Impact of fear of "Victimization" on online shopping among Millennials

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Abstract

Online shopping has become increasingly popular as a result of various shopping apps which are easy to use and allow users to search, explore and purchase products using their smart phones. High usage of mobile phones by millennials has resulted in an increased activity on online platforms. However, the growth of e-commerce and online transactions have also brought with it the risks of cybercrime, which has resulted in causing anxiety to online customers. Online identity theft is a mounting problem that affects individuals all over the world. Identity theft is becoming common; about 1 in 15 adults became victims of identity fraud in the year 2017 (Bellemare, 2019) and the fear of victimization has also increased with one in five victims of identity theft having experienced it more than once. Despite the growing fear of victimization discouraging online shopping, it is still growing and is considered as a preferred method by the young generation. The present study explores the determinants of online shopping and assesses the impact of fear of victimization as a mediating variable between online shopping determinants and online shopping tendency. The results of the study indicate that there is no relationship between the attitude of the consumer with online shopping tendency. The results of the study also report a negative effect of the perceived risk on the consumer's shopping tendency. However, trust was found to have an impact on online shopping tendency. The mediating effect of fear of victimization was evident in the study.

Key Words: *Victimization, Millennials, online shopping, Perceived risk, trust*

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Introduction

Online shopping is increasing with the use of smart phones, which makes shopping more convenient and instant. Online shopping has become increasingly popular as a result of various shopping apps available on online stores such as Google Playstore and Apple Appstore. These apps are easy to use and allow users to search, explore and purchase products using their smart phones (Dai et al., 2014; Mosteller et al., 2014;). These apps even allow buyers to search, compare and analyse before making a buying decision. High usage of mobile phones by millennials has resulted in an increased activity on online platforms. The technology has generated a significant change in the buying behaviour habits and preferences, which has also caused an increase in e-commerce (Castander, Rebón and Alzua-Sorzabal, 2015; Fortes and Rita, 2016). The growth of e-commerce is the result of consumers finding it more economical and convenient (Hong and Cha, 2013; Lin, Luo and Chea, 2016; Pei, Paswan and Yan, 2014).

The growth of e-commerce and online transactions have also brought with it the risks of cybercrime (Hille, Walsh and Cleveland, 2015), which has resulted in causing anxiety to online customers. The risk of identity theft has led to changes in the online behaviour of consumers (Milne, Labreque and Cromer, 2009). Such changes impact the overall growth of the e-commerce industry by impacting online shopping activity of consumers who fear being victimized. The literature has studies conducted in the field of online shopping behaviour and preferences among consumers, with very limited studies in the field of victimization of consumers in online shopping. The present study explores the impact of victimization on online shopping behaviour. The paper aims to contribute to the literature by exploring a less researched area of victimization and its impact on online shopping behaviour. Studies suggest that online shopping behaviour is also related with online fraud and identity theft (Khan et al., 2015; Reisig and Holtfreter, 2013; Miyazaki and Fernandez, 2001; Chakraborty et al., 2016). An individual's fraudulent use of personal information and details for criminal activities has been termed as identity theft. This is done without the consent or agreement of the person whose personal information has been used (Reyns, 2013). The information stored on the online platforms are used for such activities. Online identity theft is a mounting problem that affects individuals all over the world (Reyns and Henson, 2016). Identity theft is becoming common affecting 1 in 15 adults becoming victims of identity fraud in the year 2017 (Bellemare, 2019) and the fear of victimization has also increased with one in five victims of identity theft having experienced it more than once. Despite the growing fear of victimization discouraging online shopping, it is still growing and is considered as a preferred method by the young generation (Barker et al, 2008). The correlation has not been reported in the literature which stresses the need to explore and understand this correlation. The present study aims to study the determinants of online shopping and assess the impact of fear of victimization as a mediating variable between online shopping determinants and online shopping tendency.

Applicability and Generalizability:

The study is carried out in the Indian context but extends its applicability to similar emerging economies because of the usage of online platforms. With increased usage of online platforms and increased digital transactions, it becomes imperative to undertake a study which discusses the less explored area of fear of victimization. The transactions on such platforms increase the chances of becoming a victim on such platforms. The results of the study explain the factors which may affect the online shopping tendency of consumers. The finding of this study is applicable to countries where online transactions are found to be increasing. The fear of online fraud or identity theft

may therefore have the potential to obstruct the tendency of consumers to shop online. Thus, this study becomes relevant and applicable to organizations whose sales are primarily executed through online shopping platforms.

