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ONLINE SHOPPING PERCEIVED RISKS DURING THE COVID-19 PANDEMIC: ON THE STUDENT'S CASE FOR THE APPAREL AND FOOTWEAR

ABSTRACT

The purpose of the article is to develop and test a methodological approach to assess the impact of the online shopping perceived risks during the COVID-19 pandemic: on the student's case for apparel and footwear. The study used a set of general and special methods of cognition: logical generalization, qualimetric comparison, taxonomic and index analysis, graphical visualization, scientific abstraction, and systematization of data. Online shopping is now a widespread and popular sales channel of an extremely large range of consumer goods in almost all regions and countries of the world, especially in developing countries. The online sales segment in the Ukrainian apparel and footwear market has high growth rates and development prospects. The purpose of the article is to determine the perceived risks while shopping Apparel and Footwear (AF) online during a COVID-19 pandemic. To collect primary information, 634 students of Ukrainian and foreign universities were surveyed. Information processing was carried out by applying methods of mathematical statistics. The main conclusions of the study relate to both the theoretical foundations of consumer behavior and their practical aspects. Firstly, the majority of respondents, regardless of the difference in their socio-demographic characteristics, positively perceive online shopping as a protective measure against infection with the COVID-19 virus. Secondly, as for consumer sentiment in the post-quarantine period, we can expect further growth of Internet trade in AF, as almost a third of respondents are going to buy more than before quarantine, and their number is 2-3 times higher than the number of those who have the intention to buy less. Thirdly, the ranking of perceived risks while shopping AF online allowed us to identify the most important ones, namely the risks associated with the product itself (risks of improper quality of goods, and financial ones) and the risk caused by the online shopping process - the risk of unsuccessful return of goods to the seller. This study provides practical confirmation for understanding the risks of online trade-in AF. The results of the study will contribute to the adoption of scientifically based decisions by the management of online stores and future research of online shopping processes by scientists.

Keywords: online shopping, risk, consumer behavior, pandemic

JEL Classification: D02, M21

INTRODUCTION

Online shopping is now a widespread and popular sales channel of an extremely large range of consumer goods in almost all regions and countries of the world, especially in developing countries. The rapid development of globalization, communication technologies, and the Internet contributed to the convenience and security of Internet trade, which in recent decades has taken its firm place in distribution. More and more companies choose this sales channel, responding to the Internet presence of consumers, and adjusting to it, trying to keep online stores functioning 24/7 [1]. Global retail e-commerce sales increased from \$695 billion in 2013 [2] to \$4,280 trillion in 2020, and the share of the e-commerce sector in total retail sales in 2021 is expected to be 19.5%. Such trends indicate that retail e-commerce has huge market potential. Consumers spend significant funds on the purchase of the AF. Global footwear and apparel sales are expected to go up to \$3.3 trillion by 2030 - a 74% increase from 2019. The global apparel market is predicted to grow in value from \$1.5 trillion in 2020 to about \$2.25

trillion by 2025, demonstrating a fairly steady growth across the world. A significant role belongs to e-commerce. It is expected that worldwide revenues from e-commerce in clothing in 2023 will be 24 % of the total trade, and footwear - 22%. In Ukraine, both the size of the Internet sales market of AF and its relative share of the total trade are small. For clothes - \$225 million in 2021 and the expected share in 2023 is 3% [3]. For shoes - \$30 million and 2% respectively. This model of purchase fully corresponds to the tendencies of socio-economic development, and the directions of technology development. The positive features of online shopping include the fact that it is able to minimize the time to purchase goods, facilitate the comparison of goods prices in a large number of stores and minimize the number of physical contacts during the purchase process. This feature is especially relevant during various epidemics and pandemics. In addition, it is also necessary to take into account the state of general risk in society, as consumers feel it to the fullest. Scientists are extensively researching both the theoretical aspect of online shopping and its practical side [4, 5]. In particular, the efforts of scientists from different countries have found confirmation of the validity of theoretical concepts that analyze consumer buying behavior. Thus, adoption theory was confirmed by investigating the interconnections among consumer perceptions of web design, reliability, privacy, and customer service. Another paper shows that intention to purchase online and attitudes toward online shopping are not only affected by the usability of a product, its functionality, and entertainment but also by exogenous factors, which proved the technology acceptance model.

