



## THE FACTORS INFLUENCING THE ADOPTION OF E-COMMERCE IN THE UK\*

### Birleşik Krallık'ta E-Ticaretin Benimsenmesini Etkileyen Faktörler

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#### ÖZ

İnternet, günlük yaşamımızın en önemli parçalarından biri haline gelmekte ve elektronik ticaretin önemi internet kullanımı ile artmaktadır. Birleşik Krallık, dünyanın en gelişmiş ülkelerinden biri olarak kabul edilmektedir. Bu çalışma Birleşik Krallık'ta elektronik ticaretin benimsenmesinde etkili olan faktörlerin daha iyi anlaşılmasını sağlamaya çalışmaktadır. E-ticaretin benimsenmesi, demografik özelliklerin rolü, katılımcıların ürün algılamaları ve e-perakendecilere olan güveni ele alarak araştırılmaktadır. Bu kapsamda araştırma, elektronik ticaretle ilgili literatürü incelemiş ve internet kullanımını etkileyen faktörlerin görelî önemini araştırmıştır. Araştırmanın amacına bağlı olarak, çalışmanın metodu pozitivist bir yaklaşım ve tanımlayıcı bir tasarım şeklindedir. Bunun nedeni, araştırmanın elektronik ticaretin kabul edilmesine etki eden faktörlerin tanımlanmasına uygun olmasıdır. Bu kapsamda, internet kullanıcılarının demografik özellikleri, ürün algılamaları, elektronik müşterilerin web deneyimi gibi alanları kapsayan bir anket geliştirilmiştir. Bulgular, elektronik alıcının demografik özelliklerini, elektronik ürünlerin fiyatını ve en önemlisi güveni sanal şirketlerin göz önüne alması gerektiğini göstermiştir.

#### ABSTRACT

Internet is becoming one of the most important parts of our daily life and electronic trade's importance is increasing with internet usage. The UK considered one of the most advanced countries in the world. This study seeks to develop a better understanding of the factors influencing the adoption of the electronic commerce in The UK. Adoption of e-commerce is investigated by exploring the role of demographic characteristics, participants' product perceptions and their trust in e-retailers. In this context, the research reviewed literature related to electronic commerce and investigated relative importance of the factors influencing internet usage. Depending on the aim of the study, method of the research shaped as a positivist approach and descriptive design. This is because of the research was suitable in describing the factors influencing the adoption of electronic commerce. The research used survey method to collect primary data. In this Context, a questionnaire was developed covering areas such as the demographic characteristics of the users, internet usage, product perceptions, web experience of the electronic customers. The findings indicated that virtual companies should consider electronic buyer's demographic characteristics, the price of the electronic products and most importantly trusts.

#### 1. INTRODUCTION

E-commerce is attracting more and more people with diverse backgrounds and requirements to share the chance and challenges of e-commerce. The e-commerce can be defined as a contemporary business methodology that addresses the needs of organizations, merchants, and clients to cut costs while improving the quality of goods and services and increasing the speed of service delivery, by using internet (Balka & Smith, 2000). It differs from the traditional electronic commerce in the way that it enables the trading of goods, currency, and information electronically from computer to computer. Business done electronically and there is no longer a need for physical money or goods to conduct business (Schmidt et al. 2000). In addition to the definitions e-commerce is not only an exchange of funds and goods or services, but also includes a set of basic structures, services, and information hardware and software, and communication protocols (Cunningham, 1998). Bontis and Castro (2000), Miyazaki and Fernandez (2001) and Elifoglu (2002) considered internet users as a commercial

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population, one that is fast growing every year, thus assuring the continued increase of e-commerce globally.

