



Relations between perceived risks and online shopping behavior in COVID-19 epidemic time: online trust as a moderator

Presented by

Abdelbaset M. Alkhaldeh

**College of Business Administration,
Taibah University, Saudi Arabia**

Akhaldeh@taibahu.edu.sa

ORCID: <https://orcid.org/0000-0001-6461-6777>

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Abstract:

Online shopping behaviour is still a discoverable topic, particularly in terms of perceived risks. Coronavirus health risks have a significant impact on human culture, behaviour, and decision-making processes. This study attempted to fill that hole by looking into the relationship between this element with other factors such as financial risk, non-delivery risk, and online shopping to address the past inconsistent findings. The research also looked at the role of online trust as a moderator. This research was carried out in the Arab world during the coronavirus outbreak when authorities restricted people's movement and interaction. As a result, traditional methods of gathering customer data became extremely difficult. An online survey has conducted to collect information from 237 customers who shopped online during the crisis. The Partial Least Square technique (Smart PLS 3.0) was utilized for data analysis. The results revealed that financial and non-delivery risks do not affect online shopping. Health risks and online trust have an impact on online shopping. On the other hand, online trust has no moderating effect. Finally, the study provides theoretical and managerial implications, along with future recommendations.

Keywords: Perceived risk, online trust, online shopping, consumer behaviour, COVID-19

1- Introduction

The coronavirus (COVID-19) has recently become a worldwide epidemic. In early 2020, the pandemic accelerated. It has changed the face of the world and has had an impact on many aspects of life. The global coronavirus pandemic has created an extremely difficult business environment. As international borders close, retailers shut their doors, and consumers stay at home, industries face a slew of challenges (Chauhan & Shah, 2020; Fihartini et al., 2021; Harapan et al., 2020; Roy et al., 2020; Szymkowiak et al., 2021; Talbot & Ordonez-Ponce, 2020). It also has a broad impact on tourism, technology, and e-commerce (Bakar & Rosbi, 2020; Hasanat et al., 2020; Lau et al., 2020). In a nutshell, the spread of covid-19 has stifled economic activity.

More than any other event in history, the Covid-19 crisis has altered the way we live, shop, and engage with others (Chauhan & Shah, 2020). Consumer behavior is an important aspect that has been influenced by the pandemic (Widayat, 2020; Shaikh, 2020). According to Hasanat et al. (2020), consumer response has altered drastically during the COVID-19 pandemic. People's perception of the risk of a pandemic is among the factors that can lead to rising public engagement in safety precautions (Khosravi, 2020). People have begun to work from home, going out only to purchase essential items, and are concerned about the risks of being ill in crowded shopping centers (Eneizan et al., 2020b; Chauhan & Shah, 2020; Prabakaran, 2020).

According to Ozili and Arun (2020), "the lockdowns due to the coronavirus outbreak resulted in higher demand for some sorts of online services such as online shopping"(p.9). Internet shopping is a rapidly

growing trend today. Without a doubt, one of the most significant contributions made by the internet is online shopping (Ali et al., 2016). As a result, in this Coronavirus (COVID-19) pandemic, health professionals strongly advised using online shopping and electronic payment methods to avoid direct contact with more people (Eneizan et al., 2020b; Shaikh, 2020). As per Hua and Shaw (2020), the number of people who shop online has increased significantly during the Coronavirus Pandemic (COVID-19) era.

Even though internet shopping is becoming a more convenient and vital part of people's life in many nations, consumers still have concerns about the websites' trust and security when purchasing online (Ali, 2016; San et al., 2015). Online shopping, according to Yin et al. (2019), is risky since the transaction cannot always be accurately foreseen. Consumer m-shopping intents are influenced by a proportion of trust and risk perceptions, according to empirical results by Marriott and Williams (2018). Consumer risk perceptions have been highlighted as a critical aspect of their online shopping decision-making process. Masoud (2013) revealed that consumers' perceptions of risks were a major consideration when making online purchasing decisions. Negative parts of e-shopping become a critical subject (Khan & Ahmad, 2016). Al-Gasawneh and Al-Adamat (2020), Marriott and Williams (2018), and Yin et al. (2019) contributed to a better understanding of the forms of perceived risk and trust in customer perception and purchasing behavior. Risk and trust are inextricably linked. Perceived risk is described as "the expectation of losses associated with the purchase and, as such, acts as an inhibitor to purchase"(Peter & Ryan, 1976,185).Choi and Lee (2003) said that

