

VARSITY COLLEGE DURBAN NORTH
Bachelor of Commerce
RESE8419 (Research Module)

A RESEARCH PROPOSAL BY:

Yaseera Gora

15009978

TITLE: An exploratory, qualitative study on the factors which influence South African millennials to shop online, using an in-depth interview.

This research study has been submitted during October 2020, and was conducted under the supervision of Amanda Cox.

I hereby declare that the Research Report submitted for the HBCM degree to The Independent Institute of Education is my own work and has not previously been submitted to another University or Higher Education Institution for degree purposes.

WORD COUNT: 12066 (excluding in-text references, cover page, table of contents, reference list and annexures).

Abstract

The Internet has increased the popularity of online retailing (Bucko, Kakalejcik & Ferencová, 2018). However, online shopping in South Africa has still experienced slower growth than the rest of the world (Goga, Paelo & Nyamwena, 2019). A key challenge faced by consumers is the choice between clicks-and-mortar and bricks-and-mortar stores. The current study aims to contribute to the understanding of shopping behaviour by South African millennials (Generation Y). The focus of the study was to explore the factors which influence technologically enabled South African millennials towards online purchases; whilst considering the characteristics which dissuade millennials from online retailers. Three in-depth interviews were conducted, in a semi structured manner. This data collection method was chosen as the unstructured nature of the interview tool allowed the interviewer to use open-ended questions to understand the participant's views and experiences (Niuwenhuis, 2007). The study found that when online shopping, South African millennials were influenced by the convenient nature of online shopping, the emotions of satisfaction brought on by the purchasing experience; as well as the credibility of brands. It was also revealed that Covid-19 influenced online shopping behaviour. The results also showed that certain items still need an in-store perspective when purchasing; and that perceived risk plays a significant role in the purchasing choice of millennials; who value trust and societal influences.

Table of Content

TABLE OF CONTENTS

1. INTRODUCTION	5-7
1.1. CONTEXTUALISATION	5
1.2. RATIONALE	5-6
1.3. PROBLEM STATEMENT	6-7
1.4. PURPOSE STATEMENT	7
1.5. RESEARCH OBJECTIVES	7
1.6. RESEARCH QUESTION	7
 2. LITERATURE REVIEW	 7-17
2.1. CONCEPTUALISATION	7-9
2.2. THEORETICAL FOUNDATION	9-11
2.3. REVIEW OF RELEVANT LITERATURE	11-16
<i>theme 1: E-commerce in South Africa: An Overview</i>	<i>11-12</i>
<i>theme 2: Technological access in South Africa</i>	<i>12-14</i>
<i>theme 3: Factors that affect online shopping in South Africa</i>	<i>15-17</i>
 3. METHODOLOGY	 18-26
3.1. RESEARCH PARADIGM	18
3.2. RESEARCH DESIGN	19-20
3.3. RESEARCH PLAN	19-23
3.3.1. <i>Unit of Analysis</i>	<i>20</i>
3.3.2. <i>Population and population parameters</i>	<i>20-21</i>
3.3.3. <i>Sampling method and sample size</i>	<i>21</i>
3.3.4. <i>Data Collection method</i>	<i>21-22</i>
3.3.5. <i>Application of Data Collection Method</i>	<i>22-23</i>
3.3.6. <i>Data Analysis method</i>	<i>23-24</i>
3.3.7. <i>Application of Data Analysis method</i>	<i>24-26</i>

4. FINDINGS AND INTERPRETATION OF FINDINGS	26-38
4.1. PARTICIPANTS.....	5
4.2. THEMES.....	5-6
4.2.1. <i>The convenience of e-commerce</i>	26-29
4.2.2. <i>COVID-19 accelerating e-commerce purchasing</i>	29-30
4.2.3. <i>The satisfaction of online shopping</i>	30-33
4.2.4. <i>“It’s not lekker to get scammed”</i>	33-36
4.2.5. <i>“You’ll know what you want when you see it.”</i>	36-37
4.3. TRUSTWORTHINESS AND RIGOUR.....	37-38
5. CONCLUSION	38-43
5.1 ANSWERING THE RESEARCH QUESTION AND MEETING THE RESEARCH GOAL	38-40
5.2 IMPLICATIONS OF FINDINGS FOR FUTURE PRACTICES	41
5.3 RESEARCH SUCCESS AND POSSIBLE FUTURE RESEARCH	41-42
5.4 ETHICAL CONSIDERATIONS.....	42-43
5.4 LIMITATIONS OF THE STUDY.....	43
6. REFERENCE LIST.....	44-51
7. ANNEXURES	52-61
ANNEXURE A: FINAL RESEARCH SUMMARY DOCUMENT TABLE	52
ANNEXURE B: INTERVIEW TOOL	53-55
ANNEXURE C: ETHICALLY REQUIRED DOCUMENTATION	56-
<i>Ethics checklist</i>	56
<i>Ethical clearance letter</i>	57
<i>Consent form template</i>	58-60
<i>Consent form for audio and video recording</i>	61

1. INTRODUCTION

1.1. Contextualisation

Changing consumer expectations, advancements in technology, and the rise of e-commerce have reshaped the world of retail (McKinsey & Company, 2020). These trends have changed the way in which international trade occurs; with e-commerce becoming a regular means of conducting business (Bucko *et al.*, 2018).

As stated by Goga *et al.* (2019), e-commerce has become a trade in which sales have rapidly increased. However, online shopping in South Africa lags substantially behind other countries, in which the usage of e-commerce has risen extensively (Budree, 2017; cited in Goga *et al.*, 2019). According to Rajamma, Paswan and Ganesh (2007), consumers who are not entranced by the benefits of online shopping, choose to avoid internet retailers and shop at traditional outlets instead. It can hence be stated that consumers are driven by different shopping motivations, which guide their purchasing choice between click-and-mortar versus brick-and-mortar retailers.

This study has narrowed the consumer group specifically to the Generation Y demographic and has studied the elements which have influenced their purchasing choices. Generation Y is a term used interchangeably with “millennials” (Nguyen & Nguyen, 2020) and refers to the demographic cohort who were born between the 1980s and early 2000s (Gurau, 2012; Young & Hinesly, 2012, cited in Nguyen & Nguyen, 2020).

1.2. Rationale

Research by Redda (209) has shown that the internet has created an opportunity for consumers to purchase a wide range of products worldwide, from the comfort of their homes. The online shopping phenomenon has displayed a similar trend in South Africa (Redda, 2019), whereby online purchasing has begun to replace the traditional practice of visiting physical retailers for purchases (Pusaksrikit & Li, 2019). By exploring the experiences of millennials who have purchased online, we have gained an understanding of the factors which have motivated online shopping purchases, by South African millennials. An exploration of this information is essential for businesses to flourish, as we are able to acknowledge the value that millennial's obtain from online shopping. The study

also assists decision makers in determining the strategic direction of their businesses (Vaitkevicius, Mazeikiene, Bilan, Navickas & Savaneviciene, 2019). E-commerce businesses can use this understanding to formulate appropriate strategies that meet the needs of Generation Y consumers. This study also informs practice, by providing academic information to consumers. Research by Tunsakul (2020) has shown that by gaining insight into the e-commerce field of study, online shopping platforms are able to increase their profits and their consumer base.

1.3. Problem Statement

The internet has revolutionised the buying behaviour of consumer's worldwide (Guru, Nenavani, Patel & Bhatt, 2020) and many consumers have realised that online shopping offers several advantages over the traditional shopping experience (Moisescu & Berteau, 2013, cited in Guru *et al.*, 2020). According to Park and Hill (2018) and cited by Amjad-ul-Rehman *et al.* (2019), online shopping is prompt and convenient. Furthermore, it allows consumers to purchase items which are unavailable at retailers within their locality (Burke, 1997, cited by Guru *et al.*, 2020). However, it is argued that online shopping carries considerable risks factors (Pires, Stanton & Eckford, cited in Guru *et al.*, 2020). According to Wang (2001) and cited by Bhalla (2020), most online shopper's perceive greater risks with online shopping than traditional purchasing channels. As a result, online retailers struggle to initiate consumer trust prior to online transactions (Wang, 2001, cited in Bhalla, 2020). Furthermore, whilst online shopping in South Africa is soundly developing, it still lags behind the growth seen in other countries (Budree, 2017; cited in Goga *et al.*, 2019). Economic indicators show that when compared to the United States of America and Europe, online shopping in South Africa is still in its infancy (Booyesen, 2018).

The conflicting views of South African consumers, combined with South Africa's slow online sales growth, provided a need for further research. The factors researched have specifically addressed South African millennials, a group on which very few studies have been based on in South Africa (Swiegers, 2018). This is an issue owing to the size and influence potential of such a technologically enabled market segment (Smith, 2012, cited in Swiegers, 2018).

The research problem was that we did not know which factors inclined and motivated South African millennials towards, or away from online shopping.

1.4. Purpose Statement

The purpose of this study is to gain a better understanding of what factors influence online shopping behaviour in millennials.

1.5. Research Question

“What factors influence millennial’s online shopping behaviour?”

1.6. Research Objectives

This study aims:

- To gain a deeper understanding of the factors which influence millennial’s online shopping
- To explore the role that convenience plays in the decision of millennial’s shop online
- To discover an understanding of how millennial’s societal norms influences their shopping behaviour

2. LITERATURE REVIEW

2.1. Conceptualisation

2.1.1. Brick-and-mortar stores

These are traditional retailers which have one (or more) physical shops (Ioniță, Shuleski & Cristina, 2016). With a traditional bricks and-mortar retail model, the retailer displays and sells their product offering in a physical store (Li, Lu & Talebian, 2012), which some consumers find preferable.

2.1.2. Click-and-mortar stores

Also known as online stores, this refers to an online retail model wherein the retailer accepts orders online and delivers the products purchased offline (Li *et al.*, 2012). This study aims to explore the shift from traditional brick-and-mortar stores to click-and-mortar stores.

2.1.3. Internet Shopping

As per Corredera (2020), internet shopping (also known as online shopping) refers to a process in which consumers purchase goods and services directly from a seller over the internet, without an intermediary service. This study aims to understand which factors influences millennials to partake in online shopping.

2.1.4. Information Security

This can be defined as the practice of protecting information from unauthorised access, usage, recording and disclosure; regardless of whether the information is electronic or physical (Alhassan & Adjei-Quaye, 2017). By possessing knowledge on information security, consumers feel confident that their data is safe (Alhassan & Adjei-Quaye, 2017). This study aims to understand if information security plays a role in influencing millennials when online shopping.

2.1.5. Globalisation

According to Rajasekera and Aung (2015), globalisation encompasses the “processes of launching ideas or ideologies on a world-wide scale.” The world is seen as a global village in which social, cultural, political and economic environments are converged into a worldwide domain (Rajasekera & Aung, 2015). This study explores the opportunities that globalisation has created, in facilitating the success of online shopping.

2.1.6. Generation Y

Generation Y is a term used interchangeable with “Millennials”. Millennials are the demographic cohort who were born between the 1980s and early 2000s (Gurau, 2012; Young & Hinesly, 2012; Lu *et al.*, 2013, cited in Nguyen & Nguyen, 2020). This study is

based specifically on Generation Y consumers and what influences them when online shopping.

2.1.7. Tech-Savvy

As stated by Swilley (2012), tech-savvy individuals are familiar with technology and seek out technology-related knowledge. In terms of this study, focusing on these consumers can create an understanding of millennials who have a working knowledge of technology-based products.

2.1.8. Perceived risk

Risk is defined as the “amount of rate to be lost, if the consequences of what he or she has done are unfavourable and the subjective feeling of an individual that the consequences will be negative (Mitchell, 1998, cited in Maciejewski, 2011). As stated by Maciejewski (2011), risk determines consumer purchasing behaviour. This study explores the manner in which perceived risk sways a millennials online purchasing decision.