LITERATURE REVIEW

Experts, using the results of surveys of online buyers, also identified a number of practical aspects of their behavior. Today, among the developments in these issues, we must mention research on a wide range of consumer goods and services in different countries - luxury goods in China, specifics of promotions in China, features of loyalty and satisfaction of online customers in Taiwan, specifics of the development of environmentally friendly packaging [6, 7]. Considerable attention is paid to consumer risk analysis. Through this concept, experts have explored many aspects that relate to consumer behaviour. In particular, the general scheme of consumer behavior, cross-cultural peculiarities of risk perception [8, 9], and types of consumer choice depending on their internal and external orientation [10,12] were explored. Despite a large number of published studies, the situation with the COVID-19 pandemic causes the need for new research. The world's population under these conditions refers to online shopping not as one of the alternatives to the purchase of goods and services, but as almost the only possible option for their purchase. Consumers who have still actively used online shopping continue to do so even more, demonstrating to the environment all their advantages over traditional channels that have proved especially significant during the pandemic. Taking into account the threatening nature of the current pandemic and the high likelihood of the following, it is important to examine the risks faced by consumers during the online shopping of goods included in their consumer basket.

AIMS AND OBJECTIVES

The world's population under these conditions refers to online shopping not as one of the alternatives to the purchase of goods and services, but as almost the only possible option for their purchase. Consumers who have still actively used online shopping continue to do so even more, demonstrating to the environment all their advantages over traditional channels that have proved especially significant during the pandemic. Taking into account the threatening nature of the current pandemic and the high likelihood of the following, it is important to examine the risks faced by consumers during the online shopping of goods included in their consumer basket. This will provide an opportunity to solve several pressing problems [12-13]. Firstly, online stores will be able to conduct trading operations more effectively. Secondly, their actions to reduce the risks of their consumers will encourage using these channels more actively [14, 15]. Thirdly, there are also other members of society in the win, in the current period, - relatives and acquaintances of buyers who will adopt their buying model, and in the future, the whole society, because in the future buyers will also be able to use it.

The purpose of the article is to develop and test a methodological approach to online shopping based on a combination of statistical, economic, and graphical analysis methods.

METHODS

In the course of the research a set of general scientific and special methods of cognition was used: analysis and synthesis, theoretical generalization and comparison; statistical analysis (when conducting research on the online shopping); grouping; graphic (for plotting graphs and figures); economic and mathematical modeling (to determine the level of online shopping).

RESULTS

An extremely extensive array of scientific intelligence is devoted to online shopping. Within it, first of all, scientists consider fundamental issues of consumer behavior, trying to build a model that would take into account possible factors of influence on their behavior. In particular, in this study [16,17] a hybrid method is used. It unites the Decision Making Trial and Evaluation Laboratory, an analytic network process to determine the most powerful factors that influence e-commerce.

Secondly, some of them are subjected to detailed analysis. For this purpose, techniques of multidimensional statistical analysis - factor analysis and structural equation modeling (SEM) are used. With the help of the latter, the hypothetical relations between independent and dependent variables in the consumer behavior model are tested. For example, in the investigation, a number of factors that distinguish the customers' behavior in different countries are set. In the work, the research model which consists of 7 factors that affect consumer satisfaction as a result of an online purchase, - security, information availability, quality, time, and pricing – is developed. A number of articles are devoted to the study of issues related to the purchase of apparel and footwear by catalogs and online stores. Thus, the features of perception of online clothing buyers in Saudi Arabia, the specifics of purchasing behavior for buyers who differ in risks perception, purchase features of goods made under the order of buyers, use of virtual modeling tools in the selection of clothes, delayed delivery of goods, gender features of online shopping, cross-cultural analysis [18,19] are identified.

