

REFINEMENT AND VALIDATION OF SCALES FOR MEASURING PERCEIVED SOCIAL RISK, BUYING BEHAVIOUR AND RETAIL STORE CHOICE

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-Abstract-

Since consumers frequently are uncertain about the consequences of their store and purchase decisions, they frequently perceive a certain degree of risk when making a retail store choice. The purpose of this study, was to refine and validate an instrument for measuring perceived social risk, buying behaviour and retail store choice for Generation Y female students in South Africa. The questionnaire was developed by identifying perceived social risk, buying behaviour and retail store choice indicators from the literature, generating corresponding items and pretesting the tool with female students. Factor analysis (exploratory and confirmatory) determined the validity of the questionnaire and the reliability was assessed using Cronbach alpha coefficient measures of internal consistency. In light of the results, the characteristics and multidimensional perspective of the variables appear to be useful in advancing knowledge about perceived social risk and buying behaviour in relation to retail store choice among Generation Y female university students. Recommendations as well as limitations and avenues for future reach are alluded to.

Keywords: Generation Y, Buying behaviour, Perceived social risk, Retail store choice

JEL Classification: M10, M16, M31

1. INTRODUCTION

In today's world, an understanding of why customers get to choose a certain store over another has become a major objective of retail strategists and researchers (Muzondo & Mutandwa, 2011). Zulqarnain, Zafar and Shahzad (2015) concur that the study of how consumers choose retail stores and what drives their store choice is an important contribution to the retail sector. Du Plessis and Rousseau (2003) together with Cooper (2010) explain that consumers are faced with decisions regarding the store they purchase from as well as the products and services they buy daily. Therefore, since consumers are uncertain about the consequences of their store and purchase decisions, they perceive a certain degree of risk when making a retail store choice. Within a South African context, numerous authors have conducted studies aimed at refining and validating scales in various contexts by focusing on validation of a scale measuring the relationships between long-term orientation, political orientation, environmental purchase intentions and green purchase behaviour (Synodinos, 2016), the development of a scale for the measurement of the perceived importance of the dimensions of apparel store image (Janse van Noordwyk, 2008), the purification, analysis and validation of a service quality scale (Venter, & Dhurup, 2005) and scale development: importance of apparel store image dimensions (Preez, Visser & Noordwyk, 2007). Therefore, deducing the lacuna from the above research, the purpose of this paper is to refine and validate existing scales for measuring perceived social risk, buying behaviour and retail store choice in a diverse, multi-cultural context. Measurement instruments should be rigorous (reliable and valid) as well as relevant, with due regard to the fact that complex constructs, comprised of multi-level, multi-dimensions, which typically fail to report reliability estimates and this necessitates further research to contribute to clarity (Nienaber, & Martins, 2015).

2. LITERATURE REVIEW

The social comparison theory (SCT)) serve as the theoretical grounding of this study. Furthermore, the Engel-Blackwell-Miniard model, which places emphasis on the decision-making process, is a sound theoretical model that will serve as point of departure in order to develop and justify the research initiative.

2.1 Social comparison theory (SCT)

According to Grigg (2004), SCT initially was formulated by social psychologist Leon Festinger in 1954. This theory relates to the topic of this study because it discusses how individuals view themselves and it explains further that people

evaluate their own self-esteem by looking at people they can identify with, which would be their close friends and peers. The basic premise of the SCT is that individuals assess their own sentiments together with their abilities by comparing themselves to others in an attempt to reduce uncertainty in these domains while learning how to define themselves (Corcoran, Crusius & Mussweiler, 2011). The SCT was reviewed in order to understand comprehensively how consumers evaluate their own opinions and abilities by comparing themselves to others in order to reduce uncertainty. In most cases, people tend to shop with others whom they believe are more knowledgeable and, therefore, can reduce buyers' risk perceptions (Mangleburg, Doney & Bristol, 2012).

2.2 Engel-Blackwell-Miniard Model of Decision Process Behaviour

Several buying behaviour models have been developed since the 1940s to satisfy the objectives of describing and predicting consumer behaviour, so that a fuller understanding of both present and prospective customers is achieved (Marreiros & Ness, 2009). One of these models, the Engel-Blackwell-Miniard (EBM) model is considered important in marketing research by providing insight into consumers' decision-making. The EBM model of consumer behaviour defines the buying behaviour process and specifies variables that influence and shape decision making (Blackwell, Miniard & Engel, 2006). To this end, the EBM model was chosen largely because of its emphasis on the decision-making process, which is relevant to the subject and the chosen variables of the present study.

