

# Antecedents of Afghan Women Towards Online Shopping in Afghanistan: An Evaluation

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## Abstract

*This study aimed to examine the antecedents (i.e., perceived trust, perceived risk, perceived web quality and electronic word of mouth) of Afghan women toward online shopping, based on Technology Acceptance Model (TAM). However, empirical findings in this domain are limited and have inconsistent results. The researcher collected the data from 384 respondents, the result affirms that there is significant positive relationship existing between the proposed independent variable such as perceive trust (PT), perceived risk (PR), perceived web quality (PWQ) and electronic word of mouth (eWOM) toward online shopping decision of Afghan women. This study is novel in establishing empirically, by bringing together the different proposed antecedents, which has influence on Afghan women online shopping decision. Based on the finding, the study recommends that Afghan women will decide to shop online taking the four antecedents into consideration and if, it meets the standard criteria and provide advantage to them. That is how they prefer online shopping to traditional one. Additionally, the result of the study has some practical implications, which indicates that to increase the percentage of women online shoppers the online retailers are suggested to improve the factors of security, trust, previous customer experience, reviews, and overall quality of online services.*

**Keywords:** Perceived trust, perceived risk, perceived web quality and electronic word of mouth and women online shopping decision.

## Introduction

The online shopping phenomenon has changed the dimension of e-business throughout the world (Koo et al, 2008). It is defined as, a form of electronic commerce allowing consumers to directly buy goods or services from a seller over the Internet by using a web browser (Pi & Sangruang, 2011). The internet created a new era of technology in the market called online shopping; this makes discoveries and breakthroughs to facilitate several activities in human life to begin to be created (Suleman, 2018). The online market in Afghanistan is not reliable and rarely do women who are the shopping decision-makers turn from online shopping to offline shopping therefore, the study is designed to investigate the level of perceived trust, perceived risk, perceived web quality and electronic word of mouth targeting a specific segment of the society. The previous literature tested the relationship between one or two variables but not all at once. To realize the women's online

shopping behaviour, previous studies purposed that trust, risk, web quality and electronic word of mouth, gender, technology, education and price as the independent variables affecting the online shopping decision of women (Ing-Long Wu, 2019; Chyan Yang et al., 2007; Almana & Mirza, 2017; Alessandro, 2012; Dapas et al. 2019, Emad Y Masoud, 2013 & Dede Suleman et al., 2019). The study supports the TAM model. Since online shopping is a new marketing channel in Afghanistan online shoppers faces many challenges and obstacle so this study is designed to fill the gaps.

Considering all, the study focuses on the decisions of women toward online shopping. This research investigates the level of perceived trust, perceived risk, perceived web quality, and electronic word of mouth (eWOM) along with their relationships to examine their effects on the decision making of women toward online

Shopping. According to Yeoh et al. (2015) & Mohammed,(2014) the virtual market trend caused the researchers to believe that the most influential factors affecting online behaviour are the consumers are PT, PR, PWQ and eWOM so, this research is trying to reveal these factors. According to Gupta (2015) women are more engaged in online shopping than men because of having a higher level of motivation and sensitivity, therefore, a targeted female segment of society.

Due to technology online stores entered the market, consumers become able to search for some information related to goods to be purchased and compare their prices and convenience in choosing a place to shop from either offline stores or online stores. (S'to, 2019). The major changes in technology have affected the marketing model and it is visible where the internet and technology created more choices for consumers (Çelik, 2011). As previous studies have shown that from the perspective of the consumer both online and offline shopping has advantages and disadvantages (Lie et al, 2012). For this reason, reliable information on online websites can help consumers in the decision-making king process (Ling & Chiang, 2013). Besides, online shopping covers several benefits for the users (Kim, 2019).

Online shopping is growing fast due to convenience and cost-effectiveness around the entire world and in Afghanistan (Suleman, Ali, Nusraningrum, & Ali, 2019). Therefore, the study is designed to investigate the decision of Afghan women toward online shopping in Afghanistan. Afghanistan after 2002 and the establishment of the first wireless telecommunication company – AWCC – onward tries to adapt to the dynamic trend of internet, e-commerce and virtual marketing. Out of them, online shopping is a new concept in Afghanistan where people find alternative ways to physical shopping to save time and reduce cost.

To address this concern, previous studies have provided various theoretical explanation, that online shopping decision Making which has been recommended by previous literature and playing a vital role on women decision making. (Fasih, 2016; Bhatnagar & Papatla, 2016). It is worth to mentioning that trust is also the main focus of consumers before making their purchase decision as this can develop their positive attitude (Suleman et all, 2019). As suggested by some previous

scholars that PT, PR, PWQ, and eWOM has significant affect over online shopping decision making (Suleman et al., 2019; Kim et al., 2013; Alamna & Mirza, 2013; Hsu et al. 2011; Dapas et al., 2019; Emad Y Masoud, 2013; Fan and Miao, 2012; Kim & Lennon, 2013). In the literature, previous researchers have conducted studies to reveal the effect of perceived trust and perceived risk over the online shopping decision making and my main contribution is adding perceived web quality and electronic word of mouth to reveal the effect of all these variables all together on purchase decision of women. In addition, another contribution of this study is explaining it based on the Technology Acceptance Model (TAM).

