

Using an Extended Technology Acceptance Model to Explore Factors Affecting Online Shopping Intention in Developing Countries: A field Study of Kuwait

Eiman Tamah Al-Shammari

Kuwait University

P O Box 53, Al-Shamiya 71661, State of Kuwait

ABSTRACT

This paper applies an extended Technology Acceptance Model (TAM) to assess the Behavioral Intention (BI) of Kuwaiti consumers to shop online. Reliability analysis was performed to validate the research model and to analyze the research data. Regression analysis was also used to assess the direct effect of variables such as Perceived Ease of Use (PEOU) and Perceived Usefulness (PU) on (BI). Results showed that (PEOU) has a positive direct effect on Kuwaiti consumer's (PU) of online shopping, and (PEOU) and (PU) significantly predicted the (BI) of Kuwaiti consumers to shop online. Other factors that were significant determinants of (BI) included Customer Satisfaction (CS), Perceived Online Risk (POR), and age.

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Correspondent Researcher:

Eiman Tamah Al-Shammari

E-mail: dr.eiman@ku.edu.kw

KEYWORDS

IT diffusion and adoption, electronic commerce, questionnaire surveys, case studies

استخدام نموذج تقبل التكنولوجيا لدراسة العوامل المؤثرة في نية التسوق الإلكتروني في الدول النامية: دراسته تطبيقية في دولة الكويت

إيمان طعمة الشامري

جامعة الكويت

ص ب 53، الشامية 71661، الكويت

المستخلص

تهدف هذه الدراسة إلى تطبيق نموذج تقبل التكنولوجيا المطور لتقييم النية السلوكية للمستهلك الكويتي للتسوق عبر الإنترنت. تم إجراء أداة الثبات للتحقق من صحة نموذج البحث وتحليل البيانات البحثية. كما تم استخدام تحليل الانحدار أيضا لتقييم التأثير المباشر بين المتغيرات مثل سهولة الاستخدام المتوقعة و المنفعة المتوقعة على النية السلوكية للاستخدام. أظهرت النتائج أن سهولة الاستخدام المتوقعة و المنفعة المتوقعة للتسوق لها تأثير إيجابي مباشر على نية شراء المستهلك الكويتي عبر الإنترنت. كذلك أن سهولة الاستخدام المتوقعة و المنفعة المتوقعة تأثير كبير في النية السلوكية للمستهلك الكويتي للتسوق عبر الإنترنت. وجدنا أيضا أن العوامل الأخرى التي كانت محددات هامة للنية السلوكية للتسوق الإلكتروني هي رضا العميل، والمخاطر المتوقعة على الإنترنت، والعمر.

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بريد الكتروني:

dr.eiman@ku.edu.kw

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Introduction

Recent advances in Information Technology (IT), in particular, the Internet, has enabled consumers worldwide to gather useful information and to shop for goods and services from any part of the world. Although the awareness and usage of

online shopping has significantly increased owing to its advantages over traditional shopping, some research findings have shown that some consumers still find online shopping rather hard to enjoy, thereby affecting their intentions to shop online (Jones, 2000; UCLA Center for Communication Policy, 2000). Many researchers have identified

the factors that prevent consumers from shopping online, including lack of trust in unknown sellers; lack of confidence in giving out personal information such as credit card details, mailing address, and telephone numbers; shipping charges; difficulty in returning unwanted products; and lack of trust in most online storefronts (Teo, Wang, & Leong, 2004; UCLA Center for Communication Policy, 2000).

Online shopping, facilitated by the Internet, has been considered as a potential driver of economic growth of developing countries if properly used (Humphrey, Mansell, Paré, & Schmitz, 2003). Companies in the developing world can attain recognition and gain access to the global market while keeping their costs of transaction to the minimum. There have been numerous research studies (Humphrey *et al.*, 2003; Kraemer, Dedrick & Dunkle, 2002; Vatanasakdakul, Tibben, & Cooper, 2004) that explored how developing nations can leverage e-commerce to enhance their economic opportunities in the global market.