In the socio-economic literature, there are some of the most widespread approaches that can be used to explain the consumer behavior model when trying to manage risks. This is the theory of justified actions, the theory of planned behavior, and several concepts that make up behavioral economics - bounded rationality, prospect theory, and nudge theory. Technology Acceptance Model (TAM) is popular among researchers [20,21]. On its basis, such factors as website usability and the ability to deliver entertainment are considered. Other works reflect the rational and hedonistic aspects of the consumer's behavior. Researchers have also proposed to study the motivations of Internet consumers advancing Hyper Attention Theory within a Stimulus-Organization-Response Model [22]. An important role in understanding the features of online shopping belongs to the Hofstede's cultural dimensions theory, which asserts the presence of certain models of citizen's behavior in certain countries. In particular, their relationship to risk and degree of conformism differs. During this study, the following risk model of AF for online shopping was used (Fig. 1).

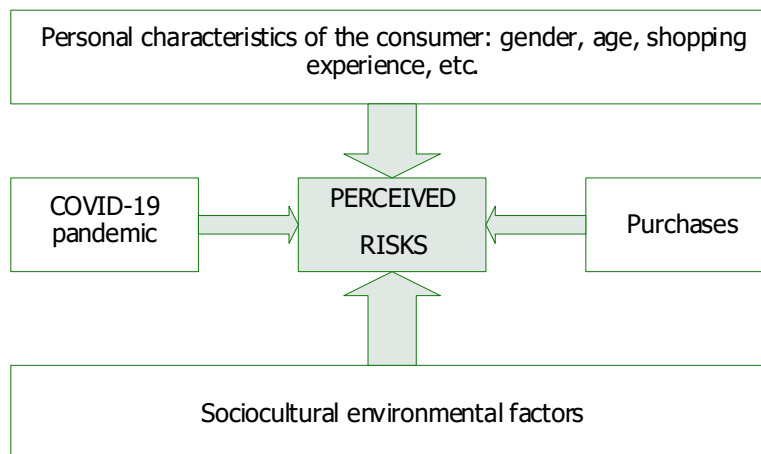


Figure 1. Perceived risks of online shopping: factors of influence.

The results of another survey showed that in the category of consumers who care about their health and safety, the largest increase was demonstrated by fashion shopping. Based on the theories of consumer behavior, we have put forward the following hypotheses:

- **H-1.** Most respondents consider the practice of online shopping to be a protective measure against COVID-19;
- **H-2.** There is no difference in demographic and socio-cultural characteristics between respondents in assessing the practice of online shopping as a protective measure of COVID-19;
- **H-3.** In the context of the pandemic and the conformist culture inherent in the inhabitants of Ukraine, the majority of people are favorable to the online shopping practice of respondents;
- **H-4.** There is a link between assessing online shopping as COVID protection and the relationship to the practice of online shopping;

- **H-5.** Online shopping of the AF has increased in comparison with the pre-quarantine period;
- **H-6.** There is no difference between online buyers (students) on demographic and socio-cultural characteristics regarding the dynamics of their online shopping;
- **H-7.** The buyer's intentions of the AF to purchase goods in the post-quarantine period coincide with their behavior during the quarantine period;
- **H-8.** The most important risks for the AF for online buyers are the risks of poor quality of goods and financial risks;
- **H-9.** There is no difference between respondents according to demographic and socio-cultural characteristics in their assessment of the components of the perceived risk.

Initially, the efforts of scientists and practitioners were mainly aimed to investigate buyers' risks of various groups of goods and markets, not addressing the sales channels themselves, table 1.

