

# INVESTIGATING THE IMPACT OF CONSUMER'S INVOLVEMENT, RISK-TAKING PERSONALITY, INTERNET SELF-EFFICACY, LIFE STYLE AND PRIVACY CONCERN ON ONLINE PURCHASE INTENTION AND SHOPPING ADOPTION

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## Abstract

*This study seeks to study the impact of consumer's psychological traits, lifestyle and privacy concern on online purchase intentions. The purpose is to understand the extent consumer's internet self-efficacy, risk-taking personality, involvement, life style and privacy concern determines online purchase intention and online shopping adoption. In causal study design, 590 consumers with convenience sampling technique have been studied through structured questionnaire. Data analysis undertaken through SEM indicates a significant relation of lifestyle with involvement, internet self-efficacy, risk-taking personality, and privacy concern. Whereas, intention for online purchase holds significant relationship with internet self-efficacy, lifestyle and online shopping adoption, whereas no significant relationship was proved between involvement, risk-taking personality and privacy concern.*

**Keywords:** Online Shopping Adoption, Online Purchase Intention, Privacy Concern, Involvement, Risk-Taking Personality, Lifestyle.

**JEL Classification:** M300

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## Introduction

Online shopping popularity as part of e-commerce has gained tremendous popularity ever since the development of internet in the last decade (Kumar & Shanthi, 2016). Internet is used by customers for online shopping, whereas companies use it to communicate information (Kumar et al., 2016). Online shopping is considered as online procedure to buy goods or services whereas online purchase intention explains individual's tendency towards buying goods or services through internet store (Zhang, Lee, & Cheung, 2014). In a survey on the habits of online-shopping conducted by Nielsen Global Online Survey<sup>6</sup>, it was found that 85 percent of the online.

In marketing research and electronic business systems, consumer's attitude is the main element. According to Patat (2011) attitude is an enduring common assessment of an individual's self, issue, or object. The consumer individualities have a strong impact on his/her behavior. On the other side, social, cultural, financial and situational perspectives have the significant impact on the consumer shopping behavior. When consumer recognizes that information about a goods or services satisfy his or her criteria of evaluation then he is more intend to buy the particular product (Pappas, 2016). It shows the importance of privacy, perceived risk as well as internet self efficacy in the creation of online buying intention. During online shopping, Hussain et al. (2018) also advocated that few factors are considered more important in the comparison of normal shopping i.e. privacy or security, electronic word of mouth and perceived risk. In this scenario of e-commerce, perceptions about risk are one of the most important aspects for customers' perspective. As of managerial point of view, business strategies may be tailored to reduce consumers' risk with respect to consumer reactions and mitigations, however comparison among verity of products and alternative payment method are considered as major contributing factor for customers (Comegys, Hannula, & Vaisanen, 2009). Internet self-efficacy is the perception about the ability to search information and purchasing items online (Hill & Beatty, 2011). Life style is composed of three aspects: price-oriented life style, time-oriented life style and net-oriented life style (Kim, Cho, & Rao, 2000).

It is apparent from the given literature that online shopping adoption and online purchase intention needs to be investigated with lifestyle, concerns regarding privacy and various type of psychological-traits in order to examine their relationship and to assess their impact towards consumer's online-shopping adoption and online purchase intention. After an analysis of various literatures, this study seeks examine the role of psychological traits i.e. involvement, risk, internet self-efficacy and privacy concern in developing lifestyle and online purchase intentions.

Furthermore this study also examine the role of online purchase intention in building on online-shopping adoption.

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<sup>6</sup> The Nielsen survey, the largest survey of its kind on the topic of Internet shopping habits, was conducted from October to November 2007 and polled 26,312 Internet users in 48 markets from Europe, Asia Pacific, the Americas and the Middle East

### *Significance of study*

Research suggests that online-shopping may be influenced by many factors like different behavior elements, personality-traits (Wu, 2013), user personality and their cognitive factor like involvement level (Parka, Shin, & Ju, 2014) as their effect lacks study (Gurjeet & Tahira, 2015). Online shopping is still in its beginning stage in Pakistan (Zaidi et al., 2014). Furthermore, it has been suggested to study different variables in order to clarify behavior of users such as lifestyle or consumer's personal beliefs (Martin & Herrero, 2012) as well as the cognitive nature of electronic-lifestyle in influential measures (Hassan et al., 2015). It has also been suggested to find out the various predictors of consumer's online-shopping adoption: from different cultures along with other data gathering methods (Clemes, Gan & Zhang, 2014) and 'measures' (Hassan et al., 2015), from the risk perspectives as well as new drivers of attitudes towards online shopper's behaviors (Mamoun et al., 2015). Moreover, Hsu and Lin (2016) advocated that in online research, the integration of disposition nature into privacy theories provide theoretically an updated approach and there could plausibly be more predictors of adoption such as personality, lifestyle and culture etc (Hsu & Lin, 2016).

