DEPARTMENT OF ECONOMICS

CAR DEALING PERCIVED RISK IN ONLINE SHOPPING ENVIRONMENT VIA BE FORWARD AS A MEDIUM

BY

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A DISSERTATION SUBMITTED IN THE PARTIAL FULFILLMENT OF THE REQUIREMENTS OF MASTER OF SCIENCE IN PURCHASING AND SUPPLY CHAIN MANAGEMENT
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SIGNED ………………………………………………………………………………………………

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DEDICATION

I dedicate this piece of work to him whose voice the winds and the waves obey when he says “peace be still”, for he is my God, may he be glorified forever and ever
APPROVAL FORM

The undersigned certify that they have supervised the student Norest Chikuni’s dissertation entitled, ‘Car dealing perceived risk in online shopping environment via Befoward as a medium’, submitted in partial fulfilment of the requirements of the Masters of Science in purchasing and supply chain management.

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Chairperson                      Date
ABSTRACT
Internet is changing the way consumers shop for goods and services, and has rapidly evolved into a global phenomenon. Despite the benefits that are found in online purchase, still people are hesitating to purchase completely. The purpose of this study is to investigate perceived risks associated with the intention to purchase cars online. The objectives of this study were to investigate the impacts of consumer perceived risks on online purchase intention, to measure the relationship between gender and the various dimensions of consumer perceived risks and to measure the relationship between income and various dimensions of consumer perceived risks. Descriptive research design was used in the study. A case study was also used. Random sampling technique was to arrive at 50. The data was collected using questionnaires. The researcher distributed the questionnaires personally. Data was presented and analysed using tables. Findings were that online perceived risks have got a negative impact on consumer intention to purchase online. It was also found that there is no significant relationship between gender and various dimensions of online perceived risks except for privacy risk. It was also found that there is no significant relationship between income and various dimensions of online perceived risks. The study recommends the retailer such as Be forward educate its customers of the benefits of online purchase of their cars. The study recommends the company educate its customer male or female of the benefits of shopping using their company as a medium. The study recommends the company to educate their clients that there is no relationship between their level of income and the online perceived risk because as the clients think that as they are of lower level of income or they have got high income they are mostly likely to be affected by online risks.
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May the Almighty bless you and may his love continue to bind us ALL!
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CHAPTER 1

1.0 INTRODUCTION
The way consumer is shopping goods and service has changed because of internet. Online shopping has immediately domestic market in to global market. Online shopping is the process whereby customer went on to purchase goods and services using internet, The purpose of this chapter is to give an insight into car dealing perceived risk in online shopping environment. The elements in the introduction chapter includes the background of the study, statement of the problem, research objective, research question, purpose of the study , assumption, limitations and delimitations

1.1 Background
In 2016 people who used internet in India were 500 and that cause it to the second largest user of internet. However, the use of internet in United States is growing but at slower rate. Online shopping is an important nature to the customers but it fosters different problems in mind of the buyer. Soon after the establishment of the World Wide Web, the idea of purchasing on internet has increased gradually .it has been shown by the a number of e purchasing podiums that were being created for example Flipkart, Amazon, Snapdeal, Myntraetc have led to the increase of shopping the rise in the shopping propensity in India .Due to easiness of online purchasing customer tend to like to buy different type of product on line. In the article Economic Times, 50 million online purchasers has been recorded. The number was estimated to rise to up to three hundred and twenty million in the year of 2020. The digital economy in India has been boosted by e purchasing. Normal e- purchases in India has risen with 78% in 2016 because of new marketing method implemented by marketers. Various reason for and type of products led to the more developed of e purchasing to 78% in 2016 from 66% in 2015. The introduction of robust 4G networks by portable carriers will drive escalating numerical purchases which are done using phone. Furthermore, the reduction of prices of 4G devices and service strategies have made it much appropriate for customer to study, look through and buy on smart phones. Despite of the strong increase, e purchasing became increasingly important. Ecommerce trade remains. The age between 15-34 in India is internet user, which is a business opportunity to develop the product for their customer. The restriction of geographical boundary by brick and make the number of people who access the internet to increase , these makes people to make use of smart phones to enhance and reducing data prices put forward high market possible for e-retailing in India. Also in India e
sellers provide delivery when customers buy online though very small orders are charged a certain amount. Other related initiatives area unit benefits like dilemma free return policies within 7–30 days, referral discount, wish list, try and purchase, tracking the consignment once the product is ordered. Consumer perceived different types of risks. The factors that can be used to measure risks are gender personality, income and age among other. So it very empirical for the nowadays researcher to only to focus on the different types of online perceived risk that affect the consumers but also the variation of risks among people. The aims of this study are to understand the perceived risks in online shopping environment. The is to paper attempt to unveil the various dimensions of perceived risk in online shopping that will be helpful for the marketers in mitigating the perceived risk. The generally accepted determinants of consumers’ perceived risk namely monetary risk, product risk, delivery risk, time risk and confidentiality risk has been used to satisfy the aims of the study. Online shopping behaviour of the customer is affected by online perceived risk. More so, online shopping can also be affected by demographics. Income and gender are the two imperative factors recognized that may have considerable effects on consumer’s perception towards online shopping.

1.2 STATEMENT OF THE PROBLEM

Perceived risk can be described as the feeling of uncertainty about outcome that occur from a particular attitude and possible unfavourable results. Perceived risks is described as a feeling of insecurity about the possible results of specific attitude and probable unfavourable of the results (Fosythe and Shi 2003). More so, consumer attitude can be viewed as an example of risk taking founded on any activities of the consumer which can result in penalties which the consumer cannot expect anything and most of these events are unfavourable (Laroche et al, 2003). Consumers find it easy to purchase cars online but this may cause consumers to bear so many risks. Through buying online there are many advantages that can be accrued by consumers. Both female and males of different ages visits online websites frequently and they purchase all kinds of needs of life. Customer from all areas in the world visits their different marketplaces to buy and sell their commodities. The most prominent characteristic of online marketing is that it is less crowd and noise. Another advantage of shopping online is that one can visit online shopping at his or her own time so that he or she can buy goods and services. Despite the benefits that are found on online environment people are hesitating to purchase online. There are so many types of risks that can affect consumers as a result of online purchasing.
When customers purchase online they face more problems than when purchasing using traditional ways. These risks that are found when purchasing online affects the purchasing intention of the consumer. Perceived risk is as powerful figure in explaining consumer attitude since customers tend to avoid loss in need of success. (Mitchell, 1999). From a management point of view, have a better knowledge on how customer reduces online purchasing risks. Perceived risk, hence, turn out to be an important area of research to many researchers (Kalakota and Whinston, 1996). However, up to now, there are little empirical evidence that have published about online perceived risks and its past history. Examining the causes of perceived risk is therefore one of researcher’s worry in this research.

Since buying of cars online is most prevalent nowadays and also the risks which are being experienced by the customer are also so many there is need for one to undertake a study on this topic.

### 1.3 Objectives of the study
- To investigate the impacts of consumer perceived risks in online purchase intention.
- To measure the relationship between gender and the various dimension of consumer perceived risk.
- To measure the relationship between income and various dimension of online perceived risk.

### 1.4 Research questions.
- What is impact of consumer perceived risks on online purchase intention?
- What is the relationship between gender and various dimensions of consumer perceived risk?
- What is the relationship between income and dimensions of consumer perceived risks?

### 1.5 Justification of the study.
The purpose of this study is to investigate perceived risks associated with the intention to purchase cars online.
1.6 ASSUMPTIONS
The researcher assumes that all employees and customers who are going to be interviewed has reasonable knowledge of the topic and will provide true and accurate information to the researcher.