The main source of online shopping in Afghanistan is social media, e-shopping stores and e-websites. However, the female perception of enjoying traditional shopping over online shopping is the biggest obstacle towards making this style common. It has significance in our country economy and particularly 45% of our society which is consisting of women are inclined to purchase online from virtual markets. Hence, online shopping is a new marketing channel in Afghanistan, and it is not based on quality and standardized system. The economic status of people in Afghanistan is not good therefore, market is demanding for a reliable channel. People rarely turning from physical shopping to online as people have experienced a poor service quality, inconsistent delivery channel and lack of trust on online marketers (Delawari, 2019). Therefore, for investigating the level of trust of women, perceived web quality, perceived risk and electronic word of mouth; this research has been designed. The research may fill the gap in the online shopping trend in Afghanistan. The study helps women to decide to the best of their benefit and solve the major concerns of online shopping trend in the Afghanistan market. It is also motivating the online retailers to save the time and effort of women by facilitating home convenience shopping, offering a wide range of products, providing comprehensive information, offering discounts, promotional pricing and comparing various models' brands to boost the women's decision toward online shopping.

## **2. Review of Literature and Hypothesis Development**

### **2.1 Perceived Trust and Women's Online Shopping Decision**

Bashir, et al. (2015) defined trust as the willingness of the consumer to purchase online products unless their expectation is met. Mayer, Davis and Schoorman's (1995) study regarding the role of trust on consumer decision making to shop online can be counted as one of the important studies in the given field which stated that the intention of customers to shop online is greatly affected by the degree of their trust on online websites and security for paying through credit card online. Trust is one of the main factors that have a positive effect on customer loyalty and results in repeat purchases. (Lee & Turban, 2001). Trust is consisting of different dimensions, which are ability, integrity and benevolence. To sum up, the level of trust in available information on the websites identifies the willingness degree of customers to shop online (Lee & Turban, 2001; Mayer et al., 1995; Marlinda et al., 2019).

Kim, Lee and Chung (2013) suggested that online shoppers need to improve the navigation functionality by maintaining a high level of technology, increasing their operation's efficiency and improving the transaction quality to influence the trust level among consumers and online marketers. Trust can mitigate the perceived risk and uncertainty compared to physical shopping. In another hand, consumers' trust in online products has a positive effect on the company's image and business activities in the virtual market (Marlinda et al., 2019). Jarvenpaa et al. (2000), Tractinsky & Vitale (2000) tested a model and found out that the attitude of consumers is positively affected by trust however, it is negatively affected by the perceived risk. Nikita Sharma (2019) conducted a study and supported her findings with the argument that a strong trust will be built between consumer and online marketer once the delivered product is the same or better than what are displayed on the online shopping websites. If the safety and security of online consumers is maintained in the online transaction itself will be result for the vast growing online shopping since the online market is highly competitive and dynamic in nature.

An empirical study in Pakistan compared the relationship between various factors that affect the consumer buying behavior towards online shopping and the result of the quantitative study found out that the most important and relevant factor affecting consumer-buying behavior is trust while privacy does not seem to affect consumer-buying behavior in young generation (Bashir et al, 2015).

Trusting on online shopping websites is both important for younger and older generation therefore, the online marketers are advised improve the trust of consumers in all generations through developing strategic plan during the orientation stage so it will mitigate the risk associated in the virtual market (Lee et al, 2015). Riegelsberger, Sasse and McCathy, (2005) the important component of building trust between consumer and marketer emanates from the reputation of the firm and website of the firm. Camp (2001) named the three dimension of trust which are security, privacy and reliability.

Fasih, et al., (2019) provides evidence from Pakistan, professional women are more likely to purchase online if the product's complete information in terms of price, variants, mode of payment and brand history provided. Secondly, the major factor influencing online purchasing decision of female is found to be seller credibility and buyer's trust. Lastly, buyers prefer delivery within a short period of time such as 3 days in a week along with an exchange/return option to increase their confidence level in online purchases. Lee and Turban (2001) argue that providing higher degree of security and privacy during the online transactions is positively influencing consumer trust however, the situation reciprocal.

Sharma (2019) conducted a study to find out how much consumers are satisfied of online shopping and measure their trust level as per the website design and perceived apparel quality. It revealed that factors which consumers felt convenience about are pricing policy, perceived trust, and variety of products, discreet shopping, special offers, website design & feature, payment options, wish lists, promotional pricing & gift. According to this study, there is a significant

positive relationship among e-commerce and e-shopping process. The process can be named as marketing, servicing, selling, and delivering and after selling services.

