# Predictors of Online Shopping During Covid-19 Pandemic in Developing Country: Qualitative Analysis

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## Abstract

COVID-19 has a major impact on global marketing, customer behavior, and attitudes. The impact of COVID-19 on consumers' lifestyle, buying, and consumption patterns in Jordan was also important. People are increasingly avoiding in-store purchases in favor of alternative product sources. The growth of the internet has a positive impact on the business world. Online shopping is becoming more popular as the number of online retailers increases in the internet world. The aim of this research is to look into issues of trust, perceived ease of use, and perceived risk in Jordanian online shopping. The qualitative portion of this study was conducted through deep interviews with five Jordanian online shoppers, using a method of descriptive study. Data from interviews with various informants, observations at various locations, and reviews of several literatures by various researchers were all analyzed. According to the findings of this study, trust, perceived ease of use, and perceived risk all have an impact on online purchases. Consumer confidence in an existing online site leads to increased online shopping rate. The lower the risk perceived leads to a greater decision to make an online purchase by consumers. As a result, the online store should provide excellent service in order for customers to remain confident and satisfied when shopping online.

**Keywords**

Online Shopping; Covid-19; Consumer; TAM; Jordan; Trust

## Introduction

The Corona Virus epidemic has had a significant impact on the global economy, which has already been impacted by a number of factors. Jordan was hit by the pandemic a little later than other countries, but it was extremely severe in terms of both health and economics. However, as a result of globalization, developing economies such as Jordan, with the rest of the world, have been affected by the pandemic. The global impact of the COVID-19 pandemic has been enormous. In response to the pandemic, Jordan has implemented some protective measures that have been adopted around the world, like social distancing, restrictions on human movement, and lockdowns. Furthermore, some businesses, particularly 'non-essential businesses,' were forced to close. Jordanians have changed how they live, shop, and consume in a variety of ways as a result of the pandemic. From March to August 2020, 'shopping goods' retailers lost a significant amount of money in terms of marketing. The majority of industries' supply chains have changed. Consumers in Jordan and around the world are looking for products and services from a variety of perspectives. In-store purchasing restrictions impacted both essential and non-essential product retailers, and also consumer purchasing habits, during the COVID-19 pandemic in Jordan. Consumers in Jordan have drastically changed their lifestyle in response to the

effects of COVID-19 on buying habits and in-store purchase. The majority of Jordanian consumers are confronted with new situations (both personal and social), as well as change in income and leisure time, all of which have influenced the attitudes and behaviors of consumer. Consumers are becoming more conscious of health, safety, the environment, and cost when they shop. Consumers now prefer locally available products and neighborhood retail stores. The massive increase in online shopping, particularly in Jordan, might continue in the aftermath of the pandemic. This study summarizes the inefficiencies of in-store purchases during this pandemic period, as well as how the brands of retail are now being forced to think in a different way and adopt various form of online shopping which are easy for their target customers. As a result of the lockdown, many stores have closed, and customers are demanding cashless payment, home delivery, virtual consultations, and the availability of essential goods in online businesses' product lines. This is a new behavior that consumers intend to maintain. The study aim to learn about changing attitudes, behaviors, and habits of Jordanian consumers during the pandemic period (March to August, 2020), as they have adopted new purchasing habits and prefer contactless payment and purchasing options. This study also looked into the types of products they bought online and how much of a difference there was in product category selection during pandemic-related online shopping. One of the major focuses of this study is the frequency of online shopping prior to the pandemic and how much it increased during the pandemic period. Finally, the study will look into Jordan's current in-store purchase problem as well as the advantages of online shopping during the pandemic, which influenced consumers to prefer online shopping over in-store purchases. Based on the previous discussion, three research questions tackled in this study as the following:

RQ 1: Does the perception of trust in online shopping affect the intention to prefer online shopping during a pandemic?

RQ 2: Does the perception of perceived risk in online shopping affect the intention to prefer online shopping during a pandemic?

RQ 3: Does the ease of use of online shopping influence the intention to prefer online shopping during a pandemic?

The following section will investigate the literature and present a conceptual view of the available work on the study area. The next section will cover the proposed study model and design, data analysis, discussion and findings are depicted at the end of work.

