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Social Media, Online Shopping Activities and Perceived Risks in Malaysia

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Abstract

The Internet shopping experience offers dissimilar ways of off-online communications with communication differences tools that need a better decision of their effect on customer communications. Social networking sites is also fast becoming the platform for interaction, attracting new potential customers and has become the trend for companies to engage with their consumers online. The main objective of this research is to examine Malaysia customer's risk perception toward online shopping via social media website. Findings suggest that respondents from all age groups have generally accepted the Internet to be used for social networking, while older groups use the Internet for information search and online shopping. The key areas of risk for not using Internet shopping is related to product quality, scamming, and poor customer service; in which the female groups appeared to be more concerned about the risk involved. Higher income groups are more concerned with the risks on product quality suggesting they expect value for their money for the products. Findings further shows that older consumer groups require some form of education in technology, which is preventing them from fully exploring the Internet and shopping potentials. The area of concern for both genders, is information security, such as protecting private information, security of the website, comfort level with the site, information completeness and trust of the vendor. Female groups were found to have higher tendency of fear of the risk of breaching information, suggesting that they highly value their privacy and secrecy.

1. Introduction

Internet is becoming the primary platform for communication that connects the world via interconnection of individual networks. From the consumer perspective, the Internet is a powerful resource to access information on products and services and being rapidly accepted as the most effective communications tool that challenges traditional mediums, such as Radio, Magazines, and TV. The Internet shopping experience offers dissimilar ways of off-online communications with communication differences tools that need a better decision of their effect on customer communications. according to The Nielsen Company's Mobile Insights Survey (Lai et. Al. 2013;Jayasingh&Eze 2015)Malaysians accessing the Internet in 2010 hit 41 % which is an increment of 15 % over the previous year. The highest usage was recorded among people aged 20-24; almost six in ten (57%) regularly use the Internet, spending an average of 22.3 hours online per week, compared to 10.6 watching broadcast TV. Consequently, the growth of Internet usage is encouraging some behavioural changes in customer's purchasing process (UNICEF 2014).

Furthermore, social networking sites is increasingly playing vital role in attracting new potential customers and has become the trend for companies to engage with their consumers online. Malaysia Digital Landscape (2016)stated that 47% of adult Internet users around the world visit social networking sites such as Facebook, Twitter, MySpace, LinKedIn, etc. According to the same report, a majority of marketers (56%) are utilising social media for 6 hours or more each week, and nearly one in three invest 11 or more hours weekly. In Malaysia, the social media marketing is actively growing. Plus, people are spent more time on social media as users are now able to access the sites via mobile devices, namely iPhone, iPod, Android, smartphone, etc.

Future growth of online shopping, and perceived negative aspects associated with such shopping trendis becoming critical issue to explore. Exposure to new method of e-commerce transactions and information overload bring increased uncertainty for both new and experienced internet users (Al Kailani& Kumar, 2011). Ling et. Al (2010) suggest that consumers in Malaysia perceive a higher level of risk when making a purchasing online as compared with traditional forms of shopping. These perceived risks associated with online shopping in turn have a critical effect on consumer decision making.According to Haque et. Al (2011) perceived risk is a powerful index for explaining consumer behaviour, since consumers are more often motivated to minimize potential failure than to pursue purchasing success. From a business perspective, perceived risk by consumers is a great concern and therefore, has become a hot topic of study for many researchers (Kalakota and Whinston, 1996). Subsequently, a better understanding of online shopping risk as perceived by Malaysian e-shoppers and risk reduction strategies used by these e-shoppers becomes particularly relevant.

Perceived risk is a measure of possible or expected dissatisfaction with a buying decision, based on the purchase goals of the buyers. The perceived risk theory has intuitive appeal and plays a role in facilitating marketers seeing the world through their customer's eyes. Secondly, it can be almost universally applied and its versatility has been demonstrated in a wide range of applications, from food (Cunningham, 1967) to industrial reprographic equipment (Featherman&Pavlou 2003). Third, it is suggested that perceived risk is more powerful at explaining consumers' behaviour since consumers are more often motivated to avoid mistakes than to maximise utility in purchasing. Fourth, risk analysis can be used in marketing resource allocation decisions (Lim 2003; Mitchell 1999). For example, a study of risk relievers used by consumers can help to increase marketing efficiency by channelling resources into strategies which consumers find more useful, while withdrawing them from those which they find less useful. Risk perception analyses can also be helpful in brand-image development, targeting, positioning and segmentation; e.g. by highlighting risk aspects in comparative advertising; repositioning commodity products to give added value, and segmenting consumers as on the basis of their risk-reducing strategy usage.