The data for the study has been drawn from Indian consumers, who have been selected on the basis of their online transactions. The respondents have transacted on online platforms at least once. The study considers Millennials, who are more active on online platforms and make most of their buying decisions on online platforms. In order to have a representation of the population, data has been collected from Tier I and II cities. This aids the researcher to generalize the findings to similar emerging economies.

Literature review

The paper is intended to assess and explore the influence of fear of victimization on online shopping tendency with respect to trust, attitude and perceived risk. It becomes imperative to conceptualize fear of victimization and then state the critical factors impacting the tendency to shop online. Internet has opened avenues for a lot of businesses and the new business environment has a positive impact as well as a negative impact on consumers. Victimization has increased with the increase in online shopping activity by consumers. A concept which applied to only homes or workplaces has now also been extended to the online shopping environment. Consumers use such online platforms to execute bank transactions, check emails, shop and network or chat. Research suggests that online platforms have been used extensively for socializing, chatting and investigation of online victimization (Davidson and Martellozzo, 2013; Panek, Nardis and Konrath, 2013). However, it is still unclear as to who are at risk in the virtual world and how does it impact people.

Theory of Routine Activity (RAT) has been used by researchers and academicians to analyse the victimization of behaviour of online consumers. Such victimization includes identity theft (Reyns, 2016), cyberstalking (Reyns et al., 2011), Internet fraud (van Wilsem, 201; Pratt et al., 2010), harassment (Marcum, Higgins and Ricketts, 2010; Bossler, Holt and May, 2012) and cyberbullying (Navarro and Jasinski, 2013). The theory was developed by Cohen and Felson who conceptualized it on the basis of three aspects - a suitable target, the potential offender and the absence of a capable guardian. If these three things exist together in the online world, the chances of criminal activity increase (Bottom & Wiles, 1997) resulting in victimization. The probable offenders get an opportunity if they are able to locate an easy target in the online domain with the absence of capable guardianship.

RAT has been discussed with reference to consumer behaviour and the personal characteristics of consumers (Pratt, 2010). Routine activities by consumers expose them to the risk of victimization. The theory explains the rational choice methodology, which is defined as exploring various options available and choosing the option based on the determining criteria. This, however, explains the outcome and form of choices but doesn't explain the process of a particular choice.

The scope of this paper is limited to the study of impact of fear of victimization while shopping online. The researchers define online communication /platform for the present study as "Online shopping transactions". The literature highlights that consumers' motivation to be engaged in online shopping is also dependent on both hedonic and utilitarian dimensions (Terry L et al 2001). Literature on online shopping tendency and behaviour reveals the impact of perceived risk (PR) in online shopping tendency. Perceived risk has been defined as "various

types of suspicions or disparaging situations which exist with consumer expectations" (Bauer, 1960). It is the consumer's perception that an uncertainty exists with the selection of products or services (Cox, 1967). It has been reported that fear and perceived risk explain and represent different constructs (Rountree and Kenneth, 1996). Studies support that an increase in the perceived risk predicts an increase in fear (Reid and Konrad, 2004). This association has been suggested in the criminology literature. People perceiving a greater risk of crime are found to have fear of victimization also. However, some analysis also counters this argument by highlighting variability in the relationship between risk and fear (Chadee, Austen and Ditton, 2006). Some studies have suggested using the fear of victimization and the fear of crime as interchangeably (Warr and Stafford 1983). It was also observed that with an increase in online transactions, perceived risk became a critical factor impacting online transaction decisions (Ndubisi and Sinti, 2006). Consumers share personal details and credit card details, and in case they wish to opt out of internet-based activities, it poses a threat to their personal information being misused (Polasik and Wisniewski, 2009; Nor and Pearson, 2008). Perceived risk is of utmost importance when it comes to online transactions. The theory of reasoned action confirms that consumers are motivated to take action or transact if they perceive the risk to be low in the transaction. The risks associated with online transactions are psychological, physical, financial and social risks (Liljander et al., 2009; Bezes, 2016).

Researchers have suggested that the perceived risk and fear of victimization can be studied as two separate constructs; it's not necessary that high risk may lead to fear of victimization (Yu, 2014). Hence, the two variables can be studied as two separate constructs influencing the online shopping activity of consumers.