Aforementioned recommendations of various researchers bring to the fore the need to fill the identified gaps while at the same time contribute to the literature that is prevalent on the study variables and to increase the understanding of policy makers, academicians, psychologist, retailers and marketers in regard to the increasing trend of online-shopping.

## **Literature Review**

### *Online Shopping Adoption*

Online shopping adoption is recognized as a facility through which customers get more inclined in online shopping through the access of internet (Liu & Forsythe, 2011). Online shopping is an activity in which customers search for information, communicate with sellers and purchase products from an online sellers (Cai & Cude, 2012). Existing literature revealed a significant association between online-shopping adoption and internet self-efficacy (Dash & Saji, 2007). Online-purchase intention on the other hand has been found as a contributing factor of online-shopping adoption (Adapa, 2008). Perceived risk and adoption towards online-shopping on the other hand are negatively linked with each other, whereas an association between privacy and online-shopping adoption has been found (Clemes et al., 2014). Studies suggest the online purchase intention has significant and positive impact shopping behavior in online context (Lim, Osman, Salahuddin, Romle, & Abdullah, 2016).

### *Involvement*

The product involvement is derived from Personal Involvement Inventory (PII) originally

proposed by Zaichkowsky (1985).

According to Park et al. (2007) involvement is basically internal attachment of a perceived importance regarding goods/services. However the level of involvement is based on individual's values, interests and needs and values. Involvement holds a significant relation with lifestyle as individuals with high involvement in mobile phones have an impact on the lifestyle (Hyang, 2015). Similarly, Involvement influences the online purchase intention (Echo, 2012), social networking sites enhances consumer purchase intention (Chan et al., 2016). Thus, on the reflections of above cited literature the present research developed the following hypotheses:

*H1a*: Involvement has positive and direct impact on individual's lifestyle.

*H1b*: Involvement has positive and direct impact on online purchase intention.

### *Risk-taking Personality*

Risk taking is defined as choosing the most variable option which has the biggest potential loss and the biggest potential gain (Nigg & Nagel, 2016, p. 369). The increased intensity of perceived risk lessen the tendencies of online-shopping (Clemes et al., 2014). According to Steenkamp and Baumgartner (1992), risk taking personality develops a stronger intention towards shopping instead of making shopping lists. Risk-taking personality holds a positive and significant relationship with variable lifestyle as the more an individual is a risk taker, the more influence will it have on lifestyle (Gerben, 2015). There exists a negative relation between risk and online purchase intention (Heijden, Verhagenand, & Creemers, 2003). Another study found significant relation among the various consumer's risk perceptions and innovativeness in the purchases of shopping goods (Çalik, & Ersoy, 2016), whereas, Wu and Ke (2016) comprehensively discussed indirect and direct effect of attitude and trust in the formation of relation among perceived risk, personality traits and technology acceptance regarding different outcomes of online shopping behavior. On the other side, Chai et al. (2011) showed insignificant relationship among perceived risk and behavioral outcomes for instance adoption behavior and purchase behavior, whereas Wang et al. (2016) proposed negative relation between perceived risk and persons' behavioral outcomes. Therefore, for understanding the results regarding risk-taking personality, the following hypotheses are proposed:

*H2a*: Risk-taking personality has direct impact on individual's life style.

*H2b*: Risk-taking personality has direct impact on online purchase intention.

### *Internet Self-Efficacy*

Internet self-efficacy is an individual perceptions regarding his abilities in searching information and comparison among various products costs while purchasing items online (Hill & Beatty, 2011). Existing research found a strong effect of internet self-efficacy on consumers online purchase intention (Pappas et al., 2011; Faqih, 2013). If self-efficacy is improved among individuals, then their lifestyle tend to improve (Sol et al., 2010). However, Eric, Mary, Katherine and Shauna

(2014) advocate and indicate that a positive relation exist between lifestyle and internet self-efficacy. Based on Technological Acceptance Model (TAM), a study (Hopp & Gangadharbatla, 2016) found significant direct relation between technological self-efficacy and behavioral intent of using media production technology. Thus, on the reflections of a above cited literature the present research developed the following hypotheses:

*H3a*: Internet self-efficacy has direct impact on individual's life style.