1.1 Problem Statement

Since the early days of the Internet, gender gap has existed in using the Internet, and it is particularly evident for online shopping (Philipp E., Stephen J. Craig-Smith (2006). There are very little studies and efforts done to examine consumers' perceived risks and benefits of online shopping in Malaysia, especially examining gender differences. Based on study conducted by Garbarino&Strahilevitz (2004) in U.S.A., female shoppers showed higher level of privacy when shopping online, and their perceived risk of Internet related shopping is greater than that of male. Additionally, social media marketing area is relatively new in Malaysia. Therefore, not many studiesexamining Malaysian consumers' perceived risks in online shopping utilising social media is available. The questions: (1) how do Malaysian consumers perceive online shopping risk, and (2) Is there any demographic difference on perceived risk toward consumer perception especially through social media, such as Facebook will be study in this paper. The results of this study would offer valuable insights for marketers as well as consumer behaviour researchers.

1.2 Research Objectives

1.2.1 General Objective

The main objective of this research is to examine Malaysia customer's risk perception toward online shopping via social media website.

1.2.2 Specific objectives

i. To know consumers' level of acceptance toward online shopping via social media.
ii. To examine whether risk is the major influence factors toward online shopping.
iii. To examine whether demographic differences on perceived risk influence consumer perception toward online shopping.

1.3 Research Questions

Below are the research questions that will be answered in this study:

i. How do Malaysian consumers perceive online shopping risk?

ii. Is perceived risk has significant effect on consumer perception toward online shopping?
iii. Is there any demographic difference on perceived risk toward consumer perception?

2. Literature Review

Malaysian Consumer perception toward online shopping

The Internet is a powerful communication medium that connects the world via interconnection of individual networks. Until December 2011, the Internet has served 2,267 million consumers around the globe, which is estimated to be 32.7% of the world population (Hanna, Miniwatts Marketing Group, 2012). Not only does the Internet change the way people communicate, it changes the way business is conducted. Many businesses have shifted and or improved their businesses through e-commerce (Gainsbury, et al., 2012). E-commerce is more commonly practiced in developed economies as opposed to developing countries. Malaysia, for instance, is a developing country, in which the development of information and technology (IT) has been eagerly promoted to boost economic advancement in the country (Lim & Lau, 2011).

Prior online shopping experiences played an important role in influencing how consumers perceivedbehaviourregardingonline shopping. As found on the study of online search and buying behavior in Malaysia, consumers who had online purchase experience would exhibit a higher future online purchase intention (Lim & Lau 2011). Similar results were also found in the study conducted in India to explore the impact of consumer and product characteristics on e-commerce adoption by Gehrt et al. (2012).With regards to what are the common products and services purchased by Malaysian consumers over the Internet, it was found that books and airline tickets were the two most common purchases made online (Lim & Lau 2011). In Malaysia, consumer'spreference regarding online goods is mainly books and airline tickets(Malaysia Digital Landscape, 2016). Compared to other products, descriptions about books and airline tickets are more likely to match with the actual products. To lower possible risks imposed, consumers are more likely to invest in intangible products and services because the descriptions suffice their needs to assess the purchases.

To reduce risks to the minimum, consumers look to gather information regarding certain sites prior to making a purchases (Ling, et al., 2010). Furthermore, web sites with features that provide detailed information about product purchase, security or privacy concerns are part of the Internet retailing design strategy to reduce perceived risks (Lopez-Nicolas & Molina-Castillo, 2008). On the consumer's side, they base their online purchasing decisions on all the information they receive (Kumar &Venkatesan2005).Compared to the traditional shopping method, online shoppers are still concerned with the security system in relation to using credit cards and giving personal information online (Kolsaker& Payne, 2002; Kim et al., 2010). Other disadvantages of online shopping include the lack of customer service, lack of social interaction, higher price of online purchases, knowledge and skills which are required to navigate around the web, inability to evaluate products, etc. (Mukherjee &Nath, 2007). Unlike the traditional method of shopping in stores, the process of online shopping is perceived ambiguous due to the lack of face-to-face interaction.Furthermore, perceived risk of shopping online affects how consumers justify the overall security of e-commerce. Perceived risk lowers the likelihood of consumers to make purchases online. The study on differences in perceived risk of online shopping shows that non-online shoppers perceived a higher level of perceived risk toward online shopping (Ling, et al., 2010). They are more concerned about the possibilities of losing their money, time, and peace of mind because of ineffective online transactions.

2.1 Risk Association with Customer Perception

In order to elaborately describe customer risk perception is to define the risk associated with using online business and online payment. The effect of multiplicative approach to defining risk, which is based on prior work in economics and statistical decision theory, had been viewed as inappropriate in consumer behavior research (Mukherjee and Nath 2007; Stone and Gronhaug, 1993).