As stated by Glen R Urban et al (2002), online trust has become one of the most important strategies for any e-business. There might be some elements common to both offline and online trust, but the major differentiating factor is the involvement of technology as an object of trust rather than only as a tool for the organization. Hence, Trust is another crucial factor impacting consumers' online shopping tendency (Grabner-Kraeuter, 2002; Gefen 2003, Chen and Barnes, 2007). It is considered as the scale to which a person feels protected and assured of the party or the trustee (Komiak and Benbasat, 2004). Trust has been defined by Ennew and Sekhon (2007) as "individual's inclination to accept susceptibility on the grounds of positive expectations about the intentions or behavior of another in a situation characterized by interdependence and risk". Trust has been found to have a negative relationship with perceived risk when it comes to online shopping activity of consumers (Hsu et al., 2014). Other researchers have also found trust to be an important factor in studying consumers' online shopping attitude (Gajendra and Chou et al., 2016; Al-Debei et al., 2015; Wang, 2014; Elbeltagi and Agag, 2016;). Research also suggests that online trust is extended beyond security and privacy concerns; it is also associated with the design of the website and is found to be heterogeneous across individual customers (Glen L Urban et al 2009). In a recent study by Peter R Darke 2016, he confirmed that the issues of distrust are more prevalent among pure e-retailers as compared to hybrid retailers. The importance of retailer credibility towards trustworthiness and reducing perceived risk has also been highlighted by Featherman et al., (2010); Jarvenpaa et al., (2000), Bhattachrya (2018). Hence, it becomes essential to consider trust as a construct to study online shopping behaviour.

Another important factor that could impact online shopping tendency, as suggested in literature, is attitude towards online shopping. The theory of Planned behaviour has been used widely to explain the attitude of the consumer in an online shopping environment (George, 2004; Ramus and Nielsen, 2005; Hansen et al., 2004). Being one of the most regularly cited and prominent theories, it extrapolates the human social behaviour to understand their online shopping patterns. It states that the individual's attitude, subjective norms, and perceived behavioural control, combine together to form an individual's behavioural intentions and behaviour (Ajzen,1985). 'Attitude' has been defined in the literature as a feeling which can be both positive or negative towards any issue or an object (Eagly and Chaiken 1993). Both the theories, the theory of reasoned action and theory of planned behaviour are important with respect to the intention to perform a particular behaviour or an activity with specific reference to the online environment. There has been extensive use of the theory of planned behaviour with reference to studies on online purchasing and consumer behaviour. The studies have focussed on planned behaviour pattern, but have very little focus on environment actions which affect attitude and behaviour patterns. The impact of the variable 'fear of victimization' has been assessed to understand the difference it makes in shopping intention. Hence, the present study intends to examine the impact of attitude, perceived risk, and trust on online shopping, which would lead to the hypothesis stating that attitude is negatively related with online shopping. As per the literature review, two constructs (i.e. perceived risk and trust) could also impact online shopping, hence, the hypothesis proposed for the study is as follows:

H^1. Attitude has a positive effect on online shopping.

H^2. Perceived risk has a negative effect on online shopping.

H^3. Trust has a positive effect on online shopping.

H^4. Fear of victimization mediates the relationship between attitude and online shopping.

H^5. Fear of victimization mediates the relationship between perceived risk and online shopping.

Proposed Model:

The proposed model for the study is presented in Figure 1. The model is based on the literature review and with reference to similar studies.