The model consists of five sequential steps, namely (i) problem or need recognition – recognition of a specific need that leads to the search for information; (ii) Information search – to make a purchase decision the consumer searches for information about the store, in order to minimise the possibility of dissatisfaction; (iii) Pre-purchase evaluation of alternative – this phase considers the alternative choices as obtained from the information search and (iv) Store choice decision – once an alternative is chosen a final decision has to be made (v) Post purchase behaviour – relate to consumers' evaluation of a product's performance in light of their own expectations. In relation to this study, because of perceived social risk a female Generation Y student consumer may feel uncertain about whether the right store choice has been made or even regret the decision made. Therefore, the model is used as a reference point to understand the criteria that consumers use in choosing retail outlets comprehensively.

3. EMPIRICAL REVIEW

In order to present a well-rounded picture in relation with the title of the study, this study will review literature on the concept of perceived social risk, buying behaviour, retail store choice and the Generation Y cohort.

3.1 Perceived social risk

Amin and Mahasan (2014) describe perceived social risk as the loss of self-esteem, due to the reputation of the store, from one's social group, family and friends. Solomon and Rabolt (2004) add that this risk refers to self-esteem and self-confidence and those consumers who are insecure and uncertain are most susceptible. According to Faarup (2010), perceived social risk is the type of risk that relates to how the reference group will perceive the selection of retail store and the purchase of a product.

3.2 Buying behaviour

Orji, Sabo, Abubakar and Usman (2017) point out that buying behaviour is the decision process of people involved in buying and using products. Buying behaviour is how individuals, groups and organisations select, purchase, use and dispose of products, services, ideas or experiences to meet the consumers' demand (Shih, Yu, & Tseng, 2015). Moreover, the behaviour of shoppers differs according to the place where they are shopping and their involvement level with the act of shopping (Prasad, 2010.)

3.3 Retail store choice

Store choice is recognised as a cognitive process and it is as much an information processing behaviour as any other purchase decision (Mokoena & Maziriri, 2017). According to Du Preez and Visser (2003), consumers choose retail outlets according to their shopping orientations and the challenge for manufacturers is to distribute their merchandise to the correct stores so that consumers in the target market will patronise those stores. It is critical for the retailer to understand which retail stores consumers select to buy from as well as the reason why they select the specific store (Taylor & Cosenza, 2002).

3.4 Generation Y Cohort

Soh, Rezaei and Gu (2017) define Generation Y consumers as young consumers who are born between the year 1977 and 1994. The researcher deemed Generation Y cohorts to hold different behaviour regarding shopping than other cohorts, because of technological, socio-cultural, economic as well as retail changes during the last 10-20 years (Rahman, Albaity & Maruf, 2017).

4. RESEARCH METHODOLOGY

The study utilised a quantitative research design using a structured questionnaire. The design was suitable to solicit the required information relating to perceived social risk, buying behaviour and retail store choice.

4.1 Population and sampling method

The target population for this study was restricted to Generation Y female students within two universities located in Southern Gauteng, According to Korlimbinis and Algie (2004), females are more concerned about fashion and are more involved in shopping as compared to males". In addition, Beaudoin, Lachance and Robitaille (2003) argue that "regardless of age, females play a significantly greater role in comparison to males in the process of fashion diffusion". A non-probability convenience sample of 400 students across the two campuses was taken for the main survey because of the ease of the researchers' access to these cohorts of students and students willingness to participate in the study.

4.2 Data collection and instrumentation

Data collection was completed during the entire month of February 2016. Research scales were operationalised on the basis of previous work and proper modifications were made in order to fit the current research context and purpose. Section A of the questionnaire elicited general and biographical information about respondents. Section B elicited information on respondents' perceptions of perceived social risk through questions adapted from Arslan, Gecti and Zengin (2013) as well as Zhang, Tan, Xu and Tan (2012). Section C of the questionnaire assessed buying behaviour and questions on buying behaviour items adapted from Kaul (2007) and Zhang, Tan, Xu and Tan (2012). Finally, Section D assessed retail store choice using questions adapted from Prashar (2013). Items in Sections B, C and D were scored on a 5-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree

4.4 Respondent profile

The majority of the participants indicated being 21 years of age, followed by those who indicated being 22 years of age and 20 years of age. The year of study category was dominated by 1st year students, followed by 3rd year students and 2nd year students. The remainder made up of 4th year students and postgraduate students. The majority of the respondents (40.3%) spend between R600 – R1000 on apparel per month, closely followed by 38.4 percent of the respondents who indicated that they spend between R300 – R600 on apparel per month. Lastly, 59.2 percent of the respondents purchase clothing in fashion speciality stores, 21.9 percent purchase at boutiques and lastly, 18.9 percent purchase from department stores.