Compared to consumers in traditional shopping, online shoppers face many trust-related issues such as uncertainty, lack of control, dealing with unknown sellers, and sheer opportunism, which affect their shopping intentions. Online shopping involves the use of IT, specifically, the Internet, for the purchase or sale of goods and services. To examine the benefits of online shopping to consumers, sellers, and economies of nations where such transactions occur, the factors affecting the intention of consumers to shop online rather than to shop traditionally must be understood (Klopping & McKinney, 2004).

Online shopping in Kuwait has recorded a dramatic growth over a period of time since 2004. A survey report published in September 2010 showed that 47.5% of Kuwaiti Internet users are active online shoppers (Carrington Malin, 2010). The widespread of Internet usage and improved online shopping experiences in Kuwait have been traced to three factors:

(1) High per capita income which has been regarded to be about 40,700 dollars per annum on average (International Monetary Fund, 2011 & CIA World Factbook, 2011).

(2) The support of Kuwait government for techno-consumerism and its policy of free imports. (3) The citizens' personal consideration of the acquisition of media technologies as an indicator of social status (Wheeler, 2006).

In monetary terms, payments for online shopping for goods and services in Kuwait grew from KD 227,643.80 for 16,492 transactions in 2004 to more than KD 101,954,595.65 for 1,697,358 transactions in 2008 (Al-Ansari, 2010).

This paper aims to apply an extended Technology Acceptance Model (TAM) to facilitate exploring Kuwait online consumer's behavior. Therefore, the contributions of this paper are twofold:

(a) to develop an in-depth understanding of online consumer's behavior in Kuwait.

(b) to assess the feasibility and adaptability of the extended TAM that was applied throughout this study.

(1) The Technology Acceptance Model (TAM)

(1.1) Understanding the Concept of the Technology Acceptance Model

The TAM was proposed by (Davis 1986; 1989; & 1993) and is based on the Theory of Reasoned Action (TRA). The TRA has often been used by psychologists and is grounded on the notion that social pressure is an important subjective norm responsible for influencing human behavioral intentions (BI) (Fishbein & Ajzen, 1975). The TAM is a research model that has been widely used by researchers in the field of IT to study people's acceptance or adoption of systems involving information systems or computer technology-related applications.

Online shopping is an excellent application of IT since it involves the use of computer and Internet technologies and related devices to buy or sell products or services. The TAM had been used in numerous research studies to predict the factors related to the consumer's acceptance of e-commerce or online shopping over traditional shopping. For years, the TAM and its extended versions have been applied to examine the intentions of consumers in various geographical

regions to shop online (Al-Zubaidi & Al-Ansari, 2010; Amoroso, 2009; Klopping & McKinney, 2004).

The TAM proposes two key elements that affect the intentions of people to use technology, namely Perceived Usefulness (PU) and Perceived Ease of Use (PEOU). (Davis, 1989) defined PU as the degree to which an individual believes the usage of technology systems or computer technology-related applications will improve his or her performance. On the other hand, Davis defined PEOU, as the degree to which an individual believes the usage of such systems will be effortless. PU is considered a major factor in determining the behavior of the users of computer technology; PEOU is considered a secondary factor.

(1.2) The Need for an Extended Technology Acceptance Model (TAM)

Although TAM has proved useful for many researchers in constructing several models that reflect the various levels of technological acceptance, the original TAM only provides very general information on users' acceptance of technology systems or computer technology-related applications. Therefore, to examine a particular system's feasibility and acceptability among its users, specific information on the practical application of such system or technology is required (Mathieson, 1991). This study therefore extends the TAM to examine online shopping behavior in developing countries, in particular, Kuwait. Extended TAM is used in this study in order to gain a better perspective of the online shopping behavior of Kuwaitis. The original TAM relates PU and PEOU to the attitudes of users of computer technologies, their intentions, and their acceptance or adoption of such technologies. Attitude was overlooked in the original TAM (Davis, 1986) mainly because attitude was considered to have a partial or weak effect on intention (Venkatesh, 2000). Therefore, in this study, attitudes of users to computer technologies and online shopping tools were not considered, although the strength of the relationship between consumer's PU of such technologies and their intentions was measured in the analysis.