increased perceived risk contributes to an unwillingness to shop online. They are mostly expected to affect consumer intentions, behavior, and decision-making processes (Slade et al., 2015; Suki & Suki, 2017; Yin et al., 2019). It is, therefore, necessary to investigate risks and trust to provide a sufficient understanding of consumer intentions, particularly during the COVID-19 pandemic crisis, especially in Arab contexts such as Saudi Arabia and Jordan (Almajali & Hammouri, 2021; Faour-Klingbeil et al., 2021; Salem & Nor, 2020).

Coronavirus poses several challenges for policymakers and marketers. Despite extensive COVID-19 research (e.g., Ali, 2020; Eneizan et al., 2020; Chauhan & Shah, 2020; Hasanat et al., 2020; Hua & Shaw, 2020), a vacuum in the variables changing online shopping behavior, notably health risk, has been observed (Fihartini et al., 2021). According to previous investigations, it is critical to examine the impact of financial risk, non-delivery risk, health risks as a new factor, and online shopping to address previous inconsistent findings (Arora & Rahul, 2018; Daud et al., 2018; Fihartini et al., 2021; Salem & Md Nor 2020; Shin & Kang, 2020; Yu et al., 2020) besides the moderating role of online trust (Bhatti et al., 2021; Rehman et al., 2019). The goal of this study was to focus on this situation, particularly in developing countries, and to close these gaps.

2- Literature Review

2-1 Online Shopping Behavior

The act of purchasing goods or services over the internet is known as online shopping. Online shopping played a significant role throughout disasters in the past and may affect consumer behavior in future crises. During the crisis time, online shopping provided consumers with

alternative means of distributing products to evade contagions (Forster & Tang, 2005). Particularly, during the period of the Coronavirus (COVID-19) virus, Chauhan and Shah (2020) stated that a huge percentage of people preferred online shopping to avoid risks from in-store purchases.

Online shopping offers many advantages, such as, firstly, providing a platform for the distribution of products, which contributes, in turn, to the reduction of infections. Second, it will drastically reduce the major economic and social risks caused by the crisis. Third, it plays a role in allowing customers to maintain some sense of normality in times of crisis. Last but certainly not least, online shopping has mostly become a way for consumers to choose how to respond to crises (Al-maghrabi & Dennis, 2010; Chauhan & Shah, 2020; Eneizan et al., 2020a; Forster & Tang, 2005; Hua & Shaw, 2020; Ozili & Arun, 2020; Shaikh, 2020).

The very essence of online shopping conjures up ideas of excitement and pleasure as shoppers search for unique and novel items (Mortimer et al., 2016). However, negative parts of the online shopping method are becoming visible (Masoud, 2013). Even though online shopping is easy and sometimes trusty, but it is riskier than shopping in a store because shoppers are unable to view or touch the items they want to purchase (Antony, 2020; Kavitha & Kannan, 2020; Mansour et al., 2014; Wu & Chang, 2007). This risk refers to the potential negative result of an individual's decision (Mohseni et al., 2018).

The Covid-19 crisis fundamentally has changed our businesses and culture. The Covid-19 crisis is likely to stimulate aspects such as online shopping. In their plans, Ali (2020) and Reeves et al. (2020) recommended that organizations should reflect on the changes that are occurring from this

crisis. Precisely, during the wake of the coronavirus outbreak, several countries across the world pledged to implement a complete lockdown and the people shift to online shopping. However clearly, the increase in the use of online ordering methods has demonstrated several challenges and inconsistencies (Volpert et al., 2020). Despite the advantages of online shopping, the downside cannot be overlooked (Khan & Ahmad, 2016). This study came to shed light on some of these aspects.

2-2 Financial risk

The coronavirus (COVID-19) virus has caused many risks. As a result of COVID-19, financial uncertainty and the possibility of a serious and long-term recession will have a huge effect on customer behavior, beliefs, and attitudes. (Chauhan & Shah, 2020). Hence, consumers not only assess the value of the product during the decision-making process but also assess the perceived financial risk (Shapiro et al., 2019).