Electronic Data Interchange (EDI) mostly observed as the beginning of e-commerce. Big organizations with development of EDI, started to invest in sixties. However it has not obtained rational acceptance until eighties. EDI always stood less popular than web based e-commerce. Internet shopping imagined in 1969 firstly, when the Advanced Research Projects Agency (a Department of Defence organization) funded research of computer networking. The Internet could finish like EDI without the earlier version of the World Wide Web in 1990s. The next important phase in the history of e-commerce was the development of Mosaic web-browser in 1992. This web browser subsequently took the form of a browser which could be downloaded and was named as 'Netscape'. This further extending is the capacity and possibility of e-commercial transaction (History of E-commerce, 2005). The worldwide popularity of Internet has resulted in the constant development and appealing acceptance of e-commerce. E-commerce provides with a rich online transaction experience. Business-to-Business is the largest E-Commerce in the present time. Peer-to-Peer and Consumer-to-Consumer are two important types of E-Commerce.

In the first section of this study, the relevant literature concerning demographics and perceptions of e-consumers has been explored. The second section of the study states hypotheses of the study and examines how demographic variables affect willingness to ecommerce and perceived trust of disclosing personally identifying information in ecommerce in the UK. In accordance with these purposes a questionnaire was developed. Firstly a pilot study was conducted with 40 participants from the UK's high street buyers. The purpose of the pilot test was to test the intelligibility and validity of the questionnaire form. The final questionnaire form was distributed and conducted face to face and a total of 480 questionnaires were collected during the final application phase of the study. After this phase, the study discussed the research results, concluding with directions for future research.

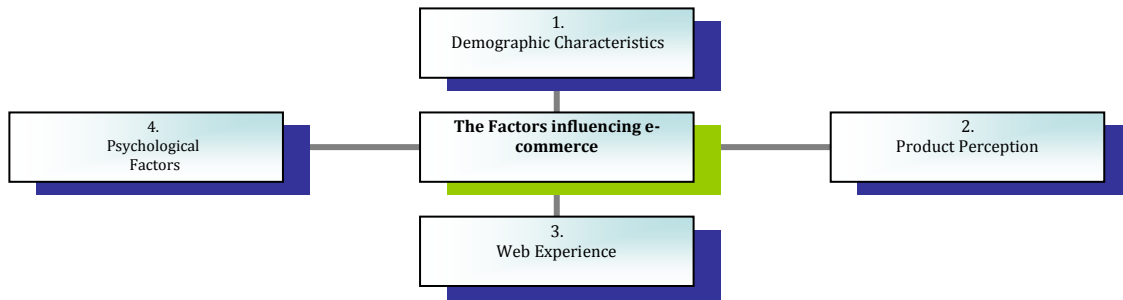
## 2. LITERATURE REVIEW

Internet brought to the people very extended and enjoyable activities. Undoubtedly one of these activities on the web is shopping. Accordingly, the history of e-commerce goes back to the creation of the old and well-known idea of "sell and buy". Internet opened to commercial use since 1991. Afterwards, millions of businesses, commercial web sites have increasingly occupied residence at internet. The instruments of virtual shopping and the actions of the online consumer are main concern to understand the importance of online shopping and to compete in the fast expanding virtual market place (Constantinides, 2004). The benefits of e-commerce; ease in multiple choice and comfort for the consumers, ease of comparison of products and prices, avoiding crowds, secured transactions and reduced internet prices for certain items are few important reasons behind the ecommerce for being so successful (Lewis, K., 2007).

The developments in technology have been gradually transformed e-commerce into a normal business activity at the same time e-customers are maturing; virtual sellers realize the importance and urgency for a professional customer-oriented approach. Many online firms still do not understand the needs and behaviour of online customer while many of them still do not understand how effectively market and sell products (Constantinides, 2004). The e-commerce depends on user interfaces and how people interact with computers. All online sellers try to understand e-consumers from different points of view. The literature offers insight into four major elements which are believed to influence potential e-consumers. They are;

1. Demographic characteristics
2. Product perception
3. Web Experience
4. Psychological Factors

These influential elements, which are explained in the light of the literature, also demonstrated in figure one.



**Figure I:** The factors influencing e-commerce Source: Reif, & Dillon, (2001).

## 2.1. Demographic Characteristics

Previous research suggests that the ways in which ecommerce buyers decide to trust the website and information are substantially determined by demographic factors. The following demographic variables were compiled from the related literature.

