

TRUST, SUBJECTIVE NORM AND ONLINE PURCHASE INTENTION: A MEDIATION PERSPECTIVE

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ABSTRACT

Online purchase intention is driven by motives; hence it is of paramount importance for online marketers to understand these motives aimed at adopting marketing strategies that will enhance productivity. Studies on motives of online purchase intention have been conducted but inconsistent findings abound in literature; obviously a need exists to provide clearer understanding of these inconsistencies. Consequently, the study adopted meditational analysis to examine the mediating effect of trust on the influence of subjective norm on online purchase intention. A survey research was conducted on 280 respondents that were selected using purposive sampling. Inferential statistics (Partial Least Squares-Structural Equation Modelling) were used for data analysis and

Introduction:

Marketing has been influenced by rapid changes in technology as it is gradually used in strategies to achieve objectives which add value to the processes of commerce. Notably, online shopping is a process whereby consumers directly buy goods and services from a seller without an intermediary service over the internet (Sunitha & Gnanadhas, 2014). Ajzen (2008) considers behavioural intention to be the most dominant predictor of behaviour and considers

hypotheses testing while bootstrapping was used to determine mediation effect. The findings show that trust is a full mediator on the influence of subjective norm and purchase intention and recommends online marketers should build trust towards online vendors/companies by building and maintaining positive image.

Keywords: *Trust, Subjective Norm, Online Purchase Intention, Motives, Consumers.*

behavioural intentions as the motivational factors that capture the quality and quantity of effort a person is prepared to devote to performing behaviour. As such, purchase intention is one of the favourable factors that can ensure the continuity of any business by the mere fact that purchase intention is related to behaviour, perceptions and attitudes of consumers. Meanwhile marketers attempt to understand the purchase intention of consumers by paying close attention to their actions in the marketplace in addition to the underlying motives for their actions. These motives are the evaluative criteria (psychological, social, personal, economic, and situational factors) that leads to purchase intention which eventually leads to the final behaviour, either cognisance or dissonance (Blythe, 2013). On the contrary, if marketers fail to understand the factors that influence consumers, they will fail to convince the consumers to purchase the products or will fail to meet the needs of consumers. In other words, the marketer that understands how consumers will react to different product features, prices, and promotional appeals has a better advantage over his or her competitors. Consequently, due to the nature of online shopping with regards the ambiguity, payment method, and the fact that people consider the internet as a fertile ground for fraud; may as well increase the level of lack of trust.

Therefore, online trust is essential in building and maintaining relationships with consumers since personal and financial information given could be easily retrieved. Perhaps this lack of trust may possibly deter consumers from shopping online. As a matter of fact, to predict behavioural intentions from subjective norm and trust is much easier than

to predict actual behaviours because many situational factors could cause people not to engage in an intended behaviour. In view of that, willingness to engage in actual online shopping is a major issue to be put into focus. Furthermore, online shopping intention is an indication of a consumer's readiness to purchase products online and thus considered to be the immediate precursor of actual online shopping behaviour. However, values and beliefs of consumers within society also motivate their purchase intention.

Consequently, the role of values and beliefs of referent group (a group of people who surround the consumer) cannot be over emphasized, and since man wants to belong and be accepted, he typically imitates their actions, hence the influence. As such, subjective norm which is viewed as the perceived social pressure to engage or not to engage in a behaviour can make consumers to engage in online shopping even though they have negative attitudes towards it and vice versa.

Studies conducted by Al-Jabari (2013); Lu, Zheng and Fan (2016); Akman and Mishra (2017); Yahia, Al- Neama, and Kerbache (2018); Hassan, Igbal and Khanun (2018); Hung, Yu, and Chiu (2018); Redda (2019) found that Subjective norm has positive and direct effect on purchase intention. On the contrary Jamil, (2012); Lim, Osman, Abdul Manaf, and Abdullah, (2015); Lim, Osman, Salahuddin, Romle and Abdullah (2016) found subjective norm to have insignificant effect on purchase intention.

To resolve these inconsistencies and bridge the theoretical gap, there is an apparent need for further research to provide a clearer understanding of how the predictor variable affects the outcome and what governs the relationship, hence, the need to introduce a mediator variable which may provide a premise for understanding the phenomena.

