Consumer perceptions of shopping channel attributes and risk factors of apparel purchases

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ABSTRACT

Retailers operating in a globally-competitive industry need to pay careful attention to customer perceptions of a particular shopping channel, either online or offline. Given this shift, retail marketers globally should develop apt strategies for enhancing customer satisfaction and gaining a competitive advantage. The purpose of this study was to discover the perceptions of consumers towards shopping channel attributes and to determine how these affect purchase intentions towards apparel through two retail channels, offline and online. This research is of importance due to many South African and international apparel retailers moving to the online retail channel, aiming to target a wider market and make their products available to various geographical areas. International apparel retailers can expand their target market by attracting South African consumers, but as South African consumers are known to behave differently to their European or American counterparts, international apparel retailers need to expand the findings of this research. This research considers why consumers would look for information on apparel online, and then not buy, as well as which factors would cause them to consider purchasing online. 397 questionnaires were collected and deemed to be usable for statistical analysis. Shopping channel attributes and risk factors were assessed through means of confirmatory factor analysis and multiple regression analysis. The results indicate that convenience and delivery risk were the most significant influencers towards online purchase intention. Further, online retailers should ensure that a shopping channel offers the highest levels of convenience, and use mobile-friendly websites to enable easier access to information. The results also reveal that customer service and delivery risk were the most significant influencers of offline purchase intention. It is thus vital for offline retailers to offer high levels of customer service through employee training, incentives, the resolution of customer conflicts and customer service sections in stores to enhance customer experience and satisfaction.

Keywords: Purchase intention; shopping channel; customer perceptions; online shopping; risk factors

INTRODUCTION

Consumers see shopping as a means of expression, acquiring products and relaxing in a social setting (McCarville, Shaw & Ritchie, 2013:167; Pooler, 2003:7). A successful shopping experience can satisfy consumers' needs, wants and desires, which in turn contributes towards their sense of accomplishment and self-expression. The key to successful shopping is the selection of an appropriate channel that is suited to their needs and expectations (Pooler, 2003:6). Traditionally, South African consumers have been exposed to the offline shopping channels (i.e. brick-and-mortar stores) but over the past five years, various online shopping channels have become available which has given traditional retailers the opportunity to invest in online shopping platforms (Mack, 2013).

Competition in apparel industry, especially the clothing sector, increased as; international clothing retailers (i.e.

Zara & H&M) have expanded their market presence into South Africa (Euromonitor, 2017) and offline retailers have started introducing an onmi-channel shopping experience to meet consumers' needs (Durham, 2011). As retailers face an increase in competition, both offline and online, retailers need to evaluate the different shopping channels available to them and understand what motivates a consumers choice (Ha & Stoel, 2012, 198). This understanding is especially important because motivating factors behind selecting a shopping channel differ depending on the shopping channel (Cowart & Goldsmith, 2007:639). Research has indicated that when selecting a shopping channel, consumers will evaluate the following criteria: shopping channel attributes (cost, time, convenience and customer service), and the perceived risk of the purchase (delivery risk, product risk and security risks) (Al-Hawari & Mouakket, 2012:641; Lin & Sun, 2009:461; Martin & Camarero, 2008:629; Huang & Oppewal, 2006:347; van Dijk, Laing & Minocha, 2005:1). Thus, understanding the factors (shopping channel attributes and perceived risk factors) motivating the choice of shopping channel will allow clothing retailers the information to develop a seamless shopping experience and formulate appropriate marketing strategies (Al-Hawari & Mouakket, 2012:641; Lin & Sun, 2009:461).

LITERATURE REVIEW

As previously noted, consumers select a shopping channel that appeals to their needs, and when doing so, their choice is predominately influenced by: the shopping channel's attributes (cost, time, convenience and customer service) and perceived risk (delivery risk, product risk and security risk). A consumers' decision as to which shopping channel to select can be grounded in the consumer decision-making process – subsequently discussed - followed by a discussion on the other constructs underpinning the study.

The consumer decision-making process

Understanding why consumers make certain decisions or choices is a focus area for many researchers as it allows marketers to develop successful marketing strategies and predict behaviour (Erasmus, Boshoff & Rousseau, 2001:82). Many theories have promised marketers the ability to achieve the aforementioned, however these theories are limited by the context they can be applied to (Alavi, Rezaei, Valaei & Ismail, 2015:2). However, the consumer decision-making process comprising of five stages can be applied to almost any purchasing context making it a viable theoretical framework to understanding consumer behaviour (Lamb, Hair & McDaniel, 2016:90). The framework is based on the premise that consumers want to make the best purchase possible and typically do so to fulfil a need (usually identified through a problem). Once the problem has been recognised the consumer will search for products or services that promise to fulfil the need. Once the consumer has found products or services to solve their problem, they compare the different alternatives available and after evaluating the alternatives, the consumer will purchase the product or service that they feel will satisfy their need the most and then evaluate their choice (Babin & Harris, 2016:249; Lamb et al., 2016:90; Schiffman & Kanuk, 1994:566).

When evaluating alternatives, the consumer will evaluate the options they deem the most relevant making it important for marketers to understand the evaluation criteria used by consumers (Erasmus et al., 2001:83). This will allow marketers to create a product or service that satisfies the consumers evaluative criteria and impacts their choice positively (Babin & Harris, 2016:266). This study is focusing on the choice of shopping channel when purchasing clothing through offline or online shopping channels which, in essence, explains the evaluative criteria consumers use when deciding on the shopping channel. By understanding this, clothing retailers will be in a better position to tailor their shopping channel to what the consumer deems important.