The researcher assumes that the sample size selected will be accurate representation of the whole population of the study and the data collection methods used will enable the researcher to gather enough and important data required for the study.

The researcher assumes that the economy of the country will remain in its current state. A change in the state of the economy has an effect on the consumer behaviour hence different results could be obtained in a different environment.

1.7 LIMITATIONS

Time
This is an educational study and is supposed to be completed with a specific period of time. Due to the constraints of time this research is limited to Be forward as the researcher is unable to cover other mediums which are used to purchase car online. To reduce the limitation of time the research used the people who where near her around Harare to answer her questionnaire. Also questionnaires where also distributed through researchers mobile phone

Methodology
This research used questionnaires as a primary data collection tool. Data collection methods of questionnaire and observations could also have been used to get finer details about the online perceived risks.

The researcher is not very experienced in the area of data collection and some crucial points might be missed during the collection stage but the questionnaire was designed in a way which enables the researcher to read the questionnaire easily.

Confidentiality
Access to company information is limited as companies regard their documents and records as highly confidential. The researcher will seek authorization from the directors of the company to access some of the information required for the study

Finance
Due to financial constraints the researcher will not be able hire assistance to help with the research but will instead carry out the research and data collection on her own.

1.8 DELIMITATIONS

There different mediums of purchasing cars online but the researcher only focused on Be forward. Also Be forward has many offices throughout the country but the researcher chose to use Harare offices because that is where researcher stays. Since this research is an academic research it is supposed to be conducted within a set time frame.

This research will be conducted over a period of one year and the period covered is November 2018 to June 2019.

1.9 SIGNIFICANCE OF THE STUDY

To the researcher

The researcher gained an in-depth understanding of car dealing perceived risk in online shopping environment. The researcher through the research acquired researching skills. It gave the researcher knowledge on how to come up with solutions to prevailing problems associated with online shopping.

To Bindura University

The university would add this research study to the university library and it will be used by future researchers in the same area as a point of reference. The university can also publish this study and mark themselves as the institution with knowledge and expertise in the area of online perceived risks. The university through the faculty would be able to access the performance of the student as far as research method is concerned.

To the customers

This study helps the customers to be well acquainted with the types of risks that they are likely to face. The study can also increase they knowledge on how to deal with these types of risks.

1.10 DEFINATIONS

ONLINE SHOPPING

Online shopping is a process whereby good and services can be bought online. Internet has change the way people buy commodities and services. (Forsythe and Shi 2003). Consumers
are interest in the way internet has change their knowhow in shopping hence they make better buying decision (Burke 2002). However, customers search for information on the internet about how to acquire different types of goods and service (Chiang; and Dholakia 2003).

PERCIVED RISK

As risk is defined it not certainly objective risk, what matters is perceived risk (Bauer 1960.) In the study of Dowling and Staelin, the feeling of insecurity and unfavourable penalty from customer of buying product and service is called perceived risk. Therefore, it can be said that perceived risk is fear of potential outcome of activities and probable failure. (Forsythe and Shi 2003). This entails that customer give more attention to loss or gain (Murray 1991).

In general, perceived risk, the link with trust varies interaction if a interaction is perceive to be more risk than it is necessary to engage more trust in such any interaction with any partner (Schoolman 2007). According to (Bettman 2014) Most of the scholars came to conclusion perceived risk is a combination of the views of the probability that anything wrong can happen and the view of the severity of the penalty if it does.

Risks

Risk is a possibility that an adverse event may occur (National Safety Council, 2003). Risk can also can be defined as the calculation of how actually an incident can happened, how bad and how good it is. Risk can be measured using different ways. They are different types of risk which are time, performance, product, monetary and delivery risk.

1.11 Summary

The researcher carried out the study at Beforward concerning car dealing perceived risk in online shopping environment basing on the stated assumptions. The researcher accommodated the limitations and delimitations as highlighted earlier. The next chapter will go on to look at literature review, theoretical frame work, empirical evidence and gap analysis of this study.
CHAPTER 2: LITERATURE REVIEW

2.0 Introduction
The main aim of this chapter is to review related literature with regard to car dealing perceived risk in online shopping environment. The researcher focused on theoretical and empirical review of the study. This chapter seeks to highlight the risks associated with online shopping. The researcher went on to discuss previous research results on car dealing perceived risks in online shopping environment.

2.1 Conceptual and theoretical framework
Regardless of the gains of e-trading over traditional trading and positive forecasting for prospect progress of online shopping, adverse characteristics connected with this internet spending technique are also becoming dangerous (Ko et al., 2004). Customers observe a complex level of risk when purchasing online as compared with offline methods of shopping. These alleged risks related with online buying have a profound consequence on customer decision making.

**Demographic Variables**

<table>
<thead>
<tr>
<th>Financial risks</th>
<th>Time risks</th>
<th>Product risks</th>
<th>Delivery risks</th>
<th>Privacy risk</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Product risk</strong></td>
<td><strong>Intension to purchase online</strong></td>
<td></td>
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</tr>
</tbody>
</table>

The concept frame work above is trying to show how the various types of online perceived risk can affect gender. The diagram also shows how the difference in income levels can cause consumer to bear different types of online perceived risk. Also the diagram show that these type of risks can affect the consumer’s intention to purchase online.
2.1.1 Advantages and disadvantages of online shopping

Customers can have advantage from e-shopping rather than shopping on traditional channels (Keeney 1999). Although online shopping brings forward advantage it also has drawbacks to both buyers and sellers. (Teo and Liu 2007). Advantages includes; online explore engines and intelligent agents who can decrease expenses, the Internet serves as a good information explorer as well as a transaction medium which brings good knowledge (Forsythe and Shi 2003). The negative impacts of online purchasing are: buyers and seller cannot in interact face to face and they cannot even touch the product in question. (Gupta et al. 2004). Despite that it is easy to shop online, some consumers still do not wish to buy online because they fear risk such as theft, financial losses and many problems in online activities and transactions (Gefen 2000). Scholars have argued that one of the significant aspects is trust, strong relationship security and privacy. Perceived risks differ from nation to nation.

2.1.2 Perceived Risk in E-commerce

Although there are many benefits of online internet buying the movement of money associated with online buying is not increasing as expected this is because people are hesitating to shop online. The gross sales of e-shopping provide only smaller percentages of profit that of shopping whilst at home. (Cases, 2001). Disadvantages associated with this type of shopping are very critical. (Ko et al., 2004). Consumers are not comfortable with their private information which is found on their card as they fear loss and to be tracked by internet hacker or bias retailer. (Pallab, 1996). Customers also fear to buy goods or product that they have not seen on their own because these product might give them problems of non-performance. (Ko et al., 2004)

The idea of alleged risk has ironic history in information system and marketing. Consumer perceived risk has been studied long back by a number of researches. (Zheng et al, 2012) behaviours of risks have been introduced by Bauer (1960) as a possible way of consumer feelings towards a purchase in the marketing and consumer behaviour literature.

The implementation of new method of shopping using internet leads it to develop new debate notion of perceived risk. (Cases, 2001). Different scholars have conducted studies to examine the different types of perceived risk. A study conduct by Li and Zhang (2002), shows there are main types of perceived risk which are coming out in the course of online shopping. The types of online perceived risk includes functional loss, financial loss, time loss, opportunity loss, and product risk. The other category of online perceived risk linked to online shopping includes risk of confidentiality, security, and non-repudiation. In the midst of them, the power
of monetary risk, product risk, and worry for confidentiality and safety is more important. Perceived risk has also been used in both product and service classification in online buying to better focus assessment and implementation. (Li and Zhang, 2002). For example, the study of Featherman and Parlou (2002) employed features from the perceived risk literature to forecast consumer adoption of e-services.

