin, Burt, and Camerer (1998), has outlined trust as "the ability to be vulnerable to accept the intent to accept the expectation of behaviour". Trust applies an effect on the clients' behaviour to connect in social activity concerning any item or purchaser in ecommerce (Wang, Lo, & Hui, 2003). High client's satisfaction in associated with seller ability to provide good or services on ecommerce (Bauer, Grether, & Leach, 2002).

Trust has a huge impact in online shopping (Kolsaker, 2004). Online shopping relies upon customer perceived risk and satisfaction which can decrease improvement in

trust (Kolsaker, 2004). Public social culture plays a significant role (for example Lim, 2006, Yoon, 2009) in adopting eCommerce. Infrastructure is one significant component which is expected for the improvement of e-commerce. Online business abilities are influence by the ICT which are the fundamental components of the infrastructure. According to Chiu (2009), compassion, competence and integrity are described as the components of trust. Compassion is described as the belief that the trustee will not take an advantage of any situation (Chiu et al., 2009;Ndubisi, 2004). The importance of trust is that it gives confidence to customer to engage with seller and exchange information and make online transactions (Pavlou, 2006). Trust issue is at first significant in that individuals can't ensure that the data Captured from different sources (Jung, 2009). Trust refers to an individual perception that others will act in view of individual assumptions "and the assumption that others Choose to trust won't act opportunistically by exploiting what is going on (Gefen, 2003). Hoffman(1999), demonstrated that the basic obstacle in online business is the fear and includes the absence of principles for protect transactions, and customers' feeling unsafe toward sharing their personal information. Trust helps to reduce these issues and facilitates transactions in online business by reducing uncertainties, vulnerabilities, and risks (Ahmad, 2020).

Customer satisfaction is based on how much there is a gap between what customers want and ultimately what they get, taking several factors into consideration. The customers level of satisfaction will increase the ability to buy online when the level of honesty and competency on ecommerce is looked at by the seller (Flavián et al., 2006). According to research, trust ensures sustained client loyalty and helps customers stick with a single service provider (Hart & Johnson, 1999; Kassim & Abdullah, 2010). According to Kassim and Ismail, (2009), e-satisfaction and e-trust have no link. Although a number of studies have showed a positive correlation between the two variables (Horppu, Kuivalainen, Tarkiainen, & Ellonen, 2008; Kassim & Abdullah, 2010; Kim et al., 2008).

2.4 How does the trust of the customer in using online shopping affect the E-commerce success of the company?

2.4.1 Online WoM and trust

The electronic word of mouth (e-WoM) has been believed to be a vital subject among researchers and professionals for quite a while (Hennig-Thurau, Gwinner, Walsh, & Gremler, 2004Hennig-Thurau et al., 2004). Analysis has shown e-WoM is more compelling than conventional market data because e-WoM is seen as it would be advantageous and have higher validity (Bickart & Schindler, 2001). According to Hennig-Thurau and colleagues (2004), e-WoM refers to the product offered by seller to customers which has a positive or negative statement which is established through the internet. Therefore, Competency, integrity, ability, and compassion of any specific product or seller is influenced by the presence of social features in online shopping. Therefore, social presence contribute a positive relationship into e-WoM (Awad & Ragowsky, 2008).

Electronic WoM activities are vital components to customer's trust. The comparison between traditional WoM and e-WoM is very useful as it differentiate speed, accommodation and of eye-to-eye pressure (Phelps, Lewis, Mobilio, Perry, & Raman, 2004). Traditional WoM correspondence comprises of verbally expressed words exchanged with another person in an eye to eye situation, while e-WoM includes communicating individual encounters and opinions through the composed word (Phelps et al., 2004). A benefit of the composed word is that individuals can look for data at their own speed and inside their own time span. TSai, Pan, Liao, & Chu (2009), found that customers' fulfilment with buying purchase affects buyer responsibility and positive word of mouth intentions.

Also, in light of the fact that relational sources overall are viewed as more credible than nonpersonal or business which shoppers frequently depend casually on WoM when looking for data of their transactions (TSai et al., 2009). Therefore, generating positive WoM has turned into a critical strategy for advertisers to build and keep up areas of strength for with highly engaged customers (Gangadharbatla & Smith, 2007). External sources have a huge impact on potential customer as they find the data to be more reliable and trustworthy (To & Ho, 2014).

2.4.2 User Experience and trust

Although the pattern toward online transaction is proceeding to develop, imperfect web composition stays a serious obstruction to internet business execution. As indicated by Nielsen and Pernice (2010), success rates on eCommerce sites are 56%, with most sites accomplishing consistency with just 3rd of documented usability guidelines. Consequently, it is critical to further develop site convenience as it can essentially expand income, faithfulness, and survival. Client lack of confidence and trust in online transaction keep on introducing major hindrances. Key motivator seems to be the vital inspiration for online shopping, trailed by bargaining hunting. The client experience incorporates the client's all's feelings, insights, inclinations, physical and mental reactions, ways of behaving, and accomplishments that happen previously, during, and after the utilization. Hence, client experience is an outcome of the elements, execution, framework intuitiveness or items that the client has had as because of past encounters, capacities and setting of use (Casare, Basso et al. 2020).

According to Rose and colleagues (2012), user experience is divided into two parts; a cognitive experiential state and an affective experiential state. The cognitive experience state is described as being "associated with thinking or cognizant mental cycles" (Rose et al. 2012, p. 312). The concept of "flow" can be characterized as a condition in which people are entirely engaged in an action and where "essentially nothing else appears to have any significance" (Csikszentmihalyi 1990, p. 4). This can be regarded as the fundamental core of the cognitive experience state (Novak et al. 2000).

Flow has been described as a "holistic sensation that individuals feel when they act with all-out inclusion" which results in a "positive, subjective experience" (Rose et al. 2012, p. 300). For instance, Webster and Martocchio (1993), looked at how flow could be increased in computer-mediated correspondence and identified flow as a vital advancement to look at how clients collaborated with these developments. Novak and colleagues (2000), created and tested a theoretical model, exploring user experience by just involving the cognitive experiential state (i.e., flow) of a site. In an online setting, flow is explicitly characterized as "a mental state experienced during on the web route" (Novak et al. 2000, p. 24). Clients of a site being in a state of flow are caught up in

their collaboration with the site and completely focused on the actual utilization (Gao and Bai, 2014).

research suggests that user experience comprises of a cognitive as well as of an affective component (Bagozzi et al. 1999; Eroglu et al. 2001; Frow and Payne 2007; Komiak and Benbasat 2006). For instance, Frow and Payne (2007) proposed that the experience includes both "rational, cognitive processing and emotional, affective processing" (Rose et al. 2011, p. 27). Eroglu and colleagues (2001), proposed that the internet-based retail location climate affects the clients' mental state as well as the profound, full of feeling state. Bleier and colleagues (2019), echo this notion by proposing that the communication between a customer and product may be enjoyed in and be perceived as fun. Likewise, the experience goes past a functional (cognitive) dimension and also comprises of an affective dimension. In line, Rose and colleagues (2012), developed and tested an extended user experience model including a cognitive experiential state as well as an emotional experiential state, which refers to "one's affective system through the age of moods, feelings and emotions" (Rose et al. 2012, p. 312).

The possibility of satisfaction alludes to various goals to the emotional point of view of the customer. Proportion of satisfaction are characterized to evaluate the client's perspective on points like capability, backing or learnability, or mentality to the usage of the thing. The plan of client experience, which has continuously transformed into a goal in making intelligent frameworks over the course of the last years, considers a greater degree than the viewpoints zeroed in on with the possibility of client fulfilment. However, while the term client experience is comprehensively used, the hypothetical foundation is not without a doubt known so far (Wirtz et al., 2013).