However, a practical approach has been identified by using risk-component method. It

identifies and measures the several basic dimensions of the overall perceived risk in buying (e.g. financial risk, performance risk, physical risk, psychological risk, social risk and time-loss risk). The relative importance of the various risk dimensions need not necessarily be the same across purchase decisions, as some risk aspects will be more prevalent in some purchase situations than in others. Several studies have also proved that the five or six major dimensions of perceived risk can account for a substantial fraction of overall perceived risk where most of the risk is the same (Luo, 2002; Stone and Gronhaug, 1993; Yang and Jun 2002).Predicting the overall perceived risk can be conducted by combining several functionally independent dimensions of risk. This research therefore tends to uses the risk-component approach to measure the amount of risk of different dimensions perceived by customers when they are using alternative payment methods. Roselius (1971) analyzed four types of loss associated with this alternative payment method:

- Ego loss;
- Hazard loss;
- Money loss and time loss;
- How many consumers try to reduce each kind of loss.

Roselius has proven here that consumers associated different type and amount of loss with different payment alternative. Other research also concluded other five kinds of risk associated such as below (Jacby and Kaplan, 1972):

- Financial;
- Performance;
- Physical;
- Psychological and social risk;
- How many consumers associate the risks with different tested products.

Here the psychological risk associated involving consumer perception on how his wrong judgment after making a wrong purchase lead to social risk referring to his perception of how others will react to his purchase. They concluded that these five dimensions can predict overall perceived risk fairly accurately but noted that time loss should probably be included in their research. Other researchers have also suggested that time is an important risk dimension to be considered (Miyazaki & Fernandez, 2000).

2.2 Independent variable

Consumer risk perceptions is chosen as the independent variable that influences the dependent variable (Purchasing Scale). This research tends to establish causal relationship between both variable being manipulated by looking over the variance. Here are associated risks;

- Physical risk
- Performance risk
- Psychological risk
- Financial risk
- Time risk
- Information security risk

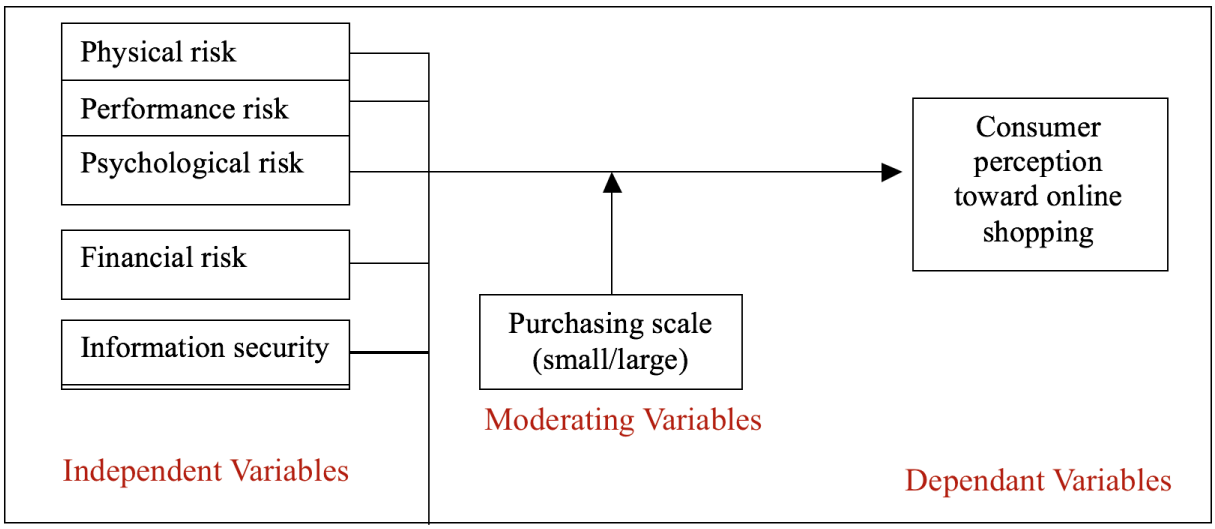
2.3 Moderating variable

The "purchasing scale"(small/large) is chosen as the moderating variable as it measures the intensity of the independent variable towards the consumer perception on online shopping. This scale would be the viable factor to answer the trend and risk associated. Since it can be measured and quantified the variable has been distinguished to below category;

- Small (RM 100) – Amount being used daily such as household, food products, and services application
- Large (RM 1,000) – Amount being considered for example luxury item, electronic products and services

2.4 Theoretical framework

The diagram below shows the relationship between all variables being considered for the theoretical framework formulation. In the findings and discussion section, we will use this correlation to prove the hypothesis created and summary:



3. Research Methodology

3.1 Sources of Research data

Data collection in this research is obtained from the combination of primary and secondary data. Both data are important in determining the consumer attitude exist towards green products. Most of earlier findings from previous research being done on this field is used as the secondary data which makes for most ideas of the theoretical framework outline. While the primary data are the fresh field collected data specially to address and proves the specific research objectives and hypothesis generated. Field survey is the only source for primary data on this research conducted by face-to-face interaction and online survey invitation. Secondary data is the data that have already been gathered by researchers, including data published in statistical and other journal and information available from published sources available to researchers.

