



Effect of Consumers Perceived Risk on Online Purchasing Intention in Zanzibar: A Case of JUBIWADA

Subira Abdalla Maisara¹, Abdalla Ussi Hamad², Salama Yusuf³

¹Department of Marketing, Faculty of Business Administration, Zanzibar University, Zanzibar, Tanzania

²Department of Economic, Faculty of Arts and Social Science, Zanzibar University, Zanzibar, Tanzania

³Department of Finance, Faculty of Business Administration, Zanzibar University, Zanzibar, Tanzania

Email address:

nicemmhsubby@yahoo.com (Subira Abdalla Maisara)

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Abstract: This study examines the effect of consumers' perceived risk on online purchasing intention at JUBIWADA Zanzibar. Specifically, the study examines the effect of consumers' financial risk, time risk and social risk online purchasing intention. The researcher has mainly employed quantitative research approach with appropriate method of analysis for this study. The sample size for this study consists of 321 respondents using simple random sampling technique and survey questionnaire was used as data collection instrument. To achieve a reliable result a Standard Multiple regression was used to analyses the collected data from relevant respondents. The study has revealed that three predictors (social risk, time risk and financial risk) had a significant effect or impact on the outcome variable (online purchase intention). Essentially, the effects of these risks to online purchase intention were in a negative direction. This situation indicates that the increase of scores in these predictor variables results in decrease of scores in the outcome variable. The study concluded that customers who show or have high level of perceived risk (social risk, time risk and financial risk) tend to reduce their intention to purchase online products. Finally, the study recommended that the management of JUBIWADA may encourage online purchasing by solving the problem social risk, time risk and financial risk in the business environment.

Keywords: Social Risk, Time Risk, Financial Risk, Online Purchasing Intention

1. Introduction

The amount of consumer perceived risk is determined by the function of the amount of prize in the purchase decision, and the individual's feeling of subjective certainty that the person will win or lose all or some of the amount at prize [5]. The doubt of bad outcome where the consumers may make when making purchasing decisions and the possibility of being dissatisfied when purchasing a product can lead the buyer to have a perceived risk and be disaffection and disappointment with purchase decisions. Generally, the sequence of purchasing of goods and services in online through e-commerce platforms can be regarded as good shopping performance [28]. This indicates that most of people who engaged in online shopping services are less technically at risk compared to those who shop directly [27]. The online shopping services involves users online to search,

select, purchase, use and process goods and services to meet his or her needs. Individuals encounter many risks when visit and performing online purchases. Actually, the consumers experience high risks when shopping through the Internet or mobile compared to traditional retail transactions [12].

Currently the mobile devices have become one of the most popular and abundant technological devices around the world [22]. Statistical Report on Internet Development which released from China Internet Network Information Center (CNNIC) revealed that the number of mobile phone users reached about 817 million and the proportion of the mobile phone users gain access to the Internet reached about 98.6% [23]. In addition, it is indicated that the number of mobile phone network payment users in reached 587 million, with an annual growth rate of 10.7%. Besides, the shopping lifestyles have also slowly shifted from offline to online, but even and when shopping offline, mobile payment has gradually

become people's consumption payment habit [24].

Slowly but surely, the mobile phone shopping is penetrating in African countries and are more improved. The mobile phone usage and their implications of this technology are more pronounced in these decades [9]. In recent years sub-Saharan Africa mobile phone shopping has increased dramatically. According to the most recent report from GSMA, an association of mobile network operators worldwide, there are 747 million SIM connections in sub-Saharan Africa, representing 75% of the population [18]. Though, it can be difficult to get an accurate estimate of the number of unique subscribers throughout the region, and even more challenging to tell who has access to a mobile phone, even if they do not own one. This is due to multiple factors around phone usage in sub-Saharan Africa like to own multiple SIM cards for the individual person. At the same time, if an individual does not own a phone, they may have access to someone else's: Even in 2013, 58% of Kenyans who did not own a mobile phone said that they shared one with someone else [3].