According to Lin (2011) trust of different individuals can be determined as per their integrity, virtue and competence. So, the interest of online marketers is started from an entrepreneurship and launching of new business as soon as the trust relationship among supplier, distributors and employees is built, the business starting to grow gradually. There are many studies conducted in this field and concluded same result that the higher level of trust the better attitude of consumers toward online shopping (Indarsin & Ali, 2017; Meng-Hsiang, Mi-Wen, & Cheng-Se, 2014; Ozkan & Kanat, 2011). Finally, Straub (2004) concluded that the higher degree of trust is directly related to the higher degree of consumer's intention to shop online. It is also proposed that good reputation of a firm affected the consumer's trust in a positive way (Figueiredo, 2000).

Hypothesis 1: The perceived trust has significant positive effect on attitude of Afghan women toward online shopping.

## **2.2 Perceived Risk and Women Online Shopping Decision Making**

While making decision consumers consider perceived risk as one of the main factors to buy online (Masoud, 2013). Online buyers feel relative degree of risk while intend to purchase online products. These risks range from credit card information leakage to uncertainty over the quality of the product (Pallab, 2016). According to Barnes et al., (2007) there are two theoretical arguments existing on perceived risk that the first one related to decision result and its cost (Barnes et al., 2007). Customers and consumers do not always find internet as a safe market channel to shop-online. Hence, consumers may change their attitude and decision making toward online shopping that result in reduction of willingness toward online shopping and attract to physical market shopping (Barnes, et al 2007). According to Camareo (2009), some of the buyers consider the electronic e-commerce an expensive way of buying that requires internet, online shopping knowledge and bank credit card. While others believe that online shopping is more advantageous than easy to use, compare different product quality and its prices (Martin & Camarero, 2009). Many studies conducted that show following risks may involve in the online purchase decision making: financial risks, product risk, convenience risk, health risk, quality risk, time risk, delivery risk, after-sale risk, performance, psychological, social, and privacy risk (Martin and Camarero, 2009; Tasi and Yeh, 2010; Almousa, 2011; Javadi et al., 2012; Zhang et al., 2012).

According to many researchers there are many types of risk exist into the online shopping which plays a vital role in the decision-making process of consumers. Accordingly, the researcher categorized the risk into the following six categories: financial risk (Maignan & Lukas, 1997), product risk (Kim et al., 2008), time risk (Forsythe et al., 2006), delivery risk (Claudia, 2012), social risk (Li and Zhang, 2002), and information security risk (Shin, 2010). According to Ali et al., product risk, financial risk and non-delivery risk are negatively influencing consumer's attitude toward online shopping while convenience risk has a positive

influence on attitude of customers (Ali et al, 2014). Several authors have observed that the perceived risk in e-commerce has a negative effect on shopping behavior on the internet, attitude toward usage behavior and intention to adopt e-commerce (Zhang et al., 2012).

The result of empirical studies indicates, by Gharleghi et al, (2015) found that perceived risk and its dimensions is negatively affecting consumer's purchase decision making. In addition, study conducted by Arora et al, (2018) revealed the role of perceived risk in influencing online shopping attitude among women in India. The study result declared that only security risk is marginally affecting attitude of women toward online shopping.

The result of this quantitative research finds out that product risk, convenience risk, and return policy risk have significant positive affect on decision of customers to shop online however, financial risk and non-delivery risk are negatively affecting consumer decision to shop online (Ismail et al., 2019). According to Gharleghi (2015) customers are afraid of non-delivery risks after the transaction, leakage of their personal information and the quality of online products therefore, online shopping websites are encouraged to ensure the security and privacy standards of the customers to mitigate the risk perceived by the consumers.

Hypothesis 2: The perceived risk has significant negative effect on attitude of Afghan women toward online shopping.

### **2.3 Perceived Web Quality and Women Online Shopping Decision Making**

Reference to the study conducted by Kotler and Armstrong (2008), the e commerce is growing fast however, due the technological era the advancement needs to be made spontaneously and regularly. Using the internet marketers are able to create value for the potential customers and build long-term relationship with the customers. As per Kotler and Armstrong the four marketing areas are B2B, B2C, C2B and C2C. In virtual marketing, the first step is to create an attractive website to obtain the interest of customers. Kotler and Armstrong suggest that to make the customer repeatable the virtual marketers need to ensure the accuracy of information and quality of website layout and design.

Website quality is indicated as a vital concept in e – commerce. (Bia et al. 2008). An Evidence from Malaysian public university has identified that buying intention of online shoppers is dependent to their attitude, subjective norm and design & usability of the website. The study revealed that website usability directly influences the buying intention of online shoppers whereas, subjective norm partially effect online shopping intention (Hasbullah, et al. 2015). According to Ganapathi (2015), convenience, website features, security and time saving are main factors that influencing online buying decision. Additionally, Sarvath (2019) provide evidence from Vaniymbai from India, the main reason behind online shopping behavior of student is easiness, comfortability and taking less time opportunity only if the online shopping websites are secure, reliable and provide safe marketing platform. Lee & Lee (2009) found out that the impact of eWOM on consumer decision making to

shop online can be classified in to two levels: individual level analysis and market level analysis.