It is agreed that perceived risk is a mixture of the thoughts of the probability that anything that goes wrong and the degree of importance of the penalties if it happens. (Bettman 2005). A psychometric approach has been used across many sectors to study perceived risk such as health, money, naturally occurring hazards, technology etc. It was proposed that the psychometric theory is a useful way to examine perceived risk. Nevertheless, these conducted researches of perceived risk were engaged at risks associated with traditional shopping risks, and necessary to be included in the examination of perceived risk in online shopping. This research also uses the psychometric method of examining risk perceptions.

However current study also agree to the notion that the profit from online purchase are not growing to the levels which were expect by some other past researcher this is because of different types of online perceived risks that are associated with online shopping. As the customers know the types of losses that are associated with buying online it leads them to hesitate to purchase online because of fear of these risks.

2.1.3 Concept of Perceived risks

Subjective Risk Perception

A risk is the relationship between likelihood that something bad can happen and the penalties of an event Oltedal et al. (2004). The meaning of risk includes an approximation of the likelihood of undesirable occasion to happen (Brun, 1994). Adams (1995) propounded that risk, in relation to the definition mostly found in safety literature, is the likelihood of an unpleasant yet to come event multiplied by its magnitude. Nevertheless, own estimate of risk may be very different from the objective estimate (Boholm, 1996). Statistics and probability are used to calculate objective risks, but these are completely free from individual judgement. (Ulleberg and Rundmo, 1996).

Perceived risk differs from value to society from society and from one individual to individual. Perception has been defined as a procedure, choosing organising, understanding information in order craft picture of the world (Kotler and Keller, 2006 cited in Santana and Loureiro 2012) Perception varies not only on the physical motivation but also on the relation
between the motivation and the environment and on the internal conditions of the consumer (Santana and Loureiro, 2010). For that reason, perceived risk rest on in what way an individual comprehends and experiences event.

In relations to consumer perceived risk was distinguish from, (Cunningham 1967) illustrated that perceived risks given that the customer can only act in response to the quantity of risk one can really perceived and only to her/his personal analysis of that risk. What is important is in consumer attitude is not whether is objective risk decision making but in other words, the key point of view for consumer behaviour is not whether there is an objective risks, but the subjective risk perceived by consumers.(Soares, 2004). The concept of risk has been looked in many different faculties. Giving an example, risk study in Psychology tries to respond the query, who fear what and why? In addition, in the study (Soares, 2004), the responsibility of perceived risk on selection has been examined in a many areas such as psychology, marketing and economics just to mention a few.

In business, (Soares 2004) shows that the utilization include an aspect also. Customer face the problem since the penalty of customer needs could manifest in the long run. The notion of the customer behaviour as risk-taking was first presented in 1960. The theory rely on the suggestion that.

“Customer behaviour includes risk in the logic that any activity of a customer will manufacture penalty which he or she cannot expect with anything resembling certainty, and some of which at least are likely to be unfavourable”(Bauer, 1960).

From the time when risk-taking behaviour was implemented by Bauer (1960) as a potential solution of customer behaviour on purchase in business literature and consumer behaviour, perceived risk has been distinct in several ways, with substantial debate happening on the advantage of each (Pires et al., 2004). (Cox 1967) argues that risk management is mainly worried with working with uncertainty, that is, with information management. This alleged risk may be compacted by either dropping the sum at hand and dropping the subjective ambiguity that loss will not happen.

Following the notion of Bauer (1960), first analyses of perceived risk in the context of purchaser actions concur in essential that create mixture of two mechanism: the chance of a loss (i.e. that which is at hand) and the subjective emotion of the significance (or unfavourable end result) ascribed to that loss (Cunningham, 1967). Risk is the purpose of the significance or degree of the successes to be achieved, the genuineness of the consequences
that may be caused for non-attainment and the total of means dedicated to attain the objectives (Cox, 1967). For every purchases choice, the purchaser may have a set of trade goals, or expected results of the acquisition. Hence, perceived risk is the evaluator of the probable or expected disappointment with the procurement, relying on the trade goals of the end user. Risk is most pertinent in the alternative assessment phase of decision-making, but also in other stages of the trade process (Soares, 2004).

Most successive research has used these two types particularly (the chance of a loss and the individual emotion of in auspicious cost), some have utilized a deviation two-dimensional definition such as uncertainty and significance (Ross, 1975), and some utilization only dimension e.g. uncertainty only, (Ross, 1975). Some scholars like as joberg (1980) also analyse this notion of perceived risk forwarded (Cunningham 1967) as they regard as it too particular to cover such an uncertain changeable (Crespo et al., 2009). He states that three broad classes of meaning: those anxious with the chance of unconstructive events, those worried with these adverse events themselves measured in some appropriate method, and those disturbed with a joint (Crespo et al, 2009). Following this idea, (Stone and Winter 1987) break away from the expectation-value long-established normative orientation and believe the perceived risk totally as a personal anticipation of loss (Crespo et al, 2009).

2.1.4 Types of Perceived Risk in Internet Shopping Context
There are several kinds of alleged risk concerned in buying decision which has been acknowledged from a number of researches are societal, monetary, material, presentation, period, and emotional risks (Kim and Lennon 2000). Social risk is where relatives or associates may impact procurement choice of particular item (Dowling and Staelin 1994) Financial risk is defined as the possibility of suffering a financial loss from procure. There are dissimilar explanations why e- buyer might endure financial loss when shopping on the internet. It is not ease for internet buyer to decide whether the price of the article purchased at internet vendor is the lowermost obtainable equated to others. Opinion of such financial risk expounds why internet customers dumpcarts (Egel and Joseph 2012). Other financial loss can happen as are result of credit card which is a chief financial worry amongst internet buyers. Furthermore, (Caterinicchia 2005) reports that shoppers are more concerned with financial loss because if goods that they may have purchased online can fail to perform well or as anticipated. Moreover, buyers can be unwilling to obtain goods internet owing to other overheads such as shipment. Generally, financial risk has been adversely related with e purchase (Chang et al. 2005) and is deemed to be well-built forecaster of buyers’ internet
purchasing intentions (Bhatnager et al. 2000) and attitude like trend to dump e-shopping carts, buy regularity, sum consumed on internet, and rate of recurrence of searching with intent to buy (Egeln and Joseph 2012). For instance, most customer think that is too simple to have credit card information stolen (Kim et al. 2008), so are very careful about using a credit card.

Physical risks are a view that a product may be risky to customer’s wellbeing in terms of health and safety when it does not work accord to plan.

Product risk or performance risk can be articulated as the likelihood of the product to operate in the way anticipated (Peter and Tarpey 1975). Product risk said to be the most has been reported as the most often cited for the many fears of the customer to buy their good online. For instance, product risk was established to have important effect on the regularity of buying internet (Forsythe and Shi 2003). A comparatively great level of product risk is estimated when buying internet, specifically for certain items classifications, as a result of buyer’s incompetence to materially look at it and examine item characteristics on internet (Garbarino and Strahilevitz 2004), pointing out that risks related to product uncertainty is likely to adversely impact internet acquisition decision for some commodities (Bhatnagar et al. 2000). For example, consumer incur high risk level sof product risk for purchasing apparel on the internet as compare to purchasing in offline store. (Goldsmith and Goldsmith 2002).