2.2. Theoretical Foundation

The researcher has chosen the theory of reasoned action and planned behaviour (Ajzen & Fishbein, 1980; Fishbein & Ajzen, 1975). Ajzen and Fishbein (1980) developed the theory of reasoned action to explain how a customer is led towards a certain purchasing behaviour. This is relevant to the study as the researcher aims to determine how millennials are led towards or away from online purchases. As cited by Dawkins and Frass (2005), this theory believes that an individual's intention towards a behaviour is the most immediate determinant of their behaviour. Fishbein and Ajzen (1975) have stated that the stronger a person's intention, the greater chance there is that the person can be expected to be motivated towards the performance or non-performance of the behaviour (Dawkins & Frass, 2005). The theory of planned behaviour is an expectancy-value theory (Vroom, 1964, cited in Dawkins & Frass, 2005) and is therefore useful for the researcher to understand the intentions and behaviour of millennials in terms of online shopping. This theory allows the researcher to focus on millennials' opinions and explore what affects the control of their behavioural choices when shopping.

Dawkins and Frass (2005) have stated that the beliefs that guide behavioural intentions are divided into two conceptually distinct sets: attitudinal and normative (Fishbein, Chan, O'Reilly, Schnell, Wood, Becker & Cohn, 1993). Each set of beliefs is made up of the fact that the behaviour in question will be associated with certain outcomes, multiplied by the value that is attached to those outcomes (Dawkins & Frass, 2005). Attitudinal beliefs are based on the possible reactions of performing the behaviour, either negative or positive. Normative beliefs make reference to the impact of social pressure from other important persons, towards the performance or non-performance of the individuals behaviour (Dawkins & Frass, 2005). A person's attitude towards a behaviour and the scope of normative support are assumed to jointly lead their behavioural intention (Fishbein *et al.*, 1993, cited in Dawkins & Frass, 2005).

Ajzen's (1991) theory of planned behaviour is an extension to the theory of reasoned action and incorporates perceptions of behavioural control (Dawkins & Frass, 2005). This means that regardless of attitudinal and normative beliefs being favourable, other salient conditions exist which either help or hinder possible behaviour. In terms of this study, a lack of opportunity to access the internet may prevent the online shopping behaviour even though positive intentions exist. Behavioural control is therefore influenced by three primary factors: an individual's attitude toward the behaviour, their perceived social pressure to perform or not to perform the behaviour and lastly, their perceived behavioural control. Sutton (1998) sums this up by stating, "according to the theory of planned behaviour, people will have strong intentions to perform a given action if they evaluate it positively, believe that important others would want them to perform it, and think that it is easy to perform" (Dawkins & Frass, 2005).

A persons impression towards online shopping may be described as an understanding of how millennials positively or negatively perceive the internet's impact on their security. Their attitude is influenced by their view of the advantages and disadvantages of online shopping. Millennials may believe that internet fraud is prevalent with online shopping and this would lead to a negative attitude towards online shopping, whereas they may find e-commerce more convenient which may lead to a more favourable attitude towards online shopping. Therefore, the theory implies that when a millennial is faced with the choice between a click and mortar and brick and mortar purchase, they will consider how their social reality will be impacted by their behaviour. By studying the research problem and

exploring the factors which affect millennials purchasing choices, the researcher can understand their shopping behaviour.

2.3. Review of Relevant Literature

2.3.1. E-commerce in South Africa: An Overview

In the last decade, e-commerce has grown exponentially (Goga *et al.*, 2019). This has resulted in organisations increasingly choosing to sell on virtual retailing platforms (Dubihlela & Chauke, 2016). According to literature regarding online retailing in South Africa, Visa and Euromonitor estimate that in 2017, the market for online retail in South Africa reached approximately R10bn (Smith, 2018; Euromonitor, 2018, cited in Goga *et al.*, 2019). However, when considering the fact that the size of retail trade in 2019 was estimated to be R 1 trillion, we realise that the R10bn only accounts for 1 percent of South Africa's total retail market (Statistics South Africa, 2017, cited in Goga *et al.*, 2019). Despite this, online retail in South Africa is experiencing a growth rate between 20-35 percent, a figure that far surpasses traditional retail stores (Goga *et al.*, 2019).

According to the South African Council of shopping centres, between 2013 and 2018, the number of South African's who purchased retail products online increased from 42 percent to 49 percent (Prinsloo, 2018). The study also displayed that more millennials are buying online, than the Baby Boomers generation (Prinsloo, 2018). Apart from the increased proportion of online shoppers, there was also an increase in the number of monthly transactions, from 41 percent in 2013 to 54 percent. As cited by Prinsloo (2018), the study also showed that millennials are more active online and conduct four to five transactions per month. However, when compared to the mature markets of the world, such as the UK with 18% of sales online (Office of National Statistics, 2018, cited in Goga *et al.*, 2019), South Africa appears to exhibit a low percentage of e-commerce sales. Owing to high prices and poor quality of internet services, the growth of e-commerce in South Africa has been hindered (Goga *et al.*, 2019). Furthermore, KPMG (2017) found that Generation X consumers (born between the years 1966 and 1981) made more purchases in 2016 than millennials. It can be argued that as millennials begin to enter the workforce and take on new lifestyle priorities, their online shopping activity is expected to surge to an extent whereby millennials surpass e-commerce levels displayed by older generations (KPMG, 2017).

Despite the early stages of e-commerce, it can be asserted that as data costs decrease and logistics improve, South African e-commerce can be expected to grow at an even faster rate (Goga *et al.*, 2019). Prinsloo (2018) found that an increased variety of South African retailers have begun offering online shopping facilities. For example, Woolworths experienced a 98.7 percent growth in clothing and general merchandise sales between 2016 and 2017 (Prinsloo, 2018). Prinsloo (2018) has stated that South Africa has a unique market and will strongly be influenced by the growing number of millennial and middle to upper income individuals.

2.3.2. Technological access in South Africa

As stated by Shanthi and Kannaiah (2015), an increasing number of people are transacting over the Internet; as the accessibility of technology and the availability of information evolves. The General Household Survey reported that in 2017, 61.8 percent of South African households had access to the internet. This means that at least one person within a household could access the Internet (Shanthi & Kannaiah, 2015). Reshaad She, the chief strategy officer of Dark Fibre Africa (South Africa's main provider of wholesale fibre connectivity) has stated that the country has finally reached a point where it can be said that every second adult in South Africa is connected to the internet (World Wide Worx, 2017). However, World Wide Worx (2017) research showed that e-commerce is still not a major element of South African retail as internet usage for shopping and finance was cited by only 15.2 percent of respondents. Furthermore, despite more than half of all adults in South Africa having internet access, the report showed that there's still a strikingly evident digital divide in the country (World Wide Worx, 2017). According to World Wide Worx (2017), She has stated that the digital divide that is most striking is seen in income disparity. Among South African citizens who earn above R30 000 a month, internet usage is at 82.4 percent, a figure which is on par with the average penetration levels of many industrialised countries (World Wide Worx, 2017). Unfortunately, the World Wide Worx (2017) report showed that as income declines, penetration decreases rapidly. The founder of World Wide Worx, Arthur Goldstruck has stated that these statistics highlight the extent to which lower income South Africans are frozen out of Internet access (World Wide Worx, 2017).

Research by World Wide Word (2017) shows that a third of adults who access the Internet, do so with their cellphones. This affects low income users as Internet access then requires data costs to be subtracted from their airtime. This hinders Internet access as internet costs in South Africa are among the most expensive in the world (World Wide Worx, 2017). However, Watling *et al.* (2019) found that data costs are gradually decreasing in South Africa, owing to government interventions and increased consumer pressures. The Independent Communications Authority of South Africa (ICASA, 2019) reported that mobile cellular data subscriptions increased by from 61.4 million in 2017 to 65.8 million in 2018. Furthermore, Accenture's report showed that from 2015 to 2018, the number of South African's that include digital technology in all dimensions of their lives, grew from 10 percent to 12 percent (Watling *et al.*, 2019).

In terms of tech-savvy millennials, a large number of internet hubs and business incubators exist for South African's to connect (Everett, 2014, cited in Counted & Arawole, 2016). Until individuals can access the internet affordable, online purchases and e-commerce will be limited. Although there is a display of growth, the widespread usage of the internet in South Africa is still facing challenges.

2.3.3. Factors that affect online shopping in South Africa

In South Africa, 51 percent of individuals with internet access shop online (Izogo & Jayawardhena, 2018). As stated by Shanthi and Kannaiah (2015), one of the main drivers towards online shopping is that it is convenient in nature; which results in the saving of time and effort in comparison to real time shopping. Being able to browse an online catalogue whilst online shopping saves consumers time and reduces the stresses incurred whilst shopping at a brick-and-mortar store (Vasic, Kilibarda & Kaurin, 2019). Vasic *et al.* (2019) has stated that the time saved by eliminating the travelling needed to visit a store is another factor in favour of online shopping. When shopping online, consumers are able to skip queues and crowds; as well as save on travelling costs and the time spent searching for parking (Akroush & Al-Debei, 2015; Huseynov & Yildirim, 2016, cited in Abd Wahid & Abd Aziz, 2018). On the other hand, some consumers find e-commerce a "waste of time," owing to the process being too complicated and a lack of knowledge on how to return faulty products (Dhanapal, Vashu, & Subramaniam, 2015). This implies that understanding consumer's perceptions of the internet is an important component of online retailing. Furthermore, some customers feel that time saved is not a motivational factor as it takes

time for items to be delivered (Vasic *et al.*, 2019). The type of delivery service offered is a critical factor and pre-requisite in fulfilling an online consumer expectations (Wolfenbarger & Gilly, 2003, cited in Vasic *et al.*, 2019). As per Patterson (1993) and cited by Vasic *et al.* (2019), this implies that a consumer will receive their ordered product in a well packaged manner, with the following aspects in order: quality, reasonable delivery time and the correct location of delivery.

Another driver of e-commerce sales is pricing, as consumers direct their attention to pricing when assessing value (Cronin Jr, Brady & Hultnother, 2000, cited in Vasic *et al.*, 2019). According to Keaveney (1995) and cited by Vasic *et al.* (2019), pricing has resulted in more than half of e-customers changing their retailer. Furthermore, better purchase conditions have influenced consumers to use the internet to purchase the same item at a cheaper price than in store (Laudon & Traver, 2015, cited in Vasic *et al.*, 2019). Lim and Dubinsky (2004) state that consumers are able to compare prices on various websites and find cheaper prices than at traditional stores (Vasic *et al.*, 2019). Customers may even find a “deal” on certain websites (Vasic *et al.*, 2019) such as E-bay. This type of approach allows online shopping to be perceived as fun and entertaining (Prasad & Aryasri, 2009, cited in Vasic *et al.*, 2019). However, Vasic *et al.* (2019) states that when shopping online, customers have the disadvantage of not being able to see or test an item, therefore not knowing if the purchased item will be identical to what’s viewed online. In line with this, it was found that perceived risk negatively impacts consumer trust in online shopping (Cheung & Lee, 2003; George, Ogunkoya, Lasisi, & Elumah, 2015, cited in Abd Wahid & Abd Aziz, 2018). This means that the greater the perception of the online shopping risk, the less trusted online vendors are; which decreases the likelihood that consumers will be interested in getting familiar with online shopping methods. Therefore, as per Lin, Wu and Chang (2011) and cited by Vasic *et al.* (2019), the quality of products and services in e-commerce impacts customer satisfaction. Moormanet, Deshpande and Zaltman (1993) and Warrington, Abgrab and Caldwell (1993) both claim that trust is imperative for business relationships and transactions (Pilík & Juříčková, 2016). Therefore, the role that trust plays in online shopping is more significant than in brick-and-mortar stores (Riechheld & Schefter, 2000, cited in Pilík & Juříčková, 2016). By providing information that allows consumers to make an informed decision when shopping online, online retailers are able to dispel their consumers concerns regarding a particular item (Deeter-Schmelz, Bizzari, Graham & Howdyshell, 2006, cited in Vasic *et al.*, 2019).

Vasic *et al.* (2019) points out that whilst Patterson (1993) claims that perceived product performance is the greatest determinant of online shopping satisfaction, Seyed, Farzana, Ahasanul and Ali (2011); Haque, Khatibi and Mahmud (2009) argue that service quality has the most influence. Service quality is the degree of assistance by online retailers in providing an efficient purchase, shopping and delivery (Ling & Liu, 2012, as cited in Vasic *et al.*, 2019). If the quality of service is excellent, the consumer is more likely to develop a strong and loyal bond with online retailers (Vasic *et al.*, 2019). Janda, Trocchia and Gwinner, (2002) have stated that quantity and credibility of information are key elements regarding quality of service (Vasic *et al.*, 2019). Quality refers to the ability to access the adequate information during online shopping, while credibility speaks the degree of the consumers confidence in the information that online retailers provide (Vasic *et al.*, 2019). Furthermore, Kamariah and Salwani (2005) have found that the quality of a website significantly impacts a person's choice to shop online (Vasic *et al.*, 2019).

