

MODERATING ROLE OF CONTENT MARKETING ON THE RELATIONSHIP BETWEEN PERCEIVED RISK AND THE INTENTION TO ONLINE SHOPPING

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ABSTRACT

This paper examined the moderation role of content marketing on the relationship between Perceived risk and Online shopping intention in Jordan based on perceived risk theory (PRT), Stimulus-Organism-Response theory (SOR), and e-technology acceptance model (TAM). The questionnaire was used to obtain data from 215 customers. Partial least squares structural equation modelling was used to analyse the results, and this study concluded a negative relationship between the Perceived risk and online shopping intention. Also, content marketing was found to moderate the perceived risk in order to increase the intent of customers toward online shopping. In practice, this study proves the importance of adequate content marketing particularly on the product and the online shopping procedure, as this can motivate the intention of online shopping among customers. This study is of value to online sellers, both individuals and companies.

Key words: - Perceived risk; Content marketing; Intention to Online Shopping

1. INTRODUCTION

Online shopping has become a practical preference for a lot of consumers today, and hence, the Internet is a vital tool for the purpose of communication and business globally. Reported in [1], there were over four billion internet users in 2019 representing a 1,157 % growth since 2000. In [2], approximately 1.8 billion people all over the world purchased goods online in 2018, while the overall number of internet users during this year had produced \$2.8tn of the sales from the internet. It was accordingly projected that by 2021 the amount would expand up to \$4.8tn [2]. Hence, online shopping is expected to increase drastically [3]. The Internet has therefore transformed the business into online shopping whether through emails, social media, or other internet tools [4];[46].

The substantial growth of online shopping and electronic commerce (e-commerce) has also brought several issues and challenges, and among the concerns include data protection, security of payment, the validity and enforceability of e-contract, enforcement of rights insufficient

information disclosure, and product quality [3]. In fact, consumers perceive higher risks when shopping online opposed to when shopping at a physical shop [5].

As a developing country in the Middle East, Jordan has begun to adopt online shopping [6]. Businesses in Jordan have in fact begun to adopt e-commerce business models and sell their products online. However, E-commerce and online shopping in this country is still weak compared to those of its neighbors, especially those gulf counties [7]. Also, in Jordan, during the early stage, online was very low, as the consumers were reluctant to use online shopping owing to the lack of knowledge in internet shopping, aside from the fact that the consumers' behavior in the adoption of this new form of shopping was unknown [8], and that risks have been attributed to this form of shopping ([9];[10];[11]).

Some including [12], [13] and [14] mentioned the possibility of encouraging customers and alleviating their fears by helping them quickly find beneficial information concerning the goods from the content marketing posted on the e-commerce platform. This allows them to shop

with less amount of effort. In addition, being interesting, novel and unique, content marketing allows consumers to focus on online shopping activities with pleasure.

Considering the discussion above, this study looks into the moderating role of content marketing on the relationship between perceived risk and online shopping intention in Jordan.

2. LITERATURE

2.1 Online shopping intention

Online purchase has become the third most popular internet related activity following email and Web surfing [15] especially after the emergence of e-commerce. Online purchase begins with purchase intention [16] and [17] described online purchase intention as the willingness of customers to make purchase via the internet. In [18] and [19], the willingness of the consumers to purchase certain product or service through the internet stores is described as online purchase intention. Online purchase intention was described in [16], as the intention of online shoppers to purchase goods and services via the internet or virtual shopping carts. Relevantly, [20] described online purchase intentions as the willingness of customers to utilize the internet services to make a real purchase of goods and services or to make comparison between the prices of products.

Consumer behavior can be predicted by consumer's purchase intention and purchase intention is impacted by some influencing factors, and for this reason, it can be difficult to gauge. In addition, [21] indicated that online purchase intention can be increased by privacy and security statements. Evidently, customer's trust in the company's ability in satisfying their needs and wants is beyond merely trusting in goodwill to influence consumers' purchasing intentions. It is common to use purchase intention as a measure to predict the customers' real buying activities.