Figure 1: Proposed model
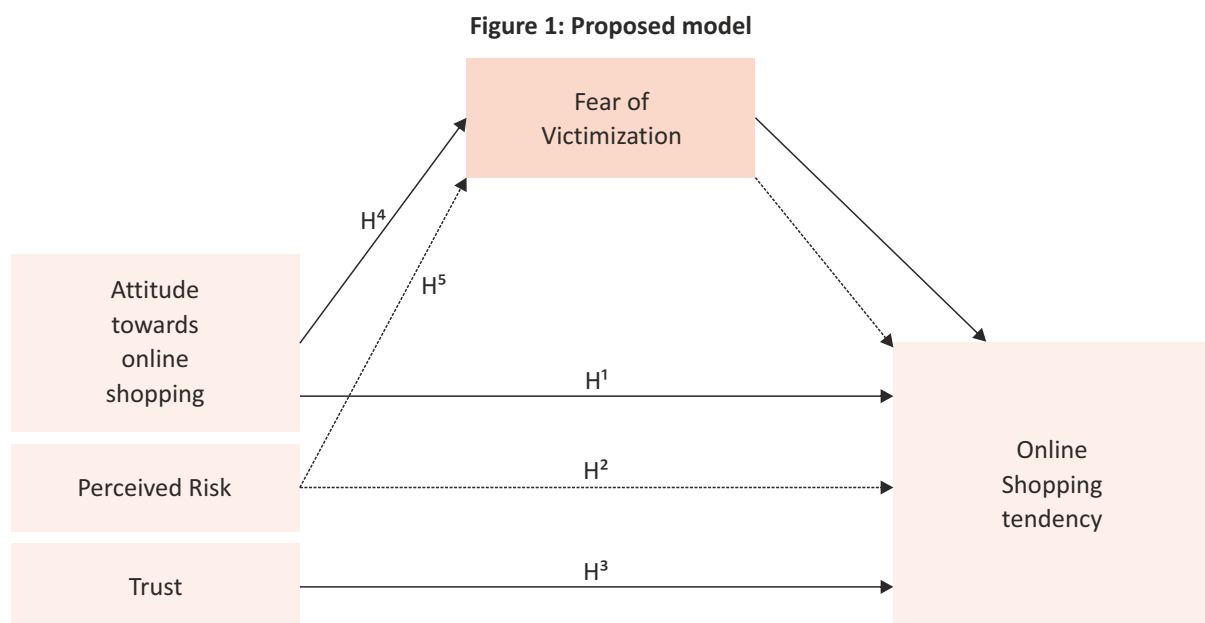
Research Methodology

The purpose of this research is to study the impact of attitude, trust and perceived risk on online shopping tendency. The study used quantitative method to understand the determinants of online shopping tendency among consumers. The participants of the study are Indian consumers, who have used online shopping at least once. Since the study is on millennials, the respondents were in the age group of 22-32 years. Non-Probabilistic Sampling Technique, which can be used if the target population shows some particular trait i.e. 'millennials, who are more active on online platforms and make the most of their buying decisions on online platforms' has been adopted for the study. The sampling frame for the study are consumers from various cities across India viz: Bangalore, Pune, Indore, Baroda, Ahmedabad, Kolkata, Chennai and Delhi. Convenience sampling technique is used for identifying the sample for the study, based on convenient accessibility and proximity to the researchers. A structured questionnaire was filled in by approximately 200 consumers; of the total responses received, 120 were found to be valid for the study. According to Hair et al., (2010), a sample size of over 100 is preferable for conducting factor analysis. Also, a data range between 5 – 10 times the number of items used in the scale has also been suggested in the study by Hair, Black and Anderson, (2010). However, Hair et al. (2010) suggested that if the constructs are more than six, then the sample size should be more than 500. The current study had less than six constructs and 15 items, hence, the proposed sample size for the study is 120. The sample was tested and proved for reliability and adequacy. The items used for the study were adopted from well-established scales and from the literature review. Based on extensive literature review and semi-structured interviews with experts in the area of marketing, 15 statements for 5 constructs were considered for the study. The main dependent variable is the online shopping tendency, which means the instrument would measure the tendency of the consumers towards online shopping. The items for this scale have been borrowed from SzdeYu (2018). The independent variable, perceived risk, will be measured using scale defined by Chan and Lu (2004). In order to explore the impact of the mediating variable 'fear of victimization' (FV) in the study, a scale measuring a person's fear of becoming a potential victim is considered. The scale considers the behavioural response on both online fraud and identity theft. The scale designed by SzdeYu (2018) is considered for the study. Studies also report that the wording and sentences of the questions have a possibility of affecting the responses to the fear of victimization (Yu, 2013), hence, our measures explore the participant's response in terms of how much did they fear being a victim of online fraud and identity theft, and how much they worried about it while shopping online. Another independent variable is trust. The three items to measure trust have been adopted from Chellappa (2005).

The responses were collected through an online self-administered questionnaire. The responses were captured on a seven-point Likert scale (1=Strongly Disagree, 7=Strongly Agree). The responses to the questionnaire have been analysed using Exploratory Factor Analysis. In order to study the impact of fear of victimization, 'trust' and 'perceived risk on online shopping tendency', multiple regression was used in the study. To test the mediating effect of fear of victimization, between attitude towards online shopping, trust and perceived risk and online shopping tendency, Structured Equation Modelling was administered.

