



RESEARCH ARTICLE

EFFECT OF DIGITAL DISTRUST ON ATTITUDE TOWARDS ONLINE SHOPPING AMONG UNDERGRADUATES IN ENUGU STATE, NIGERIA

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Abstract

There is a growing trend in online shopping in Nigeria fuelled mainly by the increasing innovations in cyberspace. However, the consumer's unrestrained passion for the digital marketplace has been influenced by concerns about security, privacy, data breach, and trust. Consumers are becoming increasingly aware of the presence of digital manipulations. Thus, the present study examines the effect of digital distrust on attitude towards online shopping. Two hundred and twenty-eight undergraduates from three public tertiary institutions in Enugu state participated in the study. The respondents completed a self-report measure of digital distrust and attitude towards online shopping. The simple regression analysis revealed that digital distrust is a positive predictor of online shopping. The implications of the study are discussed.

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Introduction:-

The contemporary Nigerian society has witnessed a growing trend in online shopping (Ayegba et al., 2017; Izogo, 2012; Gabriel et al., 2016; Ifeanyichukwu, 2016; Nwankwo et al., 2019; Ogbuji & Obot, 2018; Okon et al., 2016; Olanmi, 2019; Olusoji et al., 2015). The trend has become ubiquitous in consumer behaviour in recent times (Nwaizugbo & Ifeanyichukwu, 2016). Perhaps, shopping from home and one's convenience is an advantage to prospective consumers due to the opportunity to search for various products and make a purchase regardless of distance (Husain & Adamu, 2014). Thus, the concept of online shopping reflects widespread online buying and selling of goods and services facilitated by the internet. It entails using the internet for marketing, identification, payment, and delivery of goods and services (Awulika & Okolie, 2020). This indicates that online shopping is a web-based marketing entity devoid of physical contact between the seller and buyer (Aminu, 2013; Ling et al., 2010). Thus, consumers interact in a virtual environment via the website interface. Perhaps, shopping through the internet describes a technological innovation that enables small to medium enterprises (SMEs) to compete on the same level with their larger counterparts (Edwin et al., 2014).

The trend has significantly improved global economies' growth, development, efficiency, and productivity (Joseph, 2019). Perhaps, online shopping has attracted substantial international research attention in the recent decade (Asiedu & Dube, 2020; Etminani-Ghasrodashti & Hamidi, 2020; Ha, 2020; Ijaz & Rhee, 2018; Jain & Kulhar, 2019; Melović et al., 2021; Ofori & Appiah-Nimo, 2019; Rahman et al., 2018; Svatosova, 2020; Zhang et al., 2017). Conceivably, online shopping continues to grow across every society due to the innovations in internet technologies.

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(Alalwan, 2018). In particular, technology firms and mobile apps have taken over the market ecosystem, reinforced by a unified online payments model. Data strengthens this rapidly growing platform.

However, sensitivities about data breaches, digital disinformation and manipulation, cybercrimes, and the activities of hackers have combined to create a modern trust issue relative to e-commerce. Digital distrust describes a psychological state close to untrustworthiness for digital transactions fuelled by negative expectations and beliefs and encompassing feelings of uncertainty (McKnight & Choudhury, 2006). Consumer's passion for online shopping has been tempered by concerns about privacy, security, and trust. Thus, customers are increasingly becoming aware of online information manipulation. The deficiency in digital faith constrains e-commerce, particularly concerning consumer protection. Perhaps, automated algorithms, big data, blockchain technology, and artificial intelligence offer new solutions and risks (Ryan, 2019). Consequently, questions regarding the accuracy of online information, the authenticity of the goods, and financial safety are in the minds of many consumers, hence, shaping their attitudes towards online shopping.

Attitudes are psychosocial constructs encompassing cognitive, affective, and behavioural responses towards any aspect of an individual's socio-world. Consumer's attitude towards online shopping reflects their appraisal, likeability, or rejection and actions relative to shopping online. Thus, attitudes toward online shopping describe an individual's positive or negative feelings about completing a transaction through the internet (Chiu et al., 2005; Schlosser, 2003). Numerous factors have been found to influence consumers' attitudes towards online purchases. For instance, product delivery, previous experience, price, convenience, websites design, security, search engines, promotion, reliability, and trust determine consumer's attitudes to shop online (Alatawy, 2018; Dani, 2017; Datta & Acharjee, 2018; Gamage & Jayatilake, 2019; Gaudel, 2019; James, 2012; Kochar & Kaur, 2018; Narges et al., 2011; Reddymurali, 2014; Shah & Tiwari, 2021; Zuroni & Goh, 2012). However, the present study examines distrust in the cyber ecosystem as a psychological variable determining consumer feelings and behaviour towards purchasing through the internet.

A growing insinuation suggests that adolescents are more likely to engage in online shopping (Choudhury & Dey, 2014). Perhaps there are indications that the youth are more likely to utilize the internet for shopping purposes (Chris-Nnamchi et al., 2021). For example, undergraduates in tertiary institutions usually conduct transactions online because they are more connected to internet devices which fuels online shopping behavior. Numerous studies have assessed e-commerce behavior among Nigerian undergraduates amidst the growing trend of internet access (Abdulrahman & Muhammad, 2017; Ibrahim et al., 2017; Nwosu, 2017; Ojiaku et al., 2021; Oresanya & Oresanya, 2016; Salaudeen & Omotosho, 2020). However, safety concerns remain a dominant factor in the full utilization of e-commerce.