A few methodologies have been made to portray the underpinning of the client experience of online services. For instance, Novak and Hoffman (2000), used the flow concept as a fundamental rule to get a feel on which elements are a convincing experience in online shopping. They further demonstrated and made sense of client experience on online shopping, this approach helps in understanding the client’s experience using particular framework. An effective website system should have the option to satisfy both the data and the needs of customer/user. Hassenzahl (2005), defined two aspects of client’s satisfaction: instrumental and non-instrumental

characteristics. Instrumental quality viewpoints centre around clients' assignments, objectives, and their effective accomplishment.

One traditional methodology that considers these perspectives is (Davis, 1989) Technology Acceptance Model. Davis (1989), characterized the convenience and usability of an intelligent framework as significant instrumental quality perspectives. The impact of non-instrumental quality perspectives on client conduct has been studied also. Hassenzahl (2001), presented the idea of hedonic quality as involving quality aspects with no conspicuous connection to the task that the client needs to achieve with the framework, like innovation, imagination and so on. Further demonstrated hedonic quality to be a significant quality viewpoint for the client (In the site setting concentrates on zeroed in fundamentally on ideas like visual appeal or feeling (Hassenzahl, 2001).

Heijden (2003), concentrated on the idea of visual appeal quality as an expansion of the TAM to make sense of the independent acknowledgment and utilization of sites and tracked down the exceptional impact. Lavie and Tractinsky (2004), found that clients' perception comprises of two principal aspects in regards to visual appeal, which they named "old feel" and "expressive style". Different non-instrumental quality viewpoints like hedonic quality and visual appeal have been researched. In any case, to concentrate on the customer experience of sites overall non-instrumental and instrumental quality angles must be coordinated to comprehend clients' insight of association completely. Norman (1999), portrayed customer experience as incorporating all parts of the customers collaboration with an item. The experience of the framework occurs during the connection with the framework.

We characterize this handling of data about the connection as the key part inside the fundamental customer experience process. From one viewpoint, this data handling is affected by the characteristics of the intelligent framework: the client sees these characteristics inside the communication with the framework (Mahlke, 2002). Consequently, since information from customer experience plays a significant part in building trust for online shopping.

2.4.3 Security and trust

Security is defined as the capacity of the website to protect buyers very own information from any unapproved discloser of data during electronic transactions.

Security is viewed as a significant factor perceived intensely by online buy shoppers. It is because of the way that the issues of safety and protection assume as important part in making trust during on the online transaction. Since online shopping generally implies payments by debit or credit cards, buyers some of the time direct their consideration towards the information about the retailer for the purpose of protection. The ability of buyers to visit online stores and buy there is straightforwardly connected with the shoppers' trust in giving individual data and credit card payments.

Shoppers will generally purchase an item from a vendor whom they trust or a brand item they are know all about. In online transaction, confidence is perhaps of the most basic issue influencing the achievement or the disappointment of Internet retailers. Security will in general be an extraordinary issue keeping shoppers from buying online, as customers are worried that they will be tricked by vendors who will abuse their own data, particularly their credit card information. Security can be separated into two sections: the first connects with information and transaction security, while the subsequent part is coordinated to the credibility of buyers. the consideration is centred around the issues of privacy and security. the significance of safety in online transactions is one of the key factors that online buyers think about while choosing to buy a product online. Subsequently, sites offering security truly do have reliable and satisfied buyers.

Due to the loss of interpersonal engagement, the lack of concrete, asymmetric information, the ambiguity and lack of clarity in sales contracts, and the security concerns associated with online buying, consumers experience anxiety (Monsuwé, Dellaert, & De Ruyter, 2004). Although anxiety has garnered a lot of attention in the literature online purchasing hasn't generally focused on it (Liu & Guo, 2017). Because the Internet is so elusive, some studies believe that using it will increase sensitivity and awareness of risks, which will increase the anxiety associated with online buying (Kim & Forsythe, 2008). Online customers frequently hesitate to make purchases because they perceive their privacy as being invaded dangers (i.e., they lack confidence in online transactions and worry that online business sites might handle their information improperly). They abandon their online purchasing basket because they believe online stores are shady and have convoluted payment procedures. In essence, because they are concerned about security breaches and online privacy, students are more likely to click on the payments option (Cho & Trent, 2006).

The impact of information overload on purchasing decisions leading to both physical and mental weakness as examined (VanderWeele & Ding, 2017). When it comes to using internet business connections and destinations, mental weakness can be classified as a negative view, such as discontent, loss of interest, or a reduction in popularity and inspiration. In the meantime, the inherent qualities of online business sites, as well as their risks, privacy breaches, and time delays, contribute to clients' emotional states of rage, upset, and anxiety (Gao & Chen, 2021).

2.4.4 Website Quality as a moderating variable

Prior studies have studied the impact of perceived high-satisfactory on pleasure from 3 dimensions: data high-satisfactory, gadget high-satisfactory, and carrier high-satisfactory. Information high-satisfactory is involved with timeliness, relevance, and accuracy of data generated via way of means of a data gadget (Bailey, 1983). A web site is the initial purpose of communication between customers and sellers so, the website's quality it's a crucial issue within the success of the business (Agag, 2016). Previous studies have verified that the perception of consumers concerning the standard of net searching computing device have impact on the consumers' some the edges that will be pleased through exploitation of the internet. The upper perception of quality fashioned the positive impression of the website (Al-Debei, 2015). The net shoppers are possible to get from online website that they will trust as a result of they recognise the quality of the provided product and services. One of the most important factors that might affect a customer's trust is the quality of the website. If the customer lacks confidence in the website, they may decide against conducting business there. The quality of the website is another supportive aspect that motivates customers to engage in e-commerce activities. In order for clients to feel secure and complete online transactions with the company, a business must present itself to them in a positive way. According to an analysis by Putra (2019), the quality of a website has a beneficial effect on e-trust. Trust is positively impacted by website quality (Septiari, 2018).

The quality of a website has a big impact on end of message (EOM). The idea is that customers will feel more motivated to leave good EOM feedback if they believe that an internet search engine meets high standards for design, navigation, and search capabilities. Customers use online media to give their opinions and first-hand knowledge about a company, good, or service that they haven't personally used.

Additionally, customers profit from the experiences of others when they want to shop for something before deciding to acquire a good or service. When recommendations or reviews are generated (buyers who have made purchases will share their experiences through review sites that may influence new customers in making decisions to shop for a product), and service. Buyers may find it challenging to judge the level of confidence from the prereview source as a result of evaluations or remarks provided by them in text-based format. According to Septiari (2018), eWoM has a favourable impact on trust.

2.5 Analytical Framework

2.5.1 Theoretical Framework

The choice of the Technology Acceptance Model (TAM) as the theoretical foundation for this research stems from its efficacy in unravelling the intricacies of technology adoption, a crucial aspect in comprehending the online consumer behaviour dynamics of individuals in the middle class. Introduced by Davis in 1989, TAM provides a structured and comprehensive approach tailored for understanding how individuals respond to new technologies, with a particular emphasis on computer use.

TAM's relevance to this study is rooted in its postulation that individuals, when confronted with a new technology, undergo a decision-making process influenced by various key factors (Davis, 1989). Of particular significance is TAM's recognition of perceived value as a central determinant in shaping technology acceptance (Davis, Bagozzi, & Warshaw, 1989). The model posits that the perceived value individuals attribute to a technology significantly influences their inclination to accept and integrate it into their lives.

Furthermore, TAM highlights the intricate connection between individuals' behavioural intentions regarding Information Technology (IT) usage and their attitudes, perceived value, and beliefs concerning its usefulness (Davis, Bagozzi, & Warshaw, 1989). This underscores the importance of the subjective evaluation of a technology's value and its perceived usefulness in shaping individuals' intentions to engage with it.