Empirical Results

200 responses were collected out of which 120 valid samples were obtained and were considered fit for the statistical analysis. Table 1 provides the demographic profile of the respondents.

Table 1: Demographic characteristics of the respondents of this study

Characteristics of the sample	Item	Frequency	Percentage
Age	25 years to 35 years	74	61.7
	Above 36 years	46	38.3
Frequency of online shopping	At least once in a week	27	22.5
	At least once in 15 days	36	30
	At least once in a month	57	47.5
Household family income	Less than Rs. 50,000	25	20.8
	Between Rs. 50,000 to Rs. 1 lac	64	53.3
	Above Rs. 1 Lac	31	25.8
Gender	Male	57	47.5
	Female	63	52.5

Kaiser-Meyer-Olkin measure determines the adequacy of the sample for the proposed study (Kaiser, 1974a). A KMO value of 0.9 is considered as the best score and scores above 0.5 are acceptable; however, a value below 0.50 is unacceptable. As per the data analysis, the KMO is 0.728 and Bartlett's Test of Sphericity is less than 0.05. Thus, the sample is found to be adequate for conducting a Factor Analysis.

Exploratory factor analysis was used to extract the factors relevant for the study. The factors that have an Eigen value of one or more were further used in the research. Using the criteria of an Eigen value greater than 1, five factors emerged, accounting for 83.417% of the total variance. The factors that resulted from the EFA are: Fear of victimization (FV) with 4 items, Attitude (ATT) with 4 items, Trust (T) with 2 items, Perceived Risk (PR) with 2 items, and Online shopping tendency (OS) with 3 items. From the varimax rotation, the main loadings on each factor were explained as depicted in Table 2.

Table 2: Factor Extraction results

Name of the Variables/Factors	Factor loading	Share of explained total variance (%)	Eigen values
Attitude (ATT)		23.899	3.585
ATT 1	.845		
ATT 2	.853		
ATT 3	.945		
ATT 4	.880		
Fear of Victimization(FV)		43.213	2.897
FV 1	.726		
FV 2	.873		

Name of the Variables/Factors	Factor loading	Share of explained total variance (%)	Eigen values
FV 3	.849		
FV 4	.728		
Online shopping Tendency(OS)		61.112	2.685
OS 1	.881		
OS 2	.901		
OS 3	.868		
Trust (T)		73.088	1.796
T 1	.914		
T 2	.904		
Perceived Risk (PR)		83.417	1.549
PR 1	.820		
PR 2	.739		

The scale employed in the study had 7 options given to the respondents. The options ranged from "Highly Disagree" (with weightage of 1) to "Highly Agree" (with weightage of 7) on the 7-point Likert Scale. The data collected was analysed using the Statistical Package for the Social Sciences (SPSS) software. The reliability and internal consistency of the data was established using Cronbach's alpha. Cronbach's alpha for all the constructs ranged from 0.690 to 0.900 establishing the reliability of the study instrument. It meets the threshold limit of the reliability of the variables to be above 0.5, as suggested by Nunnally (1978) (Table 3).

Table 3: Results of reliability of all variables

Variables	No of items	Cronbach's Alpha
Attitude	4	0.924
Fear of victimization	4	0.853
Trust	2	0.862
Perceived Risk	2	0.906
Online shopping tendency	3	0.924

A linear regression model was run to understand the impact of three independent variables (fear of victimization, trust and perceived risk) on the dependent variable (online shopping tendency) (Eithne Reilly et al., 2014, Teeroovengadum, et al., 2017). Table 4 depicts the results of the Regression Analysis.

Table 4: Regression Analysis

Constructs	R	B value	R^2	F-Value	p-value
Attitude and online shopping tendency (H$_1$)	0.050	-0.057	0.003	32.437	0.585
Trust and online shopping tendency (H$_2$)	0.370	0.408	0.137	18.729	0.000
Perceived Risk and online shopping tendency (H$_3$)	0.339	-0.351	0.115	15.289	0.000

The relationship between attitude and online shopping tendency was not found to be significant with p value >.05. However, the relationship between perceived risk and trust was established with p value <0.05. The R-square value of .115 states that perceived risk contributes around 12% towards online shopping tendency. And since B value is negative, it confirms that if perceived risk is higher, online shopping tendency is lower. Trust has a 14% contribution to online shopping tendency with positive relationship, indicating if trust is more, online shopping tendency will also increase. To study the impact of mediating variable "fear of victimization" on the independent variables and dependent variable, structured equation modelling was administered.