*H3b*: Internet self-efficacy has direct impact on online purchase intention.

### *Privacy Concern*

Privacy concern refers to consumers' ability to control how, when and to what range their personal information can be passed on to others (Milne & Culnan, 2004; Martin & Murphy, 2016). Privacy concern hinders the development of intention towards online shopping since it is related considerably to consumer's online shopping intention (Suki, Ahmad, & Thyagarajan, 2001; Preibusch, 2013) and research also indicates that privacy concern negatively affects online purchasing intention (Korzaan & Boswell, 2008). Moreover, privacy concerns have an effect on intrusiveness (Mani & Chouk, 2016). Thus, on the reflections of above cited literature the present research developed the following hypotheses:

*H4a*: Privacy concern has direct impact on individual's life style.

*H4b*: Privacy concern has direct impact on purchase intention.

### *Lifestyle*

According to Setiadi (2008), 'lifestyles is widely identified as a way of life that identified by how people spend their time, what they consider important in their environment, and what they think about themselves and the world surroundings'. According to Kim, Cho and Rao (2000) classification of lifestyle is based on three styles i.e. net oriented, time-oriented and price-oriented lifestyle. Consumer lifestyle is a good indicator of consumer's behavior on online-shopping (Swinyard & Smith, 2003). Similarly, a significantly positive association found between consumer's lifestyle and online purchase intention which helps the online marketers to predict the purchasing behaviour of online shoppers (Norzieiriani, Omer, & Ramayah, 2010). Moreover, Warayuant and Suyanto (2015) identified the impact of attitude of consumers and lifestyle on their buying decision through internet shopping. Thus, on the reflections of the above cited literature the present research developed the following hypotheses:

*H5*: Lifestyle has direct impact on individual's online purchase intention

### *Online Purchase Intention*

Online purchase intention is an intent and willingness to make online transactions (Pavlou, 2003). The term for online purchase intention is used for customer's willingness to search, select and

purchase products by using internet (Meskaran et al., 2013; Zhang, Cheung, & Lee, 2014). Online shopping intention is grounded in behavioral intention (Thakur & Srivastava, 2015). On the other side, the new TAM postulated the ‘intention’ as a mediator between perceived usefulness, usage behavior and perceived ease of use (Venkatesh & Davis, 2000). There is dearth of research evidences that examine the precursors for influence purchase intention (Chang, Dong, & Sun, 2014) or adoption (Kim & Shin, 2015; Hsu & Lin, 2016). Thus, on the reflections of the above cited literature the present research developed the following hypotheses:

*H6:* Online purchase intention is positively and directly related to online-shopping adoption

### Comprehensive Theoretical Framework

The aim of this research is to target the gap in the research by exploring factors which form attitude, beliefs and behavior in the context of online purchase intention, so the present research will focus on the antecedents of purchase intentions and how these antecedents effect e-lifestyle of consumers. From the literature review, a series of hypotheses have been developed in order to test the research model presented in this paper.

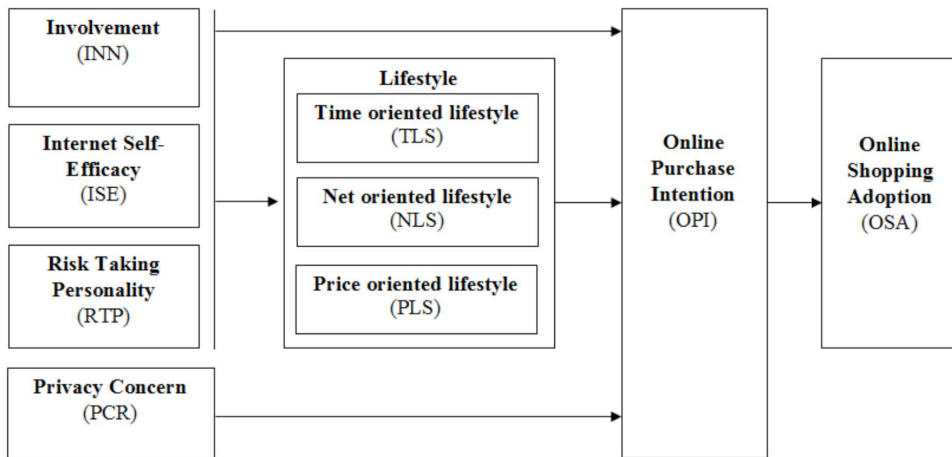


Figure 1: Theoretical Framework

### Research Methodology

#### Data Collection

This study is based on causal design with data collected by employing survey-method using