Table 1. Demographic profile of the sample.

| Criteria | Absolute values | Interest |
|----------------------------------|-----------------|----------|
| Gender | | |
| Male | 317 | 50 |
| Female | 317 | 50 |
| Online buyers | | |
| Yes | 559 | 88 |
| No | 75 | 12 |
| Offline buyers | | |
| Yes | 565 | 89 |
| No | 69 | 11 |
| Specialty | | |
| Technical and Engineering | 168 | 26,5 |
| Social Science | 326 | 51,4 |
| Mathematics and Natural Sciences | 23 | 4 |
| Humanitarian | 63 | 9,9 |
| Medicine and Veterinary Medicine | 29 | 5 |
| Not specified | 25 | 4 |
| Educational degree | | |
| Bachelor's Degree | | |
| 1 course | 264 | 42 |
| 2 course | 186 | 29 |
| 3 course | 75 | 12 |
| 4 course | 48 | 8 |
| Master's Degree | | |
| 1 course | 28 | 48 |
| 2 course | 33 | 5 |
| City of study | | |
| Kyiv | 446 | 71 |
| Regional Center | 134 | 21 |
| Other Ukrainian city | 38 | 6 |
| Foreign city | 16 | 3 |
| Place of residence | | |
| Dorm | 322 | 51 |
| With a family or own apartment | 305 | 48 |
| Not specified | 7 | 1 |

Testing of the difference in relation to the practice of online shopping as an anti-covid protective measure was also conducted for groups of students who differed in the following criteria: Gender (men and women); Level of study (bad and good); Level of social activity (low and high); Place of residence (home, away from home); Specialty (social and humanitarian, natural, technical and mathematical specialties); Level of education (bachelor's and master's degree); City of study (Kyiv and other cities). The use of the non-parametric Mann-Whitney test has shown that there is no statistically significant difference in the estimates of these students' groups.

The questionnaire was tested on three groups of students at the Faculty of Economics, Taras Shevchenko National University of Kyiv, in May 2020 (Fig. 2). The questionnaire consists of 14 questions, 7 questions related to socio-demographics, and 7 - about customer behavior and perceived risks during e-commerce. The survey results show that 94.5% of the respondents believe (totally - 54.1% and partially - 40.4%) that the use of e-commerce contributes to the protection against the COVID-19 virus.

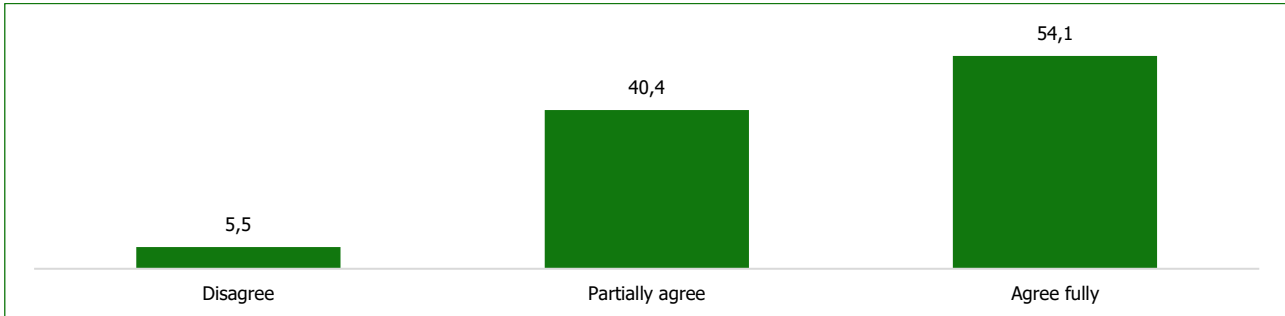


Figure 2. Consumer attitude to online shopping as a measure of protection against infection COVID-19, %.

The authors proceeded on the fact that in the face of a pandemic, COVID-19 dissatisfaction with online shopping of respondents is perceived as interfering with social requirements for preventing the disease (Fig. 3).