Shopping channels: offline and online

Consumers have two distinct shopping channels to choose from: offline and online (Hsiao, Yen & Li, 2011:319). When selecting between these two shopping channels consumers want to select a shopping channel that offers convenience, the best value and efficient information-gathering potential (Srisuwan & Barnes, 2008:269). However, as consumers are exposed to more choice, they are displaying more complicated shopping and buying behaviours. In particular, this has

made the consumer more anxious fearing that they will make the wrong shopping channel selection making it important for retailers to understand what consumers look for in a shopping channel (Voinea & Filip, 2011:14).

In the past, shopping was considered a simple activity completed offline in a shopping mall that allowed consumers to browse for products, socialise, experience and fantasise about products beyond their financial means (Pooler, 2003:7). Offline shopping is still considered a viable shopping channel due to the opportunity for consumers to examine the products before purchasing them, interact with the other shoppers and salespeople, and finally purchase and receive the products immediately (Chu, Arce-Urriza, Cebollada-Calvo & Chintagunta, 2012:252; Park & Lennon, 2006:56). However, although offline shopping channels still offer consumers different benefits, consumers are slowly beginning to use online shopping. This is evident in the fact that 58% of adults in South Africa shopped online over the past twelve months, amounting to an estimated total spend of $28 billion (R37.1 billion) (Smith, 2017).

Initially, the online spend in South Africa was considerably lower as consumers did not have access to the internet as it was regarded to expensive and they did not trust the online shopping platforms (News24, 2013; Euromonitor, 2012). But, as the internet became more affordable and accessible, the retail industry shifted its focus to the online shopping platforms (Euromonitor, 2012) which led to more consumers shopping online (WorldWideWorx, 2016). Although the amount of South African consumers hopping online has increased, offline shopping platforms remain prevalent (Euromonitor, 2017) thus making it important for retailers to understand the evaluative criteria consumers use when deciding between the two shopping channels to remain relevant in the competitive industry (Lin & Sun, 2009:461).

Evaluative criteria influencing choice of shopping channel

As previously stated, shopping channel attributes and perceived risk factors have been selected as the main drivers of consumers deciding to shop online or offline. A detailed discussion of these elements is provided below.

Shopping channel attributes

In order to understand the value consumers gain from online and offline shopping, organisations need to understand the attributes of both (Slack, Rowley & Coles, 2008:46). Shopping channel attributes include cost, time, convenience, and customer service:

- Cost refers to the actual cost of the product, as well as the cost of obtaining the product – such as travel costs incurred when physically purchasing the item, as well as delivery costs. It is imperative to understand how consumers perceive costs associated with each shopping channel as this influence which shopping channel they choose to use (Chintagunta, Chu & Cebollada, 2012:97; Lin & Sun, 2009:461; Cho & Workman, 2011:370). Therefore, the following hypotheses have been formulated:

    H_{1a}:   *Cost* is perceived as a shopping channel attribute influencing purchase intention in offline shopping channels.

    H_{1b}:   *Cost* is perceived as a shopping channel attribute influencing purchase intention in online shopping channels.

- Time refers to the number of hours consumers spend searching for a product and purchasing it (Cho & Workman, 2011:372; Lin & Sun, 2009:461). Huang and Oppewal (2006:334) comment that consumers do not wish to waste time purchasing basic products (e.g. food), but they take their time when purchasing luxury or expensive items. In a study conducted by Cho and Workman (2011:377) it was revealed that consumers are becoming more pressed for time and are therefore looking for the most efficient shopping channel in order to decrease the overall time they spend shopping. Thus, formulating the following hypotheses:

    H_{2a}:   *Time* is perceived as a shopping channel attribute influencing purchase intention in offline shopping channels.

    H_{2b}:   *Time* is perceived as a shopping channel attribute influencing purchase intention in online shopping channels.

- The convenience aspect refers to the ease of use of the selected shopping channel (van Dijk et al., 2005:1). According to Lodorfos, Trosterud and Whitworth (2006:80), convenience is the main factor consumers employ to decide which shopping channel to use. A possible reason for this is that consumers want to save as much time as possible when purchasing products and therefore search for the easiest and quickest way to obtain them. Thus, retailers (both offline and online) should ensure that their channel provides consumers with the most convenience, which in turn will lead to customer satisfaction (Lodorfos et al., 2006:81). Therefore, the following hypotheses have been formulated:

  H_{3a}:   *Convenience* is perceived as a shopping channel attribute influencing purchase intention in offline shopping channels.

  H_{3b}:   *Convenience* is perceived as a shopping channel attribute influencing purchase intention in online shopping channels.

- Customer service refers to the service customers receive when using shopping channels. This includes physical interaction with staff, returning items, and after-sales service (Al-Hawari & Mouakket, 2012:641; van Dijk et al., 2005:1). In a study conducted by Devaraj, Fan and Kohli (2006:1090), it was found that consumers want to receive the best customer service possible from a shopping channel. In order to achieve this, consumers evaluate their perceptions of each shopping channel and subsequently choose the one they believe will offer the best customer service as opposed to perceived risks. Perceived risk factors are deemed to influence the purchase intention and shopping channel employed, given the customer's evaluation of customer service at hand. Thus, the following hypotheses have been formulated:

  H4a: *Customer service* is perceived as a shopping channel attribute influencing purchase intention offline shopping channels.