The result of study by Wu et al (2016), revealed the electronic word of mouth and e-service have significant influence on purchasing intention of online shoppers but differently among men and women. A study from UK taking the eWOM into account provides evidence that some online celebrities such as vlogger, blogger and instafamous has significant influence on buying decision making of young female in Instagram (Djafarova et all, 2017). The study conducted by Chen et al., (2012) found out that website quality has a direct effect on perceived playfulness and perceived flow which in turn influences consumers decision to buy online. Finally, all these factors affect the consumer satisfaction level. Reference to this research consumer prefer service quality more than system quality and the information available in online website. A study conducted by Bai et al, (2008) found out that website quality has a direct impact on consumer satisfaction to purchase online goods which enhances their online shopping decision making.

Reference to the result of a research which had been conducted at Zalora.com the purchase intention of its potential customers is positively affected by its website quality. The result of quantitative study concluded that purchase intention is intervening the relationship among service quality and website quality have significant affect the purchase decision of online customers (Dapas et al, 2019). Similar research found out the relationship among purchase intention and service quality to predict the purchase decision of consumers (Hat et al, 2014). Let et al., (2016) and Huang et al (2014) also defined the relationship among purchase intention and service quality as two inseparables' components. Choudhury (2013) found out that through service quality the purchase level could be estimated. Lupiyoadi (2013) found out that the main factor determining the success power of an online website is quality of its website. According to Kussawanto (2009) the market share and profit margin of online marketers will be higher as soon as its quality is improved as per its potential customer's preference.

Hypothesis 3: The perceived web quality has significant positive effect on attitude of Afghan women toward online shopping.

## **2.4 Perceived Web Quality and Women Online Shopping Decision Making**

E-WOM enables the potential consumers to share their experience and opinions regarding online products to other customers using network facilities and digital platforms (S Aslam, 2019). Online consumers can use different platforms such as comments, reviews, discussion forum and critiques to exchanges their ideas. The rapid growth in social networking and reviewing the eWOM comments is an opportunity for consumers to decide whether to buy online products or not. It is also a source of consumer insights for online marketers to bring the required improvement in their product and services as per the consumers highlight. Almost all people are having access to some online views, and this exactly shows where the power of eWOM lies in consumer decision making to shop online products and services (C. M. Cheung et al, 2010). The result of an empirical research conducted in

Saudi Arabia found that the purchase intention of Saudi online shoppers is highly interested by eWOM (Amal et al 2013).

Khammas (2008) conducted quantitative research and found out that there is different level of affect in individuals' behavior while the review the feedback of previous consumers using online product and services. According to this research consumer reviews available in online platforms are used as decision aims, recommendation and feedback for other online visitors. Hu& Wu (2019) develop a diagram which list down and summarize the pros and cons of consumer reviews which is found as a helpful tool for consumer before intention to shop online. Cheng & Thadani (2010) developed a conceptual framework to search out influence level at each individual using the four key components of stimulus, communicator, response and receiver. Bae & Lee (2011) suggested that online reviews is as a risk preventive measure during the consumer's purchase decision making.

An empirical study from Dhaka city in Bangladesh found out that the factors which are affecting online shopping decision in different gender and age, websites and social networks plays significant role in e marketing activities. According to Rahman et., (2019) the factors which are encourage and discouraging the buying behavior of men and women in social networking are found to be the same such as home delivery services and payment security is influencing the buying behavior of both. Bilgihan et al., (2018) conducted a survey related to customer's online shopping experience and found out that brand engagement, positive word of mouth (WOM) and repeat purchase are the outcomes of compelling online customer experience. The study also empathized on the importance of eWOM that due to technology era customers have the opportunity of social networking with other customers and e-vendors using different devices such as smartphones, computers, and tablets.

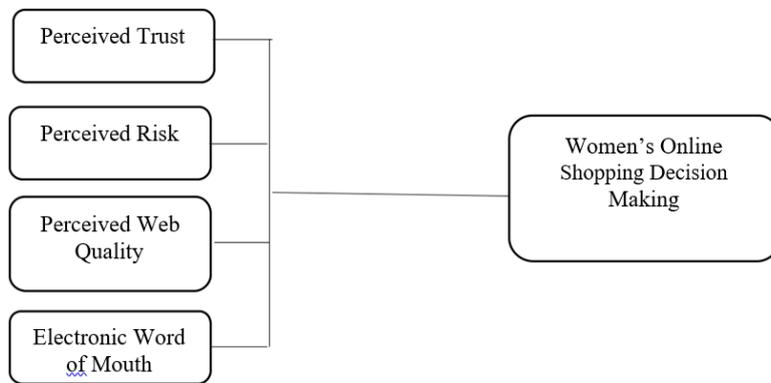
During a laboratory experiment by Christy M.K. (2009) analyzed that positive eWOM strengthen the relationship among consumer's trust and attitude to shop online so, online marketers and customers are encouraged to exchange their opinions and feedbacks using online platform to increase the satisfaction level of both parties to some extent. It has been empathized that a proper monitoring and evaluation systems will help online marketers to improve their services. According to Hennig-Thurau (2004) eWOM is any positive or negative statement attempted by previous, present and potential customer in exchanges of services they used and goods they consumed.