Mediation Result

The mediating effect of fear of victimization has been investigated between attitude and online shopping tendency. The path between attitude and fear of victimization was significant (p<0.05), and so is the path between fear of victimization and online shopping tendency (p<0.001); however, the path between attitude and online shopping tendency is not found to be significant (p>0.05). Therefore, it can be concluded that fear of victimization fully mediates attitude and online shopping tendency (Figure 2).

The mediating effect of fear of victimization has also been investigated between perceived risk and online shopping tendency. The path between perceived risk and fear of victimization was significant (p<0.001), and so is the path between fear of victimization and online shopping tendency (p<0.001). The path between perceived risk and online shopping tendency is not found to be significant (p<0.05). Therefore, it can be concluded that fear of victimization partially mediates perceived risk and online shopping tendency (Figure 3).

The mediating effect of fear of victimization has also been investigated between trust and online shopping tendency. The path between trust and fear of victimization was not significant (p>0.001); the path between fear of victimization and online shopping tendency was significant (p<0.001); the path between trust and online shopping tendency is found to be highly significant (p<0.001). Therefore, it can be concluded that fear of victimization does not mediate

Figure 2 : Mediational Model: Fear of Victimization as a mediator of relationship between Attitude and Online shopping tendency
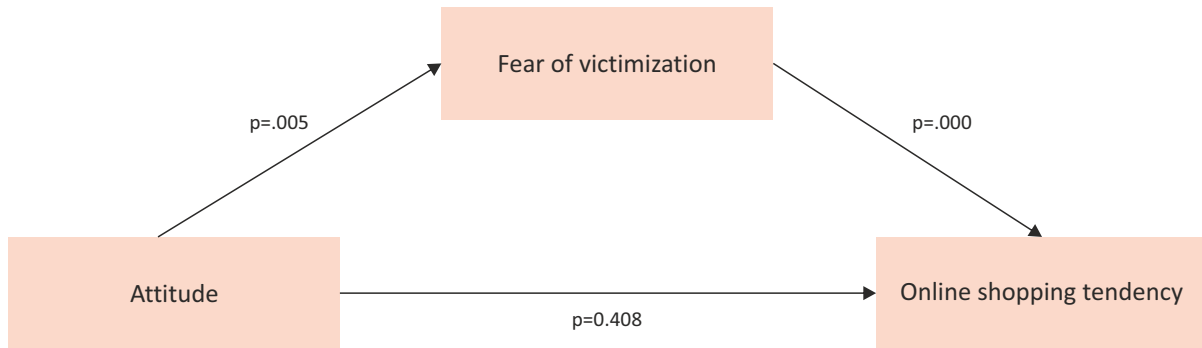