### 2.1.1. Gender

The number of internet users has increased more than tenfold from 1999 to 2016. The third billion was reached in 2014 (Internet Users, 2017). In terms of customer profiles, surveys reveal both men and women to be important users of the web. European usage revealed female usage of the web to be an average of 38 percent and specifically usage at 42 percent in the UK (Moss, et al. 2006). It has been documented that from childhood to adulthood, males are more expected than females to use computers and to have positive attitudes toward computers. Research has found that boys and men have more computer experience, use more computer applications, and use the computer willingly more than do girls and women. (Yang, & Lester, 2005). However comparing gender in online social networks and the application of privacy settings, Walrave et al. (2012) found that female adolescents better protected their online privacy compared to males, disclosing less information and instituting more access restrictions. This study therefore hypothesize:

H<sub>1</sub>. Males perform more e-commerce activities than women.

### 2.1.2. Education Level

Ecommerce acceptance generally means that individuals perceive the technology to be beneficial, and are motivated to use it. Empirical researches considered that educated people are more likely interest with e-commerce than uneducated ones (Genc et al. 2006). Compared to uneducated consumers, educated people tend to look at the products quality, cost, privacy, time to receive product etc. So educated consumers called as seeker consumers. More educated individuals presumably are exposed to a greater understanding of social problems and business activities and might have a more sophisticated appreciation for how information can be used (and misused) by others on the internet. There are many studies suggesting that shopping is related to the level of education (Bazarova, 2015). Since the relationship with education and shopping is desired to be measured within the scope of this study, the following hypothesis has been established:

H<sub>2</sub>. A high level of ecommerce usage is associated to a high level of education.

### 2.1.3. Age

Previous researches suggest that young adults prefer to be online while elders try to stay away from the internet (Nosko et al., 2010). These lower levels of online trust among older users might be explained by reduced familiarity with and trust of technology, but it is equally likely that older users are more wary of disclosing private information (Bucur et al., 1999). Today, for some young people the internet is not just a new way of communication, but also a "way of life": a sort of "life style." (Rowley, 1996). According to the Business Insight Survey (2000), young generation eager to use internet for especially travelling or leisure time spending. This trend decreases as moving to the middle-aged consumers. For the most part, middle-aged consumers use internet for paying bills or information. This survey shows that middle-aged customer's percentage in online shopping is remarkably small. On the basis of these information, this study predicts:

H<sub>3</sub>. Younger individuals use more ecommerce than older users

## 2.2. Product Perception

Product Perception refers to the way customers identify new products. Consumer's unconscious mind makes links between the new product and old products they've bought in the past. Marketers are increasingly attempting to make use of tactile stimuli in the hope of enticing consumers to buy their products (Marlow & Jansson-Boyd, 2011). Product perception can be examined within three variables which are price, product quality, and product variety.

Pricing a product or service shows a company's marketing mix and a very important part of any company's marketing strategy. Increasing competitions and customer divisions are authorizing that companies should adopt an active pricing plan. On the internet, where prices can change easily, across the e-customers, or across the product package can be easily carried out (Fiore, 2005). Early studies in the literature focused on comparing price levels and price dispersions between offline and online players, and among online retailers. However empirical studies have found important price differences and persistent price dispersions in the internet markets (Xing et al. 2006). Another variable affecting product perception is product quality which can cause competitive advantage in the products or services. Previous empirical researches show that product quality is effective on online buying decisions (Reif & Dillon, 2001). The last variable discussed in this section and affecting product perception is product variety which can be defined as the variety of similar kinds or presents available from the merchant. Variety of the e-products offers to the e-consumers the chance of examining or comparing, and selecting from amongst various possible solutions that meet their shopping needs (Reif & Dillon, 2001).

H<sub>4</sub>. Product perception influences consumers' online purchase intentions.