(2) Theoretical Framework

(2.1) Conceptual Research Model (CRM)

This research applies an extended TAM to study the existence and type of relationship between the dependent and the independent variables related to online shopping, as stated in the research hypotheses. Figure 1 shows this research's conceptual model of an extended TAM. The relevant variables included in this research are: PU, PEOU, BI, customer satisfaction (CS), and perceived online risk (POR)

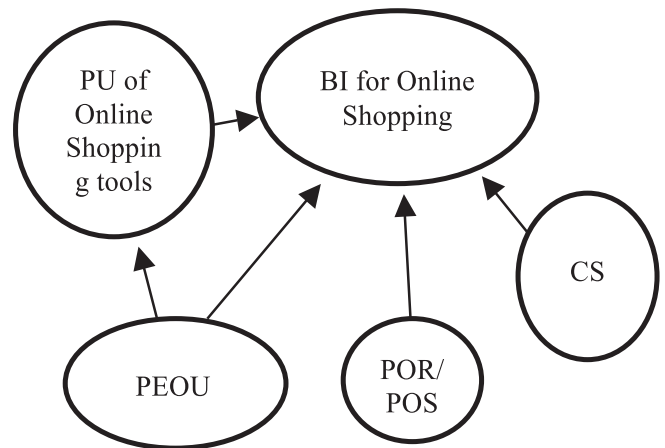


Figure 1: Conceptual Research Model (CRM)

(2.2) Research Hypotheses

In this study, six research hypotheses were formulated as follows:

- (i) H_1 : Kuwaiti consumer's BI to shop online depends on their PEOU of the online shopping facility.
- (ii) H_2 : Kuwaiti consumer's BI to shop online depends on their PU of the online shopping facility.
- (iii) H_3 : Kuwaiti consumer's PU of the online shopping facility is affected by their PEOU.
- (iv) H_4 : Kuwaiti consumer's POR affects their BI to shop online.
- (v) H_5 : Kuwaiti consumer's CS with online storefronts affects their BI to shop online.
- (vi) Furthermore, the values of BI, PU, POR, CS and PEOU were compared against gender and education to facilitate the assessment of different demographical characteristics on the attitudes towards online shopping.

Methodology

(1) Questionnaire

This study administered a survey questionnaire containing two sections, the demographic section and a section for variable questions. The demographic section collects information related to the respondent's gender, educational level, nationality, income, internet usage, and age. The second section for variable questions contains questions that have bearings on PU, BI, PEOU, CS, and POR.

(1.1) Limitations of the use of Questionnaire

The use of a questionnaire in this study has a few limitations. First, the responses were the opinions of individuals who have previously shopped online, which may not completely reflect the overall opinion of all Kuwaiti online consumers. Second of the 312 questionnaires distributed for the survey, one was not returned. It is possible that the individual was unable to assess online business services such as online shopping.

(1.2) Target Population and Sampling Methods

The population targeted in this research study was the native and non-native Kuwaiti residents aged 15-58 and above, and who have access to the Internet and earn a monthly income. Details of their demographics are presented in Table 1 below. A power analysis was conducted to assess the required sample size. G Power 3.1.7 Assuming that the level of change between various conditions is small to medium (effect size=0.031) in order to achieve a reasonable effect size with the level of confidence of 0.8, there is a need for 311 participants.

(2) Data Analysis

(2.1) Descriptive Analysis

Table 1 represents the frequency distribution of the sample based on the demographic information obtained from the questionnaires. The size of the sample was 311 with an age range of 15 years and above. More than half (54.3%) of the respondents were males and more than half (68.81%) were between 15–25 years of age. Of the 311 respondents, 110 (35.37%) were doctorates, 27 (8.68%) were postgraduates, 75 (17.04%) were graduates, and 99 (31.83%) were undergraduates. Nearly all the respondents earned between 1200 to 2000 KD,

which is the same as the average national income. A majority (74.92%) of the respondents use the Internet for at least two hours a day.

