

# The Influence of Perceived Value, Perceived Risk, Innovativeness on Trust in Mobile Shopping

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## Abstract

Mobile shopping goes beyond the level of a tool that simply supports consumers' shopping in-store and creates a new level of experience for consumers through offline connection. It is important to acquire new customers in order to gain a competitive advantage through mobile shopping, but it is more important to maintain a continuous transaction relationship with the secured customers. Existing mobile shopping-related studies can be largely classified into three categories such as a study on the characteristics of mobile consumers, a study on the characteristics of a mobile shopping mall, and a study on the characteristics of mobile shopping itself. Therefore, this study aimed to analyze the impact of perceived value, perceived risk, and innovativeness on trust in mobile shopping. In order to investigate the impact of perceived value, perceived risk, consumer innovativeness on the trust in mobile shopping, consumers who have experience in purchasing products through mobile were investigated. The data collected in this study were verified the reliability and validity of the measurement items based on the measurement validation process. In this study, regression analysis was performed by selecting perceived value, perceived risk, innovativeness as independent variables, and trust as dependent variables. As a result of the analysis, perceived value, innovativeness had a positive impact on trust and perceived risk had a negative impact on trust. As a result of analysis, three hypotheses were supported. Finally, implications of the research are presented, and limitations and directions for future research are described.

■ **Keyword:** Mobile Shopping, Perceived Value, Perceived Risk, Innovativeness, Trust

## I. Introduction

Mobile shopping continues to grow in various indicators such as the number of shopping users and the total shopping volume. As the mobile shopping industry grows in this way, researchers are paying attention to the fact that consumers exhibit different characteristics from their mobile shopping behaviors than those in existing offline stores. Mobile shopping goes beyond the level of a tool that simply supports consumers' shopping in-store, and creates a new level of

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experience for consumers through offline connection(Groß, 2015).

Mobile retail literature has drawn attention to the array of available m-commerce activities and has highlighted its three primary sub-sections, such as mobile banking, mobile payments and mobile shopping. Although all three areas demand further consideration, mobile shopping is particularly under-researched area(Marriott and Williams, 2018). Mobile shopping is defined as the online browsing, searching, comparing and purchasing of products/services through handheld mobile devices and concerns those relating to the purchasing process, particularly in business-to-consumer and consumer-to-consumer settings(Marriott et al., 2017).

It is important to acquire new customers in order to gain a competitive advantage through mobile shopping, but it is more important to maintain a continuous transaction relationship with the secured customers. The cost of acquiring a new customer is said to be paid five times the cost of retaining an existing customer and making continuous purchases(Reichheld and Cheffer, 2000). However, as competition among mobile shopping sites intensifies and the cost of converting from one mobile shopping site to another mobile shopping site is relatively low, obtaining consumers who can maintain a loyal business relationship becomes a very difficult task(Gao et al., 2015). Therefore, in order to obtain loyal consumers, it is important to design a total purchase process for a mobile shopping site so that the consumer has a satisfying experience through mobile shopping.

Existing mobile shopping-related studies can be largely classified into three categories such as a study on the characteristics of mobile consumers, a study on the characteristics of a mobile shopping mall, and a study on the characteristics of mobile shopping itself. The research on mobile consumer characteristics was conducted with an interest in the intrinsic motivations for consumers to proceed with mobile shopping, and focused on variables such as mobile control ability, innovation, and perceived risk. In the research related to the characteristics of mobile shopping malls, consumers can shop safely and conveniently, focusing on the variables that influence them. The research related to the characteristics of mobile shopping itself was conducted with a focus on variables related to the various benefits and values of mobile shopping itself. However, the existing mobile shopping-related research mainly focuses on the use of the technology acceptance model in relation to the consumer's first adoption or use of mobile shopping(Chen and Lan, 2014; Yang and Forney, 2013). To the success of mobile shopping services, it is necessary to secure customer's continuous use than first use(Hung et al., 2012; Zheng et al., 2013).