From the recent research conducted in Tanzania on online business such as Mbura and Kagoya [17] elaborates that mobile commerce has turned into the modern trend to conduct business instead of electronic commerce (e-commerce) in the previous time. Since, the Mobile commerce is expected to have more chances, faster access, more powerful, more effective and accessible anytime, anywhere for its users [19]. Different from e-commerce, m-commerce is conducted and connected wirelessly using mobile devices. This is the greatest advantage of m-commerce. Although in Tanzania consumers might be worried regarding online safety and security in the use of their credit cards and disclosure of personal information.

Even though if customers make an order online, most customers prefer other payment methods, such as cash on delivery, online/offline banking transfer and third party secured payment method, like PayPal, rather than using credit cards [25]. Therefore, m-commerce in Tanzania can offer better ubiquity and convenience to its users as compared to e-commerce. Definitely, m-commerce is contended to be truly able to provide higher levels of customization anytime and anywhere.

2. Statement of the Problem

It is believed that, in order to attract and retain customers it must to consider customers' perceived risks. Even though some time in purchasing there is a physical incidence and even testing of the products before consumers purchase them [7]. Specifically, in Zanzibar town, many cases have been reported from the small business owner who are doing their business activities at Darajani, Saateni and the like to the police station complaining on the issues of online purchases. Some of the complains are; the product they bought are delaying, they are losing their money and some the suppliers are not trusted. The foregoing arguments suggest that online purchases may be the influenced by several perceived risk. Since 2004, the

Revolutionary Government of Zanzibar directs the small and medium business owner open an institution which will helps them to solve several challenges. In implementing the government order, in 7th November 2005 Jumuiya ya wafanya Biashara Wadogowadogo Darajani (JUBIWADA) was established. The main purpose of this institution was to helps all member who faces difficulties in their business activities as well as to explore the opportunities from insides and outsides donors.

The report from the Director of JUBIWADA (2020) identified many challenges which hindered the mission and vision of the institution. Significantly, among the key challenges mentioned include challenges due to increase high number of members dealing with online purchasing, the institution failed to solve the crises facing the members. Furthermore, a lack of a unity among the members of JUBIWADA which causes misreporting of a very important data. Notwithstanding, these firms suffer from financial risk, time risk and social risk in their online business activities [10]. Even though there are several studies in conducted in the area of risk perception by customer such as Iqbal (2019), the research was conducted by distributing questionnaire online and found some of the risk have negative influence and other not influenced online purchase intention. Therefore, this research is aimed to answer the following three questions;

- 1) What is the effect of consumers' financial risk on online purchasing intention at JUBIWADA, Zanzibar?
- 2) What is the effect of consumers' time risk on online purchasing intention at JUBIWADA, Zanzibar?
- 3) What is the effect of social risk perceived by consumer in online purchasing intention at JUBIWADA, Zanzibar?

3. Theoretical Literature Reviews

Consumer's Perception Theory: Consumer perception is a concept that explains why consumer behaves a certain way and what consumers believes in, in different aspects of life. According to Barry [6] developed this theory and identifies that the consumer perception theory based on the self-perception, price perception and perception of a benefit to quality of life as three areas of Consumer perception theory. Barry explains that perception as a process of collecting and interpreting feelings to complete and an understandable concept. The strength of this theory is that consumers are convinced to engage in any particular business by observing the health or safety or any category that elevates the experience they are looking for as that specific product category. So, when companies understand what benefits the consumers are looking for, they could leverage of their capabilities and focus on communicating these benefits and hopefully creating great benefit perceptions in the target consumer's. According to said that there is limited information for consumers about products and service qualities or elements, which creates an uncertainty and increases perceived risk. In addition, they further say that perceived risk for a product is reduced in consumers, if the

consumers already have a positive perception about another product with the same brand name. Additionally it is mentioned that in the past research was only focused on evaluating responses through examining the five senses, while in this research this theory will be more applicable since it going to draw perception using perceived risk obtained.