From existing literature, trust contributes a vital role in enhancing online purchase intention, however, not much is known concerning consumers' subjective norm and purchase intention's link with trust. As such, a dearth of empirical studies exists on the mediating relationships between trust, subjective norm and purchase intention. Though Ganguly (2010); Chuang and Fan (2011); Al-Jabari, (2013); Yahia *et al.*, (2018); Hassan, *et al.*,

(2018) have investigated the mediating effect of trust but they were conducted in their countries as such a paucity of evidence exists generally in Nigeria and specifically in Maiduguri.

Therefore, this study generally examines the mediating effect of trust on the influence of subjective norm on online purchase intention. However, the study specifically examines the;

- i. influence of subjective norm on online purchase intention;
- ii. mediating effect of trust on the influence of subjective norm on online purchase intention.

Literature Review

Purchase Intention

Thamizhvana and Xavier, (2013) put forward a definition of purchase intention as a situation where consumer tends to buy a certain product in certain condition. Alternately, intention in online shopping settings is defined as the situation when a customer is willing and intends to become involved in online transaction (Pavlou, 2013). Hassan *et al.*, (2018) also defines purchase intention as the readiness to engage in S commerce. Importantly, these definitions provide a clear distinction between online shopping intention and traditional shopping intention which is the use of internet.

From these definitions, this study therefore defines purchase intention as the consumers' willingness and likelihood of purchasing goods and services using the internet.

Trust

A number of definitions of trust have been provided by authors, amongst the early definitions are those proposed by Grabner-Kraeuter (2002) who define trust from a functional viewpoint as that which reduces complexity in situations of uncertainty. Surely, trust is a complex word as people can never know the motives and intentions of other people hence, trust is important in online shopping given that consumers engage in trust related behaviours with e-tailers notably sharing personal information and

conducting transactions without physically seeing each other. As such Pavlor (2013) define trust in e-commerce as the belief that allows consumers to willingly become vulnerable to web retailers after having taken the retailers' characteristics.

Additionally, Yen, Chang and Chiang (2014) define trust as an assessment of the other party (seller) whether he/she is useful for completing the desired goal or can provide the expected outcomes. Lu *et al.*, (2016) view trust as the inner ability of a seller that brings customers towards the higher trust on the online seller.

Consumer's expectations of online vendors to keep their personal and payment information safe, to deliver the right products on time, and in essence to act in the best interest of the consumers, hence consumers trust is crucial for success in online retailing. However, if the online marketer is able to meet these expectations, then the consumers' trust will be reinforced, coupled with the fact that if it was a first time purchase, obviously future purchases will be made; for the most part, fears of uncertainty and risk are overcome. The various definitions imply that trust in the online technologies and e-vendors are important to the safety of shopping online which underline the consumer's perception and beliefs on online shopping.

To sum up, this study defines trust as the willingness of consumers to order and pay for goods and services using the internet.

Subjective Norm

It is important to realise that consumers are subjected to the influence of others due to the social pressure notably in using a particular technology. Subjective norm is defined as consumers' perception of whether other people believe they should engage in certain behaviours (Pai & Tu, 2011). These norms according to Li (2016) and Kim, Shin and Kim (2011) represent the expectations of other people regarding performing a particular behaviour. Similarly, normative structure as defined by Yusmita, Muhammad, Yuhainis, Azhar, and Behjati (2012) is the belief on what others think about the behaviour in question. Generally, from the

definitions, a fundamental theme is the influence of others (who are the referent group) on the consumer to act in a certain way which conforms to the belief of the influencer.

In view of the previous definitions, this study defines subjective norm as the influence of other people on the consumer to buy goods and services using the internet.

Review of Empirical Literature

Influence of Subjective Norm on Online Purchase Intention

Social pressure can affect the attitude and behaviour of individuals in varying degrees in different societies depending on culture. Furthermore, Al-Maghrabi, Dennis and Halliday (2011) opine that social pressure result from Subjective norms (social pressure) which relate to individual consumers' perceptions about the beliefs of other consumers, for this reason, consumers are subjected to the influence of others due to the social pressure in using a particular technology.

As such an individual will easily become aware of the advantages of using a particular innovation through influence of others like peers, family and even the media, in other words, subjective norms explain to what extent a person is influenced by the perception of his/her behaviour by reference to people such as family, friends, partner and others (Al- Jabari, 2013). It is noteworthy to point out that subjective norms are related to intention because people often act based on their perception of what others think they should do. According to Islam (2015) subjective norm tends to be more influential during early stages of innovation when users are limited, and the product is novel. In particular, it is during this stage of attitudinal development stress that online retailers can influence shoppers' propensity for purchase behaviours.