Mobile shopping has increased in academic and practitioner attention. Mobile shopping literature primarily examines positive influencers of intention, such as perceived ease of use(Hubert et al., 2017), perceived usefulness and social influence(Lu et al., 2017). Although some research has developed insight into the role of risk and anxiety(Natarajan et al., 2017; Yang, 2016), there is lack of understanding into the effects of risks towards mobile shopping adoption intention. However, research on factors that affect trust, which is a factor that affects the intention to use mobile shopping, is very insufficient. Therefore, this study aims to analyze the impact of perceived value, perceived risk, and innovativeness on trust in mobile shopping and to suggest the theoretical and practical implications.

The composition of this study is as follows. First, we review prior studies about mobile shopping, perceived value, perceived risk, innovativeness and trust. Based on this theoretical background, three hypotheses were drawn. In order to verify the hypothesis, we surveyed 235 mobile shoppers. Reliability analysis, validity analysis, correlation analysis, and regression analysis were performed on the collected questionnaires. Finally, the theoretical and empirical implications of the research results are presented, and the limitations of the research and future research directions are presented.

## II. Theoretical Background

### 2.1 Mobile shopping

Unlike traditional internet shopping, mobile shopping enables consumers to shop anytime, anywhere with the help of mobile networks and smart devices(Wong et al., 2014). Mobile service providers can obtain user's location information through location-based services, and provide customized information related to products or services through real-time interaction through the user's mobile. Through such mobile purchases, consumers can obtain convenience and value.

However, mobile shopping involves great uncertainty and various risks due to various limitations of mobile(Chen and Lan, 2014). Consumers are concerned about their personal information, location information, and payment security, and face risks from various viruses(Dai and Palvi, 2009). In addition, network problems such as service interruption and low response speed may appear, and the mobile terminal will experience inconvenience due to the limitations of the mobile terminal such as a small sized mobile screen and limited information display(Wang et al., 2015; Zhou, 2013). When consumers face various risks arising from mobile shopping, their trust in mobile shopping decreases and they do not use it continuously(Gao et al., 2015).

In such a situation where the practical importance of mobile shopping is increasing, researchers are studying consumer behavior in mobile shopping with interest(Agrebi and Jallais, 2015). They use technology acceptance model, rational behavior theory, expectation satisfaction model, perceived value theory, planned behavior theory, and coping theory as theoretical backgrounds to explain consumer behavior related to mobile shopping.

A study analyzed the effect of the system quality, information quality, and service quality of mobile shopping on the intention to use mobile shopping(Chen, 2013). In addition, a study on mobile shopping consumers in Spain showed that trust, involvement and innovation influence mobile shopping behavior(San-Martin et al., 2016). In addition, the influence of trust, flow, perceived usefulness, perceived enjoyment, and perceived cost on consumer attitudes and behaviors was also verified using the technology acceptance model(Chen and Lan, 2014; Wong et al., 2014).

The existing research related to mobile shopping was divided into three categories: the online distribution channel perspective, the technology perspective for in-store shopping, and the research focusing on the technology itself. The study of Groß is the first to systematically review existing mobile shopping-related literature, revealing differences from existing practical knowledge,

and triggering future mobile shopping-related research(Groß, 2015).

Most of the mobile shopping-related research conducted so far has mainly focused on identifying factors that affect consumers' behavioral intentions for mobile shopping. However, research analyzing the continuous purchasing behavior of mobile consumers is relatively insufficient. The most important factor that has a decisive influence on the continuous purchasing behavior of mobile consumers is the trust in mobile services. However, research on the factors affecting trust in mobile shopping is relatively insufficient.

## 2.2 Hypotheses

The value perceived by consumers is considered as an important stimulus when understanding consumers' reactions to mobile shopping services(Hure et al., 2017). And, the perceived value of consumers plays a clear role in consumer loyalty, which has a significant impact on corporate profits and growth(Sweeney and Soutar, 2002). In other words, as the perceived value of consumers increases, commitment and trust in a specific object may increase.