Performance risk can a result of the buyer’s incapability to verify the quality of the product as a result of lack of knowledge, touching, feeling, and testing the product (Roselius 1971).

Fifth, time risk is when the consumer losses his or her time, suitability, or strength associated with making ncorrect buying resolution and when an item acquired desires to be restored or substituted (Bauer 1967). Psychological risk is an opinion that adverse the perception that adverse consequence can be caused as result of a defective goods. (Jacoby and Kaplan 1972), or probable damage of self-confidence from the displeasure of not attaining their procurement objectives (Stone and Gronhaug 1993). Furthermore some of the scholar postulated that privacy risk must be added up as the sixth type of risk there it is defined as the probable loss of control over confidential individual information, such as when customers’ individual information is used without the knowledge of the consumer. (Featherman and Pavlou 2003).

Nevertheless, other scholars have contended that there four kinds of risks namely monetary, product performance, emotional, and time or convenience loss are the most are most dominant amongst internet purchasers. (Cox and Shi 2003). Garner (1986) suggested that
monetary, emotional, and social risks significantly impacts on purchasers buying choice; on the other hand, convenience and monetary risks were regard as highly significant in buying of service. As a result, different observations of risk have a degree of effect on tangible products versus intangible services.

2.2 Theoretical literature review

2.2 Protection Motivation Theory

Protection motivation theory is one most the most important theory that is refer to by many scholars in explaining the concept of risk. (PMT) state that people has got a tendency of protecting themselves when they they predict a negative event, have the wish to avoid them and believe that they have the capacity to protect themselves from risk. (PTM) is regard as similar to model of heath belief (Becker & Maiman, 1975), which state that people that people evaluate factors that have serious risks, their individual exposure, and the probable advantage of defensive activities before opting to be a risk taker or a risk evader. PTM state that there is link between a risk perception, danger, events and people defend their activities when they are encourage and the agency do that on their behalf. For instance, Sheeran et al. (2013) articulated that upgrading the elements of risk appraisal (like risk perception and perceived severity) havemany share positive effects on changing intentions and attitude toward safety. DeJoy (1996) articulated to take a defensive protection active in the working environment as continuous process. Workers evaluate their response effectiveness and self-effectiveness opposite from the feasible expenditure incur for individual defensive tools and some defensive measures led to the protective actions tend to boost as these manners suit to normalized and habituated, and also workers as learn that they can put defensive measures to protection on themselves.

For example, offshore oil workers who have better understanding on an event for the past years felt that they have no safety and high chances of having risk compared to those who are not yet affected by risk (Mears et al., 1998). According to Gucer et al. (2003) found that due to fear of dangerous material at the working place air quality if they had previously experience an occupational injury led them to express their worries. In both these cases, workers’ concerns and motivations to protect them were heightened because of first-hand experiences of incidents or injuries.

This theory is trying to explain that people tend to reason ahead of every action they want to take. Consumer tend to find way to which can protect themselves in order for them stay away from risk.
2.2.2 Risk Compensation/Risk Homeostasis Theory
Another theory which shows why people are willing to accept risk is risk compensation. According to this theory people take more risk because they feel that they have enough security. Due to the measures that are put in place it leads to reduction in risk phobia this is according to risk compensation theory (Wilde, 1994). Many of the researchers on risk compensation theory are mainly focused on haulage safety. Most of the scholars indicated the implementation of safety features on vehicle for example air bags, anti-brakes, seatbelt and warning systems) cause the drivers to desert from safety driving because know that they are well protected. Experiment from haulage safety shows that the availability of antilock brakes and the use of seat belts will cause the drivers to increase speed. (Aschenbrenner&Biehl, 1994; Janssen, 1994).

According to other scholars it is that there is little support for risk homeostasis theory, which is a subject to study. (Robertson, 1998) is argues that the implementation of transportation safety element lead to reduction of road accidents. Robertson and Pless (2002) are of the view that due to lack of knowledge, capability and attention to avoid the attitude that leads to occurrence risk continuous.

The above theory tries to explain the reason why customer is willing to take risk. although these consumers perceived different types of online shopping the consumers continue to buy online

2.2.3 Habituated Action Theory
Habituated action theory point out that getting involved the in high risk attitude most of the time without facing negative effects usually reduces the perceived risk associated with this behaviour. Those who continuously engage in risks activities will get used to it.(Kasperson et al., 1988; Weyman& Kelly, 1999). For instance those who take risk of overdose themselves with drugs, just accept it as their daily pattern (Rhodes, 1997).Weller et al. (2013) is of the view that use of cell does not cause any harm as compared to those with less establish that those who usually used a cell phone while driving have a less proportion of trip taken whilst driving using a cell phone. According to these studies it is shown that risk taking can lead to creation of more hazardous activities when adverse penalty are not suddenly identified. The perception of risk constantly decline and the level of taking risk increase continuously. As Rhodes (1997) showed that risk which are regular do not need risk appraisal or computation for their doing; they are simply done
The theory above tries to elucidate that those are mostly people who always engage in risk activities most will get used to it. The customers will be used in taking risk.

2.2.4 Social Control Theory
Social action theory is one of the theory that have various application which can be used in the realm of safety and risk reduction. This theory was propounded by Hirschi (1969) as he states that link to organisations motivate attitude conformity, as a result the likelihood of high risk can be reduced. The study of this theory pointed out that personal linkage and relationship with schools or working environment has a constructive effect on risk perception. In analysis of educational relationship and engagement, school connectedness was an very significant tool in avoiding youth from factor in preventing youth from being attracted to risk-taking activities for example smoking, alcohol and taking marijuana such as smoking, (Chapman et al, 2013). Teenagers who have a good relationship are less likely to engage in bad behaviour such as drink alcohol and other unscrupulous behaviour (McNeely &Falci, 2004). Risk awareness can be reduce by the use of employee engagements and the use volunteer or safety program.

In relation to this study it can be said that personal linkage and relationship society and have a constructive effect on risk.

2.2.5 Theory of perceived risk on gender
The availability of gender difference in propensity to take risks has been written in many questionnaire and experimental research. For instance, a meta-analysis by Byrnes, Miller, and Schafer (1999) looked 150 papers on gender differences in risk perception. Their study found that on over 150 papers they studied it was revealed that men are risk takers than women. In one important study that gives a background for the present investigation, Weber, Blais, and Betz (2002) in their studies reviews that risk faced by women and man have five different assessed the risks that men and women perceived in behaviours spanning five different realms which are monetary, health, ethical, safety. Social decision making was one type of risk which was found to be less affecting men and in the other four types of risk gender difference was found. This study was done also in German and similar results were obtained (Johnson, Wilke, & Weber, 2004). Across studies, the social domain is unique in that either no gender differences are found or when they are found, women are the most people that have more report of engaging in risk behaviour and thy are likely to suffer from the consequence of risk. (Johnson et al, 2004; Weber et al., 2002).
Of importance, these scholars found greater that greater variability in an individual’s willingness to take part in risk across domains, advising that risk taking is not simply the product of some general personality trait that promotes risk seeking. Instead, individual and group differences are considerably due to differing notion of risk in different domains.