This study determined and measured online shopping intention through the probability of online product purchase, probability of recommending online shopping to others and probability to make another online purchase if the purchased products prove to be useful. For the purpose, this research followed [22].

2.2 Perceived risk

The multiple benefits of the Internet for the consumers are undeniable, but the process of online purchasing is not without uncertainties [6]. [11] accordingly discussed the importance of perceived risk in online shopping, and as described in [23], perceived risk is a primary factor impacting online shopping. [24] reported perceived risk as a primary motivator in consumer behavior.

Theory of perceived risk assists marketers in understanding the world as viewed by the consumer [25]. In this regard, risk analysis can be applied in marketing decisions [26]. Perceived risk is a strong instrument in explaining consumers' behavior because as reported in [26], it is common for consumers to be forced to evade mistakes as opposed to maximizing efficacy in purchasing.

In their study, [27] described perceived risk as the level to which the use of the Internet in making purchases is considered as risky in regards to credit card fraud, the privacy of information and the overall uncertainty when it comes to the Internet environment. In the action of a consumer, consumer behavior involves some risk, and this could cause the consumer to feel certain degree of uncertainty, resulting in estimated outcomes, even though some of these outcomes can be undesirable [11].

According to [11], during transaction, consumer will establish ways to decrease perceived risk. Usually, the consumer will look for information that allows them to act somewhat confidently under uncertainty. Meanwhile, [28] described perceived risk as the amount of money at stake during a purchase, and the sense of subjective felt by consumer concerning the certainty about the favorableness of purchase consequences, with the focus on loss and uncertainty.

The present study would be conceptualized following the discussed findings, with the variables based on [11] and Chen and [29] as follows: price, time loss, product quality, lack of good feel, after-sale service, price value psychological health, and privacy information. All of these variables have been commonly examined by experts as consumer's perceived risk variables which impede online purchase intentions.

2.3 Content marketing

Content marketing or Advertorials (term used in China) [12] includes product information published in articles in a newspaper, magazine, or a website. Publishers are usually paid by the brands for writing such articles. Meanwhile, marketers would utilize these articles to educate the prospective consumers on the characteristics of content marketing of the product. It is important to select the appropriate media because content marketing is usable for a specific group of people. In business newspapers, for example, content marketing would include educating a group of people with greater interest in economics, markets or financial products, while among companies, storytelling is regarded as an effective medium for connecting with consumers, and this different from the traditional print advertising in magazines, newspapers or on websites as a banner advertising. Compared to advertising, content marketing contains more details about the products and usually, the content is provided by the advertising agents or companies themselves. Content marketing assists in increasing the knowledge of consumers about the products.

The methods and media of content marketing have become more diversified in this Internet age. Usually presented on the Internet in a manner that would interest the viewer, online content marketing is also always educational in nature. Being interesting, it is easy for the target audience to grasp the intended information. This is the reason why content marketing is generally more effective when compared to the traditional advertisements ([30]; [31]).

As highlighted in [32], content marketing is usually concealed, whereas news media are independent, and for these reasons, people are likely to have trust over content marketing. Also, there are those well-known bloggers and Internet celebrities who create content marketing, and this even increases the perceived value of their fans towards the products. Valuable information on the goods can be quickly obtained from content marketing displayed on the e-commerce platform, and this simplifies the process of online shopping [12]. In determining the perception of content marketing in this study, [14] was referred.

2.4 perceived risk, content marketing; and online shopping intention

A number of studies have explored the link between Perceived risk and intention and online shopping. In [9] for instance, reported a negative impact of Perceived risk on online shopping intention. Similarly, [22] reported a significant negative impact of perceived risk on consumer online purchase intention. In [11], it was reported that perceived risk is positive while the relation between the constructs of perceived risk and online purchase intention was negative. [33] in their study found that the relations were all statistically significant, and also reported that the online purchase intention was negatively affected by perceived risk. Furthermore, it was reported that consumers' perceived risk will negatively affect online consumers' purchase intention, especially in online apparel purchase ([34]; [35]).