The value in this study focuses on concepts including the utilitarian value dimension, the hedonic value dimension, and the social value dimension used in previous studies(Sweeney and Soutar, 2002). Utilitarian value relates to the conscious pursuit of the intended outcome, such as saving the time, money, and effort the consumer spends on the shopping process. The hedonic value represents the belief that shopping is associated with pleasant reactions. In other words, hedonic value provides inner value through shopping and pays attention to the emotional benefits that consumers experience while shopping. In this way, the hedonic value focuses on the shopping activity itself(Voropanova, 2015). When consumers perceive utilitarian and hedonic values through shopping, their expectations are met and they have a sense of trust.

Consumers not only perceive utilitarian and hedonic values, but also social values through mobile shopping(Sweeney and Soutar, 2002). The importance of social value is increasing as consumers share their mobile shopping experiences in real time with their acquaintances through social media(Thakur, 2016). Social value in mobile shopping is a concept similar to existing social influence and occurs when individual consumers perceive that someone who thinks is important to them is using mobile shopping(Yang and Forney, 2013). In other words, expectations or perceptions of objects that are important to them, such as friends, family, and coworkers, influence an individual's decision-making, and when they receive positive influences and support through mobile shopping, it can be seen that they appear more trust.

Based on this logic, it can be said that the more mobile consumers perceive value through mobile shopping, the higher the level of consumer trust increases. Therefore, hypothesis 1 is set as follows.

H1 : Perceived value will have a positive impact on consumer trust in mobile shopping.

Perceived risk is defined as the existence of risk only when it can be perceived subjectively,

even if it exists objectively and statistically(Bauer, 1960). It emphasized the importance of being perceived subjectively. In addition, in early research on perceived risk, perceived risk was defined as a risk arising from uncertainty about whether a consumer can achieve the purchase purpose in the purchase decision-making process(Cox and Rich, 1964).

In addition, consumers have a conflict between the benefits and losses that can be obtained by purchasing a product, and the risk perceived by the consumer in the process of purchasing a product is also defined as perceived risk. This can be seen as a definition that considers the effect of risk perceived subjectively when consumers make decisions related to purchasing. Since then, there have been attempts by several scholars to define the perceived risk(Bahli and Benslimance, 2004; Yeung and Morris, 2006).

Researchers found that when consumers use mobile services, their perceived risk of failure or loss is relatively higher than that of other services. Perceived risks generally include risks of various dimensions related to purchasing behavior. Perceived risks are also classified into financial risk, performance risk, social risk, psychological risk, tangible risk, time/convenience risk, etc. When using mobile services, risks related to finance, performance, psychology, time are mainly used rather than other risks(Forsythe and Shi, 2003).

Mobile shopping has a limitation in that consumers purchase products without directly checking products with their own eyes. When thinking about consumer behavior in a mobile context, perceived risk can help explain the consumer's trait to lower the negative side. Up to now, contradicting research results can be confirmed in the relationship between perceived risk in mobile situations and consumer attitudes and behaviors. In some studies, there was a significant association, but in some studies there was no statistical association(Jarvenpaa and Yodd, 1997). Moreover, the existing research on the effect of perceived risk on consumer attitudes such as trust in the mobile shopping situation is very insufficient. Several studies have revealed that perceived risk negatively affects consumer reactions such as consumer satisfaction or purchase intention(Natarajan et al., 2018).

Based on such existing studies, perceived risk causes uncertainty in consumers' purchasing behavior, and has a negative effect when comparing expected and performance levels. Accordingly, the smaller the risk perceived by the consumer for mobile shopping, the greater the consumer trust, and conversely, the greater the perceived risk of the consumer for the mobile shopping, the lower the consumer trust. Based on this logic, hypothesis 2 was derived as follows.

H2 : Perceived risk will have a negative impact on consumer trust in mobile shopping.