Table 1: Frequency Distribution of Sample Demographics

Demographics	Details	Frequency	(%)
Gender	Males	142	45.65
	Females	169	54.34
	Total	311	100
Age	25–15	214	68.81
	36–26	66	21.22
	47–37	30	9.65
	58–48	1	0.32
	Total	311	100
Education Level	Diploma	53	17.04
	Bachelors	75	24.12
	Masters	27	8.68
	PhD	110	35.37
	Others	46	14.79
Total	311	100.0	
Nationality	Kuwaiti	211	67.85
	Non-Kuwaiti	100	32.15
	Total	311	100
Daily Internet Usage	1 hour	78	25.08
	2 hours	82	26.37
	6 hours	79	25.40
	(+) 6 hours	72	23.15
	Total	311	100

(2.2) Reliability Analysis

A reliability analysis is used to measure the internal consistency of the variables in a summated scale. This study performed a reliability analysis to determine whether the questions used to measure the variables in the study model are consistent and highly correlated. The correlation coefficient (R^2) of the Ordinary Least Squares (OLS) was used to measure the reliability coefficient, which indicates the consistency of the entire data. An adjusted R^2 is recommended because it tends to give an optimistic view of the regression model, especially when the explanatory variables are significant.

(2.3) Explanatory Impact Analysis

This study used impact analysis to ensure that the items in the questionnaire are related to their constructs, are significantly related to the dependent variables, and that no item is related to more than one construct, that is, there is no autocorrelation.

This was achieved by performing factor loading, which is used to determine the degree of association (correlation) between items and their constructs. After performing impact analysis, four items (PU₇, PU₈, PU₉ and PU₁₀) were deleted from the 26 items in the questionnaire. Ultimately, after performing the impact and reliability analyses, only 22 items remained, which were designated as variables corresponding to the major determinants of Kuwaiti consumer's BI to shop online.

Table 2 shows the impact analysis of the determinants of each item of the major variables,

which are the determinants of the Kuwaiti consumer's intention to shop online. A probability value (p-value) of 0.05 was used to determine the significance of these variables on the major determinants. A p-value of 0.05 or less indicates a significant relationship between dependent variables and the explanatory variables table 2 and table 3 shows the explained variance (standard error) for each of the construct which is used to explain the amount of variance to total variance for each construct.

Table 2: Factor Loading

Codes	Variables & Codes	Std. Error	T-Prob	R ²
BI BI ₁ BI ₂ BI ₃	Behavioral Intention Frequency of daily Internet usage. Frequency of online shopping: How often do you shop online? Frequency of online purchases in a year : How many times do you shop online in a year?	0.751 (75.10%)	0.0220	0.611 (61.10%)
BEOU BEOU ₁ BEOU ₂ BEOU ₃	Perceived Ease of Use Awareness of online retail storefronts in Kuwait. Online shopping experiences. Do you think online shopping is more expensive than traditional shopping?	0.235 (23.50%)	0.0002	0.843 (84.30%)
PU PU ₁ PU ₂ PU ₃ PU ₄ PU ₅ PU ₆ PU ₇ PU ₈ PU ₉ PU ₁₀	Perceived Usefulness Is it easy to shop online? Is it important for online stores to also have physical presence in your area? How do you decide where to buy a product? Do you always find every product you need online? Yearly online shopping expenditures. Do you like online shopping? Have you heard of shopping online? What is your preferred online shopping website? What type of products do you buy? What made you think about shopping online?	0.306 (30.60%)	0.0002	0.0097 (0.97%)
CS CS ₁ CS ₂ CS ₃ CS ₄ CS ₅	Customer Satisfaction Are you satisfied with most online stores' customer services? Do you like reading recommendations based on other customers' past purchases? Have you chatted online with a salesperson while shopping online? Do you wish more online shopping websites have live chat customer services? Would you still shop from the same online store if you are satisfied with a product even if the prices are higher?	0.0937 (9.00%)	0.0052	0.645 (64.50%)
FOR FOR ₁ FOR ₂ FOR ₃ FOR ₄	Perceived Online Risk Can most online sellers be trusted? Would you give your credit card information to any shopping website? Can online shopping be trusted in the same way as traditional shopping? Do you think online shopping is risky?	0.0103 (1.00%)	0.0147	0.545 (54.50%)