Hypothesis:

Digital distrust is a positive predictor of attitudes towards online shopping among undergraduates

Methods:-

Participants

This research aims to determine the role of digital distrust on attitude towards online shopping. The quantitative research method is used to investigate the relationships between the variables. Data was collected using a self-report measure. The analysis is based on 228 respondents from three public tertiary institutions in Enugu State, Nigeria. The population comprised male and female undergraduates between the ages of 18–30 years enrolled in different departments in the institutions. The rationale for choosing this population is based on the notion that they are the most active internet users' group and are most likely to conduct online shopping.

Measures:-

Attitude towards online shopping

Attitude towards online shopping was measured using a developed 10-item scale instrument designed to measure consumers' attitudes towards online shopping in four dimensions: convenience, time-saving, website design, and security. The Likert-type scale is scored on a 5-point scale ranging from (1 strongly agree to 5 strongly disagree). The score on the scale ranged between 10 and 50, with a higher score indicating a positive attitude. The scale's reliability was ascertained after a pilot study, and a Cronbach alpha $r=.091$ coefficient was recorded on the scale.

Digital distrust

Digital distrust was measured using an instrument designed to measure individuals' perceptions of the internet marketplace and the associated risks. The instrument consists of 10 items on a 5-points Linkert-type. The instrument contains questions such as "shopping online is very reliable" "people can lose their money through online shopping." A higher score indicates distrust in using the internet platform for shopping. Cronbach's alpha .82 was recorded for the instrument following a pilot study in this study.

Procedure

With the aid of research assistants, students from three different tertiary institutions were recruited for the study. The participants were mainly pooled from the student's lodges and classrooms. A total of 256 students were approached and asked to partake in a survey to understand their attitudes towards online shopping better. In all, 248 students out of the 256 approached agreed to participate in the study. Hence, the questionnaires were administered to them. In particular, only two hundred and twenty-eight (228) copies of the questionnaires given to the respondents were adequately completed and retrieved immediately and were used for the study.

Result:-

A cross-sectional research design was adopted in the present study. A simple regression analysis was conducted to test the hypothesis that digital distrust is a positive predictor of attitudes towards online shopping among undergraduates. The investigation revealed that digital distrust statistically significantly predicted the respondent's attitudes towards online shopping $F(1,226), 36.57, P<.000$. More so, digital distrust contributed 32.1% of the variance in the undergraduate's attitudes towards online shopping.

Table 1:- Table showing the simple regression result for digital distrust and attitude towards online shopping.

	B	SEB	β	t	Sig
Constant	1.82	.033		56.76	.000
Digital distrust	-.81	.047	-.79	-16.81	.000
R ²	.321				

Note. B = Unstandardized regression coefficient; SEB = Standardized error of the coefficient; β = Standardized coefficient; R² = Coefficient of determination. *P<.000.

Discussion:-

The primary purpose of this study was to examine the role of digital distrust on attitude towards online shopping among undergraduates. Two hundred and twenty-eight respondents were recruited, and a simple regression model was employed to analyze the data. Results of the study suggest that digital distrust is a significant psychological antecedent of attitude towards online shopping, which is a new aspect of online behavioral studies. Explanation of this correlation describes the critical contribution of the present study since the growing complication of human interactions with cyberspace triggers a sufficient amount of distrust. Accordingly, people shop online, pay bills and store their personal information online. However, concerns about fraudulent transactions, the safety of data, and the accuracy of online information are always on the mind of users. Thus, people are trapped in a framework that promotes digital distrust. Thus, the current finding is broadening the previous knowledge that distrust harms attitudes towards e-commerce (Kim, 2012; Zimaitis et al., 2020). The recent study presupposes that consumer who distrust the digital ecosystem are more likely to adopt online shopping negatively. In contrast, those who trust the IT framework entertain a favourable attitude relative to e-commerce. The finding is significant in the growing trend of e-marketing in Nigeria. It expands our understanding of the probable explanation to the variation in consumers' adaptation of online shopping.

The implication of the study

The findings have some practical contributions. First, the study results revealed digital distrust as a correlate of attitude towards online shopping among undergraduates. Thus, understanding the role of IT distrust in consumers' attitudes towards online purchasing helps online firms evaluate and redesign strategies relating to inclusivity in the online shopping context. Although, this study was not without limitations. First, the participants were undergraduates

enrolled in an institution of higher learning in one state, thereby do not represent a broader population of online shoppers. Thus, a larger sample size will be needed in further research. Second, the study could not establish a cause-effect relationship due to the cross-sectional design used. Future research should adopt an experimental approach to identify the cause-effect mechanisms.

Conclusion:-

The study examined digital distrust as a factor that could determine consumers' attitudes towards online shopping in a sample of undergraduates. The result indicated a positive relationship between digital distrust and attitude towards online purchasing. Therefore, it was concluded that digital distrust is a positive predictor of attitude towards online shopping. Thus, the study recommends that the governments create a legislative framework with functional building blocks that will secure consumers' information and introduce a digital platform that can be trusted. In so doing, they will create a digitally trusted marketplace that allows consumers to shop freely in the era of digital marketing.

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