Online shopping is also accompanied by security threats such as identity theft and fraudulent activities (Tsiakis, 2012, cited in Pilík & Juříčková, 2016). As per Chang and Chen (2009) and cited by Pilík and Juříčková (2016), many potential customers choose not to shop online owing to their perceptions of risks involved in transmitted person and sensitive details, such as credit card numbers. Consequently, there tends to be a trade-off between security and convenience, which can be witnessed in password access systems (Lee, Rao, Nass, Forssel & John, 2012, cited in Pilík & Juříčková, 2016). As per Laudon and Traver (2009), security prevents online sales as consumers fear deception by vendors who may misuse their personal data (Vasic *et al.*, 2019). A consumers willingness to purchase online is therefore directly related to their confidence in making card payments and providing personal details online (Whysall, 2000, cited in Vasic *et al.*, 2019). Pilík and Juříčková (2016) have stated that to minimise losses, online vendors utilise measures which authenticate customers identities. Furthermore, as cited by Vasic *et al.* (2019), Chen and He (2003) express that to ensure their safety, consumers lean towards purchasing from vendors with whom they trust or are familiar with. Hence, Vasic *et al.* (2019) asserts that websites who offer security achieve reliable and satisfied consumers.

Goldsmith and Bridges (2000) confirm that whilst traditional consumers are anxious about security, privacy and delivery times, online shoppers focus on purchase benefits, time saving and the choices available (Vasic *et al.*, 2019). Regardless of this, there is no doubt that through technology, the continued year over year growth in online shopping has been

boosted by a new generation of consumers who want greater convenience, value and options (KPMG, 2017).

3. RESEARCH DESIGN AND METHODOLOGY

3.1. Research Paradigm

The researcher has used the interpretivist paradigm in this study. Interpretive studies give attention to meanings and sense-making, where a focus on interactions is generally favoured (Romani, Barmeyer, Primecz & Pilhofer, 2018). This is because interpretivist's believe that reality is socially constructed, as opposed to being objectively determined (Kelliner, 2005; Hesse-Biber & Leacy, 2011; Hessel, 1965, cited in Nieuwenhuis, 2007). By studying millennial's in their social context, the researcher was able to richly understand their experiences of online shopping.

Within the context of the ontological position of interpretivism, the researcher assumed a nominalist point of view, which believes that reality is a fluid, subjective construction of the mind, within levels of individual consciousness (Nieuwenhuis, 2007). Therefore, the researcher believed that reality is the outcome of human interactions (Plooy-Cilliers, 2014) and that people's reality of online shopping is shaped by their experiences with the platform. Millennials view reality from different perspectives, which change as their perceptions change, thus resulting in various opinions. This concurs with the interpretive approach which aims to understand the subjective meanings behind social action (Antwi & Hamza, 2015).

In terms of the epistemological position of interpretivism, the researcher adopted the view that social science is a lens through which the practice of research can be examined (Cohen, Manion & Morrison, 2001, cited in Nieuwenhuis, 2007). As an interpretivist, the researcher focused on gaining a greater understanding the world through firsthand experience. Therefore, as informed by Antwi and Hamza (2015), the researcher used data gathering methods which were sensitive to context (Beuman, 2003) and facilitated a detailed description of social phenomena by motivating participants to speak freely (Merriam, 1998). The researcher intended for the study to feel right to those being studied. By helping businesses understand why consumers, specifically millennials are influenced towards or away from online shopping, the researcher's study gained a purpose.

3.2 Research Design

A qualitative approach was used for this study as the researcher aimed to gather an insight on personal views relating to online shopping. According to Strydom and Bezuidenhout (2014), qualitative research aims to explore, understand and describe how participants experience and perceive certain phenomena. The researcher therefore focused on interactions which occurred in natural settings (Nieuwenhuis, 2007). Furthermore, qualitative research allowed the researcher to examine the relevant social settings and therefore understand the factors which influenced online shopping (Nieuwenhuis, 2007). This was done by giving millennials the opportunity to provide their personal views on the topic, in line with interpretivism (Strydom and Bezuidenhout, 2014).

The researcher conducted an inductive line of reasoning, often referred to as the bottom-up approach (Bezuidenhout, 2014). In Inductive theorising, theoretical concepts are extrapolated from the information collected and analysed within a specific study (Bezuidenhout, 2014). Researchers use inductive reasoning when searching for patterns in the data gathered and when looking for the best explanation (Antwi & Hamza, 2015). Therefore, an inductive data-analysis allowed the interpretivist researcher to carry out the study in natural contexts. Through this, the researcher was able to reach the in-depth understanding needed to identify the various realities which were present within the data (Maree, 2007) and build on an existing topic.

This research study is exploratory in nature. As stated by Nieuwenhuis (2007), the objective of exploratory research is to identify key variables and to gain an improved understanding of a phenomenon, group, activity or situation. This is necessary because as societies evolve, new areas of research emerge continuously (Bezuidenhout & Davis, 2014). Using exploratory research, the researcher worked towards building a new understanding of what influences millennials towards online shopping in South Africa. Owing to the research being exploratory, the researcher was given flexibility when searching for data, as well as freedom to explore the topic (Nieuwenhuis, 2007).

Furthermore, the researcher utilised of case study research. As stated by Strydom and Bezuidenhout (2014), a case study can be defined as a detailed description of a social phenomenon found within a real-world context. The case study recounted a situation of reality by punctiliously describing the scenario in which the phenomenon took place (Strydom & Bezuidenhout, 2014). Using a case study approach permitted the researcher to understand the online shopping phenomenon within specific circumstances, by focusing on the subjective reality of millennials. This is because the case study method allowed for a deep exploration within a natural setting and therefore facilitated a rich understanding of the experience of a participant (Strydom & Bezuidenhout, 2014). The researcher used an exploratory case study method which included a meticulous explanation of the factors which influenced millennials when online shopping, facilitating an understanding into the nature of the study (Strydom & Bezuidenhout, 2014). To gain a better understanding of the topic, the researcher conducted a multiple case study (Baxter & Jack, 2008, cited in Nieuwenhuis, 2007) on millennials and the factors which influenced them when online shopping.

Lastly, the research was a cross-sectional study which created an overall view of a phenomenon at one point in time (Maree, 2007, cited in Plooy-Cilliers & Cronje, 2014). As stated by Plooy-Cilliers and Cronje (2014), this means that the researcher only collected data from the participants once, without any repeats.

3.3. Research Plan

3.3.1 Unit of Analysis

The unit of analysis for this research study was individuals, as people were the major contributing factor within the study. To be more specific, the participants were South African millennials who shopped online

3.3.2 Population and population parameters

The target population refers to all individuals that fall within the population parameters of the study (Pascoe, 2014), which included every South African millennial who has shopped online. The accessible population specifically refers to the segment of the population that

the researcher is able to include within the study (Pascoe, 2014). As such, millennials whom the researcher could access without difficulty were selected. Initially, the population was isolated to millennials within the Durban area, however the use of Zoom calls for data collection expanded the accessible population to include Gauteng.

The population parameters of the study refers to the characteristics, size and nature of the population (Pascoe, 2014). The population was limited to individuals between the ages of 24 and 40, who shopped online. The age of the population was relevant to the millennial cohort that the researcher required to gain insight.

3.3.3 Sample and Sampling Method

The sampling method used was non-probability sampling, which is often used in qualitative research. According to Pascoe (2014), in non-probability sampling, the likelihood of a participant being selected is not random. Instead participants were selected from the accessible population and were based on the researchers ability to contact the individual(s), as well as their willingness to participate (Pascoe, 2014). The researcher used convenience sampling to select participants; with the elements of the population being selected on the premise of convenience and ease of access (Maree & Pieterse, 2007). Whilst convenience sampling does not always result in representative samples, the researcher chose this method as research showed that it is useful in exploratory research which requires a few participants (Maree & Pieterse, 2007), and it allowed the researcher to attain an inexpensive and non-lengthy approximation of data.

The sample consisted of three South African millennials who had experience in online shopping. The gender of the population was both male and female, which represented a broader perspective. The sample size of three was small, yet acceptable considering the qualitative nature of the study. This is because the study focused on participant's in-depth experiences and in a study utilising in-depth qualitative research, a single example was highly instructive (Boddy, 2016).

3.3.4 Data Collection Method

Data was collected through an in-depth, semi-structured interview, with each participant. Interviews can be described as a "conversation with a purpose" (Kahn & Cannell, 1957;

Dexter, 1970; Burgess, 1984, cited in Gruber, Szmigin, Reppel & Voss, 2008) and are often used by qualitative researchers who wish to “investigate elements of the social by asking people to talk and to gather or construct knowledge by listening to and interpreting what they say and to how they say it” (Mason, 2002, cited in Gruber *et al.*, 2008). Therefore, interviewing as a method of data collection allowed the researcher to ask open-ended questions to collect data, whilst simultaneously learning about the views and opinions of the participants (Nieuwenhuis, 2007). Furthermore, the use of qualitative interviews encouraged participants to describe the topic under investigation and were appropriate as the study was exploratory in nature (Jaratt, 1996). Considering that the researcher aimed to explore the online experiences of South African millennials who shopped online, it was necessary to understand the participants’ perception of social reality.

By applying a semi-structured approach to the in-depth interview, the researcher was able ask a set of pre-determined questions to establish guidance (Nuiwenhuis, 2007), whilst being able to explore facts or attitudes owing to the open structure of the data collection tool (Sampson, 1972, cited in Jaratt, 1996). Furthermore, semi-structured questions allowed the researcher to identify and explore emerging lines of enquiry that were relevant to the phenomenon being studied (Nieuwenhuis, 2007). There was also the flexibility to probe, which allowed the researcher to gain additional insight.

The data collection method was conducted on an online platform, called Zoom. Whilst the researcher would have preferred face-to-face interviews, the presence of Covid-19 made this unsuitable and unsafe. An online interview provided an advantage in that the researcher did not have to take notes or tape the interviews separately, as Zoom provided a recording feature. Furthermore, the researcher was able to interview two participants outside of working hours, which allowed for the interview process to be less stressful for the participants. Hanna *et al.* (2005) found that respondents are more likely to express their deeper feelings in an online environment than during traditional interviews (Gruber *et al.*, 2008). As respondents are also less inhibited online, they were willing to state their opinions more directly than in a traditional interviewing environment (Tse, 1999; Pincott & Branthwaite, 2000; Sweet, 2001, as cited in Gruber *et al.*, 2008).

3.3.5 Application of Data Collection Method

Once potential participants were selected, the researcher contacted them via a WhatsApp message. The participants were informed of the study and asked if they were willing to meet online, to partake in the interview process. Participants were asked to meet on the Zoom platform as this allowed the researcher to record the interviews with ease.

Once the individual agreed, the researcher emailed consent forms to each participant. These were signed and emailed to the researcher. The researcher then scheduled to meet for the interview, at a time which was suitable for each participant. Each participant was met on a separate date.

On the day of the interview, the researcher contacted the intended participant to confirm that they are able to meet and printed the interview questions to serve as a guideline to capture data. The researcher also ensured that the meeting will be quiet and offer privacy. A zoom meeting was created and the participant was invited to the meeting via a zoom generated password. Once the participant entered the zoom meeting, the researcher thanked them for the opportunity, reminded them of the topic and reassured each participant of their confidentiality. Participants were then informed about how the interview process will take place and the potential length of the interview. Questions were asked as per a list of eleven pre-determined questions, which invited further discussion as the conversation progressed.

During the data collection process with Participant A, the researcher experienced technological difficulties and the participant's responses were often inaudible. Participant A also had a child, who at first, was crying hysterically. This made it challenging to hear the participant. The researcher did inform the participant that she could reschedule, however the participant stated that the interview should proceed.