1. Descriptive statistics, reliability coefficients and correlations

Table 2: Descriptive statistics, reliability measures and correlation coefficients

Research constructs	Means	Standard deviations	Cronbach's alpha	Construct correlation		
				PSR	BB	RSC
Perceived social risk (PSR)	3.59	1.100	.876	1.000		
Buying behaviour (BB)	3.72	1.145	.894	.730**	1.000	
Retail store choice (RSC)	4.18	.833	.872	.479**	.539**	1.000

The descriptive statistics, mean values, standard deviations and Cronbach's alpha values were computed for each of the constructs, followed by the construction of a correlation matrix of Pearson's product-moment correlation coefficients, as reported in Table 3. The mean scores for the constructs ranged between 3.89 and 4.18. The mean values of the three constructs are presented from the construct with lowest mean value to the highest. Consequently, Construct 1 (perceived social risk) indicates the lowest mean value of 3.59, followed by Construct 2 (buying behaviour) with a mean value of 3.72 and Construct 3 (retail store choice) with the highest mean value of 4.18 computed. The highest standard deviation, indicating more dispersion of agreement amongst participants, was computed for the buying behaviour construct (SD. =1.145), followed by the perceived social risk parents construct (SD. = 1.100). The lowest standard deviation, indicating less dispersion of agreement amongst the participants, was recorded for the retail store choice construct (SD = 0.833).

The Cronbach's alpha statistic was computed to assess the internal consistency of the instrument (Cronbach's alpha coefficients for all the constructs ranged from 0.872 to 0.894, indicating satisfactory levels of internal consistency in terms of reliability. The constructs reflected reliability values above the accepted benchmark of 0.70, which, according to Hair, Black, Babin, & Anderson, (2010), is regarded as satisfactory.

The Pearson correlation coefficient (r) was used to measure the degree of linear association between the variables as proposed by Malhotra (2010). A significant and medium correlation was revealed with the PSR and RSC association ($r=0.479$; $p<0.01$). A strong positive linear relationship between PSR and BB was also shown at ($r=0.730$, $p<0.01$) level of significance, indicating that perceived social risk influences buying behaviour and lastly, there was a positive strong relationship between BB and RSC at ($r=0.539$, $p<0.01$), thus confirming that buying behaviour influences retail store choice.

5. EXPLORATORY FACTOR ANALYSIS

Exploratory factor analysis is a common data reduction analysis that is appropriate at the beginning of scale construction (Comrey & Lee, 1992) To determine whether the data were suitable for factor analysis, Bartlett's test of sphericity and the Kaiser Meyer-Olkin (KMO) measure of sampling adequacy were conducted, as recommended by Pett, Lackey and Sullivan (2003). The Bartlett's test of sphericity result for the different scales revealed significant chi-squares of 1446.218 ($df = 21$) for perceived social risk scale, 1595.225 ($df = 21$) for buying behaviour scale and 1540.650 ($df = 28$) for retail store choice scale respectively. All these values were at significant level of $p = 0.000$; < 0.05 affirming that EFA is suitable for data set (Williams, Onsmann & Brown, 2010). The Kaiser-Meyer Olkin test yielded sampling adequacy of 0.836 for perceived social risk, 0.857 for buying behaviour and 0.860 for retail store choice scales respectively. All these KMO indicators were above 0.6 implying that the data for this study is considered "marvellous" for other FA procedures by Kaiser (1974) Scale purification was conducted in which low factor loadings, cross-loadings and low communalities were eliminated in order to improve interpretability of the factor structure. A minimum cut-off of 0.50 was used on the variable loadings in line with Hair et al. (2010) recommendation

The results of the rotated component matrix, percentage of variance explained by each factor, cumulative percentage of variance and Eigen value criterion were

assessed. Finally, a two-factor structure for each construct was developed as the items were logically associated with the underlying factors. The rotated factor loading matrix illustrating the resultant factors and their Eigen values are reported in tables 3, 4 and 5.