Risk-Taking Theory: According to Boyd and Nicolo [8] concentrated on the findings dealing with the risk-taking theories of economics and the benefits associated with moderate levels of risk taking. Also, the potential problems associated with the use of risk-taking activities as means of enhancing business. From the above perspective, the theory suggested that consumers' adoption of new mobile devices would be a potentially high-risk situation as these new products provide unfamiliar and ambiguous stimuli. As a result, consumers will engage in risk-reduction behavior to increase the certainty of the probable consequences of the purchase decision or reduce the amount at stake (for instance, reduce the penalties for failure) leading to Loss Aversion Theory. This theory is more applicable in this study since it explains about one among the objective of this study being observed.

4. Empirical Literature Review

Amirtha et al., [2] explained about the connection available between perceived risk and behavioral intention (BI) in e-shopping, based on family life cycle (FLC) stages. Few studies about e-shopping have been conducted and found that FLC stages have effect on e-shopping. This study, as a pioneering effort, has divided Indian women based on nine FLC stages and has studied the role of ten dimensions of perceived risk on BI to shop online across each life cycle stage. More important, the findings of this study indicated that different facets of risks had distinct effects on purchase behavior among women belonging to different FLC stages. In effect, this study shows the importance of splitting people based on FLC stages in e marketing and its value in making marketing decisions.

Ventre & Kolbe [27] conducted study on the impact of perceived usefulness of online review, trust and perceived risk on online purchase intention in Mexico City. The data were collected through online survey questionnaire from a sample size of 380 online shoppers in Mexico City. The partial least squares structural equation modeling (PLS-SEM) using SmartPLS were used for data analysis and the result indicate that perceived usefulness of online reviews influences in trust and online purchase intention. Trust has an inverse relationship with perceived risk and influences positively in online purchase intention. The authors did not find perceived risk to influence directly in online purchase intention. The results suggest that companies should seek to enhance customers to share their positive online opinions in order to improve trust and encourage online purchases.

Arruda Filho, Simões & De Muylder [4] conducted study on the low effect of perceived risk in the relation between hedonic

values and purchase intention. Quantitative research was carried out and analyzed through structural equation modelling, where the influence of perceived risk on utilitarian value and purchase intention was identified, as well as the influence of brand trust in reducing this risk. The conceptual implications of the study describe as the perceived risk moderate's hedonic features less compared to utilitarian features regarding purchase intention, thus demonstrating that emotional relationships are less affected by this risk. The managerial implications suggest that devices with utilitarian characteristics should be more carefully planned according to their brand and complexity, while hedonic products do not require brand trust to guarantee consumers' purchase intention in the current innovative scenario.

Lăzăroiu et al., [15] concentrated on three variables that are; online trust, perceived risk, and purchase intentions. How customers make their decision on social commerce platforms. However, there are scarcity of research on consumers' decision-making processes on social commerce platforms. Therefore, the study addresses this gap and extends prior research by focusing on the relationship between online consumer purchase intention, social commerce adoption behavior, and consumers' trust together with risk factors affecting online buying decisions, in light of the characteristics of source credibility. The findings of this study point toward important avenues of research on psychological determinants of consumer engagement in social media, decision mechanisms lying behind evaluation of prices, the types of perceived risk incurred, and online repurchasing behavior and intention on social commerce platforms.

According to Iqbal [13] conducted a study about influence of perceived risk on the online purchase intention of customers towards branded apparels. To discuss perceived risk, the use of five different factors was made which are product risk, time risk, social risk, security risk, and financial risk. It has evaluated the impact of these risks on online purchase intention. To collect data, a survey has been used as a method and quantitative analysis used for testing the hypothesis established. Data were collected from 20 respondents who participated in the survey online and the collected data were analyzed by using IBM SPSS Statistics 25. The findings suggest that there is an influence of perceived risk on consumers when they are purchasing branded apparel online. Two factors product and financial risk have a significant and negative influence on customer's online purchase intention. However, other factors, which are security, social, and time risk, are insignificant.