  H4b: *Customer service* is perceived as a shopping channel attribute influencing purchase intention in online shopping channels.

Perceived risk factors

Consumers who are regarded as risk-averse usually show more loyalty to one retailer. The opposite is true for consumers who are not afraid to take risks (Slack et al., 2008:49). Ha and Stoel (2004:378) state that consumers regard clothing as a high-risk purchase as they would prefer to physically examine clothes and try them on to check their colour, size, and quality. Some risk-adverse consumers may therefore prefer to purchase clothes from physical stores. However, consumers who are regarded as innovative (those with higher incomes and education levels, and who are willing to take risks) will be willing to use online shopping to make their apparel purchases, regardless of the associated risks. Studies conducted by Bridges and Florsheim (2008:309) and Goldsmith and Goldsmith (2002:97) reveal that consumers who bought apparel online believed it to be more enjoyable, easier, safer, and faster (Kim & Park, 2005:110). Goldsmith and Goldsmith (2002:98) remark that both offline and online shoppers display a liking for apparel shopping. However, they differed from the other two studies in terms of their perceptions about the advantages of purchasing apparel online, as well as in their attitudes towards online shopping. The perceived risks that consumers experience when shopping include delivery risk, product risk, and security risk:

- Delivery risk (Huang & Oppewal, 2006:347) refers to the risk consumers take should their product be lost, damaged, or delivered to the wrong address (Masoud, 2013:78). Huang and Oppewal (2006:348) suggest that consumers will only select a shopping channel they perceive to have low delivery risk. However, this depends on the type of product they wish to purchase; if an exclusive product is available only via an online shopping channel, consumers tend to assume delivery risk. Therefore, formulating the following hypotheses:

  $H5_a$:   *Delivery risk* is perceived as a risk influencing purchase intention in offline shopping channels.

  $H5_b$:   *Delivery risk* is perceived as a risk influencing purchase intention in online shopping channels.

- Product risk is the risk consumers take when purchasing a product either online or offline (Al-Hawari & Mouakket, 2012:641). Suresh and Shashikala (2011:337) add that due to their not being able to physically examine the product before making the purchase – online shopping only allows them to see images and limited information about the

product – consumers assume the risk of the product not performing according to expectation. In a study conducted by Masoud (2013:77) it was established however that consumers wish to mitigate product risk as much as possible when choosing a shopping channel. They will assume the risk when it comes to certain types of products though. Thus, the following hypotheses have been formulated:

H_{6a}:   *Product risk* is perceived as a risk influencing purchase intention offline and shopping channels.

H_{6b}:   *Product risk* is perceived as a risk influencing purchase intention in online shopping channels.

- Security risk is the risk that payment information and personal details could be shared, and errors could occur when purchasing the product. Such risks exist in both online and offline shopping (Martin & Camarero, 2008:629; Huang & Oppewal, 2006:336). Although online shopping is used by millions of consumers daily, many are still concerned that their credit card and personal information will be shared with third parties after purchasing online. This is the largest deterrent to shopping online (Masoud, 2013:77). Furthermore, Huang and Oppewal (2006:336) state that consumers will select a shopping channel they believe will not compromise their personal security. Thus, the following hypotheses have been formulated:

$H7_{a:}$ *Security risk* is perceived as a risk influencing purchase intention in offline shopping channels.

$H7_{b}$:   *Security risk* is perceived as a risk influencing purchase intention in online shopping channels.

PROBLEM STATEMENT

As the internet penetration rate has steadily increased (30.8 million people in 2017) this has forced retailers to investigate the viability of offering online shopping channel (Mybroadband, 2018). Retailers are changing their infrastructure to employ both online and offline shopping channels to reach more consumers and become more competitive as international retailers enter the industry (Durham, 2011). This has required a shift in the marketing strategies of South African retailers as they had become accustomed to the brick-and-mortar shopping environment (Euromonitor, 2012).

Major clothing retailers in South Africa have created online shopping platforms to meet the needs of consumers (Durham, 2011) however, many have not invested the time in understanding the evaluative criteria influencing the consumer's choice of a particular shopping channel (Cowart & Goldsmith, 2007:639). As online and offline shopping channels differ in their platforms, retailers should understand why a consumer selects one shopping channel over another and what they expect from the shopping channel (Voinea & Filip, 2011:14). Understanding this will allow retailers to develop a seamless shopping experience by focusing on areas of importance thereby developing a successful shopping channel (Al-Hawari & Mouakket, 2012:641).

Some studies have been conducted in the South African environment, exploring the factors which influence the choice to shop online. However, there are no identified studies to date which determine the perceptions clothing consumers have regarding offline and online shopping platforms. Thus, the current study can be used by marketers to understand how consumer behaviour patterns are changing. Additionally, the study can contribute to sustainable development and growth of online apparel retailers by providing deeper knowledge of how to align their offline shopping channel with their online shopping one in order to gain customer loyalty. This would actively assist in developing responsive marketing strategies (and thus create competitive advantage) through the identification and understanding of the factors influencing consumers' choice of shopping channels.