Table 3: Rotated factor loading matrix for the perceived social risk construct

Factors and variable descriptions	Factor 1	Factor2
Anxiousness (Factor 1)		
If I am to make a certain apparel store choice decision, I will probably have to explain why I chose it	.733	
I feel it risky to say positive things about the store decision I have made to others in person	.842	
I am worried that people may disapprove when I recommend the store I have chosen	.894	
I am afraid that I may be embarrassed or look stupid by recommending a store I have chosen to my friends and relatives	.859	
Significant others (Factor 2)		
People's opinions of me are positively affected when I make a store choice decision		.796
Certain store choice decisions affect the image of people around me		.876
If I bought an apparel product from a certain store, I think I would be held in higher esteem by my friends		.792
Eigen value	4.020	1.225
Total variance explained	57.427	17.505
Cumulative variance explained	57.427	74.931

5.1 Discussion

Factor 1, labelled **anxiousness**, comprised four items and accounted for **57.427** percent of the total variance explained by the factor. The eigenvalue for the factor was **4.020**. This component relates to the worry or the anxiety of the customer concerning the decision that has been taken and what others might think. This is in line with Zheng, Favier, Huang and Coat (2012) who emphasised that social risks are concerned with the potential loss of status in one's social group, such as being laughed at by others, and refusal of entry into a social group as expected. In addition, Etzel *et al.* (2001) explains that anxiety is brought on by the difficulty of choosing from among alternatives. If the anxiety is not relieved, the consumer may be unhappy with the chosen product even if it performs as expected (Mosala, 2007).

Factor 2, labelled **significant others**, comprised three items and accounted for **17.505** percent of the total variance explained by the factor. The eigenvalue for the

factor was **1.225**. This component takes into account how people's opinions might affect the customer's apparel buying behaviour as well as the customer's retail store choice decision. Pandit, Karpen and Josiassen (2008) their study's on the impact of perceived risk on consumer purchase postponement, results revealed that consumers pay attention to the advice of significant others in their social network when purchasing new products

Table 4: Rotated Factor Loading Matrix for the Buying Behaviour Construct

Factors and variable descriptions	Factor 1	Factor 2
Reaction (Factor 1)		
Before buying apparel products from a certain store I think of how my friends, family members and peers would react	.782	
I actively seek advice from friends, family members and peers before buying products	.871	
I am usually influenced by the expectations of my friends, family members and peers	.793	
I observe the products my friends, family members and peers use before making a purchase	.702	
Acceptance (Factor 2)		
Shopping at a certain apparel store proves my desire for social acceptance		.796
Shopping at a certain apparel store speaks my connectedness to others		.876
Shopping at a certain store indicates others expectations of me		.792
Eigen value	4.296	1.052
Total variance explained	61.378	15.022
Cumulative variance explained	61.378	76.399

5.2 Discussion

Factor 1, labelled **reaction**, comprised four items and accounted for **61.378** percent of the total variance explained by the factor. The eigenvalue for the factor was **4.296**. This component takes into account how people (friends, family and peers) would react after the customer has made an apparel purchase. When deciding whether to purchase or consume products and services, people are influenced by the judgments of other people, especially on how they would react (Wood & Hayes, 2012).

Factor 2, labelled **acceptance**, comprised three items and accounted for **15.022** percent of the total variance explained by the factor. The eigenvalue for the factor was **1.052**. This factor involves how apparel consumers seek to have social acceptance and to be connected to others. The desire for individuals to fit in, is often

the motivating factor behind product purchasing (Slattery, 2012). Many times, consumers accept others' responses because they do not have all the required information but other times people simply conform to others' thoughts, attitudes, or behaviour in order to be accepted and liked by them (Epley & Gilovich, 2006). Moreover, Chakravarthy and Prasad (2011) point out that other people can have an influence on the consumer's decision-making process such as friends, relatives and there are occurrences that influence the consumers' acceptance. For Generation Y members, peer acceptance is important and evident in the choice of product and brand that is purchased (William *et al.*, 2010).

Chakravarthy & Prasad (2011) point out that other people can have an influence on the consumer's decision-making process such as friends, relatives and there are occurrences that influence the consumers' acceptance. For Generation Y members, peer acceptance is important and evident in the choice of product and brand that is purchased (William *et al.*, 2010).