## Literature Review

The global pandemic of COVID-19 is wreaking havoc on consumers' lives. Consumer behavior continues to be influenced by new personal circumstances, even as stay-at-home orders and nationwide lockdowns have begun to ease (Almajali et al., 2021). Family income and leisure time, as well as values and priorities, have all changed. Physical stores, particularly those that sell non-essential items, have seen a huge decrease in sales as a result of the pandemic. Fashion and the apparel industry are in dire straits. Many people are not spending as much on clothing and shoes as they once did. The pandemic has already had a significant impact on the economy, and no one knows how their personal financial situations will fare in the future. People are learning

how to buy clothing, cosmetics, ornaments, mobile/laptops, and furniture online. Consumers have realized how easy it is to purchase things they need with the click of a button, and what was once a physical trip to the store may now change. Suppliers run these businesses in order to evaluate their products and figure out how to sell items they previously ordered. When it comes to exploring different purchasing options for the future, COVID-19 may provide some non-essential businesses with something to think about. Though the Internet gives us some flexibility and convenience with just one click, the flexibility also leads to other problems. Can we really trust the numbers on our screen as the size that will actually fit our feet when we buy a pair of shoes? Is it necessary to try them on first before deciding to purchase the shoes? As a result, this study decided to examine the issue and see how online shopping stores deal with issues like trust, perceived risk, and perceived ease of use. Customer trust in the online store will reduce the perceived risk, allowing customers to make an online purchase. Online purchasing in Jordan has increased, possibly as a result of the growing number of online stores available through social media. This demonstrates that people are interested in making online purchases in Jordan. The study will be qualitative in nature, with participants directly observing the phenomenon in the field, collecting facts and drawing conclusions from those who have gone through the online shopping process.

## Theoretical Framework

In this study, two theoretical models of technology are used: Theory of Planned Behavior (Azjen, 1991) and Technology Acceptance Model (TAM) (Davis et al., 1989). These two theories are the most relevant for explaining online shopping intentions in Jordan during the COVID-19 pandemic. TAM and TPB have both been used in a number of studies to assess people's willingness to use technology (Gefen et al., 2003; Hsu et al., 2006; Wu & Chen, 2005). The strengths of 'Theory of Planned Behavior' (TPB) are examined in order to improve TAM by integrating external independent variables that have a significant impact on a consumer's technology adoption decision-making process. Social and interpersonal variables effect on technology adoption decisions is not taken into account by TAM (Ukoha et al., 2011). TPB added perceived behavioral control and subjective norms to TAM's constructs to describe how comfortable or difficult it is to perform an act given resource constraints. Other researchers modified, extended, validated, and improved TAM in a variety of situations in order to make it more applicable in the new knowledge economy (Venkatesh et al., 2000). This is due to their intention to shop online, as well as the collective attitudes of those around them. Consumers are influenced by these two factors to shop online (Orapin, 2009). Furthermore, these changes resulted in a complete shift in consumer purchasing behavior. Online shopping would be a better option for customers than the traditional brick and mortar options for shopping for goods. The COVID-19 pandemic in Morocco, according to Nachit and Belhcen (2020), caused a dramatic change in consumer behavior. There, purchasing priorities shifted, and anxiety about the availability of certain essential products in the market, particularly panic buying of hygiene products, revealed that Moroccans are willing to spend more on hygiene and food purchases than previously. On the one hand, this behavior could be interpreted as a new source of purchasing motivation. On the other hand, it creates a number of challenges, the most significant of which is a reduction in purchasing power and the risk of contamination in supermarkets and pharmacies. Subjective norm, perceived usefulness, and purchase intention, according to Lim et al. (2016), are fundamental issues for online shopping. Online shoppers are influenced by factors such as conformity, regret, external information, alternative attractiveness, and loyalty (Al-Gasawneh & Al-Adamat, 2020; Liao et al., 2017). According to a recent study, during the COVID-19 pandemic, on consumers' digital transformation readiness in Jordan, COVID-19 and government measures influenced public