The perceived risk is the ambiguity and uncertainty in the process of decision-making (Al-Gasawneh & Al-Adamat, 2020). Risk often contributes to a negative impact on the customer's overall intention (Marriott & Williams, 2018). Financial risk term is described as "the potential monetary outlay associated with the initial purchase price as well as the subsequent maintenance cost of the product, and the potential financial loss due to fraud" (Dig et al., 2017, p.3). Financial risk sometimes happens during the first step of online ordering. It plays a major role before and after online shopping, poses a threat, and leads to unfavorable customer behavior (Haider & Nasir, 2016). A previous study by Zendehdel et al. (2016) reported perceived risk as a major aspect influencing online shopping for consumers.

Prior studies have shown that one of the most troubling cases when shopping online is concern of theft and fraud (Abrar et al., 2017; Adnan, 2014). Forsythe and Shi (2003) reported a negative correlation between perceived risk and online shopping behavior. Tariq et al. (2016) said that financial risk is a crucial factor in avoiding internet shopping. Similarly, Daud et al. (2018) said that financial risk scares most online shoppers. Given the foregoing, the following hypothesis is proposed to test whether perceived financial risk continues to have a negative impact on online shopping behavior during the Coronavirus (COVID-19) pandemic crisis:

H1: Financial risk has a negative impact on online shopping behavior.

2-3 Non-delivery risk

Yin et al. (2019) depict that risk is a source of confusion mostly in times of decision-making. Beyond that, perceived risk raises negative expectations and leads to consumers' reluctance to purchase online (Zhu et al., 2009). Delivery problems such as faulty products, inaccurate products obtained and late delivery have been some of the most difficult issues for most online retailers and have also raised the perceived risk to customers during online shopping (Choi & Lee, 2003; Yap et al., 2019).

Delivery risk term defined as "potential loss of delivery associated with goods lost, goods damaged and sent to the wrong place after shopping" (Dig et al., 2017,p.3). The risk of delivery is also described as the likelihood of not getting the product after completing the online transaction and paying to the online store (Abrar et al., 2017). Online shoppers are also afraid of bad product packaging, which harms the goods during transit and is delayed beyond the agreed period (Arora & Rahul, 2018). Haider and

Nasir's (2016) findings showed that the risk of non-delivery has a detrimental impact on the attitude towards online purchasing.

Shawon et al. (2018) confirmed the negative relationship between delivery risk and online shopping behavior. Tariq et al. (2016) likewise found that the main factor influencing attitude and behavior towards shopping online is the risk of delivery. Elucidating from the above discussions, the following hypothesis is formulated to evaluate whether perceived delivery risk still has a negative effect on online shopping behavior during the Coronavirus (COVID-19) pandemic Crisis:

H2: Non-delivery risk has a negative impact on online shopping behavior.

2-4 Perceived health risk

Perceived health risk refers to a person's perceived likelihood to becoming ill (Brewer et al., 2004). During the pandemic, it is characterized as the risk of getting the virus when visiting markets (Fihartini et al., 2021; Salem & Nor, 2020). People's primary concerns in the COVID-19 pandemic have been their health and safety. Champion and Skinner (2008) reported that risk is an important aspect of customer behavior perception and the Illness risk is reduced by good individual behavior.

Customers switched to shopping online during the epidemic because they were more concerned about their health when shopping at physical stores. Perceived health risk, according to Fihartini et al. (2021), has a beneficial impact on online purchase behavior. On the other contrary, Salem and Md Nor (2020) found that customers' intention to adopt e-commerce was unaffected by perceived health risks during this COVID-19 pandemic in Saudi Arabia. In practice, they reported that many people continue to shop in malls without fear of exposure to the virus.

It's vital, according to previous studies (Chew & Jahari, 2014; Hasan et al., 2017; Shin & Kang, 2020; Yu et al., 2020), to look at the impact of customer perceptions of health risk on future behavior. To date, only a few studies have looked into the link between health risk perception and online buying behavior. This research is concerned about the health risk during Covid19 to treat contradicting results in previous research. Thus, based on previous debate, the following hypothesis is proposed:

H3: Health risk positively impacts the online shopping behavior of consumers.