Thus, the primary objective of the study is to determine the perceptions of consumers regarding the shopping channel attributes and perceived risk factors influencing apparel purchases using offline and online shopping channels, in Johannesburg, Gauteng. In order to achieve this primary objective, the following secondary objectives have been formulated:

- To determine whether shopping channel attributes (cost, time, convenience, and customer service) influence consumers' offline or online purchase intention.
- To determine whether perceived risks (delivery risk, product risk, and security risk) influence consumers' offline or online purchase intention.

RESEARCH METHODOLOGY

The research design adopted for the study is descriptive in nature and employs quantitative research in the form of interviewer-administered questionnaires to collect the data needed for the study, as suggested by Burns and Bush (2010:235).

The target population were consumers who had purchased apparel merchandise online or offline within the six months prior to the study. Non-probability two-stage sampling techniques comprising quota (50% of respondents purchased apparel using online channels and the other 50% purchased apparel using offline channels) and convenience sampling were then used to select the qualifying group of respondents. A total of 450 questionnaires were distributed to one respondent group by fieldworkers, of which 397 were deemed usable for the statistical analysis (88.2% realisation rate). The fieldworkers were able to speak different African languages and thus translate the questionnaire if necessary. The questionnaires were fielded across all regions in Johannesburg (northern, eastern, southern and western suburbs). The Johannesburg area in the Gauteng Province was chosen as it is considered to be the economic hub of South Africa (Ujuh, 2013). Furthermore, the province boasts the greatest South African Internet access rate, with 54% of people living in Gauteng having access to the Internet on a daily basis (Mybroadband, 2013).

The survey questionnaire used for this study was adapted from the studies of Goldsmith and Flynn (2005) and Javadi, Dolatabadi, Nourbakhsh, Poursaeedi, and Asadollahi (2012), and consisted of four sections: Section A (demographics), Section B (shopping channel attributes), Section C (perceived risk factors) and Section D (general purchase intentions). The questionnaire further consisted of dichotomous, multiple-choice, and scaled-response questions, including unlabelled five-point Likert scale questions, ranging from 5 = "strongly agree" to 1 = "strongly disagree". The following sentence was provided before each section explaining the ranges: "Indicate on a scale of 1 to 5, where 1 is 'strongly disagree' and 5 is 'strongly agree', the extent to which you agree with each of the following statements. Please evaluate both the offline and online columns". Identical statements were also used to determine respondents' perceptions of both offline and online shopping channels, with an unlabelled Likert scale on either side (one column for offline shopping and another for online shopping) where respondents responded based on their perceptions regarding the channel in question. By using identical statements, the researcher was able to make comparisons between offline and online shopping – which strengthens the significance of the study.

RESULTS

Profile of respondents

The demographic profile of respondents for the study is as follows: the majority of the respondents were between the ages of 18 and 25 (59.7%, n = 237). The largest number of respondents possessed a university degree (42.3%, n = 168), while the smallest number of participants had only completed primary school (0.5%, n = 2). The majority of the respondents were female (57.9%, n = 230). Most of the respondents were found to be English speaking (35.8%, n = 142), followed by 20.4% speaking Nguni languages (Zulu, Xhosa, Swati, Ndebele) (n = 81). The most common form of employment status among respondents was full-time by an organisation (34.3%, n = 136). This was closely followed by respondents who were full-time students (32.7%, n = 130). The majority of respondents were single (49.4%, n = 196).

Descriptive results

Table 2 indicates that the customer service attributes were the most influential when shopping offline, while the time attributes were the least influential when shopping offline. When shopping online, respondents indicated that the convenience attributes were the most influential while the customer service attributes were the least influential when shopping online. In addition, Table 1 reveals that respondents found delivery risk to be the most influential when shopping offline and online, while security risk factors were the least influential when shopping offline. In terms of online shopping, respondents indicated that they were the least concerned with the product risk factors.

TABLE 1:
SECTION B AND C OF THE QUESTIONNAIRE ITEMS (SHOPPING CHANNEL ATTRIBUTES AND PERCEIVED RISK FACTORS)

Construct		No.	Item
Shopping channel attributes	Cost	B1	grants me better control of my expenses
		B2	allows me to find best value for money when buying apparel
		B3	is discouraging due to the additional costs I incur (i.e parking and petrol costs) or (i.e. Internet and delivery costs)
		B4	allows me to find better prices
		B5	encourages me to pay any cost for a unique apparel item
		B6	means the cost (price) of the apparel item is ultimately cheaper
	Time	B7	allows me to avoid time wasting
		B8	takes less time to compare prices
		B9	takes up more time compared to other shopping methods therefore I avoid it
	Convenience	B10	is relatively easy
		B11	simplifies my shopping
		B12	makes it easy to find the apparel item I want
		B13	makes it easy to compare the differences among various apparel items
		B14	is convenient to find information about an apparel item
		B15	is less complicated to use when shopping for apparel
	Customer service	B16	allows me access to the advice of the salesperson
		B17	allows me access to better customer service
		B18	allows me to access better after-sales support
		B19	makes it easy to return
		B20	makes it easy to get refunds
		B21	leaves me satisfied with the service level
Risk factors	Delivery risk	C1	can lead to non-availability of products
		C2	can lead to apparel that is delivered undamaged
		C3	results in apparel purchases being delivered in a timely manner
		C4	may result in apparel purchases being delivered to the wrong address
	Product risk	C5	leads to apparel matching the description being delivered
		C6	means I might not get what I want
		C7	means I might receive poor quality apparel
		C8	allows me to physically examine the apparel
	Security risk	C9	makes me feel as though my credit-card details may be compromised or misused
		C10	may result in me being overcharged as the store has my credit-card information
		C11	makes me feel safe as the credit-card information I provide is confidential
		C12	means I will not suffer a significant financial loss when carrying out a transaction