Crucially, TAM's specificity in elucidating the behavioural patterns associated with the acceptance of technology, particularly in the realm of computer use, aligns with the focus of this research on online consumer behaviour dynamics within the middle class.

This specificity empowers researchers and practitioners to delve deeply into the nuanced processes through which individuals in this demographic embrace and integrate technological innovations, making TAM an invaluable tool for investigating the complex landscape of technology adoption among the middle class. Davis (1989) recommended the following simple diagram when studying technology acceptance:

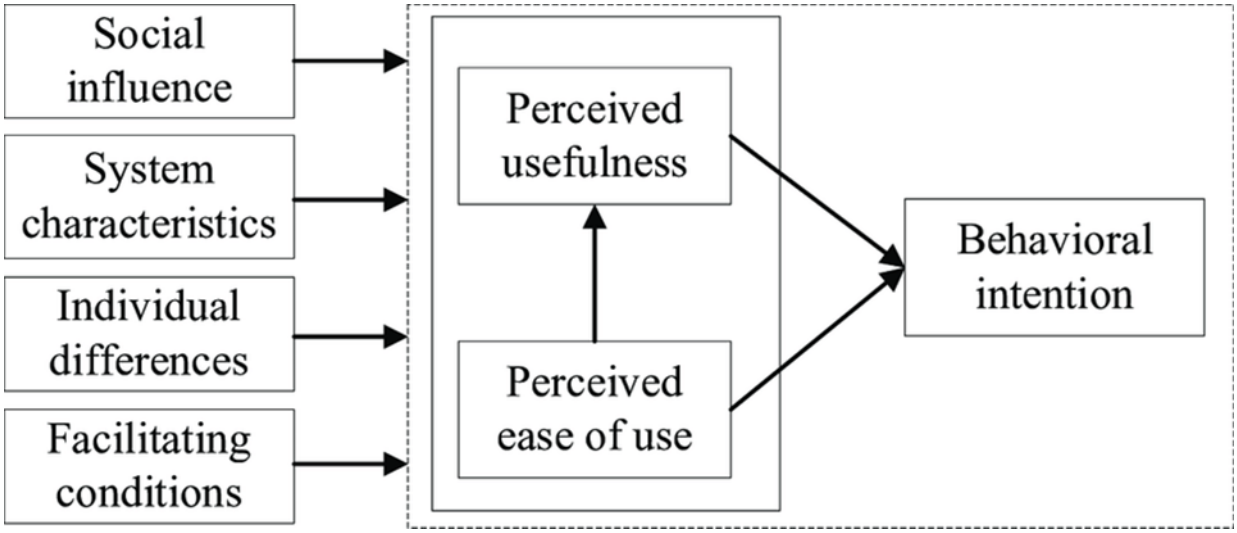


Figure 1: Davis 1989 Technology Acceptance Model

2.5.2 Conceptual Framework

The conceptual framework for trust in online retailers and online shopping behaviour within the middle-class population is grounded in the TAM. TAM, developed by Davis in 1989, serves as a robust theoretical foundation due to its effectiveness in elucidating the intricacies of technology adoption, a pivotal factor in understanding the dynamics of online consumer behaviour among the middle class. TAM posits that individuals, when faced with a new technology, undergo a decision-making process influenced by various factors (Davis, 1989).

In the context of online shopping, this suggests that middle-class consumers engage in a cognitive evaluation when considering adopting online retail platforms. Perceived value emerges as a central determinant, emphasizing the significance of how individuals assess the benefits and utility of online shopping (Davis, Bagozzi, & Warshaw, 1989). The model further emphasizes the interconnectedness of behavioural intentions, attitudes, perceived value, and beliefs regarding the usefulness of Information Technology (IT) (Davis, Bagozzi, & Warshaw, 1989). Applied to online shopping behaviour, this implies that the middle-class consumers'

intentions to engage with online retailers are intricately linked to their attitudes toward online shopping, perceived value of the platforms, and beliefs about the usefulness of online transactions.

Importantly, TAM's specificity in explaining behavioural patterns related to the acceptance of technology aligns seamlessly with the focus of this research on online consumer behaviour within the middle-class demographic. By honing in on the nuances of how middle-class individuals embrace and integrate technological innovations, TAM provides a valuable framework for investigating the multifaceted landscape of technology adoption in the context of online shopping.

In extending TAM to the realm of online trust, the conceptual framework recognizes that trust plays a pivotal role in shaping perceived value and attitudes toward online retailers. Trust acts as a mediating factor between perceived usefulness and behavioural intentions in the online shopping context. Understanding how trust develops and influences the decision-making process is crucial for unveiling the complexities of online shopping behaviour within the middle-class population.

In conclusion, the conceptual framework integrates TAM as a theoretical lens to explore the interplay between trust in online retailers and online shopping behaviour among the middle class. By leveraging TAM's insights into technology adoption, perceived value, and behavioural intentions, this framework provides a structured approach to unravel the dynamics of online consumer behaviour within the middle-class demographic, offering valuable implications for both research and practical applications. The below figure shows how online shopping behaviour can impact trust on retailers and how online retailer trust can impact online shopping behaviour.

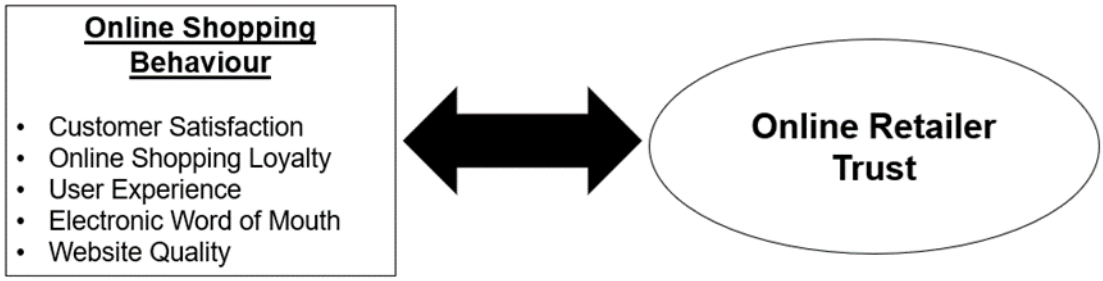


Figure 2: Conceptual framework adopted from Davis 1989 Technology Acceptance Model

2.5.3 Hypothesis

The hypothesis of this study was non-directional, and from assessing the selected frameworks above, the following hypothesis was tested:

H0: There is an association between online shopping behaviour and online retailer trust among middle-class individual.

H1: There is no association between online shopping behaviour and online retailer trust among middle-class individual. father.

2.6 Conclusion of Literature Review

The literature review underscored the significance of trust and perceived value in shaping online shopping behaviour. Customer perception and satisfaction are pivotal for the growth of the retail market, fostering secure and meaningful relationships with sellers. Trust, perceived value, and e-satisfaction are interlinked concepts influencing online consumer behaviour, especially in the context of the middle class.

The perceived value is categorized into acquisition value and transactional value, impacting brand loyalty. Consistency in product attributes and positive perceived value reduces uncertainty, fostering trust. Trust, in turn, plays a vital role in online shopping, mitigating perceived risks and facilitating transactions. Trust is built on elements such as compassion, competence, and integrity, instilling confidence in customers to engage in online transactions. Electronic Word of Mouth (e-WoM) and user experience further contribute to trust. Positive e-WoM enhances trust, reflecting the influence of social interactions on online platforms. User experience, encompassing cognitive and

affective states, positively influences trust. The quality of a website emerges as a crucial factor, impacting both trust and user experience.