This theory is of significance to this current study also because gender was also looked at in this current study. The theory found that men are risk taker as compared to woman

2.2.6 The theory of reasoned action (TRA)
The concept of reasoned action (TRA) is suitable to explain the customer attitude and other notions have applied its theory to improve the innovation theory for example the planned behaviour and technology acceptance behaviour (Cao & Mokhtarian, 2007). Ajzen (1991) argues that, the attitude of human is determined by the outstanding views to evaluate the advantages and costs of behaviour (Cao & Mokhtarian, 2007). Some of the examples of salient belief are as follows, product perception, shopping information, and customer service and consumer risk. The salient beliefs are introduce by peoples own ideas, such as friends, relative and even customers ideas. The confidence and normative belief determine human behavioural meaning and then the objective would affect human actual behaviour.

2.3 Empirical Literature Review
2.3.1 Antecedent of the impact of perceived risk on online purchase behaviour.

A study was conducted by C Gerber and colleagues on the effects of perceived risk of online purchase behaviour and the outcome customer fairly tend to be thoughtful decision makers and they are more likely to evade risk. The number which were predicted has not yet been reached because consumer fear to buy online as a result of risk. For online shopping to grow to its predicted have ample knowledge on risk affects the online buyers, So that the customer tends to like to online. The aims of study were analyse the effects of perceived risk through buying online. In Interviews were done in 200 emerging markets that have accessing internet, the outcome revealed that perceived risk have an impact on online buying behaviour, and some consumers who have not conducted some purchase online are most likely not to conduct online purchase. It was seen customers in developed market seem to be more conservative when buying online. Marketer should develop good marketing programs which encourage customer to buy online.

2.3.2 Perceived risk barriers to online shopping.
Liezel Swiegers carried out a research in South Africa entitled “Perceived risk barriers to online shopping”. The outcome articulates that e buying is progressively spreading in the world whilst in south Africa it is slowly growing. It was postulated that psychological and social risks have a significant effect on purchasing intention on internet in clothing and books industry. In addition, perceived financial and perceived social risks were shown to significantly affect online purchase intent of inexperienced online consumers, for the context of clothing and books. The consumers who have less experience were considered to be more affected by perceived financial and social risk especially in the textile and stationary industry.

2.3.3 Online consumer perceived risk and attitude influences on online purchasing behaviour: In case of Mongolian online shoppers.

The study of Munkhjargal et al was aimed at examining online consumer perceived risk and attitude influences on online purchasing behaviour in Taiwan. The consumers make buy more from foreign E-commerce websites (Amazon.com, Ebay.com) than Mongolian e-commerce system (Apm.mn, Rio.mn, Mmarket.mn). This study points out that perceived risk is higher. Consumer perceived risk of online shopping affects user’s attitude and the attitude significantly influences to purchasing behaviour. Survey was done from 294 social network users. The outcomes articulated that produce risk, monetary risk, non-delivery risk and time risk have adverse impact on online shopping position. They assumed that Mongolian consumers view all perceived risks as important. The customer’s attitude was significant and positive impacts on the online purchasing behaviour.

2.3.4 Consumer perceived risk in car purchases.

This study belongs to k. Rajendran and J. Jayakrishnan. The objective of this study was to investigate the customers mind set in relation to performance risk, monetary risk emotional risk, physical risk, time risk, social risk, obsolescence risk, facility risk, and decision making risk on the purchase of car in India. Having better understanding on a variety of characteristic of customer purchasing procedures can help company to make up programs that increase their capacity in the market. These programs will help to reduce customer perceived risk. These programs will also provide a better understanding of behavioural effect of consumer and it effect on decision making especially it car dealing industry.

2.3.2 Empirical evidence on the relationship between gender and the various dimensions of consumer perceived risks
2.3.2.1 Gender differences in the perceived risk of buying online and the effects of receiving a site recommendation.

The study of Garbarino and Strahilevitz (2004)

Garbarino and Strahilevitz (2004) suggested that gender is in relation with what peoples think and the advice being given by friends. For instances when someone wants to buy a car if a man is being asked he will give her own perception and also a woman will also give her own perception about that product that’s gender perception. From the study which was conducted it shows that woman are the one who are mostly affected by risk when purchase online than man. Also, woman are also the most people who are being affected by recommendation from the friends some of the advice will cause high risk like theft. The risk and problem includes private information privacy, security, fraudulent website, and non-delivery, inferior quality of product and even product which is different from the actual order. They indicated that females are prone and people will be given products they did not order, offshore of private information, abuse of credit card and creation problems than males. Furthermore, females perceived the consequence of those problems as more serious and bad than males.

2.3.2.2 Perceived Risk in E-Commerce: A Demographic Perspective.

J.K Sharma and D Kurien suggest that both male and female respondents perceived time, performance and finance risk to be higher as compared to other risk facets. The study was aimed at highlighting the effects of demographic status of respondents on perceived risk. It was shown that woman counterparts perceived more risk in online as compared to males. From the statistical analysis, it was reviewed that perceived risk for e-commerce is independent of gender. They also suggest that female usually prone negative outcome as more likely to occur. Risks could be high in females due to them being less connected and isolated from others, across cultures.

2.3.2.3 The impact of online shopping experience on risks perceptions and online purchase intention: The moderating role of product category and gender.

B Dai in his study was aiming to evaluate the differences of gender these differences include monetary impact, time taken for the delivery of the product, buying purposes of the product, among others. More researches were conducted to examine the sample means and the results pointed out that there was no any difference in gender perception on financial risk for online
Nevertheless, male respondents perceived higher levels of product and privacy risks related to online apparel shopping than women. From the study it shows that more of the woman are geared up in terms of fashion than men because woman have more experience in online shopping of cloths. It was shown in the study that female respondents had more past online apparel shopping experience than men with respect to online shopping duration and frequency in the past six months.

In the music industry it was evaluated that there is no gender difference. In music industry there was no significant gender difference, but male respondents’ perceived significantly higher privacy risk linked to buying music products on the Internet, but less financial risk, compared to women.

**2.3.2.4 Consumer patronage and risk perceptions in Internet shopping.**

This study of (Forsythe, and Shi) analyse the type of perceived risks related to online buying and the relationship between type of perceived risk by e buyer and their attitude within risk theoretical framework. The study looked at four types of risk that were of worry to Internet buyer which are monetary, produce performance, emotional, and time or suitability loss risk, the connection between the types of risk perceived and chosen demographics, and the impacts of perceived risks on Internet behaviours. Results shows that risks are an important figure to explain problems associated with online buying. An idea of evaluating approach of investigating online attitude from a perceived risk context is suggested; administration effects for future research are also presented. Woman were regarded as the ones who are more vulnerable to monetary risk than men. Elderly person was regarded as the one who are more affected physical risky and had lesser experience.

**2.3.3 Empirical evidence on the relationship between income and the various dimensions of consumer perceived risks**

**2.3.3.1 Perceived Risk in E-Commerce:A Demographic Perspective**

In study of J. K. Sharma D. Kurien, India, it was found that consumers with lower income perceived more risk of time, performance and finance when undertaking online transactions. It was found that customers with medium income perceived more financial risk, time and performance. Consumers with high income perceived more financial, privacy, time and performance risks. From the statistical test, the research alluded that five constructs of risks are dependent on income levels. Findings from the research present a new ideology. The ideology states that high income and medium income groups are more risk averse than the
low income group. Low income segments are generally price conscious and are willing to take risks when it comes to better available online deals. Whilst in case of medium and high income category, concerns like privacy and time also increase. It was found that, for saving time and privacy, high income category could be willing to pay more money. Also by paying extra, customers falling in the high income category would be able to protect themselves from financial and performance risks.