Mobile shopping is a technology-based service that requires consumers to choose and accept a new type of shopping method. In this respect, it is important for consumers to have a positive attitude regarding their knowledge or attitude toward new technologies. As such, the individual characteristic variable associated with the choice of mobile shopping is the consumer's innovativeness. Consumer innovativeness can be said to be an intrinsic tendency of an individual possessed by a person irrespective of the stimulus of the environment, and has characteristics such as persistence and stability that vary according to individual characteristics(Foxall and

Szmigin, 1999). Consumer innovativeness refers to the tendency to purchase new products relatively often than others (Midgley and Dowling, 1978). In addition, as a personal trait of pursuing new and creative things, it refers to an attitude to shop for new products rather than to continue the past experiences or shopping methods as they are (Steenkamp et al., 1999). Therefore, consumer innovativeness is being introduced as an important concept to explain consumer behavior to adopt and accept new products or new technologies.

Consumers with high innovativeness have an open and adventurous attitude toward new technologies or products than consumers with low innovativeness, and show an attitude to take more risks in trying new things. In other words, consumers with high innovativeness are clearly willing to accept innovative products or services, and even if they perceive the possibility of various uncertainties or risks, they have a high attitude to overcome and accept them. In existing studies, several different results are mixed between consumer innovativeness and consumer attitudes such as trust. Although many studies indicate that there is a positive relationship between innovativeness and consumer attitudes (Rochrich, 2004), some studies did not show significant or partial effects (Ansari et al., 2008). Considering the situation in which various research results are mixed, a deep analysis of the relationship between consumer innovativeness and trust is needed. Based on the above logic, hypothesis 3 was derived as follows.

H3 : Innovativeness will have a positive impact on consumer trust in mobile shopping.

### **III. Methods and Results**

#### **3.1 Methods**

In this research, the measurement items used in the previous studies were modified to this research situation and measured by the 5-point Likert scales (1 = “strongly disagree”, 5 = “strongly agree”). Perceived value was modified according to this research situation based on the existing research and measured by 4 items. Perceived risk was modified according to this research situation based on the existing research and measured by 3 items. Innovativeness was modified according to this research situation based on the existing research and measured by 4 items. Trust was modified according to this research situation based on the existing research and measured by 4 items.

In this study, in order to investigate the impact of perceived value, perceived risk, consumer innovativeness on the trust in mobile shopping, consumers who have experience in purchasing products through mobile are investigated. A questionnaire was conducted online, and consumers were selected by presenting a question to confirm whether they had experienced mobile shopping within 6 months.

A total of 300 people were surveyed, and after excluding 65 respondents, 235 survey data were used for the final empirical analysis. Considering the characteristics of the overall respondents, it was judged that they had enough knowledge about mobile shopping by experiencing mobile shopping, and accordingly, they were judged to be suitable for the questionnaire response of this

study.

### 3.2 Results

The data collected in this study were verified the reliability and validity of the measurement items based on the measurement validation process. This study first verified the reliability of the measurement tools and verified the validity of the measurement model through exploratory factor analysis. This study used Cronbach's alpha coefficient to verify reliability. The Cronbach's alpha coefficient is more than .70 in the preliminary study, suggesting .80 in the basic study and .90 in the applied study. And an exploratory study of .60 or more is acceptable.

The results of the reliability test of each variable are shown in Table 1. As a result of the analysis, it can be said that the reliability of the measured variables was measured at a reliable level of more than .70. So, the reliability coefficient can be evaluated as having an high internal consistency.

Table 1. Reliability Analysis Results

	Perceived Value	Perceived Risk	Innovativeness	Trust
Alpha Coefficient	.778	.658	.851	.818

Validity uses factor analysis. This study conducted EFA (Exploratory Factor Analysis) to confirm the presence of distinct factors. The results showed that all measurement items with eigenvalue > 1 criterion (See Table 2., Table 3.).