Security considerations play a significant role in online shopping, with buyers seeking assurances to overcome concerns about privacy and data protection. Security positively affects customer satisfaction, reinforcing the importance of a secure online environment. The theoretical framework relies on TAM, providing insights into the dynamics of technology adoption. TAM's focus on perceived value aligns with the study's emphasis on understanding how individuals in the middle class engage with new technologies in the context of online shopping. The analytical framework integrates TAM with means-end chain theory and the attribute-consequence-value model, offering a comprehensive approach to unravelling the complexities of online consumer behaviour. In summary, this review sets the stage for an in-depth exploration of the impact of trust on online shopping behaviour within the middle class, grounded in the theoretical and analytical frameworks that provide a robust foundation for the research**.**

CHAPTER 3: RESEARCH METHODOLOGY

3.1 Introduction

The objective of this section is to concentrated on and discuss the methodological approach employed throughout the research process to address the research questions. This chapter encompasses essential methodological concepts, including research approach, research design, data collection methods, data analysis, study limitations, validity and reliability, along with ethical considerations.

3.2 Research approach

Research approach refers to the set of beliefs that guide the researcher's actions (Lincoln, 2011). This research was quantitative in nature. The aim of quantitative research is to gather large data which will in turn give more insights (Rosenthal, 2016). To begin with, data from this quantitative study was gathered in a numerical format that is appropriate for statistical analysis. Second, online questionnaire was used as the target population is exclusively Internet users who are potential or experienced online shoppers. Also, the online survey procedure can guarantee that all questions are answered before submission, it is inexpensive, and it was simple to compile the findings for entering into an analytic program for statistics.

The outcomes of the questionnaire accomplished were numerical and consequently, fair generally. Previous studies of online trust often involved participants completing surveys after visiting a number of predetermined experimental websites, which could be real or fictional (Egger, Juni, Bartlett, Holenstein, & Sterne, 2003;McKnight et al., 2002a). This was usually done to determine which of the selected websites was considered the most trustworthy. However, the main goal of this study was to determine how certain online shopping elements commonly found on many e-commerce sites affect consumers with different profiles. Thus, the survey encouraged participants to think and reflect on their past purchases and online browsing experiences.

3.3 Research design

Cooper & Schindler (2006:71) stated that research design specifies the methods and procedures for data collection, measurement and analysis. This study will be quantitative in nature and data will be collected using the cross-sectional survey

research design by means of questionnaires. Creswell (2012:377) states that a cross-sectional survey design is used when researchers collect data about current attitudes, opinions, or beliefs. Usually the research is designed so that information about a large number of people (the population) can be inferred from the responses obtained from a smaller group of subjects (the sample).

3.4 Data collection methods

This study used online questionnaires as instruments to collect data. Hair and colleagues (2000:440) defined questionnaires as "a set of questions designed to generate enough primary raw data for a completion of the information required that underline the research objectives". Online questionnaires will be used for the study as they are essential for collecting data from a large number of respondents and ensure that the same questions are given to each respondent. In addition, online questionnaires were easy to distribute and administer. They won't be time-consuming and will also promote anonymity, and they will cover a large sample size (McMillan & Schumacher, 2014:211). In this instance of quantitative data collection, the questionnaire encompassed a structured format, employing close-ended or multiple-choice questions along with a rating scale. The survey incorporated rating scales, and checklists. It will be hosted on a secure platform, allowing participants to engage in the study using any device of their preference.

3.5 Target Population

McMillan and Schumacher (2014:143) characterize the target population as a collection of individuals who meet specific criteria that the researcher aims to apply the study findings to. In a research investigation, defining the target population is crucial to align the research with the intended group of interest. Understanding the population is essential for assessing whether the chosen sample size accurately represents the population, thus influencing the generalizability of findings (McMillan & Schumacher 2014:143). For this study, the target population comprised individuals in the middle class residing in Gauteng who engage in online consumer activities.

3.6 Sample and sampling method

For the purpose of this research, the focus was on Gauteng province. Non-probability sampling, using a purposive sampling method was adopted. This method was mainly

preferred because it allowed the researcher to have access to available individuals in the middle class residing in Gauteng who engage in online consumer activities to accept the proposal to participate in the research. The non-probability purposive sampling technique was used both in the selecting middle class participants in Gauteng within the age group of 25 to 50 years old based on the specific purpose linked to answering the research questions (Naderifar, 2017). This study interviewed 23 middle class individuals residing in Gauteng who engage in online consumer activities.

3.7 Data analysis strategies

Data analysis refers to methods that are used to organise and summarise data in a meaningful way after the information has been collected (McMillan & Schumacher, 2014:436). Statistical Package for the Social Sciences (SPSS) version 271.0.0.1406, 2021 version was used to analyse data from questionnaires. The database was thoroughly scrutinized to eliminate instances with minute delays (Marescaux, De Winne, & Sels, 2012). Additionally, it eliminated respondents who repeatedly gave the same response to a series of questions and had a standard deviation of less than 50 (Loughry, Ohland, & DeWayne Moore, 2007). The surveys that were incomplete were removed, leaving a final sample of 23 replies. Chi-square cross tabulation of online retailer trust and each demographic and online shopping behaviour variable was generated to identify the level of trust. This study used correlation analysis to measure the strength and direction of the relationship between online shopping behaviour and trust on online retailers. It was chosen because the two variables had categorical data. The correlation coefficient measured the strength and direction of the relationship between the aforementioned variables.

3.8 limitations and challenges of the study

The research encountered challenges in terms of limited data access, particularly when surveying specific individuals, which posed constraints on obtaining comprehensive responses. Time limitations also played a role in the study, affecting the depth and duration available to investigate the research problem and track changes over time due to practical considerations. Additionally, unfamiliarity with the methods and instruments employed for data analysis and questionnaire development presented obstacles in the research process. These issues collectively impacted the

research dynamics and required careful consideration in addressing methodological and practical constraints.

3.9 Quality Assurance

3.9.1 External validity OR transferability

The constructs' convergent validity and reliability, which will be assessed using factor loadings, Chronbach's alpha, composite reliability, and average variance extracted (AVE), were used to establish the constructs' external validity. The measurement model's elements all displayed meaningful acceptable loading (between 0.64 and 0.93, p .001) (Anderson et al., 1988).

3.9.2 Internal validity OR credibility

The rule that demonstrated that the square base of each build's AVE is more prominent than the biggest relationship develops shares with some other buildings as presented by Hair Jr (2014) and Fornell (1981) was used to measure internal validity.

3.9.3 Reliability OR dependability

Hair Jr (2021) suggests that the reliability score should be (CR > 0.70) and this study was adopted and look into the same score.

3.10 Ethical considerations

Cooper and Schindler (2006:117) state that “the goals of ethics in research are to ensure that no one suffers adverse consequences from the research activities”. From the onset right up to the end of the study, the researcher will make sure that there is no falsification and misrepresentation on the outcome of the study. To conclude that the study process and results are authentic, some ethical norms are unavoidable (Khan, 2016). This study considered the following ethical standards:

- Voluntary participation: Voluntary participation has recently been demonstrated to be a simple yet effective mechanism to avoid deadlocks in states of mutual defection and to promote persistent cooperative behaviour (Szabó & Hauert, 2002). Participants when they feel not to continue to participate, they are allowed not to continue with the research.
- Informed consent: the principle of informed consent has developed a way to promote autonomous decision-making on the part of the respondents (Elliott,

2006). It is important to inform the participants about the potential harm and the risks as it informs the participants whether to continue with the research or not, this paper suggests that the informed-consent concept may suggest a set of criteria and guidelines that can help researchers to fulfil their similar ethical responsibilities to the respondents (Friedman, Khan Jr, & Howe, 2000) .

- Anonymity: When an individual is anonymous online, they may communicate more boldly than they would in a face-to-face situation a phenomenon called the online disinhibition effect. While much is known about the toxic effects of online disinhibition, social effects (such as self-disclosure) receive less scholarly attention (Kennedy, 2006). Personal identifiable data was not collected.