Both "shopping offline" and "shopping online" were used as stems for these statements

TABLE 2:
OVERALL MEANS AND STANDARD DEVIATIONS FOR CUSTOMERS' PERCEPTIONS OF OFFLINE AND ONLINE SHOPPING

		Offline		Online	
		Mean (M)	Standard deviation (SD)	Mean (M)	Standard deviation (SD)
Shopping channel attribute	Cost	3.27	1.218	3.18	1.242
	Time	2.79	1.303	3.44	1.216
	Convenience	3.53	1.135	3.53	1.194
	Customer service	3.90	1.056	2.62	1.152
Perceived risk factor	Delivery	3.38	1.188	3.21	1.480
	Product	3.16	1.159	2.98	1.191
	Security	3.05	1.220	3.12	1.244

Factor analysis

Prior to factor analysis being conducted, the data set needs to be assessed for its suitability. The two aspects to consider are sample size as well as the strength of the relationship between the items. It is recommended that the sample size is as large as possible, with at least five respondents per item to infer generalisation of the target population (Pallant, 2010:187). In this study, there were 56 items and 397 usable questionnaires collected, which meant that there were seven respondents per item. This meets the criteria to infer generalisation. The second aspect was the strength of the relationship between the items, which can be assessed by using Kaiser-Meyer-Olkin (KMO) and Bartlett's test of sphericity which should be greater than 0.6 and less than 0.5 (p ≤ 0.05) respectively (Pallant, 2010:182). The KMO measure and Bartlett's test of sphericity for this study for offline and online shopping vary between 0.580 (miserable) and 0.919 (meritorious), indicating that these ranges surpass the minimum value to be factor analysed (Pallant, 2007:181).

It should be noted that two constructs (time and security risk) did not load onto a single factor, and these two factors were therefore removed for offline shopping to allow for further statistical analysis. When conducting the exploratory factor analysis, the time attribute loaded onto the convenience attribute (which related literature supports). This meant that the time attribute needed to be removed for online shopping. In addition, the security risk factor did not load onto a single factor and was therefore removed.

Offline shopping attributes and risk factors factor analysis

With regard to the cost attribute, the item B6 "Shopping offline means the cost (price) of the apparel item is ultimately cheaper" was the weakest indicator (0.228) of the construct, while the item B2 "Shopping offline allows

TABLE 3:
OFFLINE SHOPPING ATTRIBUTES AND RISK FACTORS FACTOR ANALYSIS

Constructs and items		Commonality	Eigenvalue	Pattern Matrix		Cumulative percentage	
				F1	F2	F1	F2
Cost (shopping channel attribute)	B1 (offline)	0.413		0.621			
	B2 (offline)	0.618	F1: 2.287	0.741	-0.262		
	B4 (offline)	0.533		0.713		45.74%	20.07%
	B5 (offline)	0.414	F2: 1.004	0.359	0.534		
	B6 (offline)	0.228		0.427	0.215		
Convenience (shopping channel attribute)	B10 (offline)	0.294		0.542			
	B11 (offline)	0.394		0.627			
	B12 (offline)	0.527	F1: 2.980	0.726		49.66%	
	B13 (offline)	0.345		0.588			
	B14 (offline)	0.450		0.671			
	B15 (offline)	0.380		0.616			
Customer service (shopping channel attribute)	B16 (offline)	0.443		0.665			
	B17 (offline)	0.447		0.668			
	B18 (offline)	0.347	F1: 3.245	0.589		54.07%	
	B19 (offline)	0.572		0.757			
	B20 (offline)	0.541		0.735			
	B21 (offline)	0.353		0.594			
Delivery risk (perceived risk)	C2 (offline)	0.240		0.736		55.99%	
	C3 (offline)	0.542	F1: 1.680	0.534			
	C5 (offline)	0.285		0.490			
Product risk (perceived risk)	C4 (offline)	0.316		0.562		57.60%	
	C6 (offline)	0.269	F1: 1.728	0.519			
	C7 (offline)	0.544		0.737			

me to find best value for money when buying apparel" was the strongest indicator (0.618). F1 (2.287) accounted for 45.74% of variance and F2 (1.004) accounted for 20.07% of variance. The Eigenvalue of the second factor score was only marginally greater than 1.0, and, based on the pattern matrix, only two factors loaded saliently on the second factor. The following items did not load onto the pattern matrix and were therefore removed from the subsequent factor analysis: B3 ("Shopping offline is discouraging due to the additional costs I have to spend (i.e. parking and fuel costs)", B7 "Shopping offline allows me to avoid time wasting", B8 "Shopping offline takes less time to compare prices", and B9 "Shopping offline takes up more time compared to other shopping methods therefore I avoid it".

With regard to the convenience attribute, item B10 "Shopping offline is relatively easy" represented the weakest indicator of the construct, whereas item B12 "Shopping offline makes it easy to find the apparel item I want" was the strongest indicator. One Eigenvalue greater than 1.0 (F1: 2.980) was identified, which explained 49.66% of the variance in the data. This scale was considered to be unidimensional.

In terms of the customer service attribute, the item B21 "Shopping offline leaves me satisfied with the level of service" represented the weakest indicator, while item B19 "Shopping offline makes it easy to return items" was the strongest indicator. There was one Eigenvalue greater than 1.0 (F1: 3.245), which explained 54.07% of the total variance with regard to customer service.