2.3.3.2 The effect of online customer reviews on customer's perceived risk associated with online leisure hotel booking.

In the study of Biwei Yang, Indian, the researcher established a technique which examines the link between customer risk related to online booking. Hotel. About 200 studies where done and it contain two parts and one picture which are demographic information, past skills and behaviour of online customer reviews on hotel booking. A situation was given that the partakers were planning organising a tour for themselves. Statement of operation were used to evaluate individual partakers and risk their beliefs on online hotel booking skills.

The outcomes shows that for monetary risks, physical risks, performance and societal risks, hotel. The resultswere that for financial risk, physical risk, performance risk and social risk, hotel preference and scenario were the most important predictors of risk on online hotel booking. Hotel choices did not show arithmetical importance in forecasting emotion risk. Performance risk, physical risk and social risk showed the biggest percent on the list without important difference between the three. Money risk was the second highest, whereas psychological risk and time-loss risk were the least concerned.

2.3.3.3 Consumer perceived risk in online shopping environment via Facebook as medium.

The study from Charu Panwar aims to realize the consumer purchasing attitude whilst buying online. The research reviews the different tactics that are being used by marketers to reduce risk. The study used universally accepted determinants of consumers’ perceived risk namely financial risk, product risk, delivery risk, time risk and confidentiality risk. These risks have important effecton the e-shopping manners of the customer and destructively affects their purchase behaviour. 180 respondents have been interviewed for the primary study. The appropriate sampling method of non-probability sampling has been used as tool for selection of respondents. The research showed out that demographic has pivotal role to play on consumer perception towards online buying. It was shown in the study that income and gender most important factors that have impacts on consumer perceived to buy online.
Statistical analysis has been used for data analysis purpose. Out of 5 various type of perceived risk, Product and privacy risk are two types which shows no significant impact of income, while other three types have important effects on different level of income.

2.4 GAP ANALYSIS
The study of C Gerber and colleagues was done from a South African point of view so there is also need to conduct a similar study in a Zimbabwean context. The current research differs with that of LiezelSwieger in that the past researcher was focusing on clothing and books online purchasing were as the current researcher was focusing on online car purchasing. Some of the studies were done in developed countries where the impact of perceived risks may have different effects if it is in developing countries so there is need for the study.

The study of J K Sharma and D Kurien was done in India a country which developed so there is need to conduct another study in a developing country such as Zimbabwe in order to see whether the same results can be obtained. The study from B. Dai was done examining gender differences in online music shopping hence there is need to conduct another study examining gender differences in online car shopping. The research from Sandra M. Forsythe, Bo Shi 2003 examined four types of perceived risk that were of concern to Internet shoppers and browsers financial, product performance, psychological, and time/convenience loss risk, the relationship between the types of risk perceived and selected demographics, and the effect of perceived risks on Internet patronage behaviours. So there is need to examine whether demographics such particularly gender and income has a relationship with various type perceived risks.

The study from J K Sharma and D Kurien from India which is a developed country found that consumers with lower income perceived more risk of time, performance and finance while undertaking ecommerce transactions so there is need to conduct another study in Zimbabwe were the income value is different from that of India. The study of Biwei Yang was done in India examining consumers’ perceived risk associated with online leisure hotel shopping so there is need to examine car dealing perceived risks. The study of CharuPanwar suggest that income and gender two significant factors that were recognised that they may be possible effect consumer attitude toward online buying. Of the 5 various types of perceived risk such as Product and confidentiality risk are two types which showed no significant effects on income whilst another three types have significant effect on different levels of income. So there is need to see whether the same results can be obtained. The study of K. Rajendran1 and
J. Jayakrishnan was examining on consumer perceived risks in car purchasing hence there is need to conduct another project of consumer perceived risks in online car purchase

2.5 CONCLUSION
To sum up, the purchasing of cars online can pose so many risks on the consumers via Beforward as a medium. There are different types of risks that can affect consumers when they purchase car using Beforward as a medium on online shopping environment. There are also ways that can be used so as to reduce those risks. This chapter looked at the review of related literature. It also looked at the conceptual aspects of the impacts car dealing perceived risk on online shopping. It has been seen from the reviewed literature that perceived risks do have an impact on consumer behaviour. The following chapter will pay attention on the population which was sampled, the data collection instrument and the procedures for collecting data.
CHAPTER 3: RESEARCH METHODOLOGY

3.1 Introduction

This chapter focuses on the research design, research methodology, sources of data, population, target population, sampling framework, data collection methods, research instruments, data analysis procedures, ethical considerations and chapter summary.

3.2 Research design

A research design which was used to carry out this study was descriptive research design. According to Creswell (2009) descriptive research way used to can be used to research and it involves gathering and analysing data using qualitative and quantitative research techniques.

Descriptive research design allowed the researcher to use several research methods, data sources, techniques and teamwork to examine the research problem and it also permits the investigator to find features of the problems more precisely by tackling it from different sides using various means and procedures.

This method was the most suitable research design method since the researcher was dealing with a large sample size. This design presented the researcher with a unique means of collecting large amounts of data in a cheap and time saving manner (Creswell: 2009).

3.2.1 Quantitative Research Method

Statistical research method refers to a method that pursues to calculate the data and using different types of statistical analysis. (Malhotra, Shaw, and Oppenheim: 2013).

It is a method that put more important on making use of formal question and prearranged response options in questionnaires and managed large number of participant. Quantitative research method provides the researcher with a suitable platform for measuring results using mathematical methods that enables the researcher to obtain more accurate and easily explainable and better understandable results of this study.

The quantitative research was used in this research to quantify and describe the activities that was occurred online when customers purchase cars through Be forward. That enabled the
researcher to make accurate predictions about the online perceived risks and gain meaningful insights of the study.

3.3 Research instrument
Wegner (2013) described instrumentation as the arrangement, composition, equipment, techniques or tools used to obtain data from the respondents. The researcher used questionnaires to extract data from the field of study. First hand data has been gathered by pre-tested well-designed questionnaire.

3.4 Data Collection Procedures
The researcher collected data through Questionnaires which were prepared and physically delivered to the customers as a way to reduce expenses. A questionnaire can be described as a tool which consists a number of question and other properties and reason of gathering data from the participants. The investigator used hand delivery method to issue out the questionnaires and enabled the researcher to make sure that the questionnaire managed to circulate across effectively across the target population. The questionnaire consisted of both closed ended questions. Closed ended questions were used to get precise information that made it easy to analyse and categorise data. They also allow getting a wider range of data.

Permission to operate within the clients of Be forward was sought from the owners of the company who promised to keep the exercise independent and unbiased. Less busy times of the day were selected for administering of questionnaires with minimum disturbance to the business.

Malhotra, Birks and Wills (2012) defined questionnaire survey as self-administered questions that were filled by the respondents. A questionnaire was used as the most suitable instrument for the study because it provided a good platform to gather data from such a large population of clients who responded to this study. The respondents were allowed to take their time and to think well about the questionnaire before it was collected. The questionnaire used rated and structured question so as to reduce the time taken by clients to understand and complete the questionnaire in the field. This also reduced the chances of unfilled questionnaires being handled back.
3.4.1 Sources of Data
Both secondary and primary data were used. The researcher used customer questionnaire as a tool to collect primary data. According to Francis (2008) primary data is the original data collected by the researcher for solving the problem at hand and Wegner (2013) defined secondary data as data collected and processed by others for other that the problem at hand. The customers were given questionnaires and data was collected for the first time.

Also the internet was used as a great secondary data source provider in this study. It helped the researcher with insights and directions on how other similar studies were conducted and the type of results obtained for further arguments and research gaps.