Table 3: Summary of Regression Analysis

Codes	Hypothesis	Supported	R ²
H ₁	Kuwaiti consumer's BI to shop online depends on their PEOU of the online shopping facility.	Indirectly	0.611(61%)
H ₂	Kuwaiti consumer's BI to shop online depends on their PU of the online shopping tools.	Yes	0.0097 (0.00%)
H ₃	Kuwaiti consumer's PU of the online shopping tools is affected by their PEOU.	No	0.1096 (10.9%)
H ₄	Kuwaiti consumer's POR affects their BI to shop online.	Yes	0.545 (54.5%)
H ₅	Kuwaiti consumer's CS with online storefronts affects their BI to shop online.	Yes	0.645 (64%)

(2.4) Regression Analysis

The Ordinary Least Squares regression (OLS) was used in this study due to its advantages over other available statistical techniques in the social sciences. The Pc Give 8.0 software was used to perform the regression analysis.

(3) Model Specification

Two models were specified to reflect the objectives of this study, which is to examine the relationship between Kuwaiti consumer's PU, PEOU, and BI related to online shopping. Thus, the simple and complex versions of the models are as follows:

(3.1) Model 1

$$BI = f(\text{PEOU}, \text{PU}, \text{POR}, \text{COS}) \dots (1)$$

Expressing equation (1) statistically, we obtain:

$$BI = \beta_0 - \beta_1 \text{PEOU} + \beta_2 \text{PU} + \beta_3 \text{POR} + \beta_4 \text{COS} + U_t \dots (2)$$

Where BI is the behavioral intention of online shoppers; PEOU is their perceived ease of use of online shopping facilities; PU is their perceived usefulness of online shopping facilities; POR is their perceived risk of online shopping; COS is their satisfaction with online shopping; U_t is the disturbance term; β_0 is the intercept term; and β_1 , β_2 , β_3 , and β_4 are the slope coefficients 1, 2, 3, and 4.

(3.2) Model 2

$$PU = f(\text{PEOU}) \dots (3)$$

Expressing equation (3) statistically, we obtain:

$$PU = \beta_0 + \beta_2 \text{PEOU} + u_t \dots (4)$$

(4) A Priori Expectation

The theoretical relationship between the dependent and independent variables are as follows. The consumer's BI to shop online is expected to have positive relationship with their PEOU and PU of online shopping facilities, and their PEOU is expected to have positive relationship with their PU of online shopping facilities. On the other hand, their POR is expected to have a negative relationship with their BI to shop online.

Results

(1) Model 1: Hypotheses 1 & 2

The regression test results suggest that there is a statistically significant relationship between Kuwaiti consumer's PEOU of online shopping facilities and their BI to shop online, as indicated by the p-value of less than 0.05 ($p = 0.0007$). However, not all variables were consistent with the prior expectations. Although the second variable, that is, consumer's PU of online shopping facilities, has a positive relationship with their BI to shop online, it was not statistically significant. Its p-value of 0.7865 is above the bench mark value of 0.05, which indicates that PU does not determine Kuwaiti consumer's online shopping behavior.

The static long run equation suggests that a 1% increase in PEOU will, on average, lead to an approximately 15% decrease in Kuwait consumer's online shopping activities, while a 1% increase in PU will, on average, lead to about 1% increase in their online shopping activities. The R² of 86% indicates that the model explains 86% of the variation and the rest is captured by the error term.

(2) Model 2: Hypotheses 3; 4; & 5

(2.1) Hypothesis 3

The regression test results suggest that there is no statistically significant relationship between Kuwaiti consumer's PU and PEOU of online shopping technology, as indicated by the p-value of 0.238, which is higher than the benchmark of 0.05. Although the coefficient of multiple determinations is 10%, the Durbin Watson coefficient is within the no autocorrelation range of 1.59. The results also suggest that a 1% increase in PEOU of online shopping among Kuwait consumers will, on average, lead to a 25.4% decrease in their PU. This means that Kuwaiti online consumers do not view online shopping as beneficial because of the

risks involved. This agrees with the findings of Li & Huang (2009) where perceived risk significantly affects perceived usefulness.