For delivery risk, the item C2 "Shopping offline can lead to apparel that is delivered undamaged" represented the weakest indicator, and C3 "Shopping offline results in apparel purchases being delivered in a timely manner" was the strongest indicator. Only one Eigenvalue greater than 1.0 (F1: 1.680) was identified, which described 55.99% of the variance in delivery risk. The following items did not load onto the pattern matrix and were therefore removed from the subsequent factor analysis: C1 "Shopping offline can lead to non-availability of products", C8 "Shopping offline allows me to physically examine the apparel", C9 "Shopping offline makes me feel as though my credit-card details may be compromised or misused", C10 "Shopping offline may result in me being overcharged as the store has my credit-card information", C11 "Shopping offline makes me feel safe as the credit-card information I provide is confidential", and C12 "Shopping offline means I will not suffer a significant financial loss when carrying out a transaction".

For product risk, the item C6 "Shopping offline means I might not get what I want" represented the weakest indicator whilst C7 "Shopping offline means I might receive poor quality apparel" represented the highest indicator. One Eigenvalue greater than 1.0 (F1: 1.728) was identified, and explained 57.60% of the variance.

Online shopping attributes and risk factors factor analysis

In terms of the cost attribute of online shopping, the item B6 "Shopping online means the cost (price) of the apparel item is ultimately cheaper" was the weakest indicator, while B2 "Shopping online allows me to find best value for money when buying apparel" was the strongest indicator. One Eigenvalue greater than 1.0 (F1: 2.057) was identified, which explains 51.41% of the variance. The following items did not load onto the pattern matrix and were therefore removed from the factor analysis: B3 "Shopping online is discouraging due to the additional costs I incur (e.g. parking and petrol costs)", B5 "Shopping online encourages me to pay anything for a unique apparel item", and B9 "Shopping online takes up more time than other shopping methods, therefore I avoid it". As mentioned before, the time attribute loaded onto the convenience attribute.

With regard to convenience, the item B10 "Shopping online is relatively easy" was the weakest indicator of convenience, and B12 "Shopping online makes it easy to find the apparel item I want" was the strongest indicator. One Eigenvalue greater than 1.0 (F1: 4.120) was identified, which explained 51.50% of the variance. It is important to note that two items from the time shopping channel attribute loaded onto the convenience shopping channel attribute, which was theoretically supported.

For the customer service attribute, the item B17 "Shopping online allows me access to better customer service" was the weakest indicator, while B19 "Shopping online makes it easy to return items" was the strongest one. One Eigenvalue greater than 1.0 (F1: 3.351) was identified, which explained 55.85% of the variance.

With regard to delivery risk, the item C5 "Shopping online leads to apparel matching the description being delivered"

TABLE 4:
ONLINE SHOPPING ATTRIBUTES AND RISK FACTORS FACTOR ANALYSIS

Constructs and items		Commonality	Eigenvalue F1	Factor Matrix		Cumulative percentage	
				F2	F1	F2	
Cost (shopping channel attribute)	B1 (online)	0.282	F1:2.057	0.531		51.41%	
	B2 (online)	0.485		0.696			
	B4 (online)	0.424		0.651			
	B6 (online)	0.247		0.497			
Convenience (shopping channel attribute)	B7 (online)	0.359	F1: 4.120	0.599		51.50%	
	B8 (online)	0.486		0.697			
	B10 (online)	0.319		0.565			
	B11 (online)	0.590		0.768			
	B12 (online)	0.589		0.767			
	B13 (online)	0.373		0.610			
	B14 (online)	0.534		0.730			
	B15 (online)	0.346		0.588			
Customer service (shopping channel attribute)	B16 (online)	0.352	F1: 3.351	0.593		55.85%	
	B17 (online)	0.347		0.589			
	B18 (online)	0.488		0.699			
	B19 (online)	0.623		0.789			
	B20 (online)	0.602		0.776			
	B21 (online)	0.416		0.645			
Delivery risk (perceived risk factor)	C2 (online)	0.241	F1:1.606	0.491		53.52%	
	C3 (online)	0.683		0.827			
	C5 (online)	0.138		0.371			
Product risk (perceived risk)	C4 (online)	0.185	F1: 1.528	0.430		50.94%	
	C6 (online)	0.231		0.481			
	C7 (online)	0.408		0.639			

represented the weakest indicator, and C3 "Shopping online results in apparel purchases being delivered in a timely manner" represented the strongest indicator. One Eigenvalue greater than 1.0 (F1: 1.606) was identified, which explained 53.52% of the variance. The perceived security risk factor C9 "Shopping online makes me feel as though my credit-card details may be compromised or misused", C10 "Shopping online may result in me being overcharged as the store has my credit-card information", C11 "Shopping online makes me feel safe as the credit-card information I provide is confidential" and C12 "Shopping online means I will not suffer a significant financial loss when carrying out a transaction" did not converge on factor analysis and were therefore excluded to allow for further statistical analysis. Additionally, C1 "Shopping online can lead to non-availability of products" and C8 "Shopping online allows me to physically examine the apparel" did not load onto a factor and were therefore excluded.