3.2Respondent and Sampling Design

The target group of this research are consumers between the ages of 20 and 30 as one group, and age 30 and above as another target group. 150 respondents were randomly sampled. The success level of the sampled respondent was 80 percent in while considering for incomplete or not replying to the email posted to them. The geographical area identified for sampling was Kuala Lumpur, Selangor, Negeri Sembilan and Penang areas. The reason is this is where the largest concentration of working class in Malaysia.Since the research was design to be hypothesis testing, most of the questionnaire was personally administered by face-to-face and by personal email invitation on online survey system. Collection of respondent was randomly selected for interview in public areas including (Universiti Putra Malaysia, UniversitiTeknologi Malaysia, hostels, and shopping malls). The online respondents are derived from current mailing list email address participating in Univerisiti Putra Malaysia (UPM) Putra business School (PBS) class, money related interest group available over Yahoo Group website and personal peer-to-peer references.

All answers of the questionnaire was transformed into raw data,and combined into spreadsheet in Excel format. In order to ensure the accuracy and to access the "goodness" of the measurements, the survey use the correct scaling method using 5-point Likert Scale and nominal scale from 1 to 8 tabulated for distinguish character matching in the software. Thereafter, each question's frequency, percentage, mean and average was calculated using both Excel and SPSS software. Inferential statistics was obtained using Pearson Correlation Matrix on the five interval-scaled variables. A simple paired sample using t-test value was applied between selected variables to show correlation significant at 0.0001 intervals (2-tailed) in between the dependent and independent variables. The inter-correlation matrix of the variables to prove the hypotheses are directly related to the analyses was applied.

4. Findings

4.1 Respond Rate and Effectiveness of Survey

Table 4.1 shows summary of the online survey conducted through Survey Monkey website:

Table 4.1: Summary of survey conducted

Type of survey	Number of respondent
Successful survey	78
Unsuccessful survey	22
TOTAL FIGURE	100

Out of total 100 respondents targeted, only 78 successful surveys (79%) were collected at the end of survey. Such a high respond rate was mainly due to the fact that collector and researcher have a strong network through personal online friend list. However, the surveys found as much as 22 numbers of respondents (22%) were found to be unsuccessful. A reward or token was identified as another cause for the small amount of respondent does not participate in this survey, which could be considered in the next research.The observation being conducted has presumed to be statistically normally distributed without any bias on the selection of respondent, the amount specified to be 50:50 ratios but from the final data received from actual survey, almost 47 (60.3 percent) female respondent participate compared to 31 (39.7 percent) male. This is largely because of the unwillingness for male respondent to participate in this online survey. This will reflect on the data behaviour and profile pattern. Therefore, the demographic profile using age was dropped from further discussion.

Table 4.2: Gender of respondent

Sex	Frequency (n)	Percent (%)	Cumulative Percent (%)
Male	31	39.7	39.7
Female	47	60.3	100.0
TOTAL	78.0	100.0	