convenience sampling technique. Questionnaires of the research paper were filled from students and consumers from universities and malls in Karachi. A total of 700 questionnaires were floated, out of which 610 were received back. Finally, 590 complete questionnaires were included in the study. Responses were taken on 5 point Likert scale for all variables ranging from 5 (strongly disagree) to 1 (strongly agree).

### *Measures*

To measure involvement, Schneider and Rodgers (1996) measure is used which contain five items for example “Through internet, I buy appearance items impulsively” To measure risk taking personality, Zhang (2011) measure contains 4 statements for example ‘I believe that retailers never misuse our data/information’. To measure internal self-efficacy, O’Cass and Fenech (2003) measure is used which contains 4 statements for example ‘for product related information I have capability to use web’ To measure privacy concern, Smith et al. (1996) measure contains 8 statements for example ‘when retailers or firms ask about personal information it feel worried’. To measure life style, Kim et al. (2000) measure is used and it contains six items i.e. ‘I use the internet frequently.’ To measure online purchase intentions, Venkatesh et al. (2003) measure is used with its three items i.e. ‘I intend to shop online in the future.’ Finally, online shopping adoption is measured through only one statement ‘I have adopted online shopping’.

Table 1  
*Scales Composition*

<b>Construct</b>	<b>Items</b>	<b>Source</b>
1. Involvement (TINN)	5	Schneider and Rodgers (1996)
2. Risk Taking Personality (TRTP)	4	Zhang (2011)
3. Internal Self-efficacy (TISE)	4	O’Cass and Fenech (2003)
4. Privacy Concern (TPC)	8	Smith et al. (1996)
5. Life Style (TLST)	9	Kim et al. (2000)
6. Online Purchase Intentions (TOPI)	3	Venkatesh et al. (2003)

### **Data Analysis**

Structural equation modeling (SEM) analysis technique is employed by using AMOS 22.0 to establish the validity and reliability of measures and test the proposed hypotheses. Two-steps analysis was conducted by applying SEM i.e. measurement model is estimated to conduct confirmatory factor

analysis (CFA). Structural model was conducted to examine the path analysis of latent variables.  
*Descriptive Analysis of Demographic Variables*

The total 590 complete questionnaires were included in the study which is filled by respondents. Out of these 590 respondents, 193 (32.71%) respondents were males and remaining 397 (67.29%) were females. Model value for gender is 1 which represents more females than males and standard deviation is 0.47.

Table 2  
*Demographic Variables Profile*

Variables	Responses	Frequency	Mean (S.D)	Skewness	Kurtosis
Gender	Male	193	1 mode (0.47)	0.74	-1.46
	Female	397			
	Less than 20	3			
Age	21-30	343	2.58 (0.82)	1.33	1.21
	31-40	170			
	41-50	49			
	Above 51	25			
	Less than 12	24			
Education	13-14	14	3.97 (0.91)	-1.44	2.77
	15-16	66			
	17-18	336			
	Above 18	150			

On the basis of age, 343 (58.1%) lies between 21-30 and 170 (28.8%) lies between 31-40 years' category. Mean for age is 2.58 with standard deviation of 0.82. Respondents were also inquired about their education level, 336 (56.9%) respondents had 17-18 years' education and 150 (25.4%) respondents had above 18 years' education. Average score for education is 3.97 and S.D .91. It was also tested in order to check the demographic variable's normality assumption (Kurtosis and Skewness) and found data in satisfactory range of +2 to -2.



*Correlation Analysis*

Correlation analysis is employed to find out relationship among studied variables. Findings showed positive relationship among each other at  $p < 0.01$ . Correlation score (i.e.  $r$  value = 0.69) between online purchase intentions and lifestyle and explains strong positive relationship. Correlation value of consumer’s privacy concern and internal self-efficacy is  $r = 0.43$  which show weak relationship among these variables. Descriptive are also find out for study variables. Mean values ranges from 2.05 to 2.35 and S.D of variables ranges from 0.62 to 0.77. The normality of data is established by using skewness and kurtosis. Results showed that the values of skewness and kurtosis lies under the threshold value of -2 to + 2.