Previous studies reveal inconsistent findings on the effect of subjective norms on online shopping behaviour. Notably, Redda (2019), (Kashif, Zarkada & Ramayah(2018), (Yahia, *et al.* (2018) Hassan *et al.* (2018), Hung *et al.* (2018), Arora & Aggarwal(2018), Akman and Mishra (2017), Lu, *et al.* (2016),and Jabari (2013) found that Subjective norm has positive and

direct effect on purchase intention. On the contrary Jamil, (2012) and Lim *et al.*, (2015) found subjective norm to have insignificant effect on purchase intention.

It is apparent that inconsistencies abound in the findings from previous studies. It is worthwhile to undertake more studies on the influence of subjective norm in a market segment that are moderate to high internet users. Hence, we hypothesize that;

Ho₁: Subjective norm has no significant influence on online purchase intention.

Mediating Effect of Trust on the Relationship between Subjective Norm and Online Purchase Intention

Trust is important because it helps consumers overcome perceptions of uncertainty and risks, it is difficult to know the motives and intentions of other people hence, trust is particularly important in online shopping because consumers engage in trust related behaviours with e-tailers like sharing personal and financial information and conducting transactions without physically seeing each other. Additionally, trust, being an indicator of perceived risk level of consumers toward online shopping has great impact on risk aversion, which in turn has major impact on online shopping behaviour.

All in all, the findings of Ganguly (2010); Chuang and Fan (2011); Hassan *et al.*, (2018); Yahia *et al.*, (2018); Hassan, *et al.*, (2018) all reveal that trust partially mediates the relationship between subjective norm and online purchase intention. However, Al- Jabari (2013) reports trust as having no mediation effect on the influence of subjective norm on online purchase intention. Hence we hypothesize that;

Ho₂: Trust does not mediate the relationship between subjective norm and online purchase intention.

Methodology

This study took the form of cross-sectional design with all the farmers in Maiduguri as population of the study. The sample size for this study is two hundred and eighty arrived at using Dillman's (2007) formula for

determining an appropriate sample size at the sample frame of +5 percent margin errors. Purposive sampling technique was used because it allows the use of the researcher's judgement to choose the respondents based on the need of the study, which in this case is to select those that have shopped online even if it is once.

The instrument used for data collection for this study is a structured self-administered questionnaire with close ended questions and is designed in line with the objectives, questions and hypotheses of the study. The study adapted the factors influencing online shopping behaviour scale developed by Al-Jabari, (2013). However, the scale was significantly modified to fit with the Nigerian context, and also take into consideration the marketing mix variables in relation to the evaluative criteria that lead to purchase intention.

A pilot study was conducted to test the validity and reliability of the instrument before the main research to assist the researcher gain some insights into the real condition of the full-scale study. Subsequently, out of the 80 questionnaires that we administered, 70 were successfully collected which were all valid. We therefore subjected the data to reliability assessment using SPSS 24 and Warp PLS 6.0. Specifically, SPSS was used for testing Cronbach's alpha reliability, while Warp PLS 6.0 was used for testing composite reliability of the data. The reliability results show the Cronbach's alpha coefficient and composite reliability values are above 0.70.

Results and Discussions

Data were analysed using PLS-SEM with the aid of software application - Smart-PLS 3.0 (Ringle, Wende & Becker, (2015). PLS-SEM is analysed and interpreted in two phases which are: assessment of measurement model where indicator item reliability, internal consistency reliability, as well as the construct, convergent and discriminant validities are examined. Assessment of structural model involves examining the significance of the path coefficients, coefficient of determination, individual variable effect size, and model of predictive relevance.

The study examines the mediating effect of trust on the influence of subjective norm on online purchase intention employed the internal consistency approach to determine the reliabilities of all the items of the constructs used in the study (Hair, Hult, Ringle, & Sarstedt (2017). Table 1 presents the Cronbach's alpha, composite reliability, average variance extracted (AVE), and square roots of AVE. The Cronbach's alpha coefficient and composite reliability values are all above 0.7 which are within acceptable ranges, furthermore, the values of AVE have surpassed the 0.4 threshold. We tested the validity of the constructs by assessing the discriminant validity using the Fornell and Larcker, (1981) criteria. Table 1 shows the AVE values for the constructs to be from .500 to .536 which suggests acceptable values moreover it also shows the square root of AVE to be greater than AVE. Additionally; the square root of the AVE of each construct is greater than the absolute values of the standardised correlation square of the given construct. This indicates that all constructs differ from one another consequently, discriminant validity is supported.