Once the participant had provided the researcher with the required information, the researcher provided the participant the opportunity to ask any questions or add any comments regarding the topic. Thereafter, the participant was thanked for their time. Once the participant exited the chat, the researcher ended the chat which automatically saved the recorded interview to the researcher's laptop. Each interview was transferred to a designated folder for safe keeping. This process was followed for each participant.

3.3.6 Data Analysis Method

Once the data collection had taken place, the researcher transcribed the recorded interviews verbatim. The researcher then analysed the transcripts using the thematic analysis method. As interviews were the primary technique used by the researcher to collect data, the researcher identified thematic analysis as the general qualitative approach towards analysing interviews (Bezuidenhout & Cronje, 2014). Furthermore, the interviews resulted in a large amount of data, and thematic analysis was regarded as a convenient means of data reduction (Bezuidenhout & Cronje, 2014).

As per Braun and Clark (2006), thematic analysis is a method for identifying, analysing, and reporting patterns within data. The researcher chose thematic analysis as it is often regarded as a more accessible form of analysis, which made it suitable for an individual, such as the researcher, who was just starting with qualitative research (Braun & Clark, 2006). The researcher therefore chose this method as research showed that, 'a rigorous thematic approach can produce an insightful analysis that answers particular research questions' (Braun & Clarke, 2006). Thematic analysis also enabled the researcher to check if the data collected was consistent with the research questions identified.

As the researcher was using inductive coding, thematic coding allowed for themes to emerge whilst the researcher scrutinised the text (Bezuidenhout & Cronje, 2014). This approach was therefore best suited in developing themes as researcher was allowed to become familiar with the data and therefore seek information to answer the research questions identified. The researcher also found thematic coding more understandable as she was guided by Braun and Clark's (2006) recommended method of thematic data analysis. This included a guideline on: familiarising oneself with data, generating codes, searching for themes, reviewing themes and defining themes (Braun & Clark, 2006). The researcher did not specifically follow each step, but used them as a guideline. As the researcher was doing this for the first time, these steps created a sense of ease for the researcher.

3.3.7 Application of Data Analysis method

The researcher began the data analysis process by transcribing the data verbatim and becoming familiar with the data collected. This was done by replaying the recordings from the interviews conducted, and electronically transcribing data from the raw information

collected (Bezuidenhout & Cronje, 2014), using a voice tool on Google drive. The researcher ensured that the data was read three times each in order to become immersed in the data and make connections between participants' responses and thoughts (Alhojailan, 2012). Braun and Clark (2006) state that it is recommended to "read through the entire data set at least once before you begin your coding, as your ideas, identification of possible patterns will be shaped as you read through." As previously mentioned, the researcher was guided by Braun and Clark (2006) during the data analysis process.

The researcher then allowed codes to emerge by scrutinising each transcript, in order to generate initial codes (Braun & Clark, 2006). Braun and Clark (2006) point out that the coding process is part of data analysis (Miles & Huberman, 1994), as you are organising your data into meaningful groups (Tuckett, 2005). Coding is a system that simplifies the data analysis process and therefore made it easier for the researcher to identify patterns in the text (Bezuidenhout & Cronje, 2012). The researcher began coding the data by reading each transcript, highlighting responses that were relevant and making notes on the margin of each transcript. This process is called initial coding (Braun & Clark, 2006) and aims to make connections between different parts of the data (Alhojailan, 2012).

The researcher followed Halldorson's (2009) advice and kept an eye on the research questions during the data analysis, which assisted in precisely discovering 'excerpts' that relate to the research's objectives (Alhojailan, 2012). The researcher was also aware that data analysis is not a linear process and involve "a constant moving back and forward between the entire data set, the coded extracts of data that you are analysing, and the analysis of the data that you are producing" (Braun & Clark, 2006).

After the initial coding, the researcher matched similar data extracts together from all the transcripts. This was done by copying extracts of data from each transcript and collating them together in separate documents on the researchers laptop. Similar codes were collected under the same document, whilst individual excerpts fell within their own document.

Once all data was coded and multiple documents were created for all the different codes identified across the data set, the researcher began searching for themes. As cited by Alhojailan (2012), themes capture important information about the data in relation to the research question. During this phase, the researcher considered the relationships between

codes and themes (Braun & Clark, 2006) and looked for codes which could be grouped together to fall within the same overarching theme. The researcher analysed the data through the consideration of theoretical constructs and the researcher own sense of the meanings embedded in the responses. Five themes, some with sub-themes, emerged from the research.

The researcher also had a document with a set of codes which were themed as miscellaneous as they did not fit within the main themes identified (Braun & Clark, 2006). Whilst these codes were not included in the main themes, the researcher used them to draw a conclusion to the research findings. The researcher also re-read the original transcripts to ensure that all relevant themes were categorised. Ultimately, the researcher explained the relationships found, considered extraneous information and ensured that false representations were avoided.

4. FINDINGS AND INTERPRETATION OF FINDINGS

4.1 Participants

The participants were given pseudonyms to ensure confidentiality.

Three participants were interviewed for the study. Meredith is a women in her mid-thirties, who is housewife and mother to three children. She recently moved to Durban, but began online shopping six years ago whilst living in Vryheid. At the time, Meredith was pregnant and realised that the retail stores in Vryheid lacked the items she wished to purchase. After experiencing the advantages of online shopping, she frequently purchases online.

Christina is a newly married women, in her mid twenties. She resides in Durban and began online shopping internationally an estimated ten years ago; whilst she was in high school. Since then, Christina noticed an increase in local online stores, which increased the frequency of her online purchases.

Derek is a male in his early twenties, who studies in Johannesburg. Derek began online shopping seven years ago, but has subsequently stopped shopping online owing to a negative personal experience.

4.2 Themes

4.2.1 The convenience of e-commerce

All the participants regarded convenience as a principal influencing factor towards online shopping. This theme has been broken down into two sub-themes: Ease of access and search convenience.

4.2.1.1 Ease of access

All participants mentioned that they found online shopping retailers convenient to access. Meredith was pregnant for the third time during the interview, and stated that the convenience of online shopping during pregnancy, was a significant contributor towards her online purchasing choices. The following quote from Meredith illustrates this:

“Being pregnant and big, you’re very lazy to go out and look in stores,” she said.

Meredith shared that online shopping allows her to easily shop online when her children are asleep. Additionally, she pointed out that online shopping allowed her to access a variety of retailers at once. She explained:

“I don’t have time to drive from like one store to the next..it saves time.”

Christina had a similar opinion to Meredith, where she found online shopping convenient as online retailers can be reached with a click of a button. This viewpoint was emphasised when Christina said:

“You can do it at your own time, you don’t have to make sure that you are at a mall before they close...If a woman finishes work at five how is she going to, with traffic and everything; leave work, get to a mall, and choose stuff before six, its a bit impossible.”

Derek felt the same as Meredith and Christina and stated that online retailers are convenient in that:

“You don’t need to go out, you don’t need to do anything. You just enter your card details and everything comes to you.”

The responses of all three participants concur with previous research which states that access convenience is characterised by the speed and ease with which consumers can reach a retailer (Berry, Seiders & Grewal, 2002, cited in Gautam, 2018). Research has shown that when a consumer views online shopping as easy to access, the consumer then finds the technology useful (Venkatesh, 2000; Dabholkar, 1996, cited in Monsuwe, Dellaert & Ruyter, 2004). According to Hofacker (2001) and cited by Gautam (2018), online retailers can be accessed regardless of the time and hour of the day.

Meredith stated that she preferred certain ordering items online, as she felt that driving to the grocery store and buying everything will take her much more than an hour. She explained that the Checkers online app conveniently delivers groceries within one hour. Christina expressed that she felt this way regarding clothing. She said:

“If I have been in store and I know my size when it comes to certain things, then I would definitely order it online now instead of like the fuss of going all the way to the store.”

According to Bhatnagar *et al.* (2000), online shopping saves time and effort in terms of: travel time to reach the retailer, searching for parking and reaching the store from the parking space (Vasic *et al.*, 2019). Furthermore, Jiang, Yang and Jun (2013) found that as consumers allocate less time to shopping and more time to other endeavours, their desire for convenience increases.

Derek did however state that at times, it may be more convenient to shop in-store if the store is very close to you. Derek felt this was as he resides above a mall and is therefore in close proximity to physical retailers.

4.2.1.2 Search convenience

Meredith shared that she makes wiser shopping decisions when she is able to browse and look at what different stores have to offer. Christina also felt that online shopping allows her to make informed decisions and said that through online shopping, she is able to do a lot of research before making a purchase.

Meredith stated that when searching websites, online retailers have everything that she needs. She mentioned Takealot as an example and said:

“It has suitable things for me, for my kids, for my home. So I use it very often.”

Gautam (2018) explained that the internet allows for price comparisons and search convenience, which aids in efficient decision making for online consumers. This concurs with the responses of Meredith and Christina. Furthermore, Berry *et al.* (2002) states that perceived search convenience is further enhanced by easy product searchers, with detailed product information provided (Jiang *et al.*, 2013).

The theme of convenience links to the research question by illustrating the significant role that convenience plays in online shopping. These research corresponds with previous theory mentioned in the literature review which states that convenience is one of the main drivers of online shopping.

The findings contribute towards the theoretical framework, the theory of planned behaviour (TPB); as all participants responses displayed an influence of behavioural control. The TPB includes the element of perceived behavioural control as a factor which influences ones intention. Within this study, the ease of access to online stores was a salient factor which affected the behaviour of all participants by influencing them to shop online. Furthermore, being able to search for information through various sites, provided Meredith and Christina the opportunity to evaluate their shopping positively. This concurs with TPB which states that people will be strongly inclined to perform an action if they are able to evaluate it positively (Dawkins & Frass, 2005).

4.2.2 COVID-19 accelerating e-commerce purchasing

Another prevalent theme that emerged is the shift towards e-commerce purchasing in South Africa. This shift, whilst already gradual, was accelerated by the unexpected occurrence of the Covid-19 virus. The role that Covid-19 played in accelerating e-commerce purchasing was expressed by all participants. Derek stated that:

“Because of the Covid-19 situation, people have realised that you don’t need to go out of your homes for things to come to you. I mean I bought a Tv online.”

Meredith shared the same viewpoint as Derek and said that during Covid-19, everything she purchased has been online, including her grocery shopping. Christina also mentioned Covid-19, and explained that she was personally infected by the virus which showed her the importance of socially distanced shopping. Christina said that since lockdown, she only leaves her home to purchase groceries as it is an outing for her, but continues to make all other purchases online.

The responses of all the participants is synonymous with research by McKinsey and Company (2020) which found that the pandemic has resulted in South Africans shifting their purchasing choices towards “digital channels, products and services.” This has also accelerated a transition from cash payments to digital transactions (McKinsey & Company, 2020). According to Paterson, a Nielsen South Africa retailer lead, “Amid the stance new world of Covid-19, online grocery shopping has been a lifeline for many South African’s, who have desperately sought out safe and secure shopping alternatives amid the uncertainty of lockdown” (Larkin, 2020). The theme of Covid-19 was unexpected at the beginning of the study, but emerged as a catalyst for an e-commerce purchasing shift. Current research concurs with all the participant’s responses, as it has shown that on average online shoppers are younger than those who shop exclusively offline, with 73 percent being less than 40 years old (McKinsey & Company, 2020). Furthermore, McKinsey and Company (2020) have reported that changes in consumer behaviour are expected to persist long after Covid-19.

4.2.3. The satisfaction of online shopping

The concept of consumer satisfaction emerged from the research as a third theme, with three sub themes: an emotional response, information quality and the online disinhibition effect. The importance of consumer satisfaction when online shopping was mentioned by both Meredith and Christina.

4.2.3.1 An emotional response

Meredith expressed that online shopping gives her a sense of accomplishment which brought her satisfaction as it made her feel competent. She said:

“I always find what I am looking for, everything that is on my list.”

Christina also added that she feels really excited when she places an order online.

*“And then when you try it on, and like it brings you pleasure when you’re wearing it also,”
she said.*

The sense of happiness felt by both Meredith and Christina, agrees with literature which states that consumer satisfaction occurs when the online shopping experience meets, or exceeds a consumers expectation (Christian, Kertahadi & Suyadi, 2012, cited in Hill Ludin & Chen, 2014). Furthermore, research suggests that service quality greatly influences a customer’s level of satisfaction (Kassim & Ismail, cited in Hila Ludin & Chen, 2014), which creates consumer loyalty and leads to repeat buying behaviour (Anderson & Srinivasan, 2003, cited in Hila Ludin & Chen, 2014).