Table 3  
*Descriptive Analysis and Correlation Analysis*

	1	2	3	4	5	6	M (S.D)	Skewness	Kurtosis
1. INN	1						2.21 (0.76)	1.05	1.65
2. RTP	.67**	1					2.35 (0.77)	0.59	0.37
3. ISE	.60**	.62**	1				2.18 (0.73)	0.93	1.14
4. PCR	.46**	.43**	.48**	1			2.05 (0.62)	1.43	1.94
5. LST	.61**	.58**	.64**	.57**	1		2.14 (0.69)	1.19	1.86
6. OPI	.52**	.51**	.61**	.48**	.69**	1	2.11 (0.70)	1.04	1.31
**Correlation is significant at the 0.01 level (2-tailed)									

**Structural Equation Modeling**

*Testing of Measurement Model*

Confirmatory analysis was performed by estimating the measurement model. Measurement model was assessed on the bases of factor loading (FL), Average variance extracted (AVE) and composite reliability (CR) and Cronbach’s alpha. Results for measurement model are depicted in Table 4 Figure 2 (See in appendices). Goodness of model fit presented satisfactory results of indices i.e. Relative chi-square = 3.52, Goodness-of-Fit Index = 0.90, Adjusted Goodness-of-Fit Index = 0.84, Comparative Fit Index = 0.91 and Root Mean Square Error of Approximation = 0.06. Results are in favor of reliability, inter consistency and validity of measures. Included items yielded FL and SMC values above the threshold value of .70 and .20 respectively. Measurement model also presented AVE

greater than .50 and CR greater than .70 an indication of convergent validity. Furthermore Cronbach's alpha greater than 0.70 is an indication of internal consistency.

Table 4

Latent Variables	Observed Variables	St. FL	R <sup>2</sup>	IC (Alpha)	CR	AVE
1. TINN	INN1, INN2, INN3, INN4, INN5	0.50, 0.66, 0.77, 0.84, 0.79	-	0.87	0.84	0.52
2. TRTP	RTP1, RTP2, RTP3, RTP4	0.62, 0.80, 0.77, 0.66	-	0.81	0.81	0.52
3. TISE	ISE1, ISE2, ISE3, ISE4	0.77, 0.84, 0.71, 0.71	-	0.84	0.84	0.58
4. TPCR	PCR1, PCR2, PCR3, PCR4, PCR5, PCR6, PCR7, PCR8	0.70, 0.74, 0.72, 0.68, 0.69, 0.71, 0.65, 0.63	-	0.90	0.88	0.48
5. TLST	LST1, LST2, LST4, LST5, LST7, LST8	0.69, 0.72, 0.81, 0.77, 0.76, 0.72	0.55	0.89	0.88	0.56
6. TOPI	OPI1, OPI2, OPI3	0.67, 0.79, 0.76	0.53	0.78	0.79	0.55

### Testing of Structural Model

Structural model was run to estimate the structural paths between endogenous and exogenous variables. Structural model is comprised of six latent variables with thirty observed variables. Conceptual model contained four exogenous variables i.e. involvement (TINN), risk taking personality (TRTP), internal self-efficacy (TISE), and privacy concern (TPCR). On the other-side, three variables i.e. lifestyle (TLTS), online purchase intentions (TOPI) and online shopping adoption (OSA) which were stated as endogenous variables (Fig. 2).

### Hypotheses Testing

Results of hypotheses testing were presented in Table 4 which showed that H1a, H2a, H3a, and H4a were accepted as involvement (St. regression weight = 0.18,  $p < 0.05$ ), risk taking personality (St. regression weight = 0.17,  $p < 0.05$ ), internal self-efficacy (St. regression weight = 0.32,  $p < 0.05$ ), and privacy concern (St. regression weight = 0.29,  $p < 0.05$ ) have positive and significant relation with life style respectively. While on the other hand, involvement, risk taking personality and privacy concern have no direct relation with online purchase intention (H1b, H2b, and H4b were rejected as respectively). However, H3b is accepted as internal self-efficacy (St. regression weight = 0.38,  $p < 0.05$ ) has significant impact on online purchase intentions. Finally, H5 and H6 were also accepted

as life style (St. regression weight = 0.58,  $p < 0.05$ ) has significant relation with online purchase intentions and online purchase intention (St. regression weight = 0.54,  $p < 0.05$ ) has significant relation with online shopping adoptions.