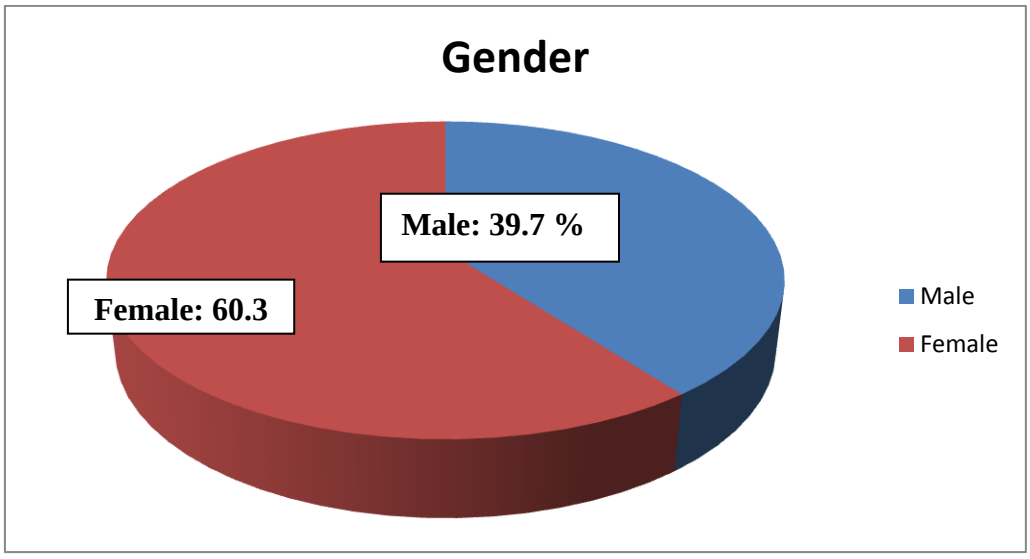


Figure 4.1: Gender of respondents

The survey has been divided into 3 age categories, which are represented by the data distribution in Table 4.3. Almost 40 respondents (51.3 percent) age 18 to 30 years old participated due to the high involvement and literacy in internet and active using social network sites. The entire respondent was found to be university graduated which represented around 41 respondents has bachelor degree and 21 has master degree. This group mainly a working adults and bachelor degree holder. Most of respondents have a minimal working experiences of 10 years and received a high household income per month. The last group is the age category around 40 to 49 years old, which categorized as established family class and senior citizen group that represented by 8 respondents (10.2 percent). The education level recorded was below SPM level, bachelor degree, and master degree. This group tends to have low usage level which limits their online experience made on monthly or yearly basis

Table 4.3: Age group of respondent

Age	Frequency (n)	Percent (%)	Cumulative percent (%)
18-30	40	51.3	51.3
30-39	30	38.5	89.8
40-49	8	10.2	100.0
TOTAL	78	100.0	

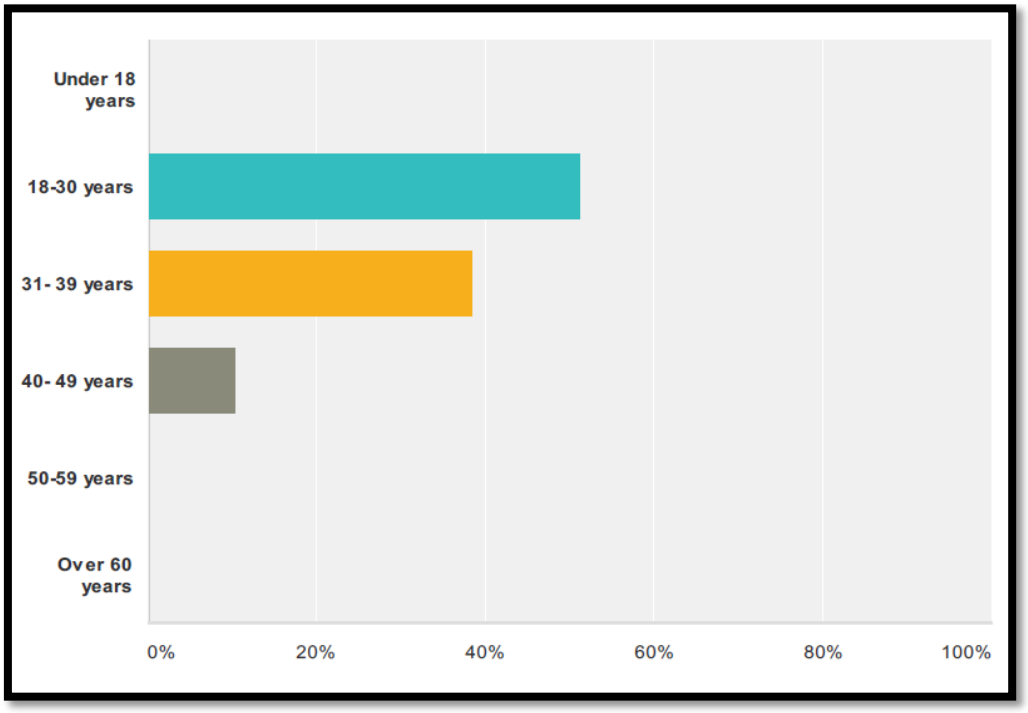


Figure 4.2: Age groups of respondent

Table 4.4: Education level of respondent

Education level	Frequency (n)	Percent (%)	Cumulative Percent (%)
SPM and below	2	2.56	2.56
College	3	3.85	6.41
Diploma	10	12.82	19.23
Bachelor Degree	41	52.56	71.79
Master Degree	1	26.92	98.71
Philosophy Doctorate (PhD)	78	1.28	100.0
TOTAL	78	100.0	

Profession & household income

Based on findings, about 48 respondents (61.5 percent) are working adult, 29 respondents (37.2 percent) are student and only one respondent is a fulltime housewife(1.3 percent). This group of housewife category could be considered as minor to this study and should not affect the target group which will be discussed. Data shows that most respondents are working adult and students, which are actively interacting with computers and Internet throughout the day.