According to Acheampong et al., [1] investigate on how performance risk, social risk, financial risk and psychological risk impacted to the customer choice of mobile phone. A survey questionnaire was used to collect the information from 267 mobile phone users applying the convenience sampling method. The study finds that performance risk, social risk, financial risk, and psychological risk relate to customer choice. Further study results demonstrate that all the predictor variables after controlling for experience and means of

acquisition are statistically significant in predicting customer choice of mobile phone brand. However, performance risk showed the highest effects on customer choice. The study contributes to the development of a multi-dimensional scale for customer perceived risk and choice of mobile phone in the Ghanaian context. The study provides firms in the mobile phone industry with a deeper understanding of how the performance, financial, social and psychological factors are relevant in the development of marketing programmed in the mobile phone industry.

According to Saprikis *et al.*, [21] investigate on the mobile shopping and consumers' behavior. The researcher tried to explain how the mobile technology contributed to the business industry especially for mobile shoppers around the world. Therefore, the main aim of this paper was to find out users' reaction towards different parameters that would influence their intention to utilize their mobile devices in order to purchase products and services online focusing on the current Greek reality. In this study they focus on understanding the factors that might affect consumers' behavior intention to adopt m-shopping; these studies are mostly based on behavioral intention theories, such as Technology Acceptance Model, Diffusion of Innovation and Unified Theory of Acceptance and Use of Technology was applied.

Marriott & Williams [16] exploring consumers perceived risk and trust for mobile shopping. The study, first, identifies prominent areas of academic concern and examines areas requiring further insight. A theoretical model is developed to examine multi-faceted risk and trust effects on consumer adoption intention. Empirical results demonstrate several trust and risk perceptions as having varying effects on consumers' m-shopping intention. Inclusion of age and gender reveals discrepancies among positive and negative influencers of intention.

Kim and Byramjee [14] explained that since the beginning of e-commerce, trustworthiness of commercial web sites has been a constant issue, and, very likely, it will continue to be. When an online shopper cannot trust a web site where he or she intends to make a purchase, the online shopper would perceive a risk of transactional security, time security and a risk of privacy of personal information. In regard to this perceived risk in online transactions, this study is set out to find the change in the level of perceived risk in Business-to-Consumer (B2C) e-commerce and to test whether or not consumers trust a web centric company at their first visit to the company's web site. Two major findings of this study are that about one third of those surveyed for the study feel an increased risk in B2C online transactions over the previous year, and that absolute majority of them have never or rarely shopped on a web site they are not familiar with. It is further found that even an attractive deal cannot affect the risk-averse behavior of online shopping.

5. Methodology

For the purpose of this study a quantitative research

approach was used in this study. The reason behind for choosing this particular research approach was because this approach enabled the researcher to solve the issue at hand. This study was carried out in Unguja Urban District. This is because this area is the center of Zanzibar government administration, commercial and business activities as well as the area many people are engaged mobile business. The target population for this study was the registered small business owner at Darajani and Saaten center who are mostly doing their business through mobile. According to Jumuiya ya Wafanya Biashara Wadogo wadogo Darajani (JUBIWADA, 2021), there were 1,632 small business owner who are officially registered to the organization. Therefore, the total population was 1,632. A total of 321 respondents were involved to provide information on the effect of consumers perceived risk on purchasing intention in mobile shopping, Zanzibar. Simple random sampling was used to select the said sample size for this study. This study was used self-administered questionnaires because it enabled the researcher to collect data from relatively large sample and large area. Then, it is limited biasness from the interviewer. The data collected were entered and coded into statistical package for social science (SPSS) version 23. By using SPSS software, researcher used regression analysis techniques in order to determine the effect of consumer's perceived risk on online purchasing intention.