Spreng and Page (2001) stated in their research paper that the consumers who are more confident about their believes have the more likelihood that their attitude is affected by their believes. The result of study which has been conducted Yi-Wen and Yi- Feng (2012) focusing on the cultural effect of consumers elaborated that eWOM has positively persuading customer acceptance and intention to purchase online products. According to this study there are different purchase behavior among different gender groups. In the Indonesian -e- market consumer's trust and loyalty are positively influencing customers purchase behavior. During the initial visit consumer's paying attention to the brand recognition, quality of goods &

services, firm's characteristic, trust attributes and buyer's loyalty by focusing on online reviews. Some important factors during the data collection are B2B e-management performance, business view, market service view, transaction view and infrastructure view. It concluded that online shoppers review the experience of previous consumer to see whether their safety and security are maintained, and they are responsible to make their own purchase and repurchase decision. (Marlinda et al, 2019).

Hypothesis 4: The electronic word of mouth has significant positive effect on attitude of Afghan women toward online shopping.

### 2.5 Theoretical Framework:



## 3. Methodology

### 3.1 Sample and Procedure

To define the problem statement comprehensive and reliable literature review has been conducted. The primary data was collected by investigating the women decision making toward online shopping in different countries around the world after 2001. The finding of the reviewed sources showed that there are several factors which affect the online shopping decision of consumers specially women. All previous research adopted quantitative research methodology to reveal the effect of factors relevant to the study. This research also follows quantitative research methodology. Researcher adopted and distributed set of questioners to respondent based on sample size and target population. The questioner is adopted and combined by investigating previous researchers' and experts' suggestion as following. The data is analyzed using SPSS software. Several research by: Fan & Miao (2012); Yue et al (2015); and Chyan & Chia (2007), shows the women decision making to shop online is affected by perceived trust, perceived risk, perceived web quality and electronic word of mouth. Therefore, the problem statement is written to reveal the effect of each factor why women rarely turning from online shopping to offline shopping.

The intended research follows the deductive approach because the nature of this research is empirical. According to Wilson, J. (2010) deductive research approach explores a known theory which is women's online shopping decision

making and test how it is valid in current market of Afghanistan. The reasoning starts with a theoretical concept and finally leads to a new hypothesis. All hypothesis is being tested to see whether it is rejected or accepted. As the aim of the study is to examine the attitude of Afghan women toward online shopping in Afghanistan. Therefore, the study does not aim to develop any new concept rather it will assess the attitude and judgment of the online women shopper with the pre-set of variable, which determined as result of literature review.

The nature of this research is to investigate the Afghan women's online shopping decision therefore, the quantitative research design is adopted to test the objective theories through examining the relationship among women's decision making, perceived risk, perceived trust, perceived web quality and electronic word of mouth (eWOM) rather than introducing a new concept. Women considered as main shopper in any civilized society who responsible for the decoration of home, clothes of children and meal menu planning of families (Fasih et al, 2020). The primary data is gathered through Google Form and the result of the data analyzed quantitatively (Creswell, 2003). The study adopted cross-sectional research design to collect data once because there is time limitation and financial issues (John & Marry, 2006). This research based on positivism philosophy. The research will objectively be investigating the attitude of Afghan women toward online shopping in Afghanistan. The intended research follows deductive approach. As the aim of the study is to examine the attitude of Afghan women toward online shopping in Afghanistan.

### **3.2 Measures**

A research population is a pre-defined collection of individuals targeted to collect desired information under a specific study (JoLaine et al, 2009). The target population of the research is afghan women of the society. Research conducted with sample size of 384 and with confidence interval of 95% and 5% margin of errors. The Sampling of this research is based on probability approach of random method. For this study, 384 responses required to generalize on the topic. Therefore, questioners will be distributing to UN compounds female staff, Kabul and Kardan University female students through online survey service provider (JoLaine et al., 2009).

The research conducts individual level analysis to identify the practical entry point regarding the women's decision making toward online shopping in context of Afghanistan. According to Z score, to achieve the desired level of generalization overall population a sample size of 384 respondent required according to above calculation. This research adopted survey questioner reference to the previous research of Dede Suleman (2019); Kim et al., (2012); Almana & Mirza, (2013). A questioner developed based on Five- Likert questions (1 = strongly disagree, 2 = disagree, 3 = neither agree nor disagree, 4 = agree, and 5 = strongly agree) for the sake of simplicity and convenience to the Afghan women respondents.

There are 30 questions, and the first part is consisting of 10 questions related to online shopping decision making. For Independent variables, a set of five

questions in four categories developed and each category represent a research question. The second part is consisting of five questions related to perceived risk. The third part is consisting of five questions related to perceived trust. The fourth part is consisting of five questions related to perceived web quality. Finally, the fifth part is consisting of five questions related to electronic word of mouth (eWOM). The survey is based on volunteer participation that avoids asking confidential and susceptible information from respondents. Survey conducted through Google Form website and link shared with the target group through various communication channel as much as possible among intended group. The survey opened for 30 days from 27/June/2021 to 28/July/2021. respondents are asked to answer the closed-ended questions.