4.2.3.2 Information Quality

Meredith and Christina’s responses reflected that information quality is a determinant of customer satisfaction. This was first observed when Meredith expressed that:

*“It’s quite exciting to see something new on the online store..If I log on every week, onto
Zara or Woolworths, there is always something new to offer me.”*

Christina also displayed that information quality brought her joy, stating that she is willing to spend her data to shop online. She described this by saying:

*“If I get an email from a brand that says they released something, I’ll go immediately and
check, regardless of like..whether I have wifi.”*

Christina specifically mentioned the content and format of online stores and explained that she is attracted to online stores that have categories.

“So you don’t have to browse through an entire store to get what you want,” she said.

The views of both participants add to previous research which states that information quality guides a consumer towards an online purchase, “In the absence of physical interaction with the product in the online environment” (Ghasemaghie & Hassanein, 2003, cited in Hill Ludin & Chen, 2014). Furthermore, information quality provides an advantage over brick and mortar stores, as online shopping gives customers a greater product selection, with easy access to information” (Khristianto *et al.*, 2012, cited in Hila Ludin & Chen, 2014)

Christina stated that when online shopping, she merely has to click a button; which is much easier than going through an entire store.

Similarly, Meredith stated that she appreciated that online stores are able to constantly update information, which allows her to keep up with the latest trends. She elaborated that when she visits a physical retailer, she does not always know what’s in store.

“But with online shopping, you don’t miss out,” she said.

Previous literature by Park and Kim (2003) defines information quality based on the customers perception of the quality of information presented by online retailer websites (Hila Ludin & Chen, 2014). It is therefore suggested that the better the quality of information, the greater the decisions made by customers, which ultimately leads to increased customer satisfaction.

4.2.3.3 The online disinhibition effect

The research also brought to light that the concept of the online disinhibition effect, and the sense of satisfaction it provided to Meredith and Christina. The online disinhibition effect was first observed when Meredith expressed that she felt worse when paying for items in store. She admitted that:

“It’s a little bit guilt free online.”

This dis-attachment to an online purchase was also displayed when Christina laughed and said that after she makes a purchase,

“By then you already forgot about the money that like came out of your account... so you don’t feel bad about it anymore.”

Meredith and Christina’s statements are associated with the online disinhibition effect which is described as, “The loosening of social inhibitions that are normally present in face-to-face interactions, whilst interacting on the Internet” (Suler, 2004). Previous literature states that the online disinhibition effect is reflected in reduced behavioural inhibitions, with a reduced regard for behavioural boundaries whilst online (Lapidot-Lefler & Barak, 2015). Furthermore, the online disinhibition effect, when combined with certain personalities may result in a deviation from the individuals offline behaviour. Research has found that the online disinhibition effect is attributed to the unique nature of cyberspace (Lapidot-Lefler & Barak, 2015). Online shopping provides a feeling of anonymity which creates an opportunity for communicators to share that which personal (Barak & Gluck-Ofri, 2007; Jiang, Bazarova, & Hancock, 2013, cited in Lapidot-Lefler & Barak, 2015).

The theory of planned behaviour can be used to explain the role that the satisfaction of online shopping plays in millennials purchasing behaviour. TPB states that a person’s intention impacts their likelihood of being motivated towards the performance or non-performance of the behaviour (Fishbein and Ajzen, 1975, cited in Dawkins & Frass, 2005). One aspect which informs this intention, is an individual’s attitude towards that behaviour (George, 2004). As such, the attitudinal beliefs of an individual plays a role in guiding behavioural intentions. Therefore, Meredith and Christina showed an inclination to shop online, owing to the sense of satisfaction they believe that shopping online creates. Both participants add to the theory as their responses have shown that should a consumers expectations be met, they are most likely to form an intention to repurchase the item (Alam & Yain, 2010, cited in Hila Ludin & Chen, 2014).

4.2.4. “It’s not lekker to get scammed”.

All the participants mentioned the concept of safety in the online space. Meredith stated that when she purchased a shoe online, the item never reached her. She recounted her experience by saying:

“It got stolen and they kept saying it was delivered to the wrong address. They refunded it...but I really wanted need the shoe and no one has answers for me..I was quite sad that it got stolen and it didn’t feel really safe.”

Derek also had a negative online shopping experience, when he was a victim of internet fraud. Derek explained that he was charged for a transaction every month, for three months. He said:

“When I got scammed for the first time, that’s when I realised this is not so leaker, let me stop.”

The experiences faced by Meredith and Derek highlight one of the main barriers of online shopping: the ability for consumers to pay sellers whom they cannot see (Gefen & Straub, 2003, cited in Tariq & Eddaoudi, 2009). Recent research by CNBC (2017) shows that cybercrime is the fastest growing crime worldwide (Akdemir, 2020) and therefore poses a very prominent threat for consumers (Anderson, Barton, Bölme, Clayton, Ganán, Grasso, Levi, Moore & Vasek, 2019, cited in Akdemir, 2020).

Despite Meredith’s unfavourable experience, she pointed out that she continues to shop online. Meredith stated that she still feels safe, provided that it is a secure site. She said that she looks for the “lock” sign indicating the website is safe.

“If my phone ever gives me a warning that it’s not a good site, then I will never enter or try shopping there.”

Likewise, Christina mentioned that she too, views the credibility of a website as a significant factor when online shopping. This was displayed further when she said:

“Im very brand-orientated, if something is well-known, maybe then only will I purchase it,” she explained.

Christina did confess that she used to be very paranoid about missing packages, but clarified that she does not feel that way any longer. She said,

"I realised about a year or two ago that, that doesn't actually happen anymore, like maybe rarely."

Christina mentioned that as e-commerce expanded in South Africa, she began to trust online shopping more. This was reflected when she said:

"Over the years, it progressed where a lot of businesses went online." "Like Zara came here, so in the last year my online shopping increased like a lot, by like 80 percent I would say."

The responses of Meredith and Christina bring light to the importance of trust when online shopping. Trust can be described as "a feeling that the other party with which we are dealing is trustworthy (Gefen, 2000; Hosmer, 1995; Zucker, 1986, cited in Tariq & Eddaoudi, 2009). As mentioned previously in this study, Chen and He (2003) express that to ensure their safety, consumers lean towards purchasing from vendors with whom they trust or are familiar with (Vasic *et al.*, 2019). Christina displayed her support for this view, when she stated that she felt more confident to shop online knowing that her two best-friends operated an online store. She also mentioned that she was influenced positively by her parents, who have become more "internet-savvy."

Unlike Meredith, Derek said that he is still reluctant to shop online. Derek's decision concurs with Martin and Camarero's (2009) research which showed that consumers are most likely to avoid shopping online owing to credit card theft (Ariffin, Mohan & Goh, 2018). It has therefore been concluded that security risk significantly influences a consumers online shopping intention (Ariffin *et al.*, 2018). Derek also mentioned that he failed to locate any contact details on the fraudulent website. According to Eastlick and Lotz (2011), certain cues tend to provide informational that signify whether a party can be trusted. However, Derek did not search for these cues.

Derek stated that family influences impact his online shopping. This was illustrated when he said:

"They say stop! You're going to get scammed!"

The impact that Derek's experience has, adds to the framework of the theory of planned behaviour as it addresses both attitudinal and normative aspects of the theory. TPB states that a person's behaviour is influenced by: the way a person feels about a behaviour, as well as the subjective norms associated with the behaviour. Subjective norms relate to a person's beliefs about whether friends or family agree or disagree with one's behaviour (Redda, 2019). The research shows that Derek's family influenced him to stop shopping online. According to Ajzen (1991), "Subjective norms act as an immediate antecedent to an individual's intention to engage in certain behaviour" (Redda, 2019). Unlike Derek, Christina was positively influenced by her friends and family; which led her to trusting e-commerce shopping. Furthermore, TBP states that intent itself is informed by attitudes towards a behaviour (George, 2004). Derek's negative experience changed his attitude towards online shopping, which reshaped his purchasing intentions.

4.2.5. "You'll know what you want when you see it."

The responses of Christina and Derek jointly displayed that their purchasing behaviour was influenced by the absence of material properties when online shopping. Christina felt that certain items require an in-store perspective prior to purchasing. She elaborated by saying:

"Maybe you need to be in store to try it out on yourself."

Christina also believed that being in-store creates a sense of attraction towards other items. She stated that in which case, she would prefer shopping at a physical retailer. Derek shared the same view and expressed that there is a significant difference when you are physically in-store. He described this further by saying:

"If you had to go into Louis Vuitton... and you have to try something on, it's a different feeling than just placing it online."

Previous literature shows that online shopping is challenged in that the quality and texture of the items purchased online may arrive differently to that which a consumer sees online (Forsythe & Shi, 2006, cited in Redda, 2018). As a result, product risk is identified as a barrier of online shopping, as a result of a lack of product sampling (Gordon & Bhowan, 2005, cited in Redda, 2018). Furthermore, experimental research has shown that a

consumer's valuation of a product is influenced positively when given an opportunity to touch the item (Peck & Shu, 2009, cited in Kerrebroeck, Willems & Brengman, 2017). The views expressed by both participants, is explained by Spence *et al.* (2014), who reported that the element of touch creates a feeling of ease in consumers, and induces an interaction with in-store merchandise (Kerrebroeck *et al.*, 2017). Therefore, the mere experience of touching an item is deemed to influence persuasion, regardless of whether the touch element provides the consumer with information about the product (Peck & Wiggins, 2006, as cited in Kerrebroeck *et al.*, 2017).

The element of sight also influenced Derek, who mentioned that:

“You’ll know what you want when you see it.” “Certain things will appeal to you more in store than it ever would online.”

As per previous research by Brasel and Gips (2014), this is called the endowment effect, whereby a consumer develops a positive inclination towards items they perceive to own; and is therefore reluctant to give up the merchandise (Kerrebroeck *et al.*, 2017).

Previous literature shows that certain tangible products may require inspection, and may not always lend themselves to online purchases without a consumer seeing and feeling the merchandise (Levitt, 1981). Whilst many studies regard brick-and-mortar retailers as outdated, the current study shows the role of sight and touch; in influencing a millennials decision when online shopping.

4.3 Trustworthiness and Rigour

To ensure that the research study was trustworthy, the researcher followed a specified criteria throughout the study, based on credibility, transferability, dependability and confirmability (Koonin, 2014).

To enhance the credibility of the study, the researcher spent an adequate amount of time interviewing participants, and interpreting their responses. This ensured that the researcher had a well-rounded insight into the participant's lives and a thorough understanding of their perspectives. As defined by Koonin (2014), credibility is the

accuracy that the researcher uses to interpret the data provided by the participants in the study.

Transferability is the ability of the findings to deliver similar results when applied to a similar situation and dependability is the quality of the process of integration that occurs between the data collection method, the data analysis and the theory gathered from the data (Lincoln & Guba, 1985; Shenton, 2004; Collis & Hussey, 2003, cited in Koonin, 2014). To enhance both of these aspects, the researcher was aware, at all times of any potential biases that she may have had, and made these explicit so that others can interpret meaning whilst knowing the researcher's position. Furthermore, the researcher was mindful of her tone of voice during interviews and ensured that the question wording did not influence participants during the data collection process.

Lastly, confirmability indicates how well the data collected supports the findings and interpretation of the researcher (Koonin, 2014). This was done by using Braun and Clark's (2006) thematic analysis technique as a guideline, to ensure an accurate analysis of the research findings. The researcher also ensured that others reach similar conclusions by describing the research process completely, to assist others in scrutinising the research design (Koonin, 2014).

5. CONCLUSION

5.1 Answering the research question and meeting the research goal

The research problem and research purpose informed the research questions, which are addressed below.