## 2.3. Web Experience

The web experience is a new, additional contribution in the traditional buying frameworks found in marketing textbooks (Kotler, 2003). When buyers feel safe on the sellers' storefronts that are the online equivalents of retail outlets, consumers choose products and pay online. Online marketers are likely to influence online customers by, using virtual and traditional marketing tools but essentially generating and delivering the proper online experience. Constantinide (2004) states that web experience holds elements like searching, browsing, finding, selecting, comparing, and evaluating information's as well as interacting and transacting with an online firm. The virtual customers total action and impression most likely influenced by design, atmosphere, emotions, and other elements experienced during interaction with a given website. A good website corporate with potential buyers. This corporation includes customer's product needs and expectations at the same time assisting the customer through the steps of the buying process. In this case, five main web experience building elements can be included into the study. These are marketing mix, usability, interactivity, aesthetic, and trust.

In general search functions, download speed, and organization of a site were among the key elements that effect usability (Liang and Lai, 2002), Customers most likely are influenced by how easy used the website is. How effective they are helping to the customers until accomplished their needs. At this point aesthetic, which is the virtual attractiveness of a web site, plays an important role. Aesthetic creates design, presentation, and style of the web site environment.

Nowadays technological developments support new forms of interactions such as customer to customer interactions (eBay and QXL auction sites), and pear to pear interactions without clear business-related objectives (Ares, Bear share etc.) music files exchange, web loggings are forms of virtual interactions. Interactivity is gaining fast popularity in the business-related areas (Constantinide, 2004).

H<sub>5</sub>. Web experience positively influences consumers' online purchase intentions.

## 2.4. Online Trust

Online trust is one of the issues researchers, as well as practitioners, frequently associate with the success or failure of online ventures. Lack of handling the online merchandise physically may cause anxiety within the e-consumers. Internet fraud has grown as severely as online commerce and an

estimated 3.5 million people in the UK were the victims of some form of cybercrimes (Roberson, 2007). Online firms, particularly those lacking strong brand recognition and physical presence, should not undervalue the importance of trust. Especially transaction security, customer data safety, guarantees/return policies are crucial factors for e-buyers. However, studies show that online shoppers usually do not know how to estimate the security for a web site nevertheless they feel more secure whenever they experience an interactive website (Liang and Lai, 2002).

H<sub>6</sub>: Online trust positively influences favourable attitude towards e-purchasing.

### 3. METHODOLOGY

This study used an experiential survey methodology where participants were asked to rate their responses regarding a self-selected Web retailer. The questionnaire instrument was administered to randomly selected internet users from the United Kingdom. Participation in this study was voluntary. The questions asked in the questionnaire were collected from Lancaster and Withey's (2006) construct and consisted of two sections. However, all items were modified from the originals to accurately suit this study. The first part of the questionnaire was composed of demographics (age, gender, marital status, education, household income, and personal skills.), the second part formed the product perception (price, product quality, and product variety), web experience (usability, aesthetic, and interactivity.), e-purchase intention and physical factors: Online trust.

#### 3.1. Data Collection and Analysis

The data collection was completed in two phases. In first phase, a pilot study was conducted with 40 participants from the UK's high street buyers. The purpose of the pilot test was to test the intelligibility and validity of the questionnaire form. Then the questionnaire form was distributed and conducted face to face and a total of 480 questionnaires were collected during the final application phase of the study. According to Sekaran (1992: 253) the universes for 100 thousand people and over, 382 participants were enough to conduct a research. In this context 480 participants of this study seem to be sufficient. Reliability analysis was performed for each dimension of the scale which concluded as; Product perception's  $\alpha = .89$ , Web experience's  $\alpha = .83$ , Online trust = .91, Online purchase = .87. According to Nunnally (1978), the Cronbach alpha should be greater than 0.7 in social sciences. In this context, it can be said that the dimensions in the study provide sufficient level of reliability. The demographic characteristics of the sample are shown in Table I.