The establishment of Content Marketing Institute was aimed at attracting and acquiring a clearly defined audience and driving lucrative customer action. The institute provides answer to the emerging related questions, while also providing assistance to the consumers who are dealing with the problems at hand and the process of decision-making [32]. The application of popular content marketing tactics by B2C companies such as social media, blogs, videos articles on the company website, and e-newsletters, can decrease the expected concerns through the provision of adequate information to the consumer [36]. Relevantly, [14] reported that the intention of online shopping is affected by content marketing. As indicated in [13], the provision of interesting, novel and unique content marketing allows consumers to concentrate on online shopping activities, feel pleasure while also satisfying their emotional needs. Hence, referring to the discussed above, this study presents the following hypothesis:

H1: perceived risk has a negative impact on Online shopping intention

H2: Content marketing moderates the relationship between perceived risk and online shopping intention.

3. METHODOLOGY

As a descriptive research, this research attempts to describe certain phenomena or any specific condition. In this type of research, the existing situation is described and a decision is

made. Hypotheses representing the present situation are developed and then verified. In this study, the data were gathered from customers, in order to comprehend the condition relating to online shopping. All respondents were over the age of 22 because individuals of this age are generally equipped with the knowledge on product purchase and are able to make decisions on which item to purchase from the available choices. A structured questionnaire was used as the tool to gather the data. It comprises two sections. Section 1 covers the different personal and demographic variables for the purpose of attaining the information of respondents concerning their gender, age, education, and status. Section 2 covers the crucial variables for the current study namely: perceived risk (8 items) based on [11], content marketing (5 items) based on [14], and online shopping intention (3 items) based on [22]. Five Likert scales were employed on the Section 2 items. The validity and reliability of the questionnaire were affirmed. For the purpose, firstly, the questionnaire was sent to the academic experts, namely the university professors, to check for validity. Next, the internal consistency of the questionnaire was tested using the Cronbach alpha for the variables, and the results were as follows: perceived risk = 0.71, content marketing = 0.78, and online shipping intention = 0.83. Validity and reliability of the questionnaire were affirmed. It is important that the sample size follows to the power of analysis, which encompasses the minimum number of samples according to the model complexity. The minimum sample size for this study is 74 and this size follows [37] table, with 2 predictors from the research framework, with [38] medium effect. Following the suggestion by [39] to obtain a sample larger than 100 for the attainment of accurate result, this study distributed 360 questionnaires to online user customers. Owing its large number of customers, the capital of Jordan Amman was chosen as the study setting.

4. RESULTS

A total of 233 questionnaires were returned from the 360 sets distributed. The final amount of questionnaire usable for analysis was 215 because 18 of them were omitted owing to incompleteness.

4.1 CFA Model for Research Model

The 3 first-order constructs (PR, CM, IOS) were measured using 18 items, and the details are as follows: PR comprised 8 items, CM comprised

5 items and IOS comprised 3 items. The confirmatory factor analysis was applied in evaluating the measurement model of the research model (see Figure 1).

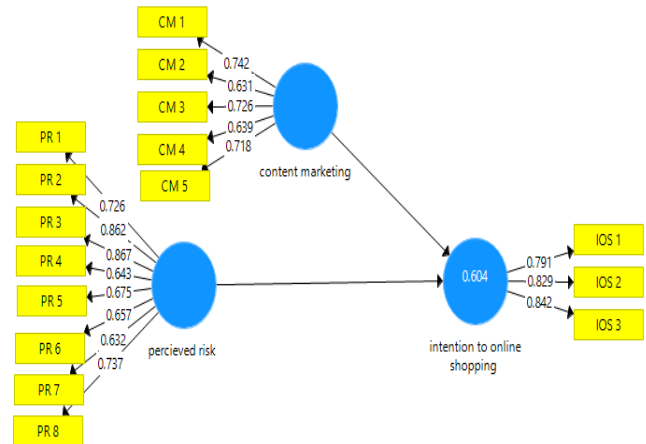


Figure 1: The Measurement Model

4.2 Reliability and Convergent Validity

The confirmatory factor analysis results for the measurements models are as displayed in the following Table 2.