With product risk, the item C4 "Shopping online may result in apparel purchases being delivered to the wrong address" represented the weakest indicator of the construct while C7 "Shopping online means I might receive poor quality apparel" was the strongest indicator. One Eigenvalue greater than 1.0 (F1: 1.528) was identified, which explained 50.94% of the variance.

Once the time shopping channel attributes and the security risk constructs were removed from the study, the following constructs remained: the cost attribute, the convenience attribute, the customer service attribute, the delivery risk attribute, and the product risk attribute. These were investigated further to determine their reliability.

Although delivery and product risk display low levels of reliability, Pallant (2007:97) provides a reason as to why delivery risk and product risk were used in the regression analysis; Cronbach Alpha values are sensitive to the number of items in the scale, and due to the fact that the delivery risk and product risk attributes had the fewest items it is understandable that their scores are lower than 0.6. The researcher therefore elected to retain both the delivery and product risk attributes.

TABLE 5:
OFFLINE SHOPPING CHANNEL ATTRIBUTES AND PERCEIVED RISK FACTORS

Construct		Cronbach Alpha
Shopping channel attributes	Cost (B1, B2, B4, B5, B6)	0.693
	Convenience (B10, B11, B12, B13, B14, B15)	0.797
	Customer service (B16, B17, B18, B19, B20, B21)	0.830
Perceived risk factors	Delivery risk (C2, C3, C5)	0.601
	Product risk (C4, C6, C7)	0.628

TABLE 6:
ONLINE SHOPPING CHANNEL ATTRIBUTES AND PERCEIVED RISK FACTORS

Construct		Cronbach Alpha
Shopping channel attributes	Cost (B1, B2, B4, B6)	0.677
	Convenience (B7, B8, B10, B11, B12, B13, B14, B15)	0.862
	Customer service (B16, B17, B18, B19, B20, B21)	0.841
Perceived risk factors	Delivery risk (C2, C3, C5)	0.559
	Product risk (C4, C6, C7)	0.517

Multiple regression analysis

Pallant (2007:148) states that there are various assumptions involved when conducting a multiple regression analysis: outliers, normality, linearity, and homoscedasticity. In terms of the outliers, there were none of more than 3.3 or less than -3.3. The normality revealed that both skewness and kurtosis were normally distributed (skewness values were less than the absolute value of 2.0 and the kurtosis values were less than 7.0). In terms of linearity, the scatterplots for both offline and online shopping indicated that linear relationships exist between the shopping channel attributes (cost, time, convenience, and customer service) and the perceived risk factors (delivery risk, product risk, and security risk). Lastly, in terms of homoscedasticity, the assumptions were met for both offline and online shopping. Therefore, the assumptions were met and consequently a regression analysis could be performed.

TABLE 7:
REGRESSION OF PURCHASE INTENTION ONTO THE SHOPPING CHANNEL ATTRIBUTES AND PERCEIVED RISK FACTORS FOR OFFLINE SHOPPING

Dependent variable	Independent variables		P-value	Beta value	R-square value	Adjusted R-square value
	Shopping channel attributes	Cost	0.000	0.112		
		Convenience	0.000	0.065		
Purchase intention		Customer service	0.000	0.187	0.200	0.186
	Perceived risk factors	Delivery risk	0.000	0.175		
		Product risk	0.000	-0.087		

From Table 7, it is evident that a significant relationship between cost (H1a) ($\beta = 0.112$, $p \le 0.05$); convenience (H3a) ($\beta = 0.065$, $p \le 0.05$); customer service (H4a) ($\beta = 0.187$, $p \le 0.05$); delivery risk (H5a) ($\beta = 0.175$, $p \le 0.05$) and product risk (H6a) ($\beta = -0.087$, $p \le 0.05$) and purchase intention in offline shopping channels exist as all p-values were less than 0.05. This resulted in H1a, H3a, H4a, H5a and H6a being accepted. Of all the offline evaluative criteria (shopping channel attributes and perceived risk) β values in the study, customer service ($\beta = 0.187$) and delivery risk ($\beta = 0.175$) make the strongest unique contribution to explaining purchase intention (the dependent variable) in an offline shopping channel.

In terms of the online shopping perspective, Table 8 reveals that a significant relationship between cost (H1b) ($\beta = 0.70$, $p \le 0.05$); convenience (H3b) ($\beta = 0.325$, $p \le 0.05$); customer service (H4b) ($\beta = 0.191$, $p \le 0.05$) and delivery

risk (H5b) (β = 0.081, p ≤ 0.05) purchase intention in online shopping channels exist as all p-values were less than 0.05. This resulted in H1b, H3b, H4b and H5b being accepted. A significant relationship between product risk (H6b) was not found (β = -0.004, p = 0.178) which led to H6b being rejected. Of all the online evaluative criteria (shopping channel attributes and perceived risk factors) β values in the study, convenience (β = 0.325) and delivery risk (β = 0.081) make the strongest contribution to explaining the dependent variable (purchase intention) for online shopping.