Table 1: Cronbach's Alpha, Composite Reliability, and AVE & Square Roots of AVE

	Cronbach's Alpha	Composite Reliability	AVE	Square Roots of AVE
Subjective Norm	0.814	0.864	0.536	0.754
Online Purchase Intention	0.769	0.897	0.500	0.832
Trust	0.802	0.840	0.512	0.716

Source: Survey Results, 2019

The coefficients of determination (R^2) of the endogenous variables in this study are 0.571 and 0.658 respectively for trust and online purchase intention which indicate moderate predictive quality (See Table 2).

Table 2: Assessment of Coefficient of Determination (R^2)

Variable	Variable Type	R Square	R Square Adjusted
Trust	Endogenous	0.571	0.564
Purchase Intention	Endogenous	0.658	0.651

Source: Survey Results, 2019

As reflected on Table 3, the effect sizes for trust and subjective norm are 0.625 and 0.010. The result reveals that online purchase intention has substantial effect on online shopping behaviour; however, trust has small effect.

Table 3: Assessment of the Effect Size (f^2)

Variables	f^2	Effect Size
Trust	0.625	Substantial
Subjective Norm	0.010	Small

Source: Survey Results, 2019

We used Stone - Geisser test to assess the Q^2 via blindfolding method and results on Table 4 show Q^2 values of 0.278 and 0.309 for online purchase intention and online shopping behaviour respectively. This shows the relevance of the variables to the problems investigated; therefore, the results provide clear support for the model's predictive relevance with regards to the endogenous constructs.

Table 4: Assessment of Predictive Relevance (Q^2)

Endogenous Variables	SSO	SSE	$Q^2 (=1-SSE/SSO)$
Trust	1,524.000	1,100.307	0.278
Online Purchase Intention	508.000	351.228	0.309

Source: Survey Results, 2019

Furthermore, we used Smart PLS 3.0 in the analysis of the data to test the hypotheses and the result of the direct effects which are presented on Table 5 reveal that, subjective norm (SN) does not significantly influence online purchase intention where ($\beta = -0.013$, $t = 0.305$, $p > 0.010$) but significantly influences trust where ($\beta = -0.267$, $t = 4.980$, $p < 0.001$) while, trust also significantly influences online purchase intention where ($\beta = 0.652$, $t = 11.576$, $p < 0.001$). Based on this finding, the study fails to reject the hypotheses related to direct effect which is H_01 : Subjective norm has no significant influence on online purchase intention.

Table 5: PLS Path Analysis for Direct Effects

Variables	Original Sample	Sample Mean	Std. Dev.	T Stat.	P Values	Significant
SN =>T	-0.261	-0.267	0.052	4.980	0.000***	Yes
T =>OPI	0.632	0.652	0.056	11.576	0.000***	Yes
SN =>OPI	-0.013	-0.011	0.044	0.305	0.380	No

Source: Survey Results, 2019

The result of the indirect effects as shown on Table 6 reveals significant indirect effect; therefore, signifying potential mediating effect of Trust (T) on the relationship between subjective Norm and Online Purchase Intention (PI) where, ($\beta=0.496$, $t=7.328$, $p<0.001$). Consequently, the hypothesis related to indirect effect which is H_{o2} : Trust does not mediate the relationship between subjective norm and online purchase intention is rejected. However, based on Zhao, Lynch and Chen (2010) classification of mediation, H_{o2} is an indirect-only mediation which corresponds with Baron and Kenny's (1986) full mediation.

Table 6: PLS Path Analysis for Indirect Effect

Variables	OS	SM	Std. Dev.	T Stat.	P Values	Significant
SN =>T=>OPI	0.477	0.496	0.065	7.328	0.000***	Yes

Source: Survey Results, 2019

Table 7: Summary of Hypotheses Testing

Hypotheses	Decision
H_{o1} Subjective norm has no significant influence on online purchase intention	Supported
H_{o2} Trust does not mediate the relationship between subjective norm and online purchase intention	Not Supported

Source: Survey Results, 2019

Discussions

The amount of variance explained by the exogenous variables on the endogenous variable which indicates their predictive power is 0.571 and 0.658 respectively for trust and purchase intention. This shows that the exogenous variables for this study explain 57% and 65% of the problems of trust and purchase intention consequently, the rest are left for future research. With regards to effect size, trust has the greatest effect size of 0.625 which indicates that it has substantial effect on online shopping behaviour. This suggests that online marketers should place much emphasis on influencing maintaining the trust of consumers.

