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AN EXPLORATORY INVESTIGATION OF CONSUMERS' PERCEPTIONS OF THE RISKS OF ONLINE SHOPPING IN JORDAN

Abstract:

Purpose: The current research seeks to identify the most relevant dimensions of risk perceived by online shopping customers in Jordan, by identifying risk dimensions cited in the literature and testing empirically their relative importance to such customers.

Design: A self-administered questionnaire was completed by a random stratified sample of adults. The response rate of 62.5% was adequate to ensure that the survey results were accurate, useful, and representative of the target population. The data were analyzed using parametric statistics including means analysis, factor analysis, and the t-test.

Findings: The participants perceived functional and financial risks most strongly, while social risk was the lowest ranked dimension. Furthermore, previous experience and future intention to use were significantly correlated with the strength of participants' perceptions of each category of online shopping risks.

Limitations/Implications: A practical implication of this study is the possibility that the findings will provide insight regarding consumers' perceptions of online shopping risks, and help businesses to pinpoint the risks of greatest concern to customers.

Originality: This study is one of the first to provide important information on the perception of online shopping risks by Jordanian customers.

Keywords:

Jordan, Perceived Risk, Perceived Risk Dimensions, Online Shopping, Consumers' Risk Perception

JEL Classification: D80, D81