TABLE 8:
REGRESSION OF PURCHASE INTENTION ONTO THE SHOPPING CHANNEL ATTRIBUTES AND PERCEIVED RISK FACTORS FOR ONLINE SHOPPING

Dependent variable	Independent variables		p-value	Beta value	R-square value	Adjusted R-square value
	Shopping channel attributes	Cost	0.000	0.70		
		Convenience*	0.000	0.325		
Purchase intention		Customer service	0.000	0.191	0.242	0.231
	Perceived risk factors	Delivery risk	0.000	0.081		
		Product risk	0.178	-0.004		

* Time attribute loaded onto the convenience attribute

In summary, the study revealed that cost, convenience, customer service, delivery risk, and product risk regressed onto both offline and online purchase intention. The strongest relationships were observed between: customer service and offline purchase intention, delivery risk and offline purchase intention, convenience and online purchase intention, and delivery risk and online purchase intention. Thus, H1a, H1b, H3a, H3b, H4a, H4b, H5a, H5b and H6a were accepted. H6b was rejected as there were no significant relationships between product risk and purchase intention. As mentioned, time (H2a;H2b) and security risk (H7a;H7b) were not included as these constructs were excluded during the factor analysis.

CONCLUSIONS AND RECOMMENDATIONS

Respondents indicated that when shopping offline, customer service and delivery risk were the most influential factors towards their purchase intention. Therefore, offline apparel retailers should ensure that customer service levels are satisfactory at all times through ensuring that customer needs are met successfully and complaints are handled professionally. Aspects of the physical store such as interaction with staff and after-sales service should be closely monitored to ensure employees uphold high customer service levels and reduce service failure. Management should also train employees and motivate them to offer excellent service to customers and encourage them to wear formal attire at all times in order to impress upon them the importance of customer service.

Furthermore, retailers need to have a well-established complaint policy and methods to facilitate complaint resolutions which are displayed clearly within stores, to enable customers to understand the complaints procedure (i.e. show employees how customer service and satisfied customers are linked, and offer incentives to employees who manage to sell more), and show them how to address and resolve any customer complaints (i.e. provide training on how employees should escalate a complaint to management so that it can be resolved, and explain how employees should approach a hostile consumer).

Additionally, management should ensure that retail employees become involved in the purchasing experience with the customer and interact with them at the service points in order to offer advice to them regarding online orders and ordering from other stores in cases where the desired product is unavailable. Moreover, if the product is unavailable at the requested time, then a delivery guarantee needs to be given to the customer to enable them to receive the product as promised. Offline retailers could require that employees approach consumers as they walk into the store and offer assistance. This might be incentivised by offering employees lower basic salaries and a higher commission rate, which will motivate them to provide a pleasurable shopping experience and maintain customer satisfaction. Another prospect that offline retailers could consider is having a customer service section available in-store where consumers can request items of apparel from other stores if the store they are in does not have them in their size. If

retailers do not offer consumers the best customer service, consumers will either switch to another retailer or use an alternative shopping channel.

In terms of delivery risk, offline retailers should ensure that they offer consumers products that can be delivered in a timely manner and perhaps offer consumers delivery guarantees when they purchase products using offline shopping channels. This would grant consumers an opportunity to hold the offline retailer liable should the product not be delivered. This will positively influence purchase behaviour and create customer satisfaction, leading to customer loyalty.

Respondents indicated that, when shopping online, convenience and delivery risk were the most influential towards online purchase intention. Online retailers should ensure that their shopping channel offers consumers the highest level of convenience in order to encourage them to make use of available online shopping options. To do so, online retailers should keep in mind that the majority of the South African population does not have access to computers and laptops, but most have access to smartphones (Holmes, 2014). This is supported by Smith (2017), who indicates that online retailers need to ensure that they focus their digital marketing strategy on the mobile platform. Therefore, retailers should make their websites "mobile friendly" or create apps consumers can use on their devices to increase their ability to find the required product information. Online retailers should also make online shopping as simple as possible by creating user-friendly websites, allowing consumers to pay for items using debit-cards, and by allowing them to return purchases seamlessly. Should consumers not be able to make payments online, retailers should offer other methods of payments such as gift cards that can be bought from another retailer, or a cash-on-delivery method to allow consumers to physically examine products before purchasing them.

In terms of online delivery risk, the findings of this study are corroborated by Watson's (2016) view that online retailers need to ensure that they offer various delivery options for consumers such as same-day delivery or even collection at a specific retail point. Retailers need to consider including the option of "click and collect" to appease delivery risk. Online retailers could request consumers to confirm their delivery address details twice if consumers want door-to-door delivery, to ensure that there are no errors. Additionally, online retailers could inform consumers when their product has been dispatched (by e-mail or text message, for example) which would inform consumers when they should expect to receive their product. By making use of reputable courier companies, the online retailer could also decrease the risk of the product not being delivered, or of its being delivered to a wrong address. Retailers should also ensure that their products are packaged correctly and that the packing provides enough support to protect the product.

LIMITATIONS AND CONTRIBUTIONS OF THE STUDY

The two major limitations of this study were that there were no existing studies exploring both the offline and online perspective in the same study, and that the study was only conducted on Gauteng among South African consumers. Based on these limitations it is recommended that:

- As this study was based on South African respondents, further research could be conducted by replicating the study in other countries or geographical areas determining whether the same differences appear.
- Other researchers could explore the influence of other factors like access to technology and specific products could have on perceptions as these factors were not taken into consideration in this study.

This study specifically contributes to the current field of research of consumer decision-making in selecting shopping channels by identifying differences in consumer perceptions in both offline and online shopping channels. Practically, this study contributes by assisting retailers who have an online and offline presence in tailoring their marketing strategy based on their shopping channel. More specifically, the study revealed that consumers perceive online and offline shopping channels differently with regards to the shopping channel attributes and perceived risk factors they consider when selecting a shopping channel. By understanding this difference retailers will be able to develop a seamless shopping experience.

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