Household income per month has been benchmarked in order to relate the occupation level of respondent in this study. Data shows that the highest frequency of users are 23 respondents' lies in income range between RM2000- RM 4000 per month (Table 4.5) which counts 29.49 percent. Second highest frequency for the data collected, which count 19 respondents, are in range of salary RM 6000 and above. This group considered to have higher purchasing power respectively mostly age at 31 to 39 years old.

About 15 respondents (19.2 percent) had answered no income as they still studying, while 11 and 10 respondents were answered the household income are below RM2000 and RM4000- RM 6000 respectively.

Table 4.5: Household Income of respondents

Household income/month	Frequency(n)	Percent (%)	Cumulative Percent (%)
No income	15	19.23	19.23
Below RM 2,000	11	14.10	33.33
RM 2,000- 4,000	23	29.49	62.82
RM 4,000- 6,000	10	12.82	75.64
More than RM 6,000	19	24.36	100.0
TOTAL	78	100.0	

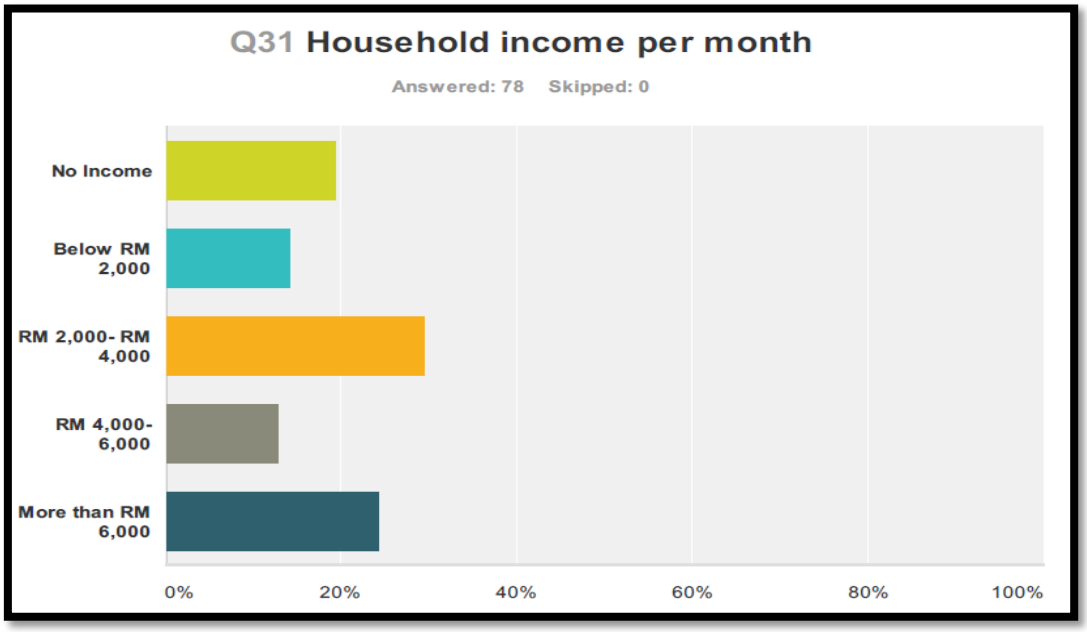


Figure 4.3: Household income per month

Level of acceptance of online shopping via social network sites

About 34 respondents (43.59 %) agree they used Internet for online shopping and all respondents has a personal account in social networks sites. About 67 respondents (85.9 %) had experience in online shopping via social network. On the other hands, 48 respondents (64.86 %) prefer to shop through social network sites rather than through auction online website and official product websites. This finding shows that, more than half of respondents prefer to shop using their personal social network accounts for convenience.

Data shows that 34 respondents (43.59 %) had select health and skin supplement as the product that they would purchase through social network, followed by electrical & gadgets product (37.18 %), books (26.92 %), services (26.92 %), house wares (25.64) and handbags (25.64 %).

Respondents were required to provide others answer if they had different idea of product in mind. Around 76.47 % of the responds fill the blank with apparels including headscarf and garment. This shows that health and beauty products have the most promising demand among social network shoppers.