and private sector knowledge, attitude, and perception about digital transformation. To ensure adequate product and service availability and to reach customers, some steps to launch digital tools were both innovatively made or were compelled to make (Nachit & Belhcen, 2020). Moling (2011) defines online shopping as the process of customers purchasing goods and services directly from a seller over the Internet without the use of an intermediary service. Customers can easily review the goods and services that they want to buy when shopping on the internet. Direct face-to-face communication is not required for online shopping. Online shopping can be done from anywhere in the world as long as there is access to the Internet. Convenience, selection, information, and price are four advantages of online shopping. Furthermore, trust is a long-term investment. Because trust must be earned, trust in an online shopping process can only be supported, not controlled (Hammouri & Abu-Shanab, 2020). Shopping on the Internet presents a challenge for many customers because it is a relatively new shopping medium, and most of them have little experience with it (Alnaser et al., 2020; Hammouri & Altaher, 2020; Monsuwe et al., 2004). In addition, Perceived Risk (Hammouri et al., 2021a), one of the key elements in buying behavior, is defined as an attribute of an alternative decision reflecting the variance of its possible outcomes (Gefen et al., 2002; Nusairat et al., 2020). All purchase decisions are influenced by perceived risk especially those with an uncertain outcome (Hawamleh et al., 2020). When it comes to online shopping, consumers who prefer Internet transactions to traditional purchases have low risk avoidance profiles. As a result, whenever customers alternate, postpone, or cancel a purchase, it is a sign that they are concerned about the risk (Hong and Yi, 2012). According to Venkatesh and Davis (2000), perceived ease of use examines the degree to which a person believes that using a particular technology will require minimal effort, so this study will look into the impact of perceived ease of use from various consumers when using various online stores.

## Research Method

A conceptual framework is a set of logical constructs that are regulated in order to explain a variable in a study. Based on previous research, the following is the conceptual framework:
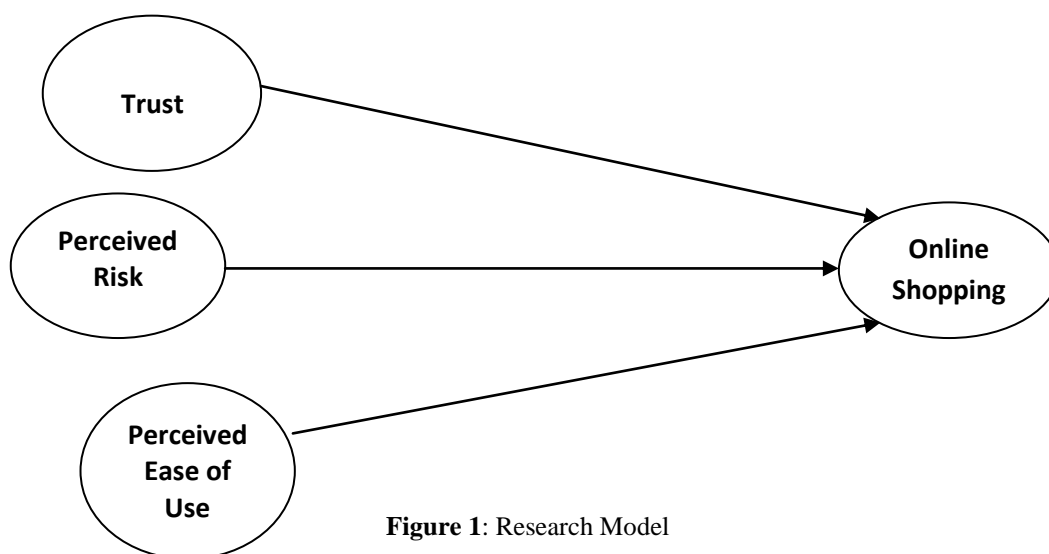


**Figure 1**: Research Model

**Population and Sample**

The population is defined as the social situation in qualitative research. A social situation has three components, according to Spadley (1980). These are; Place, Actors, and Activity which have synergic interaction. Jordanian online shoppers comprise the study's sample population. Participants or informants refer researchers to other people who might be interested in participating in or contributing to the study via social networks. This method of sampling helps the researcher in obtaining trustworthy sources of information in order to obtain credible responses. Jordanians who prefer to make purchases over the internet are the respondents to this study.

**Data Analysis Method**

In most cases, qualitative data is collected through unstructured interviews or observation. Primary data, as defined by Sekaran and Bougie (2009), is information obtained firsthand on interest variables by the researcher for the study's specific purpose. Interviews with selected informants and observation are used to collect primary data for this research. In qualitative research, reliability and validity have slightly different meanings, according to Sekaran and Bougie (2009:384). The consistency with which a measuring instrument measures whatever concept is being measured is referred to as reliability. The research findings are accurate representations of the data collected and can be generalized or applied to other contexts or settings. A test that determines how well a developed instrument measures the concept it was designed to measure is called validity.