Figure 3 :Mediational Model: Fear of Victimization as a mediator of relationship between Perceived risk and Online shopping tendency
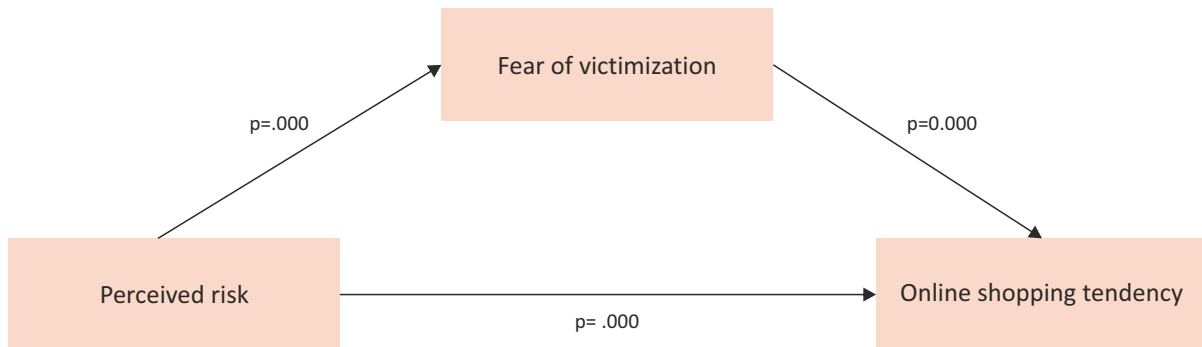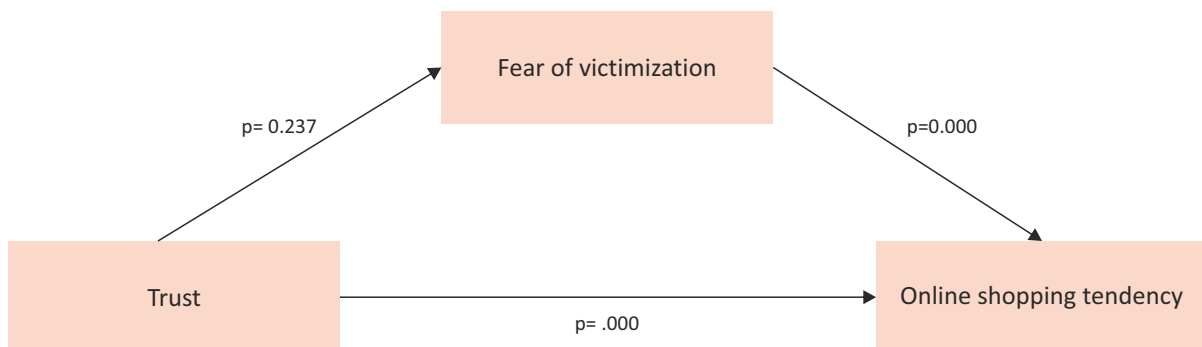

Figure 4: Mediational Model: Fear of Victimization as a mediator of relationship between Trust and Online shopping tendency

Discussion

The results of the study indicate that there is no relationship between the attitude of the consumer with online shopping tendency. The attitude can be a favourable one or an unfavourable one based on the earlier shopping experience of the customer.

The perceived risk of the consumer affects the online shopping tendency. In case a consumer perceives a risk, the online activity will reduce, and the person will discontinue to engage in online shopping. The potential loss of delivery associated with products lost and damaged causes fear among consumers thereby restricting them from participating online (Dan et al., 2007). The results of the study also report a negative effect of the perceived risk on a consumer's shopping tendency. Handling of goods and the perceived risks associated with it restricts customers from being active on online portals (Claudia, 2012; Liljander et al., 2009; Bezes, 2016). The perceived risk is also reported to impact the online shopping tendency among consumers as also reported in similar studies (Jarvenpaa and Todd, 1997; Tan, 1999; Bhatnagar et al., 2000; Vijayasarathy and Jones, 2000). The mediating effect of fear of victimization was evident in the study and has also been reported in similar studies. Studies also suggest that the perceived risk correlates with the fear of victimization, which is also the result of the current study (Ferraro, 1992; LaGrange et al., 1992; Warr and Stafford, 1983; Ferraro and LaGrange, 1987; Rountree, 1998). Though the results suggest partial mediation, it is found to impact the online shopping tendency. The results of the study also indicate that trust has an impact on online shopping tendency, and it motivates a person to buy products online. This is inconsistent with similar studies where, in the e-commerce sector, trust is a factor of a person's buying or purchase intent (Gefen et al., 2003; Gefen and Straub, 2003; Hassanein and Head, 2005; Wang and Emurian, 2005; Lin, 2011; Limbu et al., 2012). If a website lacks security, it will lead to a lower level of trust in the website. This generates a fear of victimization which restricts the consumers from making online purchases. In order to have a safe and secure online shopping experience, companies need to employ strong authentication, accountability and authorization characteristics (Al-Debei, Akroush and Ashouri, 2015). The fear of victimization has an impact on online shopping tendency; this has also been reported in similar studies (George, 2004). It suggests that past experience has an impact on online shopping activity of consumers.

Limitation and future work

The study examines online shopping especially with reference to millennials. This can be extended to a larger population and not just limited to millennials. The respondents in the study are online shoppers, so the views may not be the same for people who don't shop online. The sample size can also include more respondents to draw conclusions from a larger population. The future work can also include the impact of fear of victimization to different types of product websites. It will be interesting to note that if the fear of victimization is present for all types of online shopping experiences or found more in certain cases only, it would provide more insights on the buying behaviour of online consumers.

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