**Table I.** Demographic Characteristics of the Participants

	Frequency	%		Frequency	%
<b>Gender (N. 480)</b>					
Female	213	44,38	Male	222	46,2
Other	45	9,37			
<b>Age (N. 480)</b>					
Under 18	41	8,5	35-44	101	21
19-24	82	17,1	45-54	100	20,8
25-34	70	14,6	55 and Over	86	17,9
<b>Marital Status (N. 480)</b>					
Married	266	55,41	Single	175	36,4
Other	39	8,1			
<b>Education (N. 480)</b>					
High school	107	22,3	Graduate degree	72	15
Technical degree	56	11,6	Bachelor's degree	147	30,7
3 years of college	98	20,4			
<b>Household Income (Thousand Pounds) (N. 480)</b>					
Less than 20	145	30,2	£35- 49	50	10,4
£20- 34	160	33,3	£50 or greater	45	9,4
£35- 49	80	16,7			
<b>Personal Ability (N. 480)</b>					
Individuals with Disabilities	50	10,4	Individuals without disabilities	430	89,6

The participants have an equal distribution when they are evaluated according to their genders. It also appears that there are participants who describe themselves as trans-person at a remarkable percentage. Considering the age ranges, it is seen that the population is mostly composed of middle-



aged (42%) participants and more than half of them are married. In terms of the education, the majority of respondents seem to be highly educated (66%) and again majority of the participant's annual income seem to be more than £20 thousand. It is also noted that 10 % of the participants have disabilities.

Participants were asked how many times they had been shopping online in the last year and responses are categorized as low (one or two times), medium (three-five times) and high (six times or more). In order to illustrate the relationships between the subjects of the study, a cross-tabulation procedure has been employed. The results of the cross-tabulation procedure are summarized in II. The entry in each cell indicates the number of respondents corresponding to that particular cell and the values in brackets are the corresponding percentages (of the total respondents).

**Table II.** Cross Tabulation of Gender, Education, Age and E-Commerce Usage

Variables		E-Commerce Usage							
		Low		Medium		High		Total	
		n	%	n	%	n	%	n	%
Gender	Male	90	40,5	100	45	32	14,5	222	100
	Female	20	9,4	89	41,8	104	48,8	213	100
	Others	1	2,2	17	37,8	27	60	45	100
Education	High school	69	51,4	33	25,2	5	23,4	107	100
	Technical degree	5	8,9	12	21,4	39	69,6	56	100
	3 years of college	22	22,5	35	35,7	41	41,8	98	100
	Graduate degree	8	11,1	11	15,3	53	73,6	72	100
	Bachelor's degree	30	20,4	48	32,7	69	46,9	147	100
Age	Under 18	30	73,2	11	26,8	NIL		41	100
	19-24	20	24,4	29	35,4	33	40,2	82	100
	25-34	10	14,3	21	30	39	55,7	70	100
	35-44	18	17,8	29	28,7	54	53,5	101	100
	45-54	21	21	34	34	45	45	100	100
	55 and Over	49	57	10	11,6	27	31,4	86	100

Low: 1 or 2 times; Medium: 3-5 times; High: 6 or more

According to the table II, approximately half of the female participants use ecommerce on high level whereas only %15 of male participants use ecommerce on high level. Medium-level ecommerce usage of male and female participants is almost at the same level. At this point, a striking result is that a large proportion (60%) of the participants categorized as 'Others' (Trans individuals) use ecommerce on high level. Looking at these results it can be said that the H<sub>1</sub> hypothesis (Male use more e-commerce activities than women) is not supported. Regarding the educational level variable, compared to their counterparts, it is noteworthy that Technical degree holders are more (%69,6) involved in high ecommerce usage. At the same time, it seems that there is an increase in e-commerce usage as education level increases. For instance, about 74% of Graduates are in high ecommerce usage. So the H<sub>2</sub> hypothesis (A high level of e-commerce useage is associated to a high level of education.) is accepted by looking at these results. Finally, under the heading of the cross tabulation analysis, age variables have noteworthy results. It is seen that the 25-35 age group is the most high ecommerce usage group (55, 7) among the age groups. In addition to this result, the table shows that the high ecommerce usage decreases as the age group progresses. Looking at this result, H<sub>3</sub> hypothesis (Younger individuals use more ecommerce than older users) is accepted.