2-5 Online trust

The ability to form relationships with others is dependent on trust(Eneizan et al., 2020). Trust is regarded as an important factor that influences customers' purchasing decisions when they shop online (Kim et al., 2012). Literature reveals that online trust is important as a research issue, and its impact on online marketing methods is developing (Urban et al., 2009). Rahman et al. (2018) revealed that trust is essential for increasing online shopping behavior, and a loss of trust reduces this behavior. Moreover, Bhatti et al. (2021) reported that trust improves online purchase behavior tremendously. As a result of the preceding discussion, the following hypothesis is proposed:

H4 Online trust positively impacts the online shopping behavior of consumers.

Trust should be used as a moderator element in online shopping (Rehman et al., 2019), especially with perceived risks (Bhatti et al., 2021). Past studies found inconsistent findings between perceived risks and online buying behavior, according to Bhatti et al. (2021). Buying on the internet is

considered a risky undertaking. According to social exchange theory, trust can alleviate the association between risks and shop online (Blau, 2017). The more a customer's trust in a webpage, the lesser their risk perception, which translates into higher purchase intent in an online transaction (Mansour, Kooli, & Utama, 2014; Pavlou, 2003). In this study, online trust was employed as a moderator to minimize the impact of financial risk, non-delivery risk, and perceived health risk as a new factor on consumer online shopping during covid19. The following are the various hypotheses that have been proposed.

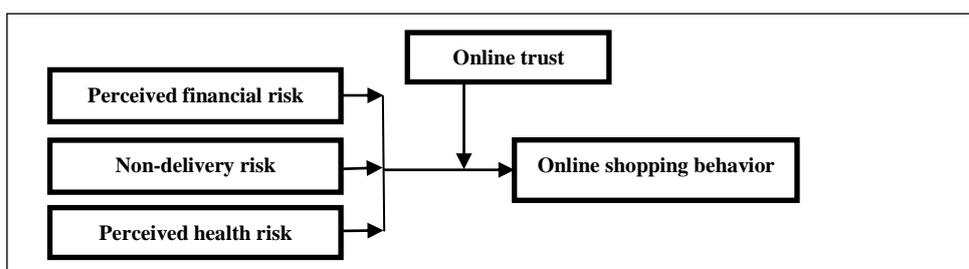
H5: Online trust moderates the effect of financial risk on online shopping behavior.

H6: Online trust moderates the effect of non-delivery risk on online shopping behavior.

H7: Online trust moderates the effect of health risk on online shopping behavior.

3- Theoretical framework

As presented in Figure 1 below, the model employed in this study was created based on previous literature to analyze the relationship between some perceived risks, online trust, and online shopping behavior during the Coronavirus (COVID-19) Pandemic Crisis.



4- Research methodology

This study was both descriptive and quantitative in nature. The sampling approach used for the survey is purposive sampling similar to the analysis that Arora and Rahul (2018) previously presented. Guarte and Barrios (2006) reported that “Purposive sampling is described as a random selection of sampling units within the segment of the population with the most information on the characteristic of interest”. The research carried out an online survey using evidence from 237 customers in Saudi Arabia and Jordan with a five-point Likert scale. The questionnaire was distributed via social networking platforms to obtain opinions of internet users who have made online purchases during the Coronavirus (COVID-19) pandemic crisis when authorities imposed restrictions on people's movement and interaction. The scale with 25 items has been adapted to the context of the study in order to evaluate the main hypotheses between variables, including five questions of perceived financial risk (PFR) and three questions of perceived non-delivery risk (PNDR) (Masoud, 2013; Tham et al., 2019), four questions of perceived health risk (PHR) (Fihartini et al., 2021), five questions of online trust (ON) (Nguyen & Khoa, 2019) and eight questions of online shopping behaviour (OShB) (Fihartini et al., 2021) The statistical analysis was also conducted using modeling of the structural equation (Smart PLS 3.0).

5- Data analysis

Smart PLS 3.0 was used to do the data analysis. The PLS model was analyzed in two stages: measurement and structural model, as shown in Tables 2, 3, and 4, respectively. Table 1 also shows the socio-demographic profile of the sample.

Table 2 shows the loading results, the variance accounted for (AVE), composite reliability (CR), and Cronbach's alpha. Furthermore, Table 3 displays all of the variables' square roots of AVE. The results in these Tables showed that the recommended threshold value for each test had been met. Overall, convergent and discriminant validity were established as presented by Bagozzi et al. (1991), Hair et al. (2019) and Hulland (1999).