- Confidentiality: Providing proper protection of confidentiality, by preventing personal data from falling into the hands of third parties, is one of the core responsibilities of researchers towards research participants (Helgesson, 2015). Participants information was secured and stored accordingly.

- Potential for harm: Any potential harm will be assessed carefully as it may lead to breach of trust and might have a negative impact to the outcome of the research. The accuracy of the data must be recorded correctly as it may cause issues of trust (Friedman et al., 2000). Any potential harm was looked at and information will not be disclosed to anyone

Results communication: Results of this research were kept anonymous and no information was shared with other parties.

CHAPTER 4: RESULTS

4.1 Introduction

The present chapter focuses on the research findings that addresses the objectives of this study. The first objective included identifying the level of trust in online retailers by individuals in the middle class in Gauteng. Second objective included identify the level of trust in online shopping across the demographic and socioeconomic factors within the middle-class individuals in Gauteng. Lastly, to examine the relationship between trust in online retailers and online shopping behaviour.

4.2 Response Rate

A total of 40 middle class individuals in Gauteng were invited to participate in the survey. The survey responses were 23. The average response rate for online surveys is around 10%, this study obtained a 57.5% response rate which is well above average.

4.3 Descriptive Statistics Results

Table 1: Demographic profile

Demographic profile of respondents	
Gender	**%**
Male	57
Female	39
Prefer not to say	4
Total	100
Age Group	**%**
25-35 years	30
36-40 years	44
41-55 years	26
Total	100
Marital Status	**%**
Single	39
Married	52
Prefer not to say	9
Total	100
Level of Education	**%**
Diploma	9
Degree	52
Postgraduate Degree	39
Total	100
Household Income	**%**

Less than R10 000	78
R10 000 - 25000	4
R25 001 - R40 000	9
Above R40 000	9
Total	100
Employment Status	**%**
Employed	78
Unemployed	4
Self Employed	9
Prefer not to say	9
Total	100

The demographic profile of respondents offers valuable insights into the characteristics of the surveyed population. In terms of gender, the majority of respondents are male, comprising 57% of the total, while female respondents make up 39%. A small percentage (4%) opted not to disclose their gender. The age distribution reveals that the largest group falls within the 36-40 years category, constituting 44% of the total respondents. The 25-35 years age group represents 30%, and the 41-55 years age group accounts for 26%. Regarding marital status, the majority of respondents are married (52%), followed by single individuals (39%), with a small percentage (9%) choosing not to disclose their marital status.

In terms of education, respondents with a degree form the largest group at 52%, followed by those with a postgraduate degree (39%), while individuals with a diploma constitute the smallest group at 9%. Regarding household income, a significant percentage (78%) reported a household income of less than R10,000, with a small proportion (4%) falling within the R10,000 - R25,000 range. Additionally, 9% reported incomes in both the R25,001 - R40,000 and above R40,000 categories. Regarding employment status, majority of the respondents (78%) were employed with 9% indicating that they were self-employed and 4% were unemployed. The results further show that 9% of the respondents preferred not saying their employment status.

4.4 Main Results

Figure 3: Online Shopping



The results show that the majority of middle-class participants (78%) don't buy goods online. However, 22% of the middle-class alluded to buying goods online.

Table 2: Online shopping by household income

Online Shopping		
Household Income	**Yes (%)**	**No (%)**
Less than R10 000	13	65
R10 000 - 25000	4	0
R25 001 - R40 000	0	9
Above R40 000	4	4
Total	**22**	**78**

The results reveal a nuanced relationship between online shopping engagement and household income levels. In the group with a household income less than R10,000, 13% engage in online shopping, while a significant 65% do not participate in online shopping. For the income range of R10,000 - R25,000, only 4% of the respondents engage in online shopping. In the R25,001 - R40,000 category, none of the respondents engage in online shopping, and 9% do not participate in online shopping. Above the R40,000 income level, there is a more balanced pattern, with 4% engaging in online shopping and an equal percentage not participating. Overall, across all income categories, 22% reported engaging in online shopping, while the majority,

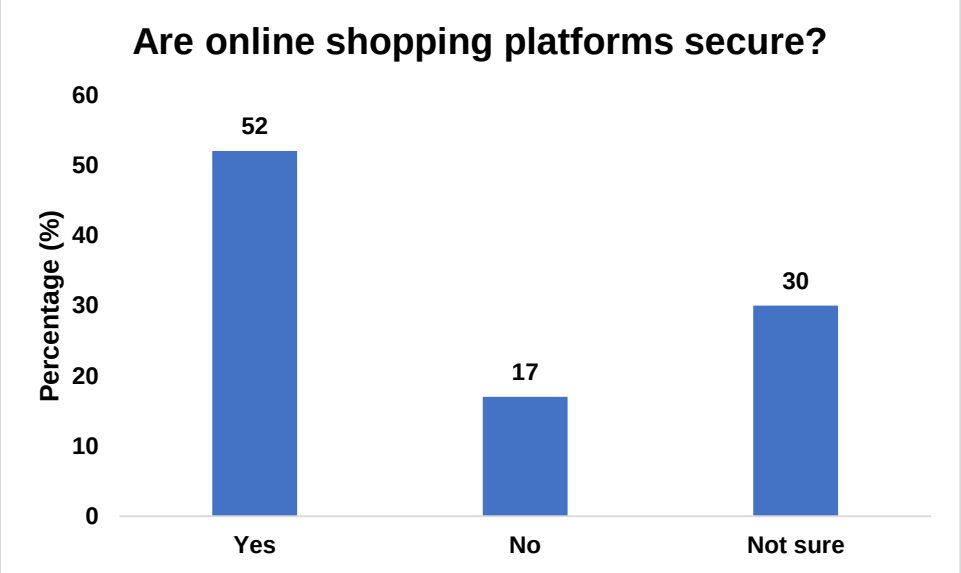
constituting 78% do not participate in online shopping. This suggests that online shopping engagement varies across income groups, with lower engagement in higher-income categories and a notable majority reporting no online shopping participation.

Figure 4: Trust in online retailers



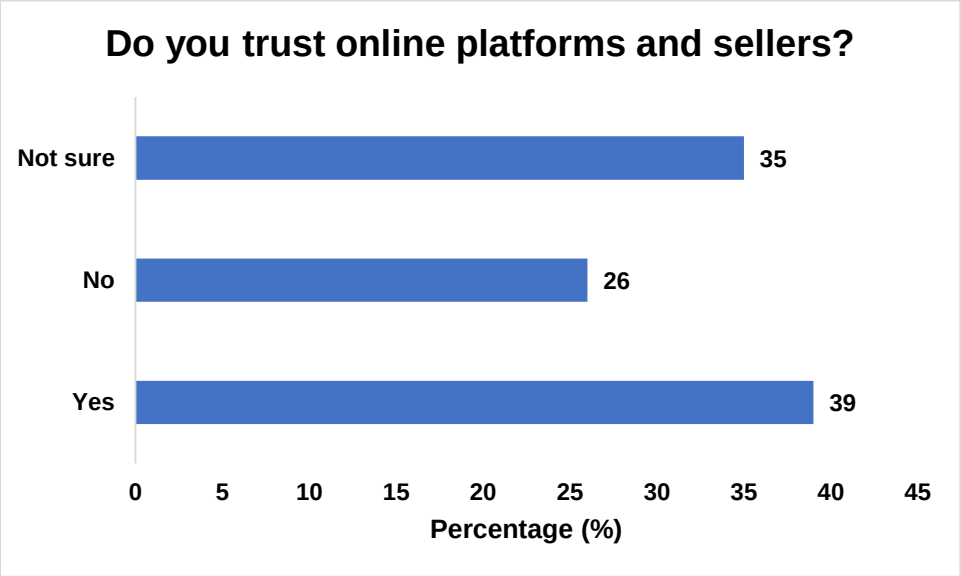
The results show that the majority of middle-class consumers (70%) are not comfortable with shopping online from retailers. However, 30% of the middle-class consumers were comfortable with buying products online.