### 3.2. Correlation Analysis

Online purchase intentions were correlated with the product perception, web experience and online trust of the e-consumers using Pearson's correlation method. The results of the correlation analysis are set out in Table III.

**Table III.** Correlation between Product Perception, Online Purchase, Web Experience and Online Trust

Variables	$\bar{x}$	SD	Product perception	Web experience	Online trust	Online purchase
Product perception	3,65	1,02	-			
Web experience	4,20	,973	,63*	-		
Online trust	4,78	1,01	,59*	,72*	-	
Online purchase	2,80	,895	,78*	,65*	,83*	-

**Notes:** \*\*Correlation is significant at the 0.01 level (two-tailed). Online purchase: never: 1, once per month: 2, once per week: 3, twice per week: 4, every day: 5.

These indicate significant and relatively strong positive correlations between product perception, online purchase, web experience and online trust. Online purchases are likely to be driven by greater online trust and product perceptions. Additionally, there is an important relationship between online trust and web experience. On the other hand, it appears that the participants of the study bought at least twice or more online products in a month. This is important in terms of demonstrating the presence of participants' ecommerce experiences. Participants found web experience and product perception as 'important' and 'online trust' as very important. The results of this correlation analysis support the H<sub>4</sub>, H<sub>5</sub> and H<sub>6</sub> hypotheses. This correlation analysis corroborated Kim et al (2010) findings that online trust toward purchasing in relation to the web experience and product perception of the consumers.

#### 4. CONCLUSIONS

E-commerce is becoming a mature marketplace for all e-consumers and virtual companies. This research sought to develop a better understanding of the factors influencing the adoption of the electronic commerce in The UK. Adoption of e-commerce is investigated by exploring the role of some demographic characteristics of the participants, product perceptions and their trust in e-retailers. Thus the research reviewed literature related to e-commerce and investigated relative importance of the factors influencing online purchasing. The findings indicated that virtual companies should consider e-consumers demographic characteristics, product perception and most importantly trust in e-retailers.

The UK considered one of the most developed countries in the world. One of the basic assumptions of this study is that the e-commerce of the UK is also in its maturation phase. As the findings indicate participants shop online almost once a week ( $\bar{x} = 2, 80$ ). Even this result can be a stand-alone indicator of how powerful the online market in the UK is. The news in the related field supports this situation. For instance, according to a recent report ecommerce in the United Kingdom was worth 133 billion pounds, or 153 billion euros in 2016 (ecommercenews.eu). In terms of gender, the results of this study show that female participants use ecommerce on high level compared to the male participants. Another important contribution of this study is that a large proportion (60%) of the trans-participants uses ecommerce on high level too. It is generally seen that the participants of all education groups have e-commerce experiences. Nonetheless this study contributes that e-commerce usage rate increase as education level increases. Another important demographic factor influencing ecommerce usage rate is the age variable. The finding of this study shown that middle age group is the most high ecommerce usage group among all age groups. Following this age group, there was an inverse ratio between age increase and ecommerce usage. Accordingly, it is possible to generalize that young people use more ecommerce.

Another important contribution of this study is that it discloses significant and strong positive correlations between product perception, web experience, online trust and online purchase. These variables seem to be essential for the realization of ecommerce. Nevertheless, this research predicts that it filled a number of gaps in the factors influencing e-commerce. Especially on product perception and online trust issues. The results of the study point out that e-commerce have a very important place in today's competitive markets.

Future research should focus on investigating the factors which influence ecommerce usage in developing countries. The expectations of people in a developing country may vary from those of developed country. This study has simply adopted a quantitative method. Future research would benefit from a qualitative approach, such as an ethnographic study. Future research may focus on further understanding the impact of cross-cultural differences on online consumer behaviour. Cultural differences may play a significant role in consumer e-commerce adoption.

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