(2.2) Hypothesis 4

The regression test results suggest that Kuwaiti consumer's intention to shop online is negatively related to the perceived risk inherent in online shopping. This could be as a result of past experiences involving credit card identity theft and online hacking, which they want to avoid. The results for the POR are consistent with the prior expectation, and thus it is a statistically significant determinant of Kuwaiti consumer's intention to shop online. Its p-value of 0.0147 also confirms the significance of the variables. The coefficient of multiple determinations of 0.5454 indicates that the regression explained about 54% of the total variation of the dependent variable based on the explanatory variable. This clearly has an implication which is stated in the discussion section.

(2.3) Hypothesis 5

The regression test results suggest that the BI of Kuwaiti consumers to shop online have a positive relationship with the customer satisfaction (CS) of the online storefronts. This also suggests that the variable is statistically significant with the dependent variable and that Kuwaiti consumers will shop online when the online CS is enhanced. The model meets the criteria of a p-value of 0.05 or less, thus indicating that CS is directly related to Kuwaiti consumer's online shopping intention. The R^2 is about 64% which suggests that the model explained about 64% of the total regression while the remaining 36% was accounted for by the error term. The Durbin Watson statistic also falls within the no autocorrelation zone of 1.39, which suggests that there is no auto correlation in the model.

(3) Demographics and Online Shopping Behavior

The mean values associated with the participants' responses to the five factors of BI, CS, PU, PEOU and POR was compared against two demographic characteristics (gender and level of education). Independent sampled t-test conducted revealed that there is significant difference between the scores associated with PEOU ($t=-2.28$, $df=300$, $p<0.05$) and POR ($t=-4.25$, $df=300$, $p<0.05$) between male

and female participants. Other factors (BI, CS and PU) showed no difference between male and female participants.

In terms of level of education, the scores were categorized in two groups: the first group related to participants with Diploma and Bachelor degree and the second group related to participants with Masters and PhD. The results of the independent sampled t-tests revealed that there is a significant difference between the two groups in terms of their scores of PU ($t=2.534$, $df=306$, $p<0.05$), PEOU ($t=4.44$, $df=306$, $p<0.05$), CS ($t=2.74$, $df=306$, $p<0.05$) and POR ($t=3.314$, $df=306$, $p<0.05$). There was no difference between different levels of education and their rating of BI).

Discussion

The results of the hypotheses presented above indicate that PU and PEOU are important predictors of Kuwaiti consumer's BI to shop online. Kuwaiti consumers who perceived online shopping useful or beneficial tend to have positive intentions to shop online. Moreover, PEOU indirectly affects intention to shop online through PU, indicating that Kuwaiti consumer's perception of online shopping as an easy task that requires little to no effort affects their perception of the usefulness of online shopping. This result agrees with literature as discussed by Davis (1993), Gefen and Straub (2000), Ahn et al. (2004), and Rigopoulos & Askounis (2007). However, PU does not affect Kuwaiti consumer's BI to shop online because of the POR involved. This agrees with the findings of Li & Huang (2009) where perceived risk significantly affects perceived usefulness.

Finally, Kuwaiti consumer's BI to shop is also positively affected by their PEOU of the online shopping technology. On the other hand, the results show that POR has a negative relationship with Kuwaiti consumer's BI to shop online. This indicates that many respondents perceive that online shopping poses risks such as credit card identity theft. Finally, the results also reveal that customer satisfaction (CS) is another major determinant of Kuwaiti consumer's BI to shop online. This suggests that more Kuwaiti consumers will shop online if CS is given a considerable

attention by companies that operate online storefronts in Kuwait. Storefront managers need to take perceived risk of use into consideration when planning their websites. Things like improving the informational content of websites, making sure products are not defective, fast delivery of products to customers, offering money back guarantee, and ensuring satisfactory delivery of services can really help to reduce perceived risk of online shopping. It is also important for managers of online storefronts to understand the factors that motivate behavioral intentions of consumers to shop online.

PEU and POR found to vary significantly depending on the gender whereas PU, PEOU, CS and POR varied significantly depending on the level of education. This suggests that level of education has a higher and more deterministic impact on consumer's attitude towards online shopping. BI didn't vary depending on neither gender nor the level of education. Further research should be conducted to explore various demographical characteristics.

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