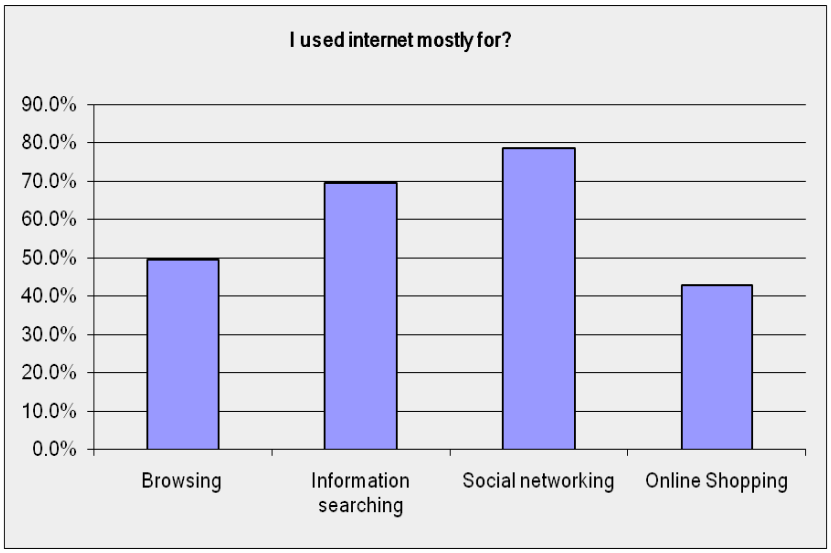


Figure 4.4: Internet purpose

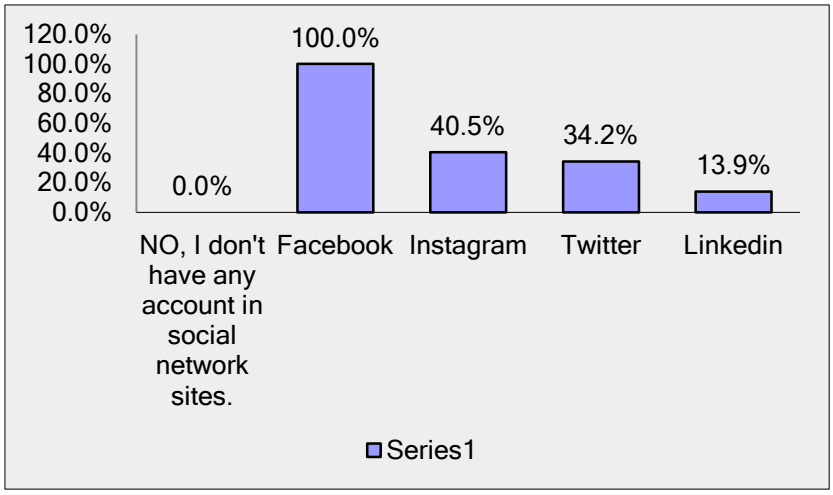


Figure 4.5: Personal account those respondents have in social network sites

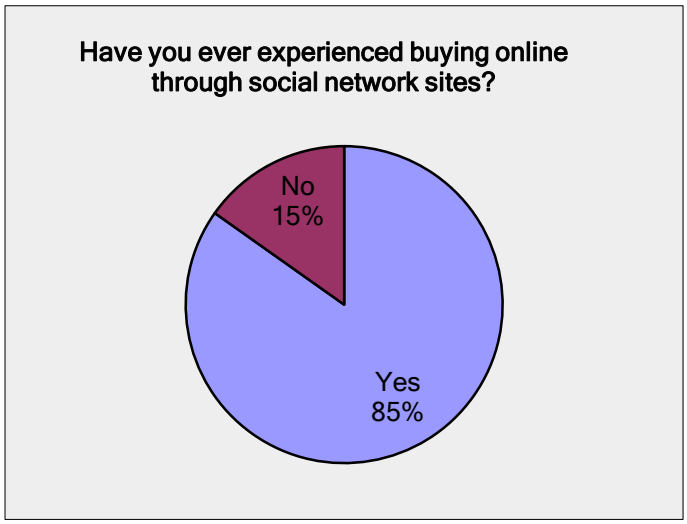


Figure 4.6: Online buying experience through social network sites

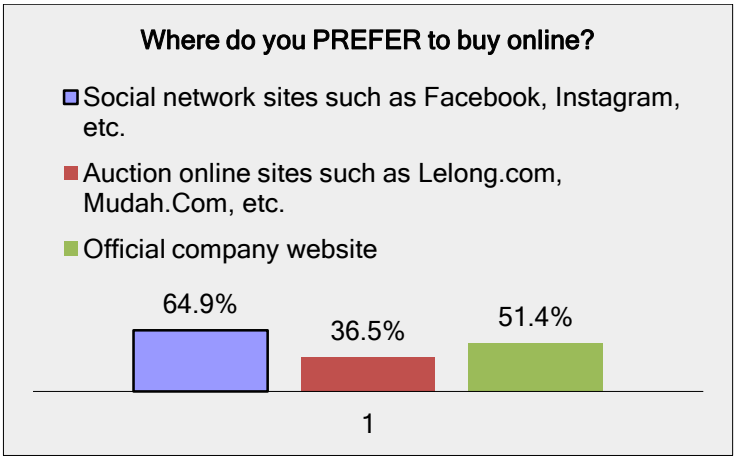


Figure 4.7: Preferable online sites for online shopping

Risk perceived by internet users toward online shopping

Result further shows that product quality (69.23%) and low trustworthiness (65.38%) are the most critical reasonscausing people not to use social network sites for online shopping. This scores followed by potential scams, bad previous online shopping experiences and long duration of delivery. About 53 (67.95 %) respondents answer "yes" forhaving bad experience with social network sites, while others had no "bad" experience. However, 68 respondents (87.18 %) still intended to purchase product via social networks in the future and 66 respondents (88.46 %) said that they would recommend other people to purchase via social network regardless of the risk associated in it. Findings show that risk perceived by the internet consumers is not a major factor that influencepurchasing intention, even when consumers had bad experience previously.