In addition, the results revealed that the value of R Square (R^2) had fulfilled Cohen's (1988) criteria. Based on the results achieved, the power of exogenous variables to explain the endogenous variable was considered to be substantial where R^2 was 0.674. Specifically, Table 4 as well illustrates the bootstrapping and the path coefficient results of the hypothesized relationships.

Table 1: The Profile of the Participants

(Variables)	(Descriptions)	(Frequencies)	(Percentages)
Nationality (All of them male)	Saudi	108	45.6%
	Jordanian	129	54.4%
Age	18-25	102	43%
	26-45	89	37.6%
	46-60	34	14.3%
	61 and more	12	5.1%
Academic qualification	High School and less	9	3.8%
	College Degree	13	5.5%
	College Degree	167	70.5%
	Bachelor's Degree	48	20.2%
	Master's Degree and more		

Table 2: Convergent validity

(Variables)	(Item)	(Loading)	(AVE)	(C. Alpha)	(CR)
Perceived financial risk	{PFR 1}	0.737	0.623	0.850	0.892
	{PFR 2}	0.744			
	{PFR 3}	0.845			
	{PFR 4}	0.832			
	{PFR 5}	0.783			
Perceived non-delivery risk	{PNDR 1}	0.980	0.784	0.911	0.915
	{PNDR 2}	0.853			
	{PNDR 3}	0.815			
	{PNDR 4}				
	{PNDR 5}				
Perceived health risk	{PHR 1}	0.764	0.645	0.816	0.879
	{PHR 2}	0.832			
	{PHR 3}	0.765			
	{PHR 4}	0.848			
	{PHR 5}				
Online trust	{OT 1}	0.837	0.651	0.866	0.903
	{OT 2}	0.782			
	{OT 3}	0.781			
	{OT 4}	0.796			
	{OT 5}	0.836			
Online shopping behavior	{OShB 1}	0.802	0.634	0.916	0.932
	{OShB 2}	0.815			
	{OShB 3}	0.819			
	{OShB 4}	0.884			
	{OShB 5}	0.827			
	{OShB 6}	0.796			
	{OShB 7}	0.692			
	{OShB 8}	0.715			
25 Items					

Table 3: Discriminant validity

	PFR	PNDR	PHR	OT	OShB
PFR	0.789				
PNDR	0.008	0.886			
PHR	0.593	-0.022	0.803		
OT	0.548	0.010	0.535	0.807	
OShB	0.619	-0.081	0.708	0.707	0.796

Table 4: Path coefficient of Hypotheses

H	(Relationship)	(Std.	(Stander	(t-	(P-	(Results)
H1	PFR -> OShB	0.163	0.083	1.970	0.052	Not Supported
H2	PNDR -> OShB	-0.078	0.070	1.108	0.271	Not Supported
H3	PHR -> OShB	0.390	0.090	4.314	0.000	Supported
H4	OT -> OShB	0.411	0.094	4.363	0.000	Supported
H5	PFR * OT ->	-0.745	0.544	1.369	0.174	Not
H6	PNDR * OT ->	0.371	0.458	0.810	0.420	Not
H7	PHR * OT ->	-0.509	0.498	1.022	0.309	Not

6- Discussion

During time of COVID-19, this paper evaluated the effects of perceived financial risk, non-delivery risk and health risk on the online shopping of the Arab society (Saudi and Jordanian consumers), where public choices and decisions are influenced by the diversity of social, economic, and cultural structures of society. The perception of financial risk is significantly positive to online shopping behavior. Hence, the proposed negative relationship between perceived financial risk and online

shopping behavior (H1) has been not supported, the regression coefficient has a positive value. That means a high level of financial perceived risk causes an increase in online shopping in the future time of the coronavirus pandemic crisis. In another phrase, even though people know the above sort of risk, individuals keep going online shopping. So it can be argued that participants of this research are not afraid to lose money when ordering online. This result is consistent with past study by Tham et al. (2019).

Hypothesis 2 was rejected, indicating that the non-delivery risk variable is insignificant and has a negative impact on online purchasing behavior ($\beta = -0.078$, $t = 1.108$). The findings contradicted previous research by Abrar et al. (2017) and Tham et al. (2019), which found that non-delivery risk is a significant risk factor for not shopping online. It implies there are additional variables that influence online shopping behavior.