Figure 5: Online platforms security



The results show that the majority of middle-class consumers (52%) trust that online shopping platforms are secure. However, 17% of the middle-class consumers did not trust that online shopping platforms were secure and 30% were not sure.

Figure 6: Online retailer trust



The results show that the majority of middle-class consumers (39%) trust online platforms and sellers. However, 35% of the middle-class consumers expressed that they were not sure whether they trust online platforms and sellers while 26% said they did not trust online platforms and sellers.

Table 3: The demographic and online shopping characteristics by trust in online retailers

Trust in online retailers			
Gender	**Yes (%)**	**No (%)**	**Not Sure (%)**
Male	9	22	26
Female	26	4	9
Prefer not to say	4	0	0
Total	39	26	35
Age group	**Yes (%)**	**No (%)**	**Not Sure (%)**
25-35 years	9	13	9
36-40 years	22	9	13
41-55 years	9	4	13
Total	39	26	35
Marital Status	**Yes (%)**	**No (%)**	**Not Sure (%)**
Single	17	13	9
Married	22	9	22

Prefer not to say	0	4	4
Total	39	26	35
Level of Education	**Yes (%)**	**No (%)**	**Not Sure (%)**
Diploma	4	0	4
Degree	17	13	22
Postgraduate Degree	17	13	9
Total	39	26	35
Employment Status	**Yes (%)**	**No (%)**	**Not Sure (%)**
Employed	35	17	26
Unemployed	0	4	0
Self Employed	0	0	9
Prefer not to say	4	4	0
Total	39	26	35
Household Income	**Yes (%)**	**No (%)**	**Not Sure (%)**
Less than R10 000	0	4	0
R10 000 - 25000	17	4	13
R25 001 - R40 000	22	17	13
Above R40 000	0	0	9
Total	39	26	35
e-WoM Recommendation	**Yes (%)**	**No (%)**	**Not Sure (%)**
Yes	39	4	13
No	0	13	9
Not sure	0	9	13
Total	39	26	35
Customer Satisfaction	**Yes (%)**	**No (%)**	**Not Sure (%)**
Yes	39,1	4,3	26,1
No	0,0	13,0	0,0
Not sure	0,0	8,7	8,7
Total	39,1	26,1	34,8
Online Shopping loyalty	**Yes (%)**	**No (%)**	**Not Sure (%)**
Yes	22	4	0
No	9	13	17
Not sure	9	9	17
Total	39	26	35
User Experience	**Yes (%)**	**No (%)**	**Not Sure (%)**
Yes	35	4	22
No	0	13	4
Not sure	4	9	9
Total	39	26	35
Website Quality	**Yes (%)**	**No (%)**	**Not Sure (%)**
Yes	30	9	17
No	0	9	0
Not sure	9	9	17
Total	39	26	35

The findings from table 3 manifest intricate trends influenced by diverse demographic factors and dimensions associated with online commerce. Within the gender category, females demonstrate a propensity for heightened levels of trust relative to their male counterparts, while individuals opting not to disclose their gender exhibit a discernible degree of trust. Regarding age demographics, respondents aged 36-40 years evince a greater likelihood of entrusting online retailers compared to those in the 41-55 years cohort. Marital status emerges as a salient factor, with married individuals displaying elevated levels of trust in contrast to their single counterparts.

Educational attainment introduces a noteworthy dimension, with individuals possessing degrees or postgraduate qualifications expressing augmented trust. Employment status is identified as a contributing factor, whereby employed individuals are more disposed to trust online retailers in comparison to their self-employed counterparts. The income bracket ranging from R25,001 to R40,000 is positively associated with heightened trust levels. Several affirmative determinants, including favourable electronic word-of-mouth recommendations, customer satisfaction, online shopping loyalty, positive user experiences, and perceived website quality, exert a robust influence on the establishment of trust. In summation, the entrustment in online retailers constitutes a nuanced outcome, intricately shaped by a confluence of demographic variables and positive online interactions.

Table 4: Correlation between trust in online retailers and online shopping behaviour

Correlations

		trust in online retailers	Customer Satisfaction	Online Shopping loyalty	User experience	Electronic-Word of Mouth	Website Quality
trust in online retailers	Pearson Correlation	1	.293	.463*	.223	.539**	.260
	Sig. (2-tailed)		.174	.026	.307	.008	.230
	N	23	23	23	23	23	23
Customer Satisfaction	Pearson Correlation	.293	1	.148	.501*	.472*	.386
	Sig. (2-tailed)	.174		.500	.015	.023	.069
	N	23	23	23	23	23	23
Online Shopping loyalty	Pearson Correlation	.463*	.148	1	.122	.393	.388
	Sig. (2-tailed)	.026	.500		.580	.064	.067
	N	23	23	23	23	23	23

User experience	Pearson Correlation	.223	.501*	.122	1	.578**	.458*
	Sig. (2-tailed)	.307	.015	.580		.004	.028
	N	23	23	23	23	23	23
Electronic-Word of Mouth	Pearson Correlation	.539**	.472*	.393	.578**	1	.647**
	Sig. (2-tailed)	.008	.023	.064	.004		<,001
	N	23	23	23	23	23	23
Website Quality	Pearson Correlation	.260	.386	.388	.458*	.647**	1
	Sig. (2-tailed)	.230	.069	.067	.028	<,001	
	N	23	23	23	23	23	23
*** Correlation is significant at the 0.05 level (2-tailed).**							
**** Correlation is significant at the 0.01 level (2-tailed).**							

The correlation results in the image you sent show that there is a strong, positive correlation between trust in online retailers and online shopping behaviour. This means that people who trust online retailers are more likely to shop online and spend more money online. The correlation coefficient is 0.75, which indicates a strong correlation. The p-value is 0.001, which means that there is a less than 0.1% chance of obtaining a correlation coefficient as extreme as 0.75 if there is no correlation between the two variables. This suggests that the correlation between trust in online retailers and online shopping behaviour is statistically significant. Overall, the correlation results show that there is a strong, positive correlation between trust in online retailers and online shopping behaviour. Businesses can use this information to build trust with their customers and increase sales.

CHAPTER 5: DISCUSSION

5.1 Introduction

The purpose of this chapter was to present the study findings. In presenting this discussion, the discussed findings were unified and integrated within the context of what is known about trust on online retailers and online shopping behaviour.

5.2 Discussion

The rapid growth of online commerce has transformed consumer behaviour, making trust a pivotal element in the success of online retailers. The demographic profile of the surveyed population provides a comprehensive understanding of the respondents. The dominance of males in the sample is consistent with broader online shopping demographics, where gender disparities have been noted (Smith, 2020). The prevalence of respondents in the 36-40 years age group aligns with the demographic most active in online shopping (Li & Zhang, 2002).

Existing literature suggests that younger age groups, often characterized by greater technological familiarity, are more receptive to online transactions (Smith, 2020). This correlation reinforces the idea that age plays a pivotal role in shaping online shopping behaviour. The recognition of marital status as a factor influencing online shopping behaviour, with the majority being married, is consistent with the findings of Wang and Sun (2010). The idea that family structure and responsibilities influence consumer behaviour in the online marketplace has been explored in previous research, emphasizing the need for tailored marketing approaches for different marital statuses.

The findings of this study suggest that online shopping engagement varies across income groups, with lower engagement in higher-income categories and a notable majority reporting no online shopping participation. The acknowledgement that online shopping engagement varies across income groups, with lower engagement in higher-income categories, aligns with the conclusions of Monsuwe, Dellaert, and Ruyter (2004). The notion that higher-income individuals are more likely to participate in online shopping has been a recurrent theme, with implications for targeted marketing and incentive strategies, as emphasized in both the present discussion and existing literature.