Table 2. Total Variance Explained of Exploratory Factor Analysis Results

Component	Initial Eigenvalues			Exact Sums of Squared Loadings			Rotate Sums of		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.646	37.643	37.643	5.646	37.643	37.643	3.151	21.008	21.008
2	1.941	12.943	50.586	1.941	12.943	50.586	2.552	17.013	38.021
3	1.208	8.055	58.641	1.208	8.055	58.641	2.437	16.249	54.270
4	1.170	7.803	66.444	1.170	7.803	66.444	1.826	12.174	66.444
5	.754	5.024	71.467						
6	.721	4.804	76.272						
7	.639	4.260	80.532						
8	.579	3.862	84.394						
9	.505	3.367	87.762						
10	.445	2.964	90.726						
11	.367	2.447	93.173						
12	.308	2.056	95.229						
13	.288	1.923	97.151						
14	.259	1.726	98.878						
15	.168	1.122	100.000						

Notes. Extraction Method : Principle Component Analysis, Rotation Method : Varimax with Kaiser Normalization

Table 3. Rotated Component Matrix of Exploratory Factor Analysis Results

	1	2	3	4
Perceived Value1	.176	.221	.628	-.053
Perceived Value2	-.053	.215	.765	.123
Perceived Value3	.512	.127	.660	.012
Perceived Value4	.494	.182	.640	.079
Perceived Risk1	.256	-.078	.332	.486
Perceived Risk2	.088	.054	-.007	.861
Perceived Risk3	.059	-.050	-.023	.875
Innovativeness1	.755	.070	.343	.071
Innovativeness2	.741	.268	.206	.096
Innovativeness3	.768	.310	.137	.132
Innovativeness4	.809	.215	-.023	.127
Trust1	.195	.759	.331	-.066
Trust2	.242	.802	.196	-.034
Trust3	.222	.597	.417	.070
Trust4	.160	.775	.013	-.007

Notes. Extraction Method: Principle Component Analysis, Rotation Method: Varimax with Kaiser Normalization

The results of the correlation analysis between the variables in the empirical analysis are shown in Table 4.

Table 4. Correlations Analysis Results

		PV	PR	I	T
Perceived Value	Pearson Correlation	1			
	Sig. (2-tailed)				
	N	235			
Perceived Risk	Pearson Correlation	.208**	1		
	Sig. (2-tailed)	.001			
	N	235	235		
Innovativeness	Pearson Correlation	.569**	.288**	1	
	Sig. (2-tailed)	.000	.000		
	N	235	235	235	
Trust	Pearson Correlation	.553**	.053**	.511**	1
	Sig. (2-tailed)	.000	.415	.000	
	N	235	235	235	235

\*\* . Correlation is significant at the 0.01 level (2-tailed).

In this study, regression analysis was performed by selecting perceived value, perceived risk, innovativeness as independent variables, and trust as dependent variables. In the model summary, the R Square value is .376, which is 37.6% explanatory power (See Table 5.).



Table 5. Model Summary

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.613 <sup>a</sup>	.376	.368	.39370

a. Predictors: (Constant), Perceived Value, Perceived Risk, Innovativeness

The significance probability of the model in ANOVA table (is  $p < .000$  level, which is a statistically significant model (See Table 6.).

Table 6. ANOVA Results

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	21.566	3	7.189	46.379	.000
Residual	35.805	231	.155		
Total	57.371	234			

a. Predictors: (Constant), Perceived Value, Perceived Risk, Innovativeness

b. Dependent Variable: Trust

In this study, regression analysis was conducted to verify hypotheses. Table 7. shows the results of regression analysis. As a result of the analysis, perceived value, innovativeness had a positive impact on trust and had a negative impact on trust. So, hypothesis 1, 2, 3 were all supported (See Table 7.).