# Result and Discussion

**Result**

Interviews are carried out using semi-structured interviews with the assistance of five informants who currently buy things on online. The researchers believed that those informants could provide clear explanations, honest answers, and reliable information. The table above shows that the majority of the respondents were female. This means that women are more interested in online shopping. The age characteristics of respondents show that the respondents are over the age of 20 and under the age of 30. This is due to the fact that the majorities of people at this age are more comfortable with technology and have a desire to shop. The researchers believed that those informants could provide clear explanations, honest answers, and reliable information. Informant 1 is a university student who is female. She has been doing some online shopping. It is the result of her regular internet browsing, which exposes her to a wide range of online stores selling a wide range of products. A trusted online site or a site that provides a clear explanation of their online store are two sites she frequently visits. She was always satisfied with all of the products she purchased during this period of online shopping. She enjoys using online sites because the information about all of the products is very straightforward. She is cautious when shopping online because she is considering the possibility of something bad happening. However, she has never had a problem purchasing items online because she only uses reputable websites. Informant 2 is a housewife. She has made a number of purchases on the internet. But, up until now, she had been hesitant and wary of the dangers of making an online purchase. This is because she has had problems in the past when goods were delivered incorrectly. She had always assumed that shopping online would be fraught with danger. She considered the risk of mismatched fashion products purchased on online fashion sites, where the size of shoes, dresses, or other fashion items may differ from one producer to the next. Purchased goods, for example, do not match the product information provided, or there are issues with the transaction. Informant 3 is a female government employee. Before she decides to buy anything, she will first research online sites. She will

only make online purchases from sites she trusts and that provide clear information. She expressed concern that she would suffer multiple losses as a result of her inability to trust online shopping sites to provide a highly secure transaction process. She is concerned about transaction security risks. She alters the type of transaction on a regular basis. For security reasons, he will like to pay on delivery if the online site offers that option. Informant 4 is a student at a university. She will be visiting a site that is popular and well-trusted by many people. As a result, she believes that the site will be of assistance to her. Her decision to use that reputable online store is based on her belief that the transaction will be less risky. She was well aware of the potential loss she could incur as a result of her online shopping activities. Informant 5 is a university female student. She frequently uses various types of online sites, and she has never had any problems while doing so because she has good communication with the sellers online, and she has gained their trust, which has led her to decide to purchase goods from their store, despite the fact that she is aware of other risks. She was happy with the online store websites she visited because they made available a chatting tool that allowed her to ask any questions she had about the items she wanted to buy. Her questions in regards to products can be directed to the online chat agents, who will provide her with a clear response.

**Discussion**

Trust, according to Kimery and McCard (2002), is defined as a customer's willingness to accept weakness in an online transaction in exchange for positive expectations in future online store behavior. Online shopping necessitates a high level of trust. Customers who trade online do so with someone they have never met, seen, or heard of before. Customers must usually pay for a product before it is shipped to them when shopping online. Transferring money with the uncertainty of whether or not an online retailer will send the product has an impact on online shopping intentions. Generally, respondents argue that good communication with online sellers and online shopping platform that can provide a detailed description of the products they sell increases their confidence in purchasing online.

Perceived Risk had an impact on online shopping: There are two types of perceived risk (Hammouri et al., 2021b; Park et al., 2010). Firstly, a behavioral risk which arises from online shopper (retailers) who behave in a way by utilizing the internet marketing techniques to effectively monitor every dealings. This includes product risks, also called time and convenience risks, as well as psychological risks. Second, the impetuous nature of the purchasing standard creates an environmental risk that is beyond online retailers and consumers control. It has both security and financial risks. Respondents sees that they are aware of the risk they will face when shopping online, but that they will research the site and details relating to the products that they will buy, including the deals, in order to reduce the risk that will occur when online shopping.

Online shopping was influenced by perceived ease of use: Perceived Ease of Use refers to a user's perception of how difficult it is to use technology in an organization; it is an assessment of how easy it is to use technology (Davis, 1989). When an alternative method exists, it is unlikely that a complex system will be used. As a result, users consider these difficult-to-use technologies to be less useful when shopping online.

## Conclusion

Online shopping is influenced by trust and perceived risk. Consumers are more likely to do online shopping if they have confidence in an existing online site, and if they perceive a lower risk, they are more likely to make an

online purchase. Additionally, the ease of use effect attracts a variety of customers to deal with and buy from online stores. This study provides several recommendations included: online stores must provide security guarantees to customers in order for them to remain loyal to business-owned online stores, so that customers feel trusted and not duped, and explain how the provision of shopping, including detailing the items to be purchased by the customer, sending the goods via a trusted delivery service, and other appropriate treaty agreements. Furthermore, the study can help researchers and retail marketers gain a better understanding of consumers' perceptions of online shopping intentions during the COVID-19 health safety crisis. The research findings can be used to develop marketing strategies and value adds to encourage online shopping.

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