Table 2: The Result Of Cronbach's Alpha And Convergent Validity For The CFA Model On The Research Model

Construct	Items	Factor loading	CR	AVE
PR	PR 1	0.726	0.900	0.533
	PR 2	0.862		
	PR 3	0.867		
	PR 4	0.643		
	PR 5	0.675		
	PR 6	0.657		
	PR 7	0.632		
	PR 8	0.737		
CM	CM 1	0.742	0.821	0.514
	CM 2	0.631		
	CM 3	0.726		
	CM 4	0.639		
	CM 5	0.718		
IOS	IOS 1	0.791	0.861	0.674
	IOS 2	0.829		
	IOS 3	0.842		

Table 3.2 shows the evaluation outcomes of the standardized factor loadings of model items, and the table is showing the standardized factor loadings all greater than 0.6 (the loadings range from 0.631 to 0.867). For all constructs, the values of AVE ranged from 0.514 to 0.674 (**Error! Reference source not found.**), higher than [39] proposed cut-off value of 0.5. In addition, for all constructs, the values of composite reliability fell in the range between 0.821 and 0.900, which are greater than 0.7 as proposed by [39].

4.3 Discriminant validity

Table 3 below shows the model constructs' HTMT values for this study [40]

Table 3: The HTMT for constructs.

	PR	CM	IOS
PR			
CM	0.732		
IOS	0.701	0.712	

Table 3 shows that the obtained HTMT values for the constructs in the CFA model were smaller than 0.90, as they all fell in the range between 0.701 and 0.732. Each latent construct measurement therefore was fully discriminating one another [40]. Accordingly, the convergent validity and discriminant validity of the measurement model are showing the reliability and validity of the constructs and their relative items in CFA model.

4.4 Hypothesized Direct Effects of the Constructs in the Structural Model

The hypothesis test and relationship in this section is as displayed in Figure 3 and Table 4.

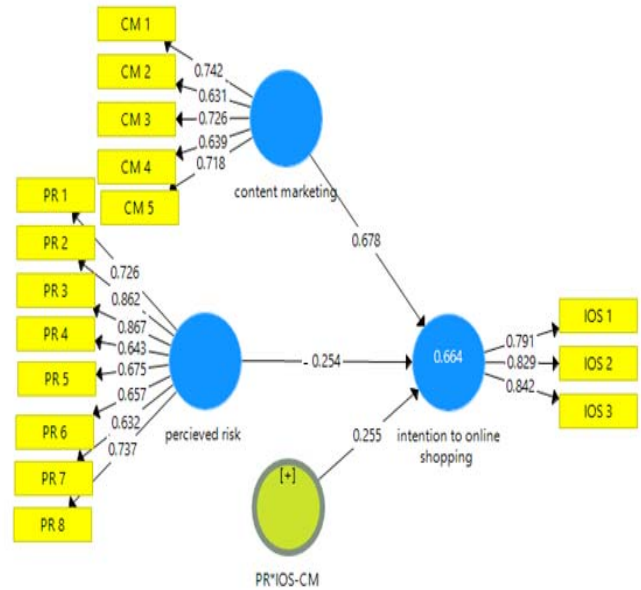


Figure 2: PLS Algorithm Including (R² After Interaction Effect)

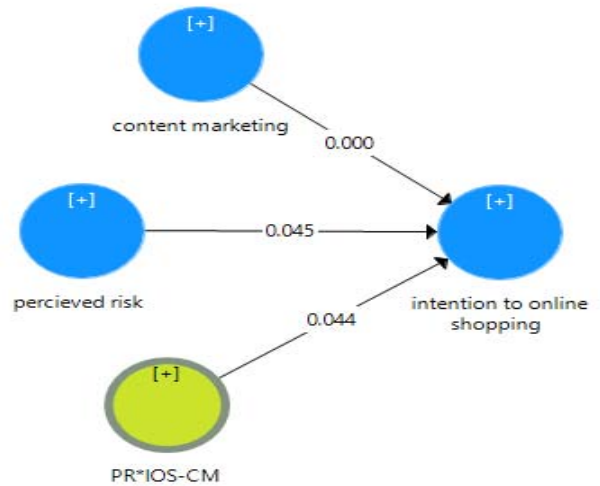


Figure 3: PLS Hypothesis Result

Table 4: Hypothesized Direct Effects Of Structural Model

Path	S, B	S. D	R ²	Q ²	F ²	VIF	T-value	P-Values
PR > IOS	-0.254	0.104	0.664	0.321	0.172	1.221	2.442	0.045
PR*IOS-CM	0.255	0.127			0.163	1.052	2.007	0.044