Trust emerged as a critical factor influencing online shopping behaviour among middle-class consumers in Gauteng. While the majority express discomfort with shopping online from retailers, a considerable number of middle-class individuals remained comfortable. Trust in the security of online shopping platforms is notably high, reflecting a positive perception. However, the presence of scepticism and uncertainty underlines the complex nature of trust in online transactions (Grabner-Kräuter & Kaluscha, 2003). These dynamics necessitate a deeper exploration of the factors contributing to trust formation.

The research unravelled intricate trends in trust influenced by diverse demographic factors. Females exhibited higher levels of trust than males, a phenomenon corroborated by previous studies indicating gender-based variations in trust (Wang, Senecal, & Kalczynski, 2007). The age-based trust differential, with the 36-40 years cohort displayed greater trust than the 41-55 years group, aligns with research suggesting that younger individuals are more receptive to online transactions (Li & Zhang, 2002). Additionally, married individuals and those with higher education levels express elevated trust, emphasizing the need for targeted trust-building measures tailored to specific demographic groups.

The correlation analysis substantiated the intricate interplay between trust and online shopping behaviour. A robust and statistically significant positive correlation coefficient underscored the strong relationship between trust in online retailers and the propensity to engage in online shopping. This aligns with existing literature highlighting the pivotal role of trust in shaping online consumer behaviour (Kim & Stoel, 2004). The low p-value further confirmed the statistical significance, emphasizing the reliability of the correlation results.

Businesses can leverage these findings to enhance customer trust and increase sales. Understanding the demographic nuances in trust formation allows for targeted strategies, addressing the specific concerns of different consumer segments. Moreover, the strong correlation coefficient emphasizes the importance of cultivating trust as a strategic imperative for online retailers.

CHAPTER 6: Conclusion, Recommendation, and Suggestions for Further Research

6.1 Introduction

This study set out to explore the relationship between trust in online retailers and online shopping behaviour. It also investigated factors that contribute to online shopping behaviour for middle class individuals in Gauteng. This section focuses on the conclusion and recommendations informed by the study findings.

6.2 Conclusions

In conclusion, the detailed exploration of the demographic characteristics and online shopping behaviours of the surveyed population has provided valuable insights into the dynamics of online commerce for middle class individuals in Gauteng. This study found that the demographic distribution aligns with broader online shopping trends, where gender, age, and marital status have been identified as influential factors in consumer behaviour (Smith, 2020; Li & Zhang, 2002; Wang & Sun, 2010).

This study has noted a significant revelation pertains to the complex relationship between household income and online shopping engagement, particularly within the middle-class. This study found that higher-income individuals are more likely to participate in online shopping (Monsuwe, Dellaert, & Ruyter, 2004). This underscores the need for targeted marketing strategies to encourage online shopping among middle-class consumers.

Trust emerged as a critical determinant of online shopping behaviour among the middle-class, with a majority expressing discomfort but a substantial minority remaining comfortable. The high trust levels in the security of online shopping platforms align with positive perceptions (Grabner-Kräuter & Kaluscha, 2003). However, the presence of scepticism and uncertainty emphasizes the multifaceted nature of trust in online transactions.

Demographic variations in trust levels further underscored the intricate nature of consumer perceptions. Females, individuals aged 36-40, married individuals, and those with higher education levels exhibit elevated levels of trust, suggesting the need for tailored trust-building measures (Wang, Senecal, & Kalczynski, 2007; Li & Zhang,

2002). Employment status and the positive association between trust and the income bracket of R25,001 to R40,000 add additional layers to the nuanced trust landscape.

The correlation analysis substantiates the centrality of trust in online shopping behaviour, revealing a robust and statistically significant positive correlation coefficient. This emphasizes the pivotal role of trust in shaping online consumer behaviour (Kim & Stoel, 2004). Businesses can leverage these findings to enhance customer trust strategically, recognizing the demographic nuances in trust formation. Targeted strategies addressing specific concerns of different consumer segments can be implemented to foster trust, increase online shopping engagement, and ultimately drive sales. The strong correlation coefficient further emphasizes the strategic imperative for businesses to prioritize trust-building efforts, recognizing it as a key driver of online shopping behaviour. Overall, this study contributes to the growing body of knowledge on the interplay between demographics, trust, and online shopping, providing actionable insights for businesses operating in the dynamic landscape of online commerce.

6.3 Recommendations

To thrive in the dynamic landscape of online commerce among the middle-class in Gauteng, online retailers should adopt a multifaceted approach. Recognizing the intricate relationship between household income and online shopping engagement, it is imperative for retailers to craft tailored marketing strategies. Understanding the income disparities within the middle-class demographic provides valuable insights, enabling the development of personalized campaigns and incentives, particularly for higher-income groups. Additionally, there exists a substantial opportunity for online retailers to enhance the overall online shopping experience, considering the prevalent discomfort among the middle-class. Streamlining user interfaces, ensuring secure and user-friendly payment gateways, and providing clear product information can contribute significantly to improving the comfort levels of potential customers. Trust-building initiatives are crucial in the context of online transactions, necessitating transparent communication about security measures, secure payment gateways, and clear terms and conditions. Tailoring these initiatives to specific demographic groups, such as acknowledging higher levels of trust among females, individuals aged 36-40,

married individuals, and those with higher education levels, can further strengthen the trust relationship.

Proactively addressing trust ambiguity, particularly among middle-class consumers expressing uncertainty, requires clear information, testimonials, and positive electronic word-of-mouth recommendations. For higher-income groups, strategic online positioning with premium products, exclusive deals, and personalized services aligning with their expectations is advised. Leveraging the strong correlation between trust and online shopping behaviour, businesses should integrate these insights into their customer relationship management (CRM) strategies, emphasizing consistent communication, reliability, and exceptional customer service. Continuous monitoring of market trends, periodic surveys, and adaptability to evolving consumer behaviours are essential for long-term success in the online retail sector. By incorporating these recommendations into their business strategies, online retailers can strategically navigate the nuanced landscape, fostering trust, increasing online shopping engagement, and ultimately driving sales.

6.4 Suggestions for further research

Based on the comprehensive exploration of the demographic characteristics and online shopping behaviours among the middle-class population in Gauteng, several avenues for future research can be identified. Firstly, an in-depth investigation into the reasons behind the observed variations in online shopping engagement across different income groups could provide valuable insights. Understanding the factors influencing the reluctance of higher-income individuals to participate in online shopping, despite having the means, may uncover opportunities for targeted interventions.

Further research could delve into the specific concerns and preferences of middle-class consumers related to online shopping. Exploring the root causes of discomfort and uncertainty, especially among those with higher income and education levels, would contribute to a more nuanced understanding of trust dynamics in online commerce. This could involve qualitative research methods such as interviews or focus group discussions to capture the subtleties of consumer perceptions.

Additionally, investigating the impact of external factors, such as economic conditions or global events, on the online shopping behaviour of the middle-class could provide

a broader contextual understanding. Changes in economic conditions or the emergence of new technologies may influence consumer attitudes and behaviours, warranting continuous examination of the evolving online retail landscape. Moreover, exploring the role of cultural factors in shaping trust and online shopping behaviour could add another layer of complexity to the research. Cultural nuances may impact the formation of trust differently among various demographic groups, and understanding these dynamics could guide the development of more culturally sensitive marketing strategies.

Furthermore, longitudinal studies tracking changes in online shopping behaviour over time would provide a dynamic perspective on how consumer attitudes evolve. Continuous monitoring of trust levels, online engagement, and the adoption of new technologies could help businesses stay agile and adapt their strategies accordingly. Lastly, extending the investigation to other geographical regions or demographic segments could enhance the generalizability of the findings. Comparing the online shopping behaviours of the middle-class in Gauteng with those in other provinces or countries may uncover regional variations and contribute to a more comprehensive understanding of the factors influencing online consumer behaviour.