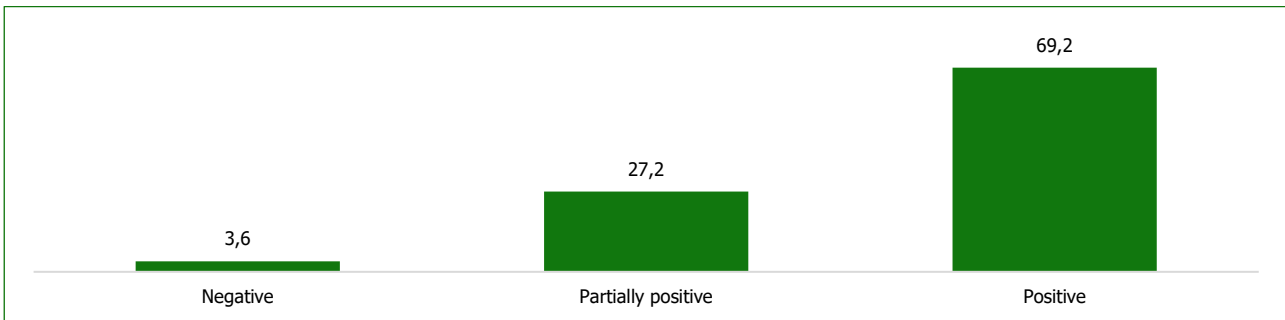


Figure 3. The respondents' attitude to the practice of online shopping (in %).

To test the hypothesis that there is a link between the assessment of online shopping as protection against COVID and the attitude to the practice of online shopping, the correlation analysis is used. Thus, the hypotheses of H-1 - H-4 that belong to the 1st block of the online shopping risk model - have been fully confirmed. Testing of 3 hypotheses of the next second block of the model regarding the influence of COVID-19 on the students purchasing behavior showed the following results (Fig. 4).

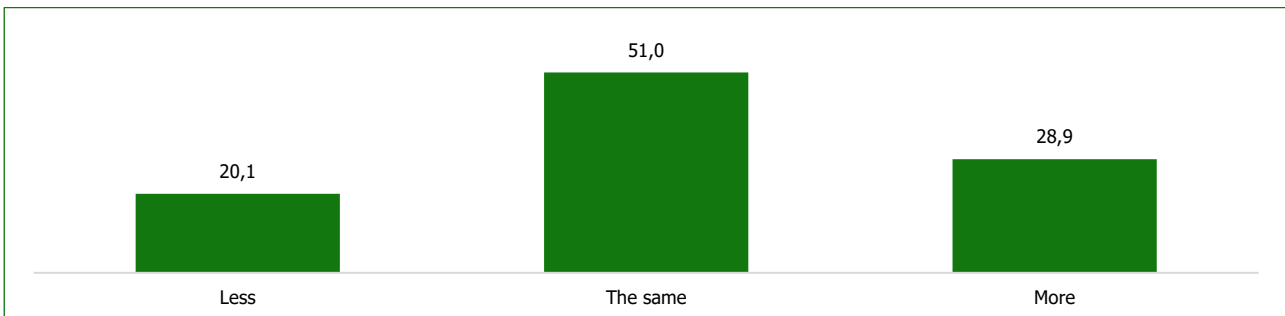


Figure 4. Online shopping during quarantine compared to the pre-quarantine period (in %).

First, almost thirty percent of respondents (28.87%) increased their online purchases compared to the pre-quarantine period, 20.08% - decreased and in a little more than half (51.05%) - they remained the same as before the quarantine. Secondly, regarding the dynamics of online shopping, there is no statistically significant difference between online buyers on demographic and socio-cultural characteristics. Thirdly, the buyers' intentions of the AF to purchase goods in the post-quarantine period coincide with their behavior during the quarantine period (Table 2).