Table 5: Rotated Factor Loading Matrix for the Retail Store Choice Construct

Factors and variable descriptions	Factor 1	Factor 2
Convenience and physical characteristics of the store (Factor 1)		
I prefer to visit a store at a convenient location	.696	
I like to shop from where displays are attractive	.814	
I like to shop from stores that keep everything I need under one roof	.829	
I prefer to shop in stores which are clean and free from clutter	.814	
I prefer to visit stores where there is sufficient lighting	.802	
Word-of-mouth (Factor 2)		
I prefer to shop in stores recommended by my friends and family		.842
I prefer to shop at stores where products are never out of stock		.853
I prefer to shop in stores where many sales people are helpful		.734
Eigen value	4.399	1.208
Total variance explained	54.993	15.104
Cumulative variance explained	54.993	70.097

5.3 Discussion

Factor 1, labelled **convenience and physical characteristics of the store**, comprised of five variables and accounted for **54.993** percent of the explained variance. The eigen value was **4.399**. It was labelled as the first factor, which incorporates items that relate mainly to the consumer's level of store convenience

as well the physical characteristics of the store. For many shoppers, convenience is essential, the speed and the ease that consumers can make contact with retailers (finding the merchandise they seek quickly) powerfully influence their retail choice (Bianchi, 2009). Ligas and Chaudhuri (2012) stressed that lack of convenient accessibility affects consumers' level of commitment to the store, which might be reflected in store loyalty. Whereas, the physical characteristics of the store refers to physical evidence seen by the customers at the store such as ease of searching products, cleanliness of the store, availability of attractive displays, sufficient lighting. (Wel, Hussin & Omar & Nor, 2012).

Factor 2, labelled **word-of-mouth**, comprised of three variables and accounted for **15.104** percent of the explained variance. Eigen value was **1.208**. This factor takes into account how the selection of retail stores is highly dependent on word-of-mouth communication, since customers are more prone to frequent stores that are patronised by their families and friends. The importance of word-of-mouth resides in the fact that consumer choice usually is influenced by word-of-mouth (Ahmad, 2012). The study conducted by Kuhn (2010) revealed that black Generation Y consumers, who are influenced greatly by the opinion of others, rely on information supplied by peers in the selection of an apparel store.

6. MEASUREMENT MODEL ASSESSMENT ANALYSIS

Overall acceptable model fit was indicated by goodness-of-fit index (GFI) ≥ 0.80 , adjusted goodness-of fit index (AGFI) ≥ 0.80 , root mean square error of approximation (RMSEA) values ≤ 0.08 , incremental index of fit (IFI), Tucker-Lewis index (TLI) and comparative fit index (CFI) values ≥ 0.90 and chi-square degrees of freedom ratio (CMIN/DF) value < 3 (Hair *et al.*, 2010). Recommended statistics for the final overall model assessment show acceptable fit of the measurement model to the data. The overall model statistics indicated a chi-square (CMIN=446.546) to the degree of freedom (DF=176), that is (χ^2/df) of 2.532, the normed fit index (NFI) of 0.908, the relative fit index (RFI) of 0.993, the TLI 0.935, the IFI of 0.943, the comparative fit index (CFI) of 0.958 and the RMSEA of 0.063. Therefore, it can be concluded that the overall observed data fit reasonably well as it is within the recommended statistics for the final overall assessment.

7. LIMITATIONS AND FUTURE RESEARCH OPPORTUNITIES

In assessing the findings of this study, it should be noted that this study has its own limitations, which open up avenues for further research. The findings of this study are limited to the female Generation Y age cohort only. As such, future research should

accommodate other generational cohorts such as Generation X so that valuable information may be obtained to segment markets and to develop appropriate marketing strategies. From a professional perspective, this paper contributes in providing refined scales that are valid as a diagnostic tool for measuring perceived social risk, buying behaviour and retail store choice. Future studies may further refine and validate the scale by examining the relationship among the variables under investigation and now that the scale validation procedure is complete, the future researchers plan to further validate the scale and build theory by testing a model containing the new scales. An additional limitation is the refinement and validation of scales for measuring perceived social risk; buying behaviour and retail store choice is based on one data set. To reduce deleterious effects, using several data sets for scales' development procedures would have been the optimal solution.

8. CONCLUSION

In today's competitive retailing industry, fashion marketers who currently target, or who are planning to target the Generation Y female student cohort, need to familiarise themselves with this market. They should continue to identify influential perceived social risk factors, buying behaviour factors that consumers perceive when making an apparel retail store choice. It is imperative to note that, the results of the confirmatory factor analysis conducted in the present study, indicate that the scales demonstrate concurrent, construct, and discriminant validity. In addition, the scales have been found to be reasonably stable over time, and to have good internal consistency. As the results of the confirmatory factor analysis demonstrated, the scales appear to function with Generation Y female students precisely. In addition, the scales have been used effectively with students from a wide range of level or year of study.

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