Datafurther showsthat 47 females and 31 males of respondents. Based on the survey, we found that female respondents perceived more risk rather than male respondent though very small differences in average scores number 76.60 % of females respondent perceive more on product risk: "product quality may not as expected", while 74.14% of male respondents perceive social network environment has low trustworthiness, especially in terms of security and seller creditabilit

	Low trustworthiness	Product quality not as expected	Potential scam that may threaten your personal information	Long duration of delivery	Bad previous experience with customer service	Total
Q27: Female	59.57% 28	76.60% 36	53.19% 25	23.40% 11	46.81% 22	122
Q27: Male	74.19% 23	58.06% 18	61.29% 19	29.03% 9	58.06% 18	87
Total Respondents	51	54	44	20	40	78

Table 4.6: Gender differences in perceived risk

Household income differences in perceived risk

From the perspective of household income, low trustworthiness and product quality were perceived as most important reason (above 60 %) of no income, medium, and high income group of respondents believe these two risks that influence their decision in online shopping through social network sites. This further shows that there is no significant different of risk perceived by the household income either no income, low income or high income. As such, social network marketer can focus on minimizing these two risk factors to increase the level of trustworthiness amongst potential customers and improve product reliability and quality.

5. Conclusion and Recommendations

Respondents from all age groups have generally accepted the Internet to be used for social networking, while older groupsusethe Internet for information search and online shopping. For younger generation however, Facebook, Twitter and Instagram in addition to instant messaging communication appeared to be popular choice for Internet usage.The level of ease of online shopping appears to be generally accepted by all age groups as it is seen as an easy, time saving and convenient mode of shopping. Older age groups find the Internet as source of information, whilst the middle age group prefer the broader selection and easier price comparison through Internet shopping.

All age groups however agreed that it is becoming more compatible with their current lifestyle, suggesting that this will be the accepted norm of activity in the future. A unique feature of the younger group using the Internet is the ability to buy products which are otherwise unavailable.

The key areas of risk for not using Internet shopping is related to product quality, scamming, and poor customer service; in which the female groups appeared to be more concerned about the risk involved.On the other hand, higher income groups are more concerned with the risks on product quality suggesting they expect value for their money for the products.

There is also no clear distinction among all the 3 age groups on their opinion on product risk, suggesting that they accepted this risk as a norm for online shopping, given their low level price range.Time risk appears to be less of an issue for younger generation as it suggests low commitments. However, this appears to be the reverseof older groups findings; who would require some form of education in technology given their busy lifestyle, family commitments and time strapped. There is no distinction for any gender on this aspect. An area that appears to be a big concern for both genders, is information security, such as protecting private information, security of the website, comfort level with the site, information completeness and trust of the vendor. Female groups were found to have higher tendency of fear of the risk of breaching information, suggesting that they highly value their privacy and secrecy.

Social network marketer and online seller, can adopt number of approaches to minimize and reduce risk perceived in online shopping via social network. Below are some recommendations to online seller:

i. Registering the online business with Companies Commissioner of Malaysia (CCM) and clearly indicate to the public the registration certificate or identification number may play a role in increasing public trust. Purchases and transactions without business license with unauthorised online sellers, will not protect consumers from online fraud.

ii. Online seller should clearly indicatetransactions and business terms and conditions, to avoid misunderstanding and dissatisfaction by consumers regarding returns and exchange policy. This should extend to delivery time. Providing tracking number of items postage would give positive impression to customer to track and better anticipate deliveries.

iii. Online seller should introduce warrantee, return, refund policy for products that been sold, as finding shows that product quality is the most perceived risk amongst Internet users. Reasonable time and refund policy if applicable to selected items suchelectronic and expensive gadgets.

iv. Touch and size has been problem for Internet users to shop as they cannot feel and try products virtually. Online seller could provide detailed measurements on size, for example the length, width of shoulder of a cloth. Advertisements featuring models wearing or use product would help in visualizing the measurement of product.

v. Gaining consumer trust may increase by providing sufficient testimonial pictures of existing consumers through ratings and comments. Sellers' reliability profile can play a role establishing trust through length of time as vendor on particular site and feedback provided by customers.

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