The main research question was, "*What factors influence millennial's online shopping behaviour?*" This question answered was participants throughout the findings. The convenience of online shopping was regarded by all, as a significant influencing factor. It was further illustrated that when online shopping, millennials required detailed product information in order to make an informed decision. The ability to compare prices and research products prior to purchasing, are also factors which influenced millennials towards online shopping. These findings agreed with previous literature which stated that pricing is a driver of e-commerce sales. The research also discovered that the shopping

behaviour of millennials was influenced by the Covid-19 pandemic. Whilst this was initially an unexpected factor, the virus shifted millennials purchasing choices towards online retailers, owing to Nationwide lockdown restrictions.

Another influencing factor is that millennials desire a sense of satisfaction when shopping online. The online shopping experience induced emotions of self accomplishment, as well as excitement for millennials. Furthermore, there was a link between online shopping and the online disinhibition effect. This emerged as a new insight as the researcher was previously unaware of its influence. Majority of millennials were influenced towards online purchases, as online transactions removed them from the financial commitment of the purchase; and lacked the consequences of face to face interactions. However, the study also found that millennials preferred to purchase certain items in-store. Millennials believed that being in store allowed them to try on items, and feel the quality, which influenced them away from online shopping at times.

A further factor that emerged, was the influence of online safety in the purchasing choices of millennials. The research found that should a millennial encounter an online safety issue, their future purchasing choices are influenced by further external factors. The research displayed that when shopping online, some millennials needed cues to indicate the safety of a website and payment merchant; this was especially important for millennials who faced a negative online safety experience. Millennials also felt safer when purchasing from brands which they are familiar with. This led to the importance of trust and credibility as influencing factors towards online shopping. Most millennials noticed that as businesses went online, they were more inclined to making e-commerce platforms. This concurs with the body of the study which found that e-commerce has grown exponentially in the last decade.

The research also aimed *to understand how people's societal norms influenced their shopping behaviour*. The research believed that societal norms do influence millennials, in contrasting ways. The research added to the theory of planned behaviour and showed that millennial's friends and family are able to influence future purchasing choices. If a millennial with a detailed online shopping history, encountered an unsafe online experience; it was discovered that their friends and family were able to influence them to stop purchasing online. Millennials are therefore persuaded by their social surroundings, who may instil a fear of online shopping in them. This signifies the power of societal

norms in online shopping behaviour. However, certain millennials were influenced positively by the opinions of their friends and family. It emerged that these millennials were influenced to shop on websites that were used, or recommended by friends and family. Furthermore, it emerged that knowing online retailers personally influenced millennials to purchase online, especially if a friend or family member owned an online store. The views of millennial's social circles therefore affects their choice between shopping online, or at a brick-and-mortar store.

Lastly, the research aimed to *explore the role that convenience plays in a millennials decision to shop online*. This was addressed as a separate theme in the findings, titled "The convenience of e-commerce". The research found that millennials view convenience as the main benefit of shopping online, especially as it meant shopping at a suitable time, without any limitations. Convenience was favoured most when shopping for items which would otherwise require millennials to travel. Certain millennials chose not to shop online, if a physical retailer was within close proximity to them.

It also appeared that the presence of dependents, and additional responsibilities favoured the need for a more convenient purchasing choice. Online shopping offered a one stop shopping destination which saved millennials time and energy. It was further illustrated that when online shopping, most millennials found it more convenient to shop at website which offered detailed product information. This allowed millennials to easily compare pricing, and enhanced their ability to make an informed purchasing choice. Majority of millennials also favoured websites which were convenient to use, and provided a variety of purchasing categories. The findings concur with the literature previously presented in this study, that states that convenience is the main driver of online shopping.

5.2 Implications of Findings for Future Practices

The findings of this study are valuable for various reasons. The research revealed valuable information which that benefits millennials in their purchasing choices. The findings also inform the practices of South African businesses who are interested in expanding into the online platform, as well as those who needed more information to make informed decisions based on the purchasing behaviour of South African millennials. These

businesses can observe the importance of creating a satisfying experience for consumers, when shopping online; as the researcher provided evidence of the factors which enhance consumer satisfaction.

The study also unveiled the role of online security in online shopping. By using these findings, online retailers could assist consumers in trusting online retailers by promoting their online presence through protected payment merchants. Furthermore, the research could potentially shape the consumer shopping landscape in South Africa by providing direction in terms of planning and implementing features that could enhance the online shopping experience.

5.3 Research Success and Possible Future Research

The research was a success in that it answered the research question, whilst exploring all required objectives. The researcher does believe that the study will be better conducted, without the restraints of the Covid-19 pandemic; which meant that interviews had to be conducted online. This prevented the researcher from forming a sense of rapport that a face-to-face interview provides. In future, this would allow researchers to gain deeper insights from participants, as the researcher struggled when interviewing an introverted participant over an online platform. The researcher also noticed an improvement in their ability to interview participants, and believes that should the study be repeated, the experience of the researcher will result in certain changes.

The research observed the factors which influenced millennials when online shopping; both positively and negatively. This allowed the researcher to establish a guideline for both; millennials and South African businesses. The research also provided an in-depth understanding into the characteristics which bring forth consumer satisfaction when online shopping. By focusing on millennials, the study specifically provided an understanding into an under-studied demographic cohort in South Africa. This revealed valuable information to other researchers and practitioners interested in the online shopping behaviour of South African consumers, specifically millennials. This study can be expanded to include, or be compared to other demographic cohorts. Future researchers could also expand the study to include a greater sample size, as the current study was limited in scope. A more in-depth investigation of the research purpose would provide greater insight and understanding.

The research also displayed specific insight into the effects of the Covid-19 pandemic on millennial shopping behaviour. By producing a set of South African results, the study can be compared to similar studies conducted abroad. Furthermore, the research was successful in that it added to the findings of the theoretical framework used.

5.4 Ethical Considerations

To ensure that the research was ethical as possible, the researcher understood that the welfare and safety of participants was of ethical pertinence (Lous, 2014). The researcher was therefore always guided by ethical principles (Aggarwal and Gurnani, 2007, as cited by Lous, 2014). Whilst the research included the millennial cohort, the researcher only interviewed participants who were over the age of eighteen. The researcher engaged with individuals who were at all times, willing to participate. These participants were informed that they were free to decline, or withdraw from the study at any given time. The researcher provided the participants with information which was relevant to the study, and answered any questions that the participants had. Informed consent was also obtained from all participants prior to the data collection process. This was done through email, to prevent participants from feeling pressured to partake.

The researcher also guaranteed the confidentiality of all participants personal details, from everyone except the researcher and module supervisor (Aggarwal & Gurnani, 2007, cited in Louw, 2014). Therefore, participant's real names were not used during the interviews as they were given pseudonyms. Whilst the researcher used quotes from participants during the research findings, these quotes are free from any information that could reveal the identity of the participants. Furthermore, the researcher refrained from any bias which could have resulted from their personal involvement in the study and made certain that the interview process did not lead participants towards a specific result (Louw, 2014). The information collected was stored on the researcher's laptop which was password protected and only used by the researcher. This safe guarded the privacy of all documentation and information, from all external parties.

5.5. Limitations of the study

Limitations refer to the constraints within a study that a researcher cannot control whilst conducting their research (Enslin, 2014). This study was limited by the Covid-19 pandemic, which restricting data gathering methods. The researcher was unable to interview participants, in the preferred face-to-face manner. This was managed through private online interviews, which provided a safe alternative.

Owing to a limited scope and size of study, the research only included three individual participants. Whilst the experiences of these individuals cannot necessarily be generalised to other millennials, the research can be expanded on by future researchers.

Furthermore, this study was limited by time constraints, with Covid-19 restrictions further disrupting the allocated research time. However, the researcher was a full-time student and dedicated all her time to the study; to ensure that aspects were adequately covered.

6. References

- Abd Wahid, N. and Abd Aziz, N. N. 2018. Why consumers are hesitant to shop online: The major concerns towards online shopping. *International Journal of Academic Research in Business and Social Sciences*, 8 (9), 1175–1185.
- Ajzen, I., & Fishbein, M. 1980. *Understanding attitudes and predicting social behaviour*. Englewood Cliffs, NJ: Prentice-Hall.
- Akdemir, N. 2020. Examining the impact of fear of cybercrime on internet users' behavioural adaptations, privacy calculus and security intentions. *International Journal of Eurasia Social Sciences*, 11 (4): 606-648.
- Alhassan, M. M. and Adjei-Quaye, A. 2017. Information Security in an Organisation. *International Journal of Computer*, 24 (1): 100-116.
- Alhojailan, M. I. 2012. Thematic analysis: A critical review of its process and evaluation. *West East Journal of Social Sciences*, 1 (1): 39-47.
- Ariffin, S. K., Mohan, T. and Goh, Y. Influence of consumers' perceived risk on consumers' online purchase intention. *Journal of Research in Interactive Marketing*, 12 (3): 309-327.
- Amjad-ur-Rehman, M., Qayyum, A. and Javed, B. 2019. The role of online shopping service quality in e-retailing towards online shopping intention: Testing the moderation mechanism in Utaut. *Pakistan Journal of Commerce and Social Sciences*, 13 (3): 680-703.
- Antwi, S. L. and Hamza, K. 2015. Qualitative and quantitative research paradigms in business research: A Philosophical reflection. *European Journal of Business and Management*, 7 (3): 217-225.
- Bezuidenhout, R. M. 2014. Qualitative data collection. In: Plooy-Cilliers, F., Davis, C and Bezuidenhout, R. eds. *Research Matters*. Claremont: Juta, Chapter 3: 36-58.

Bezuidenhout, R. M. and Cronje, F.. 2014. Qualitative data collection. In: Plooy-Cilliers, F., Davis, C and Bezuidenhout, R. eds. *Research Matters*. Claremont: Juta, Chapter 16: 228-250.

Bezuidenhout, R. M. and Davis, C. 2014. Qualitative data collection. In: Plooy-Cilliers, F., Davis, C and Bezuidenhout, R. eds. *Research Matters*. Claremont: Juta, Chapter 4: 60-71.

Bhalla, S. 2020. Demystifying the key antecedents of consumer trust in online shopping and testing the mediating role of consumer trust: An empirical study. *The IUP Journal of Marketing Management*, 19 (1): 8-22.

Boddy, C. R. 2016. Sample size for qualitative research. *Qualitative Market Research: An International Journal*, 19 (4): 426-432.

Booyesen, J. 2018. Online shopping grows in SA. *IOL*, 19 June 2019. [Online]. Available at: <https://www.iol.co.za/business-report/companies/online-shopping-grows-in-sa-15532887> [Accessed 25 July 2020].

Braun, V. and Clark, V. 2006. Using thematic analysis in psychology. *Qualitative Research in Psychology*, 3 (2): 77-101.

Bucko, J., Kakalejčík, L. and Ferencova, M. 2018. Online shopping: factors that affect consumer purchasing behaviour. *Cogent Business & Management*, 5: 1-30.

Corredera, D. N. 2020. *“UPU E-Commerce Guide” 2020*. Berne: Universal Postal Union. [eBook]. Available Online at: http://www.upu.int/uploads/tx_sbdownloader/boostingECommerceAHowToGuideForPostalOperatorsEn.pdf [Accessed 1 June 2020].

Counted, A. V. and Arawole, J. O. 2016. We are connected, but constrained’: internet inequality and the challenges of millennials in Africa as actors in innovation. *Journal of Innovation and Entrepreneurship*, 5 (3): 1-21.

Dawkins, C. E. and Frass, J. W. 2005. Decision of union workers to participate in employee involvement: an application of the theory of planned behaviour. *Journal Of Employee Relations*, 27 (5): 511-531.