### **3.3 Women Online Shopping Decision Making**

The IV was measured by ten questions adopted from the study conducted by Emad Y Masoud (2013) and Kim et al. (2012). Sample items include the following: "I am buying online due to easiness and comfortability of online shopping", "I prefer to buy online if the safety of payment method is met", "I prefer to buy online if it is safe from fraud", "I shop quickly, buying the first product or brand I find that seems good enough", "I prefer buying the best-selling brands", "The most advertised brands are usually very good choices", "Online shopping is not a pleasant activity to me", "Going online shopping is one of the enjoyable activities of my lifestyle", "I look carefully to find the best value for the money" and Often, I make careless purchases I later wish I had not. Cronbach Alpha for this measure is .783.

- **Perceived Trust**

The PT is measured by five questions adopted from the study conducted by Dede Suleman et al. (2019) and Kim et al. (2012). Sample items include the following: "I trust online shopping since it has never been a case of fraud", "I prefer those online websites which handle complaints and problem solving", "I prefer those online shopping websites will not abuse data", "The online company clearly understands consumers need" and "A wide range of product selection is available. Cronbach Alpha for this measure is .743.

- **Perceived Risk**

The PR is measured by five questions adopted from the study conducted by Kim & Lennon (2012) and Emad Y Masoud (2013). The sample items include the following: "Guarantees of website security are clearly displayed", "The website will not share my personal information with others", "The refund policy is clearly stated", "Because I can cancel my transaction, there is no risk", "past experience of an online product and brand reduces its risk." Cronbach Alpha for this measure is .756.

- **Perceived Web Quality**

The PWQ is measured by five questions adopted from the study conducted by Hsu et al. (2012) and Dapas et. al (2019). The sample items include the following: "The online website provides me with all the information I need", "The provided information in online websites is accurate and high-quality information", "The online

website performs reliability”, “The online website is prompt in responding to my queries” and “The online website enables me to get on to it quickly”. Cronbach Alpha for this measure is .712.

- **Electronic Word of Mouth**

The eWOM is measured by five questions adopted from the study conducted by Almana & Mirza (2013). The sample items include the following: “I read reviews before making purchase decision”, Consistency of reviews posted on the website affect my purchase”, “When I buy a product online, the reviews presented on the website are helpful for my decision making”, “When I buy a product online, the impact of negative online reviews on my purchasing decision is greater for expensive goods” and “When I buy a product online, the impact of positive online reviews on my purchasing decision is greater for expensive goods”. Cronbach Alpha for this measure is .758.

#### **4. Results**

Scholars have identified numerous demographic variables impacting women online shopping decision making. Reference to the extant research age, education and job are the factors considered. The demographic characteristics of respondent’s data result shows that more 50% of respondent are aged between 26 to 35 years. The number present that majority of online shopper are women’s that are above their teenage while the above 50 year of age are composes only 3% of the respondent, given the fact that they may not access to internet. Meanwhile the out of 302 respondents, 172 has bachelor’s degree and 70 masters while 47 reported as high school graduate. The data shows that respondents are educated and informed as 13 respondents hold Ph.D., which reflect that their inputs are valuable source of judgement on online shopping decision of women.

#### **4.1 Reliability Analysis**

Table 1. Descriptive statistics is used to summarize the data set into meaningful numbers. It applied to calculate the mean and standard deviation of the independent variables. Mean is calculated the average of the respondents and through standard deviation the variability of the data is found.

**TABLE 1. Descriptive Statics of the Study Variables**

Variable	Item	Mean	SD
Perceived Trust	5	4.17	0.530
Perceived Risk	5	4.25	0.624
Perceived Web Quality	5	4.05	0.812
Perceived Electronic Word Mouth	5	4.16	0.715
Women Online Shopping Decision Making	10	4.07	0.811

#### **4.2 Data Reliability**

Cronbach’s Alpha used to test the reliability and internal consistency among the variables. Cronbach (1951) states that data considers reliable if the Alpha

coefficient is equal to 0.7 or above. Table 2. Shows that Cronbach's Alpha value is equal to 0.797. This value represents that excellent consistency exist between variables and data can be used for further analysis.

**TABLE 2. Reliability Statistics**

Variable	Cronbach's Alpha	No of Items	Remarks
Online Shopping Decision Making	.783	10	Reliable
Perceived Trust	.743	5	Reliable
Perceived Risk	.756	5	Reliable
Perceived Electronic Word Mouth	.758	5	Reliable
Perceived Web Quality	.712	5	Reliable
<b>Overall</b>	<b>.797</b>	<b>30</b>	<b>Reliable</b>

### 4.3 Data Normality

This study adopted the skewness and kurtosis values to test either the data is normally distributed or not. Skewness involves the symmetry of the distribution. A normal skewness involves a perfectly symmetric distribution. While Kurtosis involves the peak of the distribution. A normal kurtosis involves a distribution that is bell-shaped and not too peaked or flat. A peak indicates positive kurtosis. According to Kline (2011), the data assumed to be normal if the skewness value range between +/- 3 and kurtosis value range between +/- 10.