The results from this study reveal that subjective norm (SN) does not significantly influence online purchase intention where ($\beta = -0.013$, $t = 0.305$, $p > 0.010$) but significantly influences trust where ($\beta = -0.267$, $t = 4.980$, $p < 0.001$). This is congruent with the findings of Jamil (2012); Lim *et al.*, (2015) who all found insignificant influence of subjective norm on online purchase intention in their various studies.

Trust is a component of commitment-trust theory of relationship marketing and according to the proponents it is central to successful relationship marketing, which is built over time (Morgan and Hunt (1994). Moreover, they place trust as a mediator in their model and confirm it causes indirect effect in relationships between variables. Trust is viewed as crucial to online seller/customer relationship as revealed by majority of the studies conducted on online shopping implying that the more the consumers' trust the process of online shopping, the more they will engage in it. Jiang *et al.*, (2008) affirm that knowledge is a vital factor that influences consumers' online trust. Perhaps this could be the reason for the insignificant influence of trust on the online shopping behaviour of the participants of this study who are knowledgeable on at least basic computer and internet use. As a result, they may have an idea on how to avoid being in risky positions and perhaps have also conducted some forms of transaction online through e-banking and thus comfortable with the use of internet for conducting business.

Though, in this study the influence of subjective norm on online purchase intention is fully mediated by trust ($\beta = 0.496$, $t = 7.328$, $p < 0.001$) however,

it is not in line with the findings of previous studies where Ganguly (2010); Chuang and Fan (2011); Hassan *et al.*, (2018); Yahia *et al.*, (2018); Hassan, *et al.*, (2018) all reveal that trust partially mediates the relationship between subjective norm and online purchase intention. However, Al-Jabari (2013) report trust as having no mediation effect on the influence of subjective norm on online purchase intention. The standardised path of subjective norm to trust is statistically significant indicating that trust has significant influence on purchase intention, whilst the standardised path of subjective norm to online purchase intention ($\beta=0.048$, $t=1.201$, $p>0.10$) is insignificant which shows that subjective norm has no direct influence on online purchase intention.

Besides, the influence of subjective norm on online purchase intention is weak ($\beta=0.048$) and statistically insignificant ($t=1.201$, $p>0.10$) and that indicates that subjective norm has no significant influence on online purchase intention, however the inclusion of trust as a mediator increases the influence on online purchase intention ($\beta=0.496$) and is statically significant ($t=7.328$, $p<0.001$). Following mediation analysis, we conclude that trust fully mediates the relationship between subjective norm and online purchase intention.

This implies that the effect on online purchase intention is not caused by subjective norm but rather indirectly through the mediated influence of trust. Trust therefore has the potency to cause subjective norm to influence online purchase intention by acting as a full mediator, consequently if trust is not formed on the part of the consumers, then consumers will not purchase goods online whether or not members of their referent group engage in online shopping.

Conclusion

Trust is viewed as a vital concept in online shopping literature because of its role in mitigating uncertainty and risks thus enabling online purchase thus, it remains significant to the success of online businesses Overall, the result from this study shows that subjective norm on its own does not significantly influence online purchase intention directly however, in the

context of mediation effect, trust acts as full mediator on the influence of subjective norm on online purchase intention. As such this study sheds new light on mediating role of trust research thereby adding to the existing body of literature in online marketing.

Recommendations

As a result of the findings of this study, the following recommendations are proffered:

- i. Online marketers should focus on marketing strategies that positively enhance the trust of consumers which is seen to have significant influence on purchase intention. Similarly, they should build trust towards online vendors/companies by building and maintaining positive image. Notwithstanding the fact that the findings reveal the trust consumers have on the online shopping medium, online marketers should take crucial measures to sustain the trust and protect the interests of consumers.
- ii. Though it is difficult for online marketers to determine and directly influence referent group members, online marketers should continuously study and adopt marketing strategies aimed at determining those consumers view as important to them since they are instrumental in influencing the consumers' purchase intention which ultimately leads to positive online behaviour.
- iii. Online marketers should seek competitive advantage by offering greater product variety that will cater to a wider range of consumers' tastes and preferences; moreover, as per the findings, product variety stimulates purchase intention of the consumers.

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