Table 4 shows the values of R^2 for IOS at 0.664 denoting that 66.4% of variations in IOS is clarified by its predictors, through the demonstration that the R^2 values fulfil the requirement of the 0.19 cut-off value proposed in [41]. For IOS, the Q^2 value was 0.321 which is far greater than zero, and this denotes predictive relevance of the model proposed in [42]. The model is showing an acceptable fit and high predictive relevance. Meanwhile, the attained values of VIF were 1.221 and 1.052, which are smaller than 5 [39]. Also, in IOS prediction, the p-value of PR was 0.045, while that for CM*IOS was 0.044. Hence, the likelihoods of attainment through absolute p-value are 0.045 and 0.044 which were lower than 0.05.

Moreover, for PR to IOS and for interaction effect CM*IOS, the values of path coefficient (S, B) was correspondingly -0.254 and 0.255, which implies negative significance of H1 and positive significance of H2. In addition, prior to the interaction effect, the R^2 value for the IOS was 0.604 (see Figure 1). However, following the inclusion of the interaction effect, the value increased to 0.664 (see Figure 2). Accordingly, as shown in Figure 4, the lines are both not parallel. This means that there is moderation effect. The results denote the significant increase of R^2 through the interaction effects. CM appears to dampen the negative relationship between PR and IOS, and therefore, it moderates the relationship between PR and IOS. H1 and H2 were therefore supported.

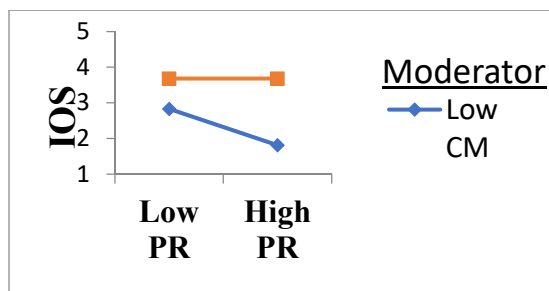


Figure 4: Moderation Effect of CM on the Relationship between PR and the IOS

5. CONCLUSION AND FUTURE WORK

Past studies on perceived risk, and online shopping ([22]; [11]; [33]; [9]) looked into the effect of perceived risk on online shopping, and all were reporting the negative impact of

perceived risk on online shopping. Similar outcome was also concluded in the present study.

The literature review shows that the research variables contribute to this research field by testing the moderate role of content marketing between perceived risk and the intention towards online shopping. PLS-SEM was used in analyzing the research variables and the results show the significant impact of content marketing in decreasing perceived risk. Content marketing provides consumer with adequately high-quality relevant information that will familiarize the customer with the goods. It consequently fosters customer's trust in the e-commerce platform, which will in turn stimulate them to engage in online shopping.

Lastly, the effective application of perceived risk theory (PRT) as in [43], Stimulus-Organism-Response theory (SOR) as in [44], and technology acceptance model (TAM) as in [45], in increasing the intent towards online shopping through the reduction of perceived risk through the provision of adequate content marketing.

There are several recommendations based on this study. Firstly, the customers partaking in this study were residing in the city of Amman and they held different jobs. Future studies may focus on certain unit of analysis, for instance, university lecturers from all universities in Jordan, considering their high level of education and knowledge. Also, similar studies may be carried out in different countries. Considering that this study examined content marketing as moderator to the relationship between perceived risk and intention to online shopping, another recommendation is the use of other variables in future studies such as intention with actual use with uncertainty avoidance or experience as moderator or mediator.

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