Table 3. Presents value for both skewness and kurtosis ranges within the Kline (2011) proposed ranges. Online shopping decision skewness score is equal to 0.211 with kurtosis value of -0.288, perceived trust is 0.259 and -0.651, perceived risk is -0.005 and -0.582, perceived web quality is 0.21 and -0.358 and electronic word of mouth is equal to 0.073 and -0.535 respectively. Hence, the data is normal and can be used for further analysis.

**TABLE 3. Descriptive Statistics**

		N	Skewness		Kurtosis	
		Statistic	Statistic	Std. Error	Statistic	Std. Error
Online Shopping Decision		302	.211	.140	-.288	.280
Perceived Trust		302	.259	.140	-.651	.280
Perceived Risk		302	-.005	.140	-.582	.280
Perceived Web Quality		302	.021	.140	-.358	.280
Electronic Word of Mouth		302	.073	.140	-.535	.280

### 4.4 Multiple Regression Analysis

Multiple variable regression methodology adopted due to fact that this method widely has been used to test likewise relationship. The below three tables

represents the model summary (table 4), ANOVA (table 5) and liner regression analysis (table 6).

According to the analysis, overall model is significant as the P value is 0.000 and the R<sup>2</sup> shows that four independent variables explain 58 percent of variation into dependent variable. The four-independent variable of perceived trust (PT), Perceived Risk (PR), Electronic Word of Mouth (eWoM) and Perceived Web Quality (PWQ) has significant relationship with Online Shopping Decision (dependent variable). The significance value of all four variables is 0.021, 0.000, 0.050 and 0.008 respectively. Hence, we can conclude that all independent variable, which selected to test the influence of it on dependent variable, has significant relationship.

**TABLE 4. Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.551 <sup>a</sup>	.582	.580	.17135

**TABLE 5. ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3.810	4	.953	32.411	.000 <sup>b</sup>
	Residual	8.720	297	.029		
	Total	12.530	301			

#### 4.5 Hypothesis Testing

The first hypothesis has been tested using the multiple variable regression. The result shows a significant relationship ( $\beta = 0.80$  and  $P = 0.021$ ) between perceived trust and online shopping decision in Afghanistan context. The findings show that online shopper decision influenced by perceived trust according to respondent responses. Hence, we accept the H<sub>1</sub> and reject the null hypothesis. According to empirical result and survey questionnaire, consumer consider the trust factor into their overall decision toward online shopping. By this, we mean that into the online shopping decision of a customer 25 percent trust factor-playing role according to its beta value. Trust according to this study means that during online shopping a customer should be convinced that as result of online shopping he/she will not expose to the risk such as there is no risk fraud, data leakage or low-quality products. The study findings also prevalent with international studies that customers consider trust factor as a way to mitigate risk and increase trust level. This research has been conducted in many nations and significant relationship exist between two variables (Fasih, et al., 2019; Sharma, 2019; Lin, 2011; Indarsin & Ali, 2017; Meng-Hsiang, Mi-Wen, & Cheng-Se, 2014; and Ozkan & Kanat, 201).

H<sub>1</sub> Accepted: The perceived trust has significant positive effect on attitude of Afghan women toward online shopping

The second hypothesis tested to find the relationship between perceived risk and online shopping decision in Afghanistan context. The result of analysis shows there is positive significant relationship ( $\beta = 0.224$ ,  $P = 0.000$ ) between perceived risk and online shopping decision. Therefore, we accept the H<sub>2</sub> and reject the null hypothesis. According to result, Afghan online shopper considers the risk factor into their decision-making before online transaction. This means that if someone purchase online in Afghanistan then she considers that the website should provide clear products guarantee/warranty terms and conditions, which policy they use for refund, how they ensure data protection and measures to avoid data leakage. The findings are aligning with the pervious study findings in international context.

H<sub>2</sub> Accepted: The perceived risk has significant negative effect on attitude of Afghan women toward online shopping.

Third hypothesis tested to find the relationship between perceived web quality and online shopping decision. Based on the analysis result a significant positive relationship ( $\beta = 0.233$ ,  $P = 0.008$ ) has been found between perceived web quality and online shopping decision in Afghanistan context. Hence, we accept the H<sub>3</sub> and reject the null hypothesis. According to the result, Afghan online shopper believes that before online purchasing considers the web quality into the account. Online shopping platforms should provide reliability, advance features, good speed and easy access. If the website meets the mentioned characteristics, then he/she can easily prefer online shopping to more physical visiting shopping.

H<sub>3</sub> Accepted: The perceived web quality has significant positive effect on attitude of Afghan women toward online shopping.

The fourth hypothesis tested to find the relationship between electronic word of mouth and online shopping decision. Multiple regression analysis used to analysis the data. According to the result of analysis, a positive significant relationship ( $\beta = 0.155$ ,  $P = 0.050$ ) exist between two variables in Afghanistan context. The beta and P value show that word of mouth is a deciding factor into the online shopping decision of customers. Therefore, we accept the H<sub>4</sub> and reject the null hypothesis. Based on the result, the online shopper takes care of pervious review and comments of purchaser. If pervious purchaser posted a good review and commented positively then online shopper can decide better to buy. Today in era of technology, existence of millions online shopping websites and demanding customers it is impossible to stop customers from rising their voice and views. Hence, any comment directly or indirectly has the potential to influence the mind of online shopper and help them in decision-making. The result is aligned to pervious international studies: Khammas, 2008; Cheng & Thadani, 2010; Rahman et al., 2019; Bilgihan et al., 2018; Yi-Wen and Yi- Feng 2012.