Unexpected Outcome, financial risk has been found to have positive impact on online shopping behavior. This reveals that people prefer to bearing potential financial risks versus their health and this factor is important in Arab's consumers online shopping environment in this crisis. The reason for this unsupported hypothesis is alleged because of the coronavirus pandemic crisis which changed consumer perceptions, behaviors, and decision-making processes in online shopping (Chauhan & Shah, 2020; Hasanat et al., 2020; Khosravi, 2020; Shaikh, 2020; Widayat, 2020). Despite people spend less during the coronavirus (COVID-19) crisis due to loss of their income and uncertainty (Gopinath, 2020). However, individuals accept the financial risk of online shopping because they are not afraid of losing money, possible theft of account details, and probable cyber-attacks compared to their health and safety. Hasanat et al.

(2020) stated that consumer response during the COVID-19 outbreak has radically changed. Our discovery indicates that the perception of financial risk does not negatively affect online shopping.

Moreover, perceived non-delivery risk has been found to have an insignificant and negative impact on online shopping behavior in contrast to the proposed hypothesis, which is inconsistent with Masoud's disclosure (2013) that when shopping online, individuals are not confident if the ordered items will be shipped or not. This result of perceived delivery risk may be due to providing a sufficient amount of information on online shipment tracking systems, which makes consumers more confident about online purchases. In other words, the argument seems to be that shoppers may have high confidence in online vendor sites and thus did not really worry about non-delivery issues. In addition, customers often pay when the product is received, which sometimes leads to an increase in consumers ordering online shopping. Accordingly, delivery risk options would not be a consumer issue at present once online ordering.

In nutshell, the virus is hazardous and difficult to address until now, therefore, people reject direct contact with service providers and bear all the risk factors of online shopping in order to avoid crowded areas (Eneizan et al., 2020b; Chauhan & Shah, 2020; Prabakaran, 2020; Widayat, 2020). Khosravi (2020) also said people's perception of the risk of a pandemic is one of the factors that can contribute to increased citizen participation in safety procedures. Hong et al. (2016) declared that individuals like to order online despite all of the risks. The outcomes will provide guidance to managers and marketers on how to enhance the expectations of online purchases from shoppers, especially during this

crisis, and make the required modifications to avoid risk factors that increase and decrease online shopping.

Table 4 indicated that perceived health risk influences online shopping behavior ($\beta= 0.390$, $t 4.314$), showing that hypothesis H3 is acceptable. During the COVID-19 crisis, perceived health risks played a significant influence on online shopping behavior. To limit virus spread, customers are shifting from direct shopping to shopping online. This conclusion is similar to a previous study by Fihartini et al. (2021) but differs from Salem and Md Nor's (2020) findings on the effect of COVID-19 on consumer behavior in Saudi Arabia while transitioning from brick-and-mortar stores to e-commerce.

Our hypothesis H4 validated the assumption that trust improves online shopping behavior. The findings are in line with Bhatti et al (2021) study that demonstrates that trust is an essential factor in online purchases, and it has a substantial impact on customers' online shopping behavior. As online stores wish to improve online shopping, they must focus on this element.

Furthermore, the relationship between perceived risks and online shopping behavior is not moderated by online trust, implying that hypotheses H5, H6, and H7 are unconfirmed. Our study is one of the first to examine online trust as a moderating factor in the relationship between health risk and online purchasing behavior. The social exchange theory proposed that trust reduces the relationship between perceived risks and online shopping behavior, and Bhatti et al. (2021) found mixed results. Despite this, our hypotheses result contradicts the social exchange theory.

As a result, future researchers can test the model in different contexts to see if the results agree with social exchange theory.

Through an online context, the inability of consumers to physically evaluate products did not contribute to the risks perceived by Saudi and Jordanian consumers. One logical reason for clarifying this finding is that, during the crisis of the coronavirus pandemic, customers are prevented from physically touching and trying out products in a store setting prior to making a purchase decision. That is why the consumer bears the risks. Another likely reason may be that shoppers do consider health risks to be a major risk. In short, marketers should reduce the risks associated with online purchases and enhance positive buying reactions.