- Dhanapal, S., Vashu, D. and Subramaniam, T. 2015. Perceptions on the challenges of online purchasing: a study from “baby boomers”, generation “X” and generation “Y” point of views. *Journal of Accounting and Administration*, 60 (S1): 107-132.
- Dubihlela, J. and Chauke, D. 2016. South African generation-X online shopper satisfaction and their repurchase intentions. *Investment Management and Financial Innovations*, 13 (3-2), 371-379.
- Duffet, R.G. and Wakeham, M. 2016. Social media marketing communications’ effect on attitudes among Millennials in South Africa. *The African Journal of Information Systems*, 8(3): 20-44.
- Eastlick, M. A. and Lotz, S. 2011. Cognitive and institutional predictors of initial trust toward an online retailer. *International Journal of Retail and Distribution Management*, 39 (4): 234-255.
- Enslin, C. 2014. Qualitative data collection. In: Plooy-Cilliers, F., Davis, C and Bezuidenhout, R. eds. *Research Matters*. Claremont: Juta, Chapter 19: 274-281.
- Fishbein, M. and Ajzen, I. 1975. *Belief, Attitude, Intention and Behaviour: An Introduction to Theory and Research*, Addison-Wesley, Reading, MA.
- Gautam, V. 2018. Shopping convenience: A case of online retailing. *Review of Professional Management*, 16(1): 1–16.
- George, J. F. 2004. The theory of planned behaviour and Internet purchasing. *Journal of Internet Research*, 14 (3): 198-212.
- Goga, S., Paelo, A. and Nyamwena, J. 2019. Online retailing in South Africa: An overview. CCRED Working Paper, 2. [Online]. Available at SSRN: <https://ssrn.com/abstract=3386008> or <http://dx.doi.org/10.2139/ssrn.3386008> [Accessed 2 June 2020].

- Gruber, T., Szmigin, I., Reppel, A. E. and Voss, R. 2008. Designing and conducting online interviews to investigate interesting consumer phenomena. *Qualitative Market Research: An International Journal*, 11 (3): 256-274.
- Guru, S., Nenavani, J., Patel, V. and Bhatt, N. 2020. Ranking of perceived risks in online shopping. *Indian Institute of Management Calcutta 2020 Journal*, 47 (2):137–152.
- Hila Ludin, I. H. and Chen, B. L. 2014. Factors influencing consumer satisfaction and loyalty: Online shopping environment among the young adults. *Management Dynamics in the Knowledge Economy*, 2 (3): 462-471.
- Independent Communications Authority of South Africa. 2019. *The state of the ICT sector report in South Africa*. [eBook]. Available Online at: <https://www.icasa.org.za/uploads/files/state-of-ict-sector-report-2019.pdf> [Date accessed 2 June 2020].
- Ioniță, F., Shuleski, D. and Cristina, A.M. 2016. From click-and-mortar to clicks-and-bricks: Challenges of business transformation management. *Management International Conference*, 193-205.
- Izogo, E. I. and Jayawardhena, C. 2018. Online shopping experience in an emerging e-retailing market. *Journal of Research in Interactive Marketing*, 12 (2): 193-214.
- Jaratt, D. G. 1996. A comparison of two alternative interviewing techniques used within an integrated research design: A case study in out shopping using semi-structured and non-directed interviewing techniques. *Marketing Intelligence & Planning*, 14 (6): 6 - 15.
- Jiang, L., Yang, Z. and Jun, M. 2013. Measuring consumer perceptions of online shopping convenience. *Journal of Service Management*, 24 (2): 191-214.
- Katawetawaraks, C. and Wang, C. L. 2011. Online shopper behavior: Influences of online shopping decision. *Asian Journal of Business Research*, 1 (2): 66-72.

Kerrebroeck, H. V, Willems, K. and Brengman, M. 2017. Touching the void: Exploring consumer perspectives on touch-enabling technologies in online retailing. *International Journal of Retail & Distribution Management*, 45 (7/8), 892-909.

Koonin, M. 2014. Qualitative data collection. In: Plooy-Cilliers, F., Davis, C and Bezuidenhout, R. eds. *Research Matters*. Claremont:Juta, Chapter 17: 252-262.

KPMG. 2017. *The truth about online consumers*. 2017 Global Online Consumer Report. [eBook]. Available Online at: <https://assets.kpmg/content/dam/kpmg/xx/pdf/2017/01/the-truth-about-online-consumers.pdf> [Date Accessed 1 June 2020].

Lapidot-Lefler, N. and Barak, A. 2015. The benign online disinhibition effect: Could situational factors induce self-disclosure and prosocial behaviors?. *Cyberpsychology: Journal of Psychosocial Research on Cyberspace*, 9 (2).

Larkin, P. 2020. Huge surge in online essential shopping. *IOL*, 1 May 2020. [Online]. Available at: <https://www.iol.co.za/personal-finance/my-money/huge-surge-in-online-essential-shopping-47383471> [Accessed 25 September 2020].

Levitt, T. 1981. Marketing Intangible Products and Product Intangibles. *Harvard Business Review*, May 1981. [Online]. Available at: <https://hbr.org/1981/05/marketing-intangible-products-and-product-intangibles> [Accessed 30 September 2020].

Ltifi, M. and Gharbi, J. E. 2012. E-satisfaction and e-loyalty of consumers shopping online. *Journal of Internet Banking and Commerce*, 17 (1): 1-20.

Li, E., Lu, S. and Talebian, M. 2012. Online versus bricks-and-mortar retailing: A comparison of price, assortment, and delivery time. *International Journal of Production Research*, 53 (13) : 1-25.

Louw, M. 2014. Qualitative data collection. In: Plooy-Cilliers, F., Davis, C and Bezuidenhout, R. eds. *Research Matters*. Claremont:Juta, Chapter 18: 262-273.

Maciejewski, Grzegorz. (2011). The Meaning Of Perceived Risk In Purchasing Decisions Of The Polish Customers. Unpublished masters thesis. Katowice: University of Iasi. [Online]. Available at: <https://www.researchgate.net/publication/241752080>

Maree, K. 2007. Introducing qualitative research. In: Kobus Maree. ed. *First Steps In Research*. Pretoria: Van Schaik Publishers, Chapter 3: 26-53.

Maree, K. and Pieterse, J. 2007. Introducing qualitative research. In: Kobus Maree. ed. *First Steps In Research*. Pretoria: Van Schaik Publishers, Chapter 10: 214-224.

McKinsey and Company. 2020. *Future of retail operations: Winning in a digital era*. [Online]. Available at: https://www.mckinsey.com/~media/McKinsey/Industries/Retail/Our%20insights/Future%20of%20retail%20operations%20Winning%20in%20a%20digital%20era/McK_Retail-Ops-2020_FullIssue-RGB-hyperlinks-011620.pdf [Accessed 20 October 2020].

McKinsey and Company. 2020. *How the COVID-19 crisis may affect electronic payments in Africa*. [Online]. Available at: <https://www.mckinsey.com/industries/financial-services/our-insights/how-the-covid-19-crisis-may-affect-electronic-payments-in-africa> [Accessed 25 September 2020].

Monsuwe T. P., Dellaert, B. G. C. and Ruyter, K. 2004. What drives consumers to shop online? A literature review. *International Journal of Service Industry Management*, 15 (1): 102-121.

McKinsey and Company. 2020. *Living pay cheque to pay cheque*. [Online]. Available at: <https://www.mckinsey.com/za/~media/McKinsey/Locations/Africa/South%20Africa/Our%20Insights/Living%20pay%20cheque%20to%20pay%20cheque/Living-pay-cheque-to-pay-cheque.pdf> [Accessed 25 September 2020].

Nguyen, Y. T .H. and Nguyen, H. V. 2020. An alternative view of the millennial green product purchase: the roles of online product review and self-image congruence. *Asia Pacific Journal of Marketing and Logistics*, Vol. ahead-of-print No. ahead-of-print.

Nieuwenhuis, J. 2007. Introducing qualitative research. In: Kobus Maree. ed. *First Steps In Research*. Pretoria: Van Schaik Publishers, Chapter 4: 56-76.

Nieuwenhuis, J. 2007. Introducing qualitative research. In: Kobus Maree. ed. *First Steps In Research*. Pretoria: Van Schaik Publishers, Chapter 5: 80-116.

Nieuwenhuis, J. 2007. Introducing qualitative research. In: Kobus Maree. ed. *First Steps In Research*. Pretoria: Van Schaik Publishers, Chapter 6: 118-149.

Pilík, M. and Juříčková, E. 2016. Trust and security as significant factors influencing on-line buying behaviour in the Czech Republic. *Economics Management Innovation Journal*, 8(2): 31-44.

Plooy-Cilliers, F. 2014. Qualitative data collection. In: Plooy-Cilliers, F., Davis, C and Bezuidenhout, R. eds. *Research Matters*. Claremont: Juta, Chapter 2: 18-36.

Plooy-Cilliers, F. and Cronje, F. 2014. Qualitative data collection. In: Plooy-Cilliers, F., Davis, C and Bezuidenhout, R. eds. *Research Matters*. Claremont: Juta, Chapter 12: 147-172.

Prinsloo, D.A. 2018. Online Shopping: Steady Increase but still far behind. *South African Council of Shopping Centres*. [eBook]. Available Online at: <https://www.urbanstudies.co.za/wp-content/uploads/2018/11/SACSC-Research-Report-Online-Shopping-20181.pdf> [Date Accessed 1 June 2020].

Pusaksriki, T. and Li, J. 2019. The perceived risks and customer dissatisfaction of online shopping – A survey of thailand market. *UTCC International Journal of Business and Economics*, 11 (3): 21-35.

Rajamma, R .L., Paswan, A .K. and Ganesh, G. 2007. Services purchased at brick and mortar versus online stores, and shopping motivation. *Journal of Services Marketing*, 21(3): 200-211.

Rajasekera, J and Aung, N. N. 2015. Globalisation. Cheyenne: AcademyPublish.org. [eBook]. Available on Google at: <https://www.tiu.ac.jp/iis/members/files/pdf/Globalization>

Book-Jay-Rajasekera-Published-by-Academy-Publish-March-2015.pdf [Date accessed 1 June 2020].

Redda, E. H. 2018. Positive and negative antecedents of consumer attitude towards online shopping. *Journal of Economics and Behavioural Studies*, 10 (6): 222-228.

Redda, H. E. 2019. Attitudes towards online shopping: Application of the theory of planned behaviour. *Acta Universitatis Danubius Oeconomica Journal*, 15 (2): 148-159.

Romani, L., Barmeyer, C., Primecz, H. and Pilhofer, K. 2018. Cross-Cultural management studies: State of the field in the four research paradigms. *International Studies of Management & Organisation*, 48 (1): 247–263.

Shanthi, R and Kannaiah, D. 2015. Consumers' perception on online shopping. *Journal of Marketing and Consumer Research*, 13: 14-20.

Strydom, A. and Bezuidenhout, R.M. 2014. Qualitative data collection. In: Plooy-Cilliers, F., Davis, C and Bezuidenhout, R. eds. *Research Matters*. Claremont: Juta, Chapter 13: 174-195.

Swiegers, L. 2018. Perceived risk barriers to online shopping: experiences of technologically enabled generation Y consumers. Published masters thesis. Stellenbosch: Stellenbosch University. [Online]. Available at: <https://scholar.sun.ac.za/handle/10019.1/103625>

Swilley E. 2019. Investigating the Tech-Savvy Consumer: An Abstract. In: Rossi P., Krey N. (eds) *Finding New Ways to Engage and Satisfy Global Customers*. Cham: Springer.

Suler, J. 2004. The online disinhibition effect. *Cyberpsychology and Behaviour*, 7(3): 321-326.

Tariq, A. N. and Eddaoudi, B. 2009. Assessing the effect of trust and security factors on consumer's willingness for online shopping among the urban Moroccans. *International Journal of Business and Management Science*, 2 (1): 17-32.

Tunsakul, K. 2020. Gen Z consumers' online shopping motives, attitude, and shopping intention. *Human Behaviour, Development and Society*, 21 (2): 7-16.

Vaitkevicius, S., Mazeikiene, E., Bilan, S., Navickas, V. and Savaneviciene, A. 2019. *Inzinerine Ekonomika-Engineering Economics*, 30 (5), 631–640.

Vasic, N., Kilibarda, M. and Kaurin, T. 2019. The Influence of Online Shopping Determinants on Customer Satisfaction in the Serbian Market. *Journal of theoretical and applied electronic commerce research*. [Online]. DOI: 10.4067/S0718-18762019000200107 [Date accessed 2 June 2020].

Watling, J., McCabe, J. and Seedat, Y. 2019. *Rethinking the economic opportunity in South Africa*. Accenture Research. [eBook]. Available on Google at: https://www.accenture.com/_acnmedia/pdf-108/accenture-ecommerce-pov.pdf [Date Accessed: 2 June 2020].

World Wide Worx. 2017. *Internet Access in South Africa 2017*. [Online]. Available at: <http://www.worldwideworx.com/wp-content/uploads/2017/07/Exec-Summary-Internet-Access-in-SA-2017.pdf> [Date Accessed 1 June 2010].