Since the economic environment and customer demands are changing rapidly, collecting primary data was done to get the current customer preferences given the current economic and political environments. Various research papers and online material on Online shopping behaviour of consumers has been taken into consideration and accordingly, hypotheses are developed.

3.4.2 Population
Population is group of individuals that have one or more characteristics in common, which falls in line with the interest to the researcher. The population for this study was the customer who bought cars online through Be forward. Customers were chosen as the population for this study because the researcher wanted to get information from the customers who buy cars for their own use.

3.4.3 Sampling Techniques
Sampling was used so as to allow the researcher to work with a minor, controllable quantity of information in so as to understand the behaviour of the population quickly, while still producing accurate findings. According to (Hannah 2015) sampling is a useful tool which can be used to analyse data and therefore data sampling is analysis method used to choose, manipulate and analyse a representative subset of the population in order to classify forms and trends in the larger data set being examined.

Simple Random sampling
According to Malhotra, Birks and Wills (2012), in simple random sampling, every component in the population has an equal chance. Every component is nominated freely of every other component, and the sample is reached by a random process from a selection
frame. Simple random sampling was the most suitable for this research as the number of online car dealers was infinite and thus each customer has a chance to be selected.

3.5 Data Presentation and analysis procedures
The data was cleaned to ensure analysis would proceed smoothly. Data was presented using frequency and percentage tables, graphs and pie chart for each category because they are easy to read and understand. Descriptive statistics was used to determine whether opinions given were associated or consistent with the categories of the respondents.

3.6 Ethical Considerations
Ethical considerations were observed when the researcher was conducting this research. The respondents were informed of the reason and aims of the study before the questionnaire was given. After describing the aims of the study, participant were guaranteed of privacy and confidentiality and where advised not to write their personal details on the questionnaire. No gifts or incentives were given out by the researcher to influence or pressurize the respondents in completion of the questionnaires.

3.7 Conclusion
The chapter focused on the research designs, research methods, research subjects, research instruments, and data collection process and data analysis. The ethical considerations were also observed. The next chapter will focus on data analysis, presentation and discussion, which gives the research findings and implications to the research problem.
CHAPTER 4: DATA PRESENTATION, INTERPRETATION AND DISCUSSION

4.0 Introduction
This chapter looks at the outcomes of the research, which seeks to address the dimensions raised by the research question, as well as the variable identified in the theoretical framework. They are based on the information gathered from the customers of Be forward. The customers were various places within Zimbabwe. The customers included student, government employees and private companies’ employees.

4.1 Demographic information response rate
The table below shows that 44 percent of the participants were man whilst 56 percent were women. Female were the largest number of respondents than man.

*Table 1: Questionnaire response Rate
n=50*

<table>
<thead>
<tr>
<th>Age</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-25</td>
<td>7</td>
<td>8</td>
</tr>
<tr>
<td>25-30</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>30-35</td>
<td>5</td>
<td>7</td>
</tr>
<tr>
<td>35-40</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td>Above 40</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>Total</td>
<td>22</td>
<td>28</td>
</tr>
<tr>
<td>Percentage</td>
<td>44</td>
<td>56</td>
</tr>
</tbody>
</table>

*Source: Primary data*

4.2. The impacts of online perceived risks on the intention to purchase online.
The results from interviews show that 68% of the population does not wish to shop online given the online perceived risks associated with online purchases and 32% indicated that they wish to buy cars online regardless of all the online associated with online purchase of cars. The results from the current study were the as the study from C Gerber who found out that online perceived risks do have an impact on the purchasing intention of the consumer. Also the study from LiezelSwiegers found that online perceived risks have an impact on the purchase behaviour of customers. The study from Munkhjargal et al also found that online perceived risk have an impact on the online purchase intention.

Source: Primary data

Figure 2: Impact of Online Perceived risk

The results from interviews show that 68% of the population does not wish to shop online given the online perceived risks associated with online purchases and 32% indicated that they wish to buy cars online regardless of all the online associated with online purchase of cars. The results from the current study were as the study from C Gerber who found out that online perceived risks do have an impact on the purchasing intention of the consumer. Also the study from LiezelSwiegers found that online perceived risks have an impact on the purchase behaviour of customers. The study from Munkhjargal et al also found that online perceived risk have an impact on the online purchase intention.
4.3 Relationship between gender of the respondents and perceived risk in online shopping.

n=50

Source: Primary data

Figure 3: Gender and Different Types of online perceived risks

The result shows from the current research shows those women are mainly affected by online perceived risks. The study shows those women are most affected by perceived product risk, perceived financial risk and privacy risks. Women are more prone to product risk because they lack information as far as in purchase of cars is concerned. The study from Garbarino and Strahilevitz also tally with the current research in that woman perceived privacy risk than men. However in the same study of Garbarino and Strahilevitz it was found that women perceived more risk of delivery whilst the current study found that they all perceived the same level of delivery risks. The current research found that there is significant influence of gender and various types of online perceived risks and this differs from the study of B Dai which found that there is no significant influence between gender and financial risk and product risks.

The current study concurred with the study of J. k Sharma and D Kurein in that woman perceived more risks when purchasing online. Furthermore the current study concurs with the theory of perceived risk on gender from Byrne, Miller and Schafer (1999) who stated that men are risk takers than woman. Also the study from B Dai differs with the current study in that he
found that male perceived more risks than woman while the current study found that woman perceived more risk than men.

4.4 Relationship between incomes of the respondent’s and perceived risk in online shopping

n=50

Source: Primary data

Figure 4: Relationship between income and the types of perceived risks

The table above shows the nexus between various levels of income and different types of online perceived risk on buying on internet. The results show that those with lower income are mostly affected by online perceived risks. The results from the current study agrees with that of J. K. Sharma, D. Kurien which found that the customer with lower income perceived more financial. J.k Sharma also found those with higher income are like to face time and privacy risk. The current research agrees with the past researcher in that people with high income face perceived time risk and they differ in that he said those with higher income also face privacy risks. This study found that all the types of risks depend on the level of income.

The current study articulate that all customers with different level of income face product risk while it differs from Charu Panwar who found that in that product risk and privacy risk has no significant influence on income.
4.5 Conclusion

Interpretation and research result were provided in this chapter. The areas covered where response rate of participant, demographic of respondents, the impacts of online perceived risk on the intend to procure, the link between gender and different dimension of on perceived risk and the connection between income and the various types of online perceived. The next chapter will cover on text on summary, conclusion recommendation and areas of others studies.
CHAPTER 5: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS.

5.1 Introduction
Summary, conclusion recommendations are included in this chapter. This chapter draws attention to all the discussion which was done in this study. The limitation, knowledge, results and opinions were looked at in this chapter. The conclusion looked at the limitations knowledge, results and opinions. The recommendation highlighted the influence and possible solutions were put forward.

5.2 SUMMARIES
5.2.1 Summaries on the impacts of online perceived risks on the intention to purchase
The results also find that the different types of online perceived risks have got a negative impact on the online procurement intention. It was established that most of the respondent showed that they do not wish to purchase online because of fear of the perceived risks which are associated the online purchasing. Despite having many advantages of shopping car online through Beforward many of the respondents show the many people hesitate to purchase online.

5.2.2 Summaries on the relationship between gender and various dimensions of online perceived risks
The outcomes from this research shows that there are five kinds of online perceived risks which are financial, time, privacy, product, and delivery risks. According to the questions on the questionnaire the researcher sort to find out if there is any link between gender and different dimension of online perceived risks. The results show that there is a link between gender and various kind of online perceived risk. It was seen that woman are mostly affected by online perceived risks. It was seen that both man and woman perceived product risk more or less the same. It was seen from the response from the questionnaire that the consumer fear that their information which they have used online can be sold to other companies and also they indicated fear of phone number abuse.