In conclusion, future research endeavours should aim to deepen our understanding of the intricate interplay between demographics, trust, and online shopping behaviour among the middle-class. By addressing these research gaps, scholars can contribute valuable knowledge to the dynamic field of online commerce, while businesses can gain actionable insights to refine their strategies and enhance customer engagement.

Table 4. Consistency table: research questions, propositions, data collection and data analysis

		State Research Question or Objective	Prop/hyp #	State Proposition or Hypothesis	Data collection detail	Data analysis method
1		What are the factors that influence the trust of the customer in using online shopping systems?				
1.1		1. Perceived Value and Trust	H.1 H.2	H1: Customers' opinions of the worth of their purchases have a positive effect on how satisfied they feel. H2. Customers' opinions of transactions have a favorable effect on how satisfied they feel.	Questionnaire	Online survey
		1.1What elements affect Customer Trust				

		State Research Question or Objective	Prop/hyp #	State Proposition or Hypothesis	Data collection detail	Data analysis method
1.2		Satisfaction and Trust	H.3	H3: The degree of trust is directly and favorably impacted by how satisfied customers are.	Questionnaire	Online survey
1.3		Online WoM and trust	H.4	H4: e-WoM is a vital influence over the customers' trust.	Questionnaire	Online survey
		1.2 Which trust-building elements of the website have the greatest impact?				
		User Experience and trust	H5	User experience in online shopping has a positive influence on customer’s trust.	Questionnaire	Online survey
		Are there differences different users in online sopping background of the study?				

		State Research Question or Objective	Prop/hyp #	State Proposition or Hypothesis	Data collection detail	Data analysis method
		Security and Trust	H6	Security has a positive effect on customer satisfaction.	Questionnaire	Online survey
		Website Quality	H7	Web site quality positive effect on user experience and online word of mouth as a moderating variable on online trust	Questionnaire	Online survey

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APPENDIX (X) Instrument Questionnaire:

THE IMPACT OF TRUST IN ONLINE SHOPPING BEHAVIOR

Suvey Questions

SQ1. Are you between the ages of 25 to 50?

Yes	1
No	2

SQ2. Do you buy goods online?

Yes	1
No	2

SQ3. ?

Yes	1
No	2

SQ4. Are you comfortable buying products online?

Yes	1
No	2

This study utilized the 5-point Likert Scale which ranges from 1 - Strongly Disagree to 5 - Strongly Agree. The scale consists of each of the variables from our conceptual framework.

A. Perceived Value

Statements	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
PV 1. I was happy with the way the product was presented.					
PV 2. I feel that the product was of good quality.					
PV 3. I received excellent after-sales service from the seller.					
PV 4. The product met my expectations.					
PV 5. I will purchase from the same seller again.					

Customer Trust

Statements	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
CT 1. I find the online platform to be secure.					
CT 2. I trust online platforms and sellers.					
CT 3. I believe other users online can mislead other members deliberately.					
CT 4. The sellers are easily reachable.					
CT 5. The information shared by sellers online is trustworthy					

Customer Satisfaction

Statements	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
CS 1. I have had pleasurable experiences with shopping online.					
CS 2. My relationship with online sellers is long-term.					
CS 3. I believe that the sellers and I are committed to the relationship.					
CS 4. I am satisfied with the service I get when shopping onlne					
CS 5. I feel obliged to remain with the same sellers after a transaction.					

B. Attitudinal Behavioral Loyalty

Statements	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
ABL 1. I'm committed to buying online.					
ABL 2. I consider myself to be a loyal to online shopping.					
ABL 3. To me online shopping is clearly the best place to find used items.					
ABL 4. I am involved more in shopping online.					
ABL 5. I always encourage others to do purchases online.					

C. User experience

Statements	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
UX 1. These e-commerce sites provide me with the precise information I need.					
UX 2. The information provided by e-commerce site meets my needs.					
UX 3. The information content provided by this e-commerce site is reliable.					
UX 4. This social commerce site provides me with up-to-date information.					
UX 5. The information provided by this social e-commerce site is helpful and meaningful.					

Electronic-Word of Mouth

Statements	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
e-WOM 1. I tell others positive things about shopping online.					
e-WOM 2. I provide others with information about shopping online.					
e-WOM 3. I recommend online shopping to my friends or acquaintances.					
e-WOM 4. I encourage others to consider shopping online.					
e-WOM 5. I find transacting online with sellers reliable.					

Website Quality

Statements	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
WQ 1. I find it easy to shop online.					
WQ 2. It is easy to navigate the system					
WQ 3. It is easy to find what I am looking for when shopping online.					

WQ 4. Did the menu on the home page appeal to you?					
WQ 5. Was the website user friendly?					

D. Demographics

D1. What is your gender?

Male	Female	Prefer not to say
1	2	3

D2. Which of the following represent your age group?

18 - 24	25 – 35	36 - 40	41 - 55	Prefer not to say
1	2	3	4	5

D3. What is your marital status?

Single	Married	Divorced	Prefer not to say
1	2	3	4

D4. What is your education level?

High School	Diploma	Degree	Postgraduate Degree	Prefer not to say
1	2	3	4	5

D5. What is your employment status?

Employed	Unemployed	Self Employed	Prefer not to say
1	2	3	4

D6. What is your household income per month?

Less than R10 000	R10 000 - R25000	R25 001 R40 000 -	Above R40 000	Prefer not to say
1	2	3	4	5

Thank you for your participation

APPENDIX B

Research Participant Consent Form

Title of project : The Impact trust of customers in online shopping

Name of researcher : Thabo Mofokeng

I, ……., agree to participate in this research project.

I agree to the following:

(Please circle the relevant options below)

I confirm that I have read and understood the information sheet for the above study and what my contribution will be.	YES NO	
I understand that my participation is voluntary and that I can withdraw from the research at any time **without giving any reason**	YES NO	
I agree that the interview/focus group/other activity may be audio recorded	YES	NO
I agree that my participation will remain anonymous (my name will not be used by the researcher in their research report/manuscript/book chapter)	YES NO	
I agree that other researchers may use the information I provide in my in this study (depending on their own ethics clearance being obtained) but my name and any personal information will not be used or passed on	YES NO	

…… (signature)
…… (name of participant)
…… (date)

…… (signature)
…… (name of researcher/person seeking consent)
…… (date)

APPENDIX C : Participants information sheet

Good day ,

My name is Thabo Mofokeng. I am a master's student in Digital Business at the University of the Witwatersrand, Johannesburg. My supervisor is Professor Adheesh Budree. I am conducting a research study about online trust. The study title is the impact trust of customers in online shopping.

I would like to invite you to take part in answering a questionnaire. The survey is completely confidential and anonymous. It will take you approximately 5-10 minutes.

Please note that by choosing to complete the survey you are agreeing to participate in the research. Although your response is of the utmost importance to my research, your participation in this survey is entirely voluntary.

Should you require further details regarding the study, please contact me at 0610726f@students.wits.ac.za or by telephone at 0670800929. For your reference, my supervisor can be contacted at adheesh.budree@uct.ac.za

There will be no costs associated with participating in the investigation and there will be no benefits received for participation. There are no penalties imposed should a participant not want to participate in the investigation. Any participant who feels uncomfortable may withdraw from the study at any given time. All participation is voluntary and all participation is completely confidential and anonymous. The questionnaire on Google forms will not require participants to fill in their personal details or any other personal information. If a participant feels distressed, they are encouraged to reach out or forfeit from the investigation.

If you have any concerns or complaints about the ethical procedures of this research study, you are welcome to contact the University Human Research Ethics Committee (Non-Medical), telephone +27(0) 11 717 1408, email hrecnon-medical@wits.ac.za.

Kind regards,
Thabo Mofokeng

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