6. Findings of the Study

6.1. Demographic Profile of the Respondents

This section provides brief description of that be concerned of the respondents involved in this study. The section based on the characteristics of the respondents related to their, age, gender, marital status, educational level, occupational status and the discussion of each characteristic follows below.

Table 1. Demographic profile of the respondents.

Variables	Category	Frequency	Percentage
Age	21 - 25	16	5.0
	26 -30	28	8.7
	31 - 35	23	7.2
	36 - 40	192	59.8
	41 and above	62	19.3
Gender	Male	212	66.0
	Female	109	34.0
	Single	72	22.4
Marital status	Married	212	66.0
	Widow	23	7.2
	Divorced	14	4.4
	O' Level	32	10.0
Educational level	A' Level	44	13.7
	Certificate	42	13.1
	Diploma	154	48.0
	Bachelor	37	11.5
	Post Graduate	12	3.7
Types of business own	Selling shoes	79	24.6
	Selling clothes	199	62
	Selling Abayas	43	13.4

Results from the Table 1 indicates that, 16 respondents equal to (5.0%) ranges from 21 – 25, 28 (8.7%) ranges from 26 – 30, 23 (8%) ranges from 31 – 35, 192 (59.8%) ranges from 36 – 40 and those who were 41 above was 61 respondents equal to (19.3%). Therefore, the analysis implies that the large number of age groups of 36 to 40 dominated respondents. This is because it is a good age of man power and energetic in every activity in any country. Also, the data shows that, total of 321 respondents equal to 100% were asked in this question. 212 respondents equal to (66%) were male and 109 respondents equal to (34%) were female. These results clearly indicated that the most respondents who were participated in this study question were male, since Males is a group, which is most, participated in tourism activities rather than female. Although, the table 1 summarized results that, 72 respondents made (22.4%) were single, 212 (45.3%) were married, 23 (7.2%) were widow and those who were divorced were 14 (4.4%). This is indicated that, most of the respondents who were involved in answering questions in this study were married since, covered more than 60% of the total respondents. Furthermore, the table 1 indicate that a total of 321 respondents who were involved in this study, 32 respondents equal to (10.0%) were having “O” level, 44 (13.7%) were having ‘A’ level education, 42 (13.1%) were certificate level, 154 (48%) were Diploma level, 37 (11.5%) Bachelor level and 12 (3.7%) were postgraduate. Therefore, this result implies that most of the respondents involved in this study were holding diploma level since; it was covered by more than 50%. Finally, the study revealed that 79 respondents equal to 24.6% were selling shoes, 199 (62.0%) were selling clothes and 41 (13.4%) were selling Abayas. Therefore, this is clearly indicated that most of respondents

who were participated in this study were those who were selling clothes, since it covered by more than 60% of the total respondents.

6.2. Effect of Consumers Perceived Risk on Online Purchasing Intention

As stated in methodology part, the multiple regression techniques were used in order to explore the relationship between one continuous dependent variable and a number of independent variables. Also, regression analysis is a reliable method of identifying which variables have impact on a topic of interest [26].

A standard multiple regression was used in this study in order to examine the effect of consumers’ perceived risk on online purchasing intention at JUBIWADA Zanzibar. In this study there are three independent variables (Financial Risk, Time Risk and Social Risk) and one dependent variable (Online Purchasing Intension). Thus, all the independent (or predictor) variables are entered into the equation simultaneously. Each independent variable is evaluated in terms of its predictive power, over and above that offered by all the other independent variables.

The results of standard multiple regression as displayed in Table 2 below indicated that the independent variables financial risk, time risk and social risk accounted for 51.8% of the variability in online purchasing intention among consumers at JUBIWADA in Zanzibar ($R^2 = 0.518$). The adjusted R square value was 0.513. Therefore, these findings substantiate that only 52% of variability in purchasing intention could be explained by factors like financial risk, time risk and social risk. The remaining 48% of variability depends on other unexplained factors.