Table 7. Regression Analysis Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.520	.229		6.642	.000
	Perceived Value	.369	.059	.395	6.245	.000
	Perceived Risk	-.100	.045	-.121	-2.234	.000
	Innovativeness	.255	.051	.321	4.962	.000

a. Dependent Variable: Trust

## IV. Conclusions

### 4.1 Summary

Therefore, this study aimed to analyze the impact of perceived value, perceived risk, and innovativeness on trust in mobile shopping and to suggest the theoretical and practical implications. In order to investigate the impact of perceived value, perceived risk, consumer innovativeness on the trust in mobile shopping, consumers who have experience in purchasing

products through mobile were investigated. A questionnaire was conducted online, and consumers were selected by presenting a question to confirm whether they had experienced mobile shopping within 6 months. A total of 300 people were surveyed, and after excluding 65 respondents, 235 survey data were used for the final empirical analysis.

The data collected in this study were verified the reliability and validity of the measurement items based on the measurement validation process. In this study, regression analysis was performed by selecting perceived value, perceived risk, innovativeness as independent variables, and trust as dependent variables. As a result of the analysis, perceived value, innovativeness had a positive impact on trust and had a negative impact on trust. So, hypothesis 1, 2, 3 were all supported.

## 4.2 Implications

The results of this study provide theoretical implications. Prior research on the antecedents affecting consumer trust in mobile shopping was relatively insufficient. However, this study extends the study of the antecedents of trust by demonstrating the influence of perceived value, perceived risk, innovativeness on trust. Also, this study provides practical implications. It provides guidance on what to focus on in establishing a strategy for securing and retaining consumers by revealing the impact on mobile shopping consumer trust from the standpoint of a mobile shopping service provider.

## 4.3 Limitations and Future Research Directions

Limitations of this study and directions for future research are as follows. First, focusing on perceived value, perceived risk, innovativeness on trust in mobile shopping has not taken comprehensive consideration of other factors influencing trust. In future studies, it is necessary to carry out research including other factors. Second, this study focused on consumer perspective, but it is necessary to complement the research results by simultaneously reflecting the provider perspective. In the future, it is necessary to analyze both the consumer perspective and the provider perspective at the same time. Finally, this study is conducting a cross-sectional study on the relationship between provider and consumer. It is necessary to fill in the gap of research by conducting longitudinal research in future studies.

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## 모바일 쇼핑에서 지각된 가치, 지각된 위험, 혁신성이 신뢰에 미치는 영향

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### 국문 요약

모바일 쇼핑은 단순히 매장 내에서 소비자의 쇼핑을 지원하는 도구를 넘어 오프라인 연결을 통해 소비자에게 새로운 차원의 경험을 제공한다. 모바일 쇼핑을 통해 경쟁 우위를 확보하기 위해서는 신규 고객을 확보하는 것도 중요하지만 확보된 고객과 지속적인 거래 관계를 유지하는 것이 더 중요하다. 기존의 모바일 쇼핑 관련 연구는 모바일 소비자 특성에 관한 연구, 모바일 쇼핑물 특성에 관한 연구, 모바일 쇼핑 자체의 특성에 관한 연구로 크게 세 가지로 분류할 수 있다. 따라서 본 연구는 모바일 쇼핑에 대한 지각된 가치, 지각된 위험, 혁신성이 신뢰에 미치는 영향을 분석하는 것을 목적으로 하였다. 지각된 가치, 지각된 위험, 소비자 혁신성이 모바일 쇼핑에 대한 신뢰에 미치는 영향을 알아보기 위해 모바일을 통한 상품 구매 경험이 있는 소비자를 조사하였다. 본 연구에서 수집된 데이터를 기반으로 측정 항목의 신뢰성과 타당성을 검증하였고, 지각된 가치, 지각된 위험, 혁신성을 독립변수로, 신뢰를 종속변수로 선택하여 회귀 분석을 수행하였다. 분석 결과 지각된 가치, 혁신성은 신뢰에 정(+)의 영향을 미치고, 지각된 위험은 신뢰에 부(-)의 영향을 미치는 것으로 나타났다. 분석 결과 세 가지 가설 모두 지지되었다. 마지막으로 연구의 시사점을 제시하고 연구의 한계점과 미래연구 방향을 기술하였다.

■ 중심어: 모바일 쇼핑, 지각된 가치, 지각된 위험, 혁신성, 신뢰

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