H<sub>4</sub> Accepted: The electronic word of mouth has significant positive effect on attitude of Afghan women toward online shopping.

## **5. Discussions**

This study investigates the effect of perceived trust, perceived risk, perceived web quality and electronic word of mouth toward women decision making to shop online in Afghanistan context. The study adopted quantitative methodology based on Five Likert questions targeted Afghan women. The study adopted multiple regression analysis method to test the relationship among dependent variable and independent variables. Previous study by Suleman et al. (2019) shows that there is significant positive relationship among consumers perceived trust and decision making to shop online. Study result confirms the finding ( $\beta = 0.80$ ,  $P = 0.021$ ) since women considering trust factor before making a purchase decision.

Previous study by Steven et al. (2012) shows there is significant positive relationship among consumers perceived trust and decision making to shop online. Study result confirms the finding ( $\beta = 0.224$ ,  $P = 0.000$ ) since women consider risk factor before making a purchase decision.

Previous study by Dapas et al. (2019) shows there is significant positive relationship among consumers perceived web quality and decision making to shop online. Study result confirms the finding ( $\beta = 0.233$ ,  $P = 0.008$ ).

Previous study by Almana and Mirza (2013) shows that there is a positive significant relationship among electronic word of mouth and consumers decision making to shop online. Study results confirms the finding ( $\beta = 0.155$ ,  $P = 0.050$ ).

Finally, the study has shown that in Afghanistan context before making any purchase decision women considering PT, PR, PWQ and eWOM. Therefore, the online retailers are suggested to achieve the consumer trust, reduce the uncertainty to make the online shopping secure, improve the quality their web quality and motivate the consumer to post positive feedback on the online platform so that influence women decision making toward online shopping.

### **5.1 Theoretical Implications based on TAM Model**

Based on the result of this research, the author wants to provide suggestion and input that are useful for online sellers, online consumers, policy makers and technology service providers. Based on the finding of this study online seller can analyze their strengths and weaknesses and bring the required improvement based on consumers preference and demand. They need to build consumers trust, reduce the risk possibility, provide good web quality and have positive influence on the consumers feedback and word of mouth. Online consumers may use the finding of the study as an advantage to consider important online shopping factors before making their purchase decision. Technology and service provider can color their website based on the consumer preference are suggested to offer good quality services. And finally, policy makers can use the finding of the study as advantage to make the virtual market policies as welcoming, trustworthy, and convenient to both online sellers and online buyers.

## **5.2 Practical Implications**

Online sellers may take the finding of this research into the account for finding the gaps and fill it with the necessary actions. Finding may be positive or negative but online sellers can analysis their strength or weakness through it and improve their online position into the market. The online sellers are suggested to save the time effort of women, facilitate home convenience shopping, offer wide range of products, provide accessible information, offer discounts and compare various models/ brands to enhance the women's decision making toward online products (Fasih et al, 2020).

Finding of this research can play dynamic role in the decision making of the end online consumer. Because the research either encourage them to shift toward online business or continue with physical visiting shopping. Also, the finding of this research makes the women aware of some data need to be considered while intending to shop online to the best of their benefit (Sarvath, 2019).

Technology service provider in Afghanistan can take necessary actions to fill the missing gaps. For example, if the quality of the online seller website is poor, then the service provider may build a new software and provide the solution to it by adopting the new technology. Alternatively, may color their website to attract the attention of the consumers with different colors such as highlighting the benefit of the specific product. They need to be honest with consumers and publish reliable information.

Those institutions and government bodies who work on online shopping policy making in the future may use the finding of the research and take it as a reference to develop appropriate policies to address the challenges and enhance the virtual market of Afghanistan as a welcoming, trustworthy and convenient to the customers. The finding of the research could serve as a base for entire e commers of Afghanistan and its implication may contribute on the economy of Afghanistan (Živilė et al., 2015).

## **5.3 Study Limitation**

The study has some limitation that need to be considered in future research. Due to time limitation the study did not include moderating variable of culture which may have a massive influence on the decision of online consumers. Also, a comparison study between two different gender such as women and men may be an advantage for the future research to enlarge their understanding based on the virtual market of Afghanistan. In addition, targeting a specific online shopping website and analyzing their online consumers behavior, experience and suggestion have vulnerable contribution on the online market data of Afghanistan.

## **6. Study Conclusion**

The result of the quantitative study found that there is positive relationship existing between women online shopping decision and PT, PR, PWQ and eWOM. Therefore, online retailers and technology service providers are suggested to bring

the required improvement in their workflow to serve for the betterment of the market and make the online shopping convinced to shop online.

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