Table 2. Dynamics of consumers' online shopping in quarantine and post-quarantine periods in comparison with pre-quarantine (in %).

| During quarantine | After quarantine | | | In total |
|-------------------|------------------|----------|------|----------|
| | Less | The same | More | |
| Less | 17.2 | 29.9 | 52.9 | 100 |
| The same | 9.2 | 71.2 | 19.7 | 100 |
| More | 29.1 | 40.3 | 30.6 | 100 |
| In total | 16.7 | 54.0 | 29.3 | 100 |

In general, the share of such consumers was 36.2% of the total number of respondents (Table 3).

Table 3. Characteristics of purchases in the quarantine and post-quarantine periods.

| Group of buyers | Characteristics of purchases in the quarantine and post-quarantine periods | Size (persons) | Size (%) |
|-----------------|--|----------------|------------|
| A | Stable | 163 | 36.2 |
| B | More | 140 | 31.2 |
| C | Less | 62 | 13.7 |
| D | Less, then more | 46 | 10.2 |
| E | More, then less | 39 | 8.7 |
| In total | | 450 | 100 |

Thus, all hypotheses (H-3-H-5) that related to the impact of the COVID-19 pandemic on the behavior of Internet customers, were confirmed. Finally, three hypotheses of the 3rd block of our model relate to the assessment of perceived risks of the AF online shopping. Analysis of respondents' answers showed that functional and financial risks (Table 4) are the most important risks for the AF for online buyers.

Table 4. Ranking the risks of AF for online buyers (average).

| Types of risks | Meaning | Place | Sphere of manifestation | |
|------------------|---------|-------|-------------------------|----------|
| | | | Consumption | Purchase |
| 1. Functional | 4.13 | 1 | + | |
| 2. Financial | 3.86 | 2 | | + |
| 3. Warranty | 3.72 | 3 | | + |
| 4. Psychological | 3.59 | 4 | + | |
| 5. Health | 3.48 | 5 | + | + |
| 6. Personal | 3.13 | 6-7 | | + |
| 7. Time | 3.12 | 6-7 | | + |

However, statistically significant is the difference in the assessment of the following risks - deterioration of health and psychological risks (Table 5).

Table 5. Ranking the risks of AF for online buyers (average, by gender).

| Types of risks | In total | Women | Men | Mann-Whitney test, significance (2-tailed) |
|------------------|----------|-------|------|--|
| 1. Functional | 4.13 | 4.24 | 4.02 | 0.194 |
| 2. Financial | 3.86 | 3.95 | 3.77 | 0.164 |
| 3. Warranty | 3.72 | 3.78 | 3.66 | 0.309 |
| 4. Psychological | 3.59 | 3.71 | 3.47 | 0.030 |
| 5. Health | 3.48 | 3.63 | 3.33 | 0.018 |
| 6. Personal | 3.13 | 3.22 | 3.03 | 0.110 |
| 7. Time | 3.12 | 3.18 | 3.06 | 0.266 |

In students with good learning outcomes, assessments of all kinds of risks are higher than in students with worse performance. However, a statistically significant difference is only for risks of poor quality and psychological (Table 6) [22].

Table 6. Ranking the risks of AF for online buyers (average, according to the studying results).

| Types of risks | In total | Bad | Good | Significance (2-tailed) |
|------------------|----------|------|------|-------------------------|
| 1. Functional | 4.13 | 3.70 | 4.17 | 0.022 |
| 2. Financial | 3.86 | 3.64 | 3.88 | 0.329 |
| 3. Warranty | 3.72 | 3.46 | 3.75 | 0.183 |
| 4. Psychological | 3.59 | 3.05 | 3.64 | 0.007 |
| 5. Health | 3.48 | 3.13 | 3.51 | 0.073 |
| 6. Personal | 3.13 | 2.95 | 3.15 | 0.346 |
| 7. Time | 3.02 | 3.13 | 3.15 | 0.565 |

Students studying in Kyiv assess all the risks higher, except for the risk of losing personal data. However, there is no statistically significant difference. For all other criteria, it is not possible to highlight certain patterns in the difference in estimates. And this difference is not statistically significant.