Annexure A: Final research summary document table

TITLE: An exploratory, qualitative study on the factors which influence South African customers to shop online, using an in-depth interview

Research Purpose/ Objective	Primary Research Question	Research Rationale	Seminal Authors/ Sources	Literature Review –Conceptual Framework	Paradigm	Approach	Data Collection Method(s)	Ethics	Key Findings	Recommendations
The research study revealed what influences consumers towards shopping online, in South Africa.	“what are the factors which influence the way consumers view the internet as a shopping medium?”	We have gained an understanding of the factors which have motivated online shopping purchases, by South African millennials. The study also assists decision makers in determining the strategic direction of their businesses (Vaitkevicius, Mazeikiene, Bilan, Navickas & Savaneviciene, 2019). E-commerce businesses can use this understanding to formulate appropriate strategies that meet the needs of Generation Y consumers.	Ajzen and Fishbein (1980). Fishbein and Ajzen (1975).	Theme 1: E-commerce in South Africa: An Overview Theme 2: Technological access in South Africa Theme 3: The factors that affect online shopping in South Africa.	Paradigm Interpretivism Epistemology The researcher hoped that the study felt right to those participating. By helping businesses understand why people are influenced towards or away from online shopping, the research gained a purpose, to assist others. Ontology The researcher believed that reality is subjective and is the outcome of human interaction. People's reality of online shopping was created by their experience with the medium. Millennials view reality from varying perspectives which will result in different views.	Qualitative Population The population comprised of South African millennials whom the researcher could access without difficulty. The population was limited to individuals between the ages of 24 and 40, who shopped online.	In-depth interview, with semi-structured questions.	- The researcher only interviewed participants who were over the age of eighteen. - The researcher engaged with individuals who were at all times, willing to participate. These participants were informed that they were free to decline, or withdraw from the study. - The researcher provided the participants with information which was relevant to the study - Informed consent was also obtained from all participants prior to the data collection process. - The researcher also guaranteed the confidentiality of all participants personal details, - The researcher refrained from any bias which could have resulted from their personal involvement in the study - The information was stored on the researcher's laptop which was password protected, to safe guard the information.	- Millennials were influenced by convenience, detailed product descriptions and websites that were easy to use - Millennials chose to shop online based on the feeling of satisfaction that it gave them - Covid-19 influenced millennials to shop online - Trust, credibility and online safety were also influencing factors - Millennials were influenced by societal norms	- Businesses can observe the importance of creating a satisfying experience for consumers and implement features that could enhance the online shopping experience. - Online retailers should assist consumers in trusting online retailers by promoting their online presence through protected payment merchants. - Future researchers could also expand the study to include a greater sample size, and provide greater insight and understanding. - The research also displayed specific insight into the effects of the Covid-19 pandemic on millennial shopping behaviour. By producing a set of South African results, the study can be compared to similar studies conducted abroad.
Research Problem	Objective	Key Concepts	Key Theoris		Axiology	Sampling	Data Analysis Method	Limitations	Key Contribution	
The research problem was that we did not know which factors inclined and motivated South African millennials towards, or away from online shopping.	To gain a deeper understanding of the factors which influence millennial's online shopping To explore the role that convenience plays in the decision of millennial's shop online To discover an understanding of how millennial's societal norms influences their shopping behaviour	- Brick-and-mortar stores - Click-and-mortar stores - E-tailing - Internet Shopping - Information Security - Globalisation - Generatio Y - Tech-Savvy - Perceived Risk	The theory of planned behavior.		There was no judgement by the researcher. The researcher valued uniqueness and aimed for the research to be unique and different to other's as the different views of millennials will be utilised.	non-probability sampling Sampling method Convenience sampling Size Three individuals	Unit of Analysis An individual Data Analysis Method(s) Thematic analysis	Time constraints-The research had to be done within a short, allocated time frame. Accessibility-The researchers ability to collect data will be highly limited by the implications of the COVID-19 pandemic. The nature of the study was small in scope, so the results cannot be generalised	The research revealed valuable information which that benefits millennials in their purchasing choices. The findings also inform the practices of South African businesses who are interested in expanding into the online platform, as well as those who needed more information to make informed decisions based on the purchasing behaviour of South African millennials.	

Annexure B: Interview Tool

Good morning/afternoon.

My name is Yaseera Gora. I am an honours student at Varsity College Durban North. The topic of my research study focuses on the factors which influence South African consumers to shop online. Therefore, today we shall be discussing online shopping.

There are no right or wrong answers; I would just like to hear your views.

This interview will take approximately an hour. If at anytime you would like any clarification, please feel free to ask me. Your time and participation in this study is highly appreciated.

Before we begin, please kindly provide me with the following details.

Participants Name:.....

Participants Age:.....

Participant's suburb of residence:.....

Interview Location:.....

Digital Recording Device: Researcher's I-phone.

1. Tell me about your experiences of online shopping

Probe: When did you first shop online

What made you start online shopping

How has your online shopping changed since you first shopped online

2. What is your preferred way of shopping? Can you elaborate on why that is?

Probe: Online or in stores

3. Tell me about your online shopping behaviour?

Do you spend a lot of time browsing online, as opposed to making a purchase?

Probe: Is there a reason for this?

4. In what ways (if any) does internet speed and/or connectivity affect your online shopping?

Probe: Why?

5. What emotions does online shopping evoke from you?

Probe: How does it make you feel?

Positive

Guilty

6. In what ways (if any) do your friends or family influence your shopping behaviour?

Probe: How so?

7. What is the appeal of online shopping?

Probe:

- Convenience
- Variety
- Time saved

8. What do you feel is the downside of online shopping?

Probe:

- Delivery
- Difficult to use

- Security

9. In what ways, if any, do security issues influence your online shopping?

What precautions, if any do you take to ensure your online shopping is secure?

Probe: Please explain.

10. In what ways, if any, does delivery time influence your online purchases?

Probe: Please elaborate why.

11. If you have ever recommended an online shopping site to friends or family, what made you do so?

Probe: Takealot or Yuppiechef

12. Are there any questions that you would like to ask regarding the topics discussed today? Is there any further comments you would like to add?

The researcher will end and thank the participant for their time.

Annexure C: Ethically Required Documentation

1. Annexure C: Ethical Requirement documents



HONOURS RESE ETHICS CHECKLIST

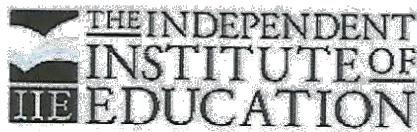
Student name: Yaseera Gora

Title of the research: An exploratory, qualitative study on the factors which influence South African consumers to shop online, using an in-depth interview.

	Yes	No	Comment:supervisor/ navigator/lecturer
Are you using human subjects in your research?	x		
I intend to use human subjects - I understand that I will not conduct research with human subjects under the age of 18 and other vulnerable groups. - I understand I can only proceed once I receive an ethical clearance letter.			
Interviews An example of the <i>written consent form</i> I intend to use is attached.	x		
I will record the interview/focus groups and the sample of the letter where I ask for permission to do so is attached.	x		
I plan to use an interview schedule: The example of my research instrument is attached.	x		
I plan to use a questionnaire: The example of my research instrument is attached.		x	
I plan to use a gate-keepers letter: The example of my letter is attached.		x	
I plan to do research on an IIE site/with IIE students/staff/artefacts and I filled in the application for permission to do so. The application is attached. I understand I can only proceed once I receive IIE Approval for this.		x	

Signed: Miss Y Gora

2.



11 August 2020

Student name: Yaseera Gora

Student number: 15009978

Campus: Varsity College Durban North

Re: Approval of HBCM Proposal and Ethics Clearance

HONOURS ETHICAL CLEARANCE LETTER

Your research proposal and the ethical implications of your proposed research topic were reviewed by your supervisor and the campus research panel, a subcommittee of The Independent Institute of Education's Research and Postgraduate Studies Committee.

There are some aspects that you still need to address in your proposal. You will need to address these aspects in consultation with your supervisor before you may proceed (see below):

Please note: Your fieldwork may only proceed once you address the following issues:

- Your research questions need refinement. Your supervisor needs to sign off on these and your final interview schedule or questionnaire.

In the event of you deciding to change your research methodology in any way, kindly consult your supervisor to ensure all ethical considerations are adhered to and pose no risk to any participant or party involved. A revised ethical clearance letter will be issued.

We wish you all the best with your research!



CONSENT FORM TEMPLATE

Explanatory information sheet and consent form for participants
To whom it may concern, My name is Yaseera Gora and I am a student at Varsity College Durban North. I am currently conducting research under the supervision of Amanda Cox about the factors which influence the online shopping behaviour in millennials. I hope that this research will enhance our understanding of the online purchasing attitude of the millennial cohort, a group on which very few studies have been based on in South Africa. I would like to invite you to participate in my study. In order to explain to you what your participation in my study will involve, I have formulated questions that I will try to fully answer so that you can make an informed decision about whether or not to participate. If you have any additional questions that you feel are not addressed or explained in this information sheet, please do not hesitate to ask me for more information. Once you have read and understood all the information contained in this sheet and are willing to participate, please complete and sign the consent form below.
What will I be doing if I participate in your study?
I would like to invite you to participate in this research because I aim to understand the factors which influence you, as a millennial when online shopping. If you decide to participate in this research, I would like to interview you regarding my research topic. You can decide whether or not to participate in this research. If you decide to participate, you can choose to withdraw at any time or to decide not to answer particular interview questions.
Are there any risks/ or discomforts involved in participating in this study?
Whether or not you decide to participate in this research, there will be no negative impact on you. There are no direct risks or benefits to you if you participate in this study. You might, however, indirectly find that it is helpful to talk about the factors which impact your online purchases. If you find at any stage that you are not comfortable with the line of questioning, you may withdraw or refrain from participating.
Do I have to participate in the study?
• Your inclusion in this study is completely voluntary; • If you do not wish to participate in this study, you have every right not to do so; • Even if you agree to participate in this study, you may withdraw at any time without having to provide an explanation for your decision.
Will my identity be protected?

I promise to protect your identity. I will not use your name in any research summaries to come out of this research and I will also make sure that any other details are disguised so that nobody will be able to identify you. I would like to ask your permission to record the interviews, but only my supervisor, I and possibly a professional transcriber (who will sign a confidentiality agreement) will have access to these recordings. Nobody else, including anybody at Varsity College, will have access to your interview information. I would like to use quotes when I discuss the findings of the research, but I will not use any recognisable information in these quotes that can be linked to you.

What will happen to the information that participants provide?

Once I have finished all interviews, I will write summaries to be included in my research report, which is a requirement to complete my HBCM degree. You may ask me to send you a summary of the research if you are interested in the final outcome of the study.

What happens if I have more questions about the study?

Please feel free to contact me or my supervisor should you have any questions or concerns about this research, or if there is anything you need to know before you decide whether or not to participate.

You should not agree to participate unless you are completely comfortable with the procedures followed.

My contact details are as follows:
Yaseera Gora

The contact details of my supervisor are as follows:
Amanda Cox

Consent form for participants	
I, _____, agree to participate in the research conducted by Yaseera Gora about the factors which influence the online shopping behaviour in millennials. This research has been explained to me and I understand what participation in this research will involve. I understand that:	
• I agree to be interviewed for this research.	
• My confidentiality will be ensured. My name and personal details will be kept private.	
• My participation in this research is voluntary and I have the right to withdraw from the research at any time. There will be no repercussions should I choose to withdraw from the research.	
• I may choose not to answer any of the questions that are asked during the research interview.	
• I may be quoted directly when the research is published, but my identity will be protected.	
Signature	Date

CONSENT FORM FOR AUDIO OR VIDEO RECORDING

Consent form for participants	
I, _____, agree to allow Yaseera Gora to audio record my interviews as part of the research about the factors which influence the online shopping behaviour in millennials. This research has been explained to me and I understand what participation in this research will involve. I understand that: • My confidentiality will be ensured. My name and personal details will be kept private. • The recordings will be stored in a password-protected file on the researcher's computer. • Only the researcher, the researcher's supervisor and possibly a transcriber (who will sign a confidentiality agreement) will have access to these recordings.	
Signature	Date