Table 5  
*Summary of Hypotheses*

Hypotheses	Structural Path	St. Reg. weights	Sig.	Result
H <sub>1a</sub>	TINN → TLST	0.18	$p < 0.05$	Accepted
H <sub>1b</sub>	TINN → TOPI	---	$p > 0.05$	Rejected
H <sub>2a</sub>	TRTP → TLST	0.17	$p < 0.05$	Accepted
H <sub>2b</sub>	TRTP → TOPI	---	$P > 0.05$	Rejected
H <sub>3a</sub>	TISE → TLST	0.32	$P < 0.05$	Accepted
H <sub>3b</sub>	TISE → TOPI	0.38	$P < 0.05$	Accepted
H <sub>4a</sub>	TPCR → TLST	0.29	$P < 0.05$	Accepted
H <sub>4b</sub>	TPCR → TOPI	---	$p > 0.05$	Rejected
H <sub>5</sub>	TLST → TOPI	0.58	$p < 0.05$	Accepted
H <sub>6</sub>	TOPI → TOSA	0.54	$p < 0.05$	Accepted

For structural model, goodness of model fit indices was also examined which showed good results i.e. CMIN/DF = 4.16; GFI = 0.89; AGFI = 0.82; CFI = 0.89; RMSEA = 0.07 (See Figure 3 in appendices).

### Discussion

Present study reveals that there exists a positive relation between involvement and lifestyle which supports the previous literature. According to Hyang (2015), lifestyle is affected by high involvement with mobile phones and another study indicate that involvement with sports effect the socialization lifestyle positively (Sack, 1988). However there exist no significant relation between

involvement and online purchase intention contradicting the previous study according to which there exist a positive relation between both the variables (Echo, 2012).

Moreover, many studies such as Gerben (2015) showed strong and direct relationship between lifestyle and risk-taking personality. The present study indicates that there is no significant relation between online purchase intention and consumer's risk-taking personality and thus not supporting the study of Steenkamp and Baumgartner (1992). The findings of the present study also found positive relation between lifestyle and internet self-efficacy and supporting the study of Eric, Mary, Katherine and Shauna (2014). Pappas et al. (2011) suggest that a positive relation is present between internet self-efficacy and online purchase intention which supports the current finding of the study that a significant relation exist between both the variables.

The present research indicates that there exists a positive significant relation between privacy concern and lifestyle which supports the literature. However there exist no relation between privacy concern and online purchase intention whereas the study of Korzaan and Boswell (2008) indicate that a significant relation does exist. Similarly, another significant and positive relationship is found between lifestyle and online purchase intention which strengthen the finding of previous studies such as 'Swinyard and Smith (2003)'. Lastly there is a significant relation between online purchase intention and online purchase adoption as suggested by Adapa (2008).

### *Practical Implications*

It is imperative for online companies to respect data privacy by ensuring that they do not use customer's information for any other purpose without permission. E-retailers should focus more on satisfying the potential and existing customers. Marketers may use the younger peer group for influencing the lifestyle of traditional consumers who are less familiar with technology. Online sellers need to invest in developing strategies to overcome consumer's perceived risk for shopping online and focus on brand image enhancements. Continuous reassurance and quick responses to customer's enquiries can build long-term trust which lessens the chance of brand switching.

### *Recommendation and Future Research*

Major data collected was from adults, future study may consider individuals from other age groups like teens and older generation. It is recommended that the scope of the present study should be extended to other geographical parts of Pakistan and in different countries. The present study did not consider the consumption pattern, changing trends and personal experiences of consumers, these patters may be studied subsequently. Longitudinal study can be considered for future. Moreover, larger sample can be taken to increase the generalizability of the results. Finally, all the insignificant relationships can be considered as constrains to future studies.