7- Implications

This research has contributed to advancing theoretical and managerial knowledge of perceived risk and online shopping behavior. It allows for a better understanding of customers' online shopping behavior during times of crisis. This research aids in recognizing the characteristics of perceived risk, particularly health risk, as a new factor that influences the frequency with which people shop online. Moreover, it expands the role of online trust as a moderator. Theoretically, Taylor's (1974) perceived consumer risk theory, theory of planned behavior (Ajzen, 1991), and social exchange theory (Blau, 1968) are still valid to explain new phenomena, particularly the role of risk in online shopping behavior during the Coronavirus (COVID-19) outbreak, particularly in emerging nations such as Arab countries.

The study is necessary to demonstrate how possible risk influences online shopping behavior during the (COVID-19) outbreak. The marketing and management team can focus on perceived risk to improve online shopping. Specifically, online retailers' management and marketers must

devise plans and methods to lower these perceived risks to individuals. Daud et al. (2018) concluded that building a good strategy will improve trust between online retailers and online consumers, so online shoppers might be more ready and want to buy from an online store.

Recognizing the risk aspects of online purchasing seems critical to minimizing customer uncertainty and increasing the likelihood of online orders. Managers and marketers should make more serious efforts to reassure customers concerning losing their financial details and building trust. Moreover, broadening awareness of secure payment options for online shopping will reduce the impact of financial risk and potentially increase the chance of internet shopping. Furthermore, the dissemination of real information about the product will reduce ambiguity. Product risk also may be decreased by the display of evident information about the product. In addition, online stores should employ reliable shipping companies to avoid delays or harm occurring mainly during the delivery of the items. This study may present value to internet-based businesses and emerging companies in recognizing the threats and responses of online shoppers.

8- Limitations and recommendations

The study's shortcomings provide directions for future investigation. Some of these restrictions include the number of participants and constructs. Upcoming works should include new perceived risk elements. It also is a good idea to look for mediation variables. Specifically, during crises like the coronavirus pandemic, more testing and comparison studies with large sample sizes are recommended in developing and developed nations to understand online behavior and perceived risk. That will lead to a better knowledge of internet purchases after or during disasters, both locally and globally.

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العلاقات بين المخاطر المتصورة وسلوك التسوق عبر الإنترنت أثناء وباء COVID-19: الدور المعدل للثقة عبر الإنترنت

إعداد

د. عبدالباسط مسلم الخوالدة

كلية إدارة الأعمال

جامعة طيبة - المملكة العربية السعودية

الملخص

لا يزال سلوك التسوق عبر الإنترنت موضوعاً قابلاً للاكتشاف، لاسيما فيما يتعلق بالمخاطر المتصورة. كان للمخاطر الصحية لفيروس كورونا تأثير كبير على ثقافة الإنسان وسلوكه وعمليات صنع القرار. حاولت هذه الدراسة سد هذه الفجوة من خلال النظر في العلاقة بين هذا العنصر وعوامل أخرى مثل المخاطر المالية، ومخاطر عدم التسليم، مع التسوق عبر الإنترنت وذلك لمعالجة النتائج السابقة المتناقضة. نظراً لبحث أيضاً في دور الثقة عبر الإنترنت كمعدل في هذه العلاقة. تم إجراء هذا البحث في العالم العربي أثناء تفشي فيروس كورونا عندما قيدت السلطات حركة الناس وتفاعلهم. نتيجة لذلك، أصبحت الطرق التقليدية لجمع بيانات العملاء صعبة للغاية. لذلك تم إجراء استطلاع عبر الإنترنت لجمع البيانات من 237 عميلاً قاموا بالتسوق عبر الإنترنت خلال الأزمة. تم استخدام تقنية Partial Least Square (Smart PLS 3.0) لتحليل البيانات. بينت النتائج أن المخاطر المالية ومخاطر عدم التسليم لا تؤثر على التسوق عبر الإنترنت، لكن المخاطر الصحية والثقة عبر الإنترنت لها تأثير على التسوق عبر الإنترنت. من ناحية أخرى، الثقة عبر الإنترنت ليس لها تأثير معتدل. أخيراً، تقدم الدراسة آثاراً نظرية وإدارية مهمة، بالإضافة إلى توصيات مستقبلية.

الكلمات الرئيسية: المخاطر المتصورة، الثقة عبر الإنترنت، التسوق الإلكتروني، سلوك المستهلك،

كوفيد-19