5.2.2 Summaries on the relationship between income and various dimension online perceived risks
The research also was designed to show out the link between income and different dimension of online perceived risks. The results show that there is significant nexus between income and various dimensions of online perceived risks. In this study it was shown that consumer with
different levels of income can bear different types of risks. In this study it shown that consumer with lower income perceived more financial risks

5.3 CONCLUSION
In line of above specified finding, the following were the conclusions that the study holds in the light of the stated purposes of the study

5.3.1 Conclusion on the impacts of online perceived risk on the intention to purchase
The conclusion of the study was that online perceived risk has got a negative impact on the consumer intention to purchase. It was concluded that most customer hesitate to shop online because different types of online perceived risks.

5.3.2 Conclusion on the relationship between gender and various dimensions of online perceived risks.
The research also concluded that there are five types of online perceived risks which are financial, time, privacy, product, and delivery risks. They study also concluded show that there is a relationship between gender and various type on online perceived risks. From the response of respondents, it was concluded that women perceived more risk when they are purchasing car online. From the study it was concluded that woman perceive more product risk.

5.3.3 Conclusion on the relationship between and various dimension of online perceived risk
The research concluded that there is a link between income and different types of online perceived risks. It was concluded that consumer who are different income levels can be affected by different types of online perceived risks. It can be concluded from this study that consumers with lower income are mostly affected by perceived financial risk.

5.4 Recommendations
In view of the above conclusion, the following were the study recommendations.

5.4.1 Recommendation on the impacts of online perceived risk on the intention to purchase
The study recommends the retailer such as Be forward educate its customers of the benefits of online purchase of their cars online. It is also recommended that Be forward must put forward measure that makes the consumer comfortable to purchase their cars online. The study recommended Be forward to make sure that their website have got enough security so as
to keep away the information hackers. The study also recommends the company to guide jealously the information of their clients. This involves use of software that encrypts information.

5.4.2 Recommendations on the relationship between gender and various dimensions of online perceived risks.
The study recommends the company educate its customer male or female of the benefits of shopping using their company as a medium. It was found that most female were hesitating to shop online because of fear of product risks as far as purchase of cars is concerned hence the company should assure them that they are going to help them to purchase cars that satisfy them.

5.4.3 Recommendations on the relationship between income and various dimension of online perceived risk
The study recommends the company to educate their clients that there even though their nexus between the level of salary and the online perceived risk the company is going to put forward measures that is going to keep away their customers from different types of risk.

5.5 Conclusion
This chapter was looking at the summary of this study and it also looked at what were the conclusions that were drawn from the current study of car dealing perceived risk on online shopping environment via Beforward as a medium. Also recommendations on how to overcome the problems found in this study
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110 LEPOLO TAKAWIRA STREET
Harare

BINDURA UNIVERSITY
P.B 1029
BINDURA

20 APRIL 2019

REF: PERMISSION TO UNDERTAKE RESEARCH PROJECT

This letter serves as a permission to allow Nestor Chikuni REG Number B12334602 who is doing a master in purchasing and supply to undertake her project using our company and also interact with our client.

Yours Faithfully

D. E. MEASOPH

BE FORWARD ADVISER
20 APR 2019
BINDURA CARSALES
APPENDICES

APPENDIX 2:

QUESTIONNAIRE FOR THE RESPONDENTS

Ref: Request for Research Project Assistance

My name is Chikuni Norest (B1233602) a fourth year student at Bindura university of science Education. Currently I am undertaking project titled: Car dealing perceived risk in online shopping environment via Be forward as a medium. This is partial fulfillment of the equipments of a Master’s of Science degree in purchasing and supply chain management.

Kindly complete the attached questionnaire. The researcher assures you that information provided will only be used for scholarly and research purpose only. All the information supplied to the researcher will be treated with confidentiality it deserves. For any information pleases do not hesitate to contact the University or faculty of commerce at Bindura university of science education.

Thank you in advance for your cooperation

Yours faithfully

Chikuni Norest
APPENDIX 3

QUESTINNAIRE

Instructions

Kindly tick or fill in your response in the appropriate box or space provided to each of the questions below;

Please respond by putting in the appropriate box and writing in the space provided

1. Please indicate your age group

<table>
<thead>
<tr>
<th>Age Group</th>
<th>18-25</th>
<th>25-30</th>
<th>30-35</th>
<th>35-40</th>
<th>Above 40</th>
</tr>
</thead>
<tbody>
<tr>
<td>Response</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
</tbody>
</table>

2. Sex

Female [ ]

Male [ ]

3. Level of Education

- Ordinary level [ ]
- Advanced level [ ]
- College diploma [ ]
- University degree [ ]
- Other (Specify) ………………………………………………………………………………………………………………………

Other

(Specify) ………………………………………………………………………………………………………………………

4. Occupation

- Student [ ]
- Business [ ]
- Govt Employee [ ]
- Pvt Employee [ ]
- Others If Others: Pls. Specify…………………………………………………………………………………………
5. Annual Income Range

Below USD200       [  ]
USD200-500         [  ]
USD500-700         [  ]
USD Above 700      [  ]

Impacts of online perceived risks on intention to purchase

6. Which types of online consumer perceived risks affects you after purchasing a car online?

......................................................................................................................................................
......................................................................................................................................................
......................................................................................................................................................
......................................................................................................................................................
......................................................................................................................................................

7. Does consumer perceived risks impact on online purchase intention?

Strongly disagree       [  ]
Disagree                [  ]
Agree                   [  ]
Strongly agree          [  ]

8. Do you wish to your car purchase online?

Yes       [  ]
No        [  ]

The relationship between gender and online perceived risks

9. Does consumer perceived risks impacts contribute to gender difference in online car dealing?

Yes       [  ]
No        [  ]

9. Does consumer online perceived risks contribute to gender difference in online car purchase?

Yes       [  ]
No        [  ]

10. Is there any relationship between gender and various types of consumer perceived risks?

Strongly disagree       [  ]
11. Does gender have a significant effect on online purchasing behaviour?

Strongly disagree
Disagree
Agree
Strongly agree

12. Which type of online perceived risks mostly affect woman when purchasing cars online?

- Perceived Financial Risks
- Perceived product Risk
- Perceived delivery Risk
- Perceived time Risk
- Perceived Privacy Risk

13. Which type of online perceived risks mostly affects men when purchasing cars online?

- Perceived Financial Risks
- Perceived product Risk
- Perceived delivery Risk
- Perceived time Risk
- Perceived Privacy Risk

The relationship between income and online perceived risks

14. Is there any relationship between income and various types of consumer perceived risks?

Strongly disagree
Disagree
Agree
Strongly agree

15. Is it true that consumers with higher incomes are more likely to purchase online?

Strongly disagree
16. Does income have significant effect on online purchasing behaviour?
Yes [ ]
No [ ]

17. Which type of online perceived risks is mostly influenced by the level of income?
- Perceived Financial Risks [ ]
- Perceived product Risk [ ]
- Perceived delivery Risk [ ]
- Perceived time Risk [ ]
- Perceived Privacy Risk [ ]

18. How do you try to mitigate against such types of consumer perceived risks?
..............................................................................................................................................
..............................................................................................................................................
..............................................................................................................................................

The end
Thank you for taking your time to respond to the questions on this questionnaire.
Your input is invaluable