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### Appendices

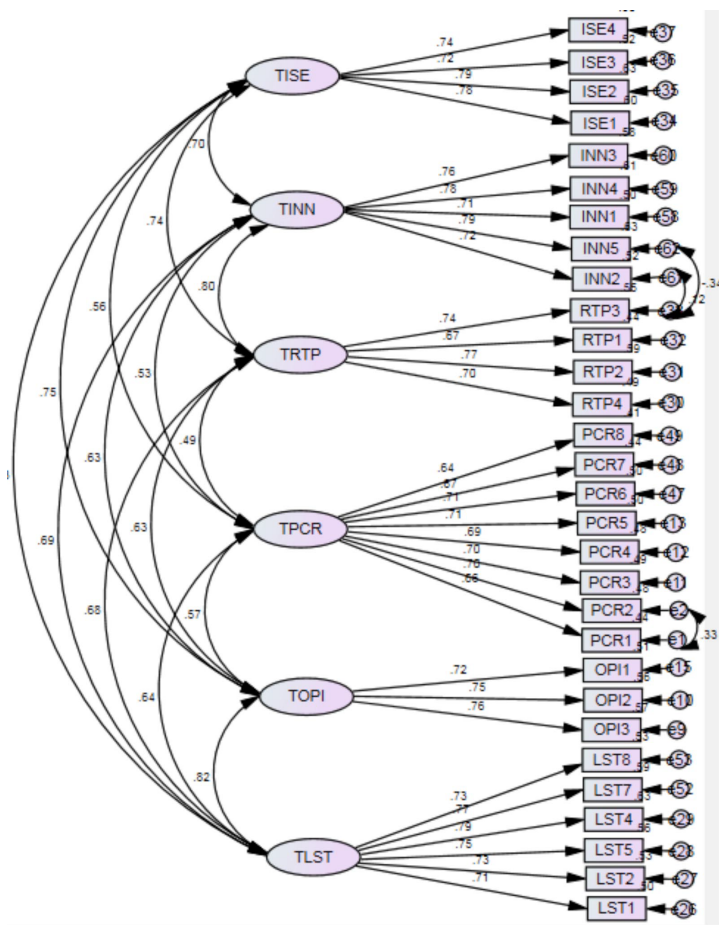


Figure 2: Measurement Model

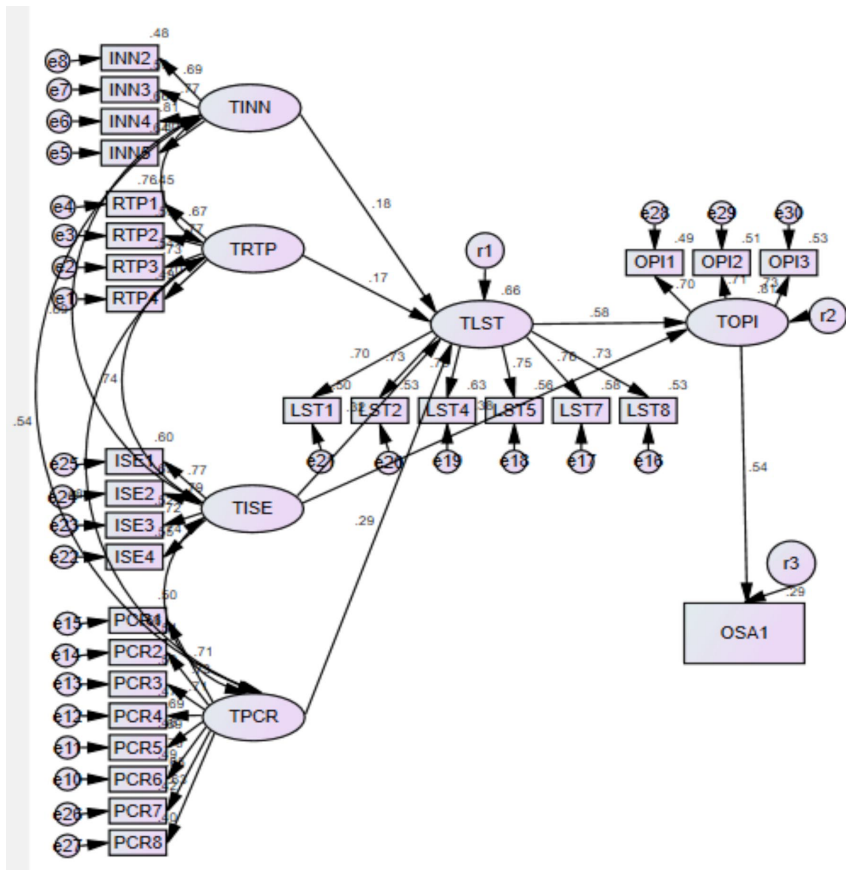


Figure 3: Structural Model