Table 2. Table Results of Standard Multiple Regression for the Testing of financial risk, time risk and social risk on purchasing intention.

Model Summary^b

R	R Square	Adjusted R Square	R Square Change	F Change	Sig. F Change
.719 ^a	.518	.513	.518	113.351	.000

Predictors: (Constant), Social Risk, Time Risk, Financial Risk

Dependent Variable: Online Purchasing Intention.

Another result of standard multiple regression is coefficient. The coefficient results tell a research how much the dependent variable is expected to increase when that independent variable increases by one, holding all the other independent variables constant. There are standardized coefficients and unstandardized coefficients. Normally, for interpretation standardized coefficients were used. A

standardized beta coefficient compares the strength of the effect of each individual independent variable to the dependent variable. The higher the absolute value of the beta coefficient, the stronger the effect.

Therefore, the following Table 3 below displays the coefficients’ columns for the standard multiple regressions conducted for this study.

Table 3. Coefficients Table for Social Risk, Time Risk and Financial Risk on Online Purchasing Intention.

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.733	.177		4.142	.000
Financial Risk	-.242	.065	-.224	-3.703	.000
Time Risk	-.269	.056	-.275	-4.792	.000
Social Risk	-.341	.059	-.316	-5.771	.000

Dependent Variable: Online Purchasing Intention.

With reference to Table 3 above, at the 0.05 level of confidence, the study has shown that three predictors (social risk, time risk and financial risk) had a significant effect or impact on the outcome variable (online purchase intention). In other words, the results of predictor variables as seen in Table 3 above are as follow: - social risk ($\beta = -0.316$, $t = -5.771$, $p < 0.05$), time risk ($\beta = -0.275$, $t = -4.792$, $p < 0.05$), Financial risk promotion ($\beta = -0.224$, $t = -3.703$, $p < 0.05$).

Fundamentally, the effect of social risk, time risk and financial risk on online purchase intention among consumers at JUBIWADA was in a negative direction. This situation indicates that the increase of scores in these predictor variables results in decrease of scores in the outcome variable [11]; [20]. This condition entails that customers who show or have high level of perceived risk (social risk, time risk and financial risk) tend to reduce their intention to purchase online products. Therefore, these findings provide the opportunities for management of JUBIWADA to encourage online purchasing by solving the problem social risk, time risk and financial risk in the business environment.

These results are consistence with the study of Iqbal (2019) conducted a study about influence of perceived risk on the online purchase intention of customers towards branded apparels. The findings suggest that there is an influence of perceived risk on consumers when they are purchasing branded apparel online. Two factors product and financial risk have a significant and negative influence on customer's online purchase intention. However, other factors, which are security, social, and time risk, are insignificant. Also, Amirtha *et al.*, [2] explained about the connection available between perceived risk and behavioral intention (BI) in e-shopping, based on family life cycle (FLC) stages. Few studies about e-shopping have been conducted and found that FLC stages have effect on e-shopping. Results show that different facets of risks had distinct effects on purchase behavior among women belonging to different FLC stages. In effect, this study shows the importance of splitting people based on FLC stages in e marketing and its value in making marketing decisions.

7. Conclusion and Recommendation

The study examines the effect of consumer's perceived risk on online purchasing intention.; on the basis of the four research questions, findings obtained and evidence presented it is reasonable to conclude that the effect of social risk, time risk and financial risk on online purchase intention among consumers at JUBIWADA was in a negative direction. This condition entails that customers who show or have high level of perceived risk (social risk, time risk and financial risk) tend to reduce their intention to purchase online products. Therefore, these findings provide the opportunities for management of JUBIWADA to encourage online purchasing by solving the problem social risk, time risk and financial risk in the business environment.

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