CONCLUSIONS

In this study, we based on a number of theories (the concept of reasonable actions, planned behavior, and systemic irrational behavior) in order to determine the online buyer's behavior for AF in quarantine conditions caused by the COVID-19 pandemic. The research was initiated in order to obtain new and additional empirical confirmation of concepts that describe the behavior of online buyers under quarantine restrictions - in particular, to establish the impact on their behavior of personal characteristics, and environmental factors and to rank perceived risks of buyers. The results we obtained allowed us to determine the students' relationship to online shopping in a pandemic COVID-19, to find out the pandemic impact on the dynamics of online shopping during the quarantine and post-quarantine periods, and to rank the types of perceived risks of online buyers. All results support the proposed hypotheses. The main conclusions from the study relate to both the theoretical principles of consumer behavior and their practical aspects. The results of the study are of some practical importance, allowing the management of the online stores to take into account how buyers assess specific types of perceived risks. The greatest attention should be paid to minimizing the functional risk, which belongs to the first place in the rating. For this purpose, need some wider use of modern technologies that allow potential buyers to create a more complete idea of the goods Virtual Try-on, Virtual Fitting Room.

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ДОСЛІДЖЕННЯ СПРИЙМАНИХ РИЗИКІВ ІНТЕРНЕТ-ШОПІНГУ ПІД ЧАС ПАНДЕМІЇ COVID-19: НА ПРИКЛАДІ СТУДЕНТСЬКОЇ МОЛОДІ ДЛЯ ТОВАРНОЇ ГРУПИ ОДЯГУ ТА ВЗУТТЯ

Мета статті полягає в тому, щоб визначити ризики купівлі одягу та взуття (OіB) в Інтернеті під час пандемії COVID-19. Для збирання первинної інформації було опитано 634 студенти українських та зарубіжних закладів вищої освіти. Обробка інформації здійснювалась із застосуванням методів математичної статистики. У дослідженні використову-

вався комплекс загальних і спеціальних методів пізнання: логічне узагальнення, кваліметричне порівняння, таксономічний та індексний аналіз, графічна візуалізація, наукова абстракція та систематизація даних. Інтернет-магазини зараз є поширеним і популярним каналом продажу надзвичайно великого асортименту споживчих товарів практично в усіх регіонах і країнах світу, особливо в країнах, що розвиваються. Сегмент онлайн-продажів на українському ринку одягу та взуття має високі темпи зростання та перспективи розвитку. Основні висновки дослідження стосуються й теоретичних основ поведінки споживачів, і їх практичних аспектів. По-перше, більшість респондентів, незважаючи на різницю в їхніх соціально-демографічних характеристиках, позитивно сприймають інтернет-магазини як запобіжний захід від зараження вірусом COVID-19. По-друге, щодо споживчих настроїв у посткарантинний період: можна очікувати подальшого зростання інтернет-торгівлі, оскільки майже третина респондентів збирається купувати більше, ніж до карантину, і кількість їх у 2-3 рази перевищує кількість тих, хто має намір купити менше. По-третє, ранжування передбачуваних ризиків під час покупок в Інтернеті дозволило виділити найважливіші з них, а саме: ризики, пов'язані з самим продуктом (ризики неналежної якості товару та фінансові), та ризик, викликаний процесом онлайн-покупок (ризик виникнення невдалого повернення товару продавцеві). Це дослідження дає практичне підтвердження для розуміння ризиків Інтернет-покупок товарів групи «Одяг і взуття» (OIB). Результати дослідження сприятимуть прийняттю керівництвом інтернет-магазинів науково обґрунтованих рішень та майбутнім дослідженням науковцями процесів онлайн-покупок.

Ключові слова: онлайн-шопінг, ризик, поведінка споживачів, пандемія

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