

CONSUMERS' INTENTION TO USE OMNICHANNELS: SOUTH AFRICAN RETAIL STORES PERSPECTIVE

Ntswaki Petunia Matlala¹ ORCID: 0000-0003-2447-959X Dr Knowledge Shumba² 0000-0002-5481-9068 **Prof. Richardson Shambare**³ 0000-0002-6706-3896

Abstract:

The fourth industrial revolution has transformed how we do things, including retailing and consumers' shopping habits. Multiple devices equipped with multiple screens enable consumers to compare prices before purchasing goods or services. Despite the fast pace of technological development that has provided an opportunity for a unique and satisfying experience for consumers through any touch point in the retailing industry globally, retailers in developing countries are still lagging in understanding the factors influencing omnichannel consumers' behaviour. The literature on factors influencing omnichannel use in a South African context remains inconsistent and fragmented, as most previous studies are based on consumers in European and Asian markets (Weber-Snyman & Badenhorst-Weiss, 2018). Against this backdrop, it becomes imperative to explore the factors influencing omnichannel consumers' behaviour in South Africa. The study contributes to the emerging and growing field of omnichannel retailing by identifying the factors influencing consumer behavioural intention to use omnichannel in South Africa.

Consumers seek out new technology to experiment with and be the first to try it among their family and friends. A descriptive survey was conducted in Gauteng province using a guestionnaire. Respondents were identified through the convenience sampling method. The study findings suggest that a consumer's intention to purchase in an omnichannel store is influenced by performance expectancy, effort expectancy and personal innovativeness. The researcher recommends that the omnichannel retailer managers properly define the values incorporated in an omnichannel store to stimulate personal innovativeness during the online shopping journey, as personal innovativeness is an essential predictor of purchase intention. It would be interesting for another researcher to replicate this study in other provinces across South Africa, specifically rural areas.

Keywords: Omnichannel, multichannel consumer, Consumer behaviour, Usage intentions, South Africa

Introduction

The world of retailing has changed dramatically in recent decades. The advent of the internet and related digital channels, such as mobile and social media, have changed retail business models, the execution of the retail mix, and shopper behaviour in the past decade (Verhoef, Kannan & Inman, 2015). The COVID-19 pandemic further accelerated changes in the retail business, as most customers preferred online shopping (World Bank, 2022).

¹Faculty of Economic & Management Sciences, University of Western Cape

Email: nmatlala@uwc.ac.za, Tel: +27 73 425 7915

³Faculty of Economic & Management Sciences, University of Western Cape Email: rshambare@uwc.ac.za, Tel: +27 74 459 9902

²Faculty of Economic & Management Sciences, University of Western Cape Email: kshumba@uwc.ac.za, Tel: +27 73 849 2110

Consumers use multiple means to connect with their companies of choice and expect a consistent and integrated service experience across channels. They are willing to move seamlessly between channels – traditional store, online, and mobile – depending on their preferences, current situation, the time of day, and the product category. Such channel movement is known as the omnichannel approach (Silva, Martins & Sousa, 2018).

Globally, customers stand at the brim of a fourth industrial revolution evolving at an exponential pace, characterised by technological revolution with the breakthrough in the fields of robotics, artificial intelligence, the internet of things and many more. The fourth industrial revolution transformed how we do things; even retailing and consumers' shopping habits have shifted. Consumers have emerged to multi-devices, multiscreen and compare prices before purchasing goods or services. The emergence of online shopping, smartphones, and a plethora of other rapidly evolving technologies awarded consumers opportunities to interact with the brand during the shopping, spending, and payments array. Consumer behaviour, specifically pre- and post-purchasing behaviour, has been understood by retailers like never before because the consumer journey can be readily captured online, something not always so easy with just bricks and mortar stores (Mkansi et al., 2019).

There is considerable research recorded in research on omnichannel. Despite the fast pace of technological development that has provided an opportunity for a unique and satisfying experience for consumers through any touch point in the retailing industry globally, retailers in developing countries are still lagging in understanding the factors influencing omnichannel consumers' behaviour. The literature on factors influencing omnichannel use in a South African context remains inconsistent and fragmented, as most previous studies are based on consumers in European and Asian markets (Weber- Snyman & Badenhorst-Weiss, 2018). Despite increased research on information and communication technology (ICT) and multichannel systems/devices, this study must continue investigating omnichannel consumer behaviour in the South African context. Against this backdrop, it becomes imperative to explore the factors influencing omnichannel consumers' behaviour in South Africa.

2. LITERATURE REVIEW

Omnichannel has become an indispensable part of people's daily lives; more people than before are using the web to shop for a wide variety of items, from houses to shoes to aeroplane tickets. According to a Mastercard study on consumer spending (2020), it was revealed that 68 percent of South African consumers have been shopping more online since the onset of the COVID-19 pandemic. The study showed that essential items had seen the highest surge on online, with the majority (81 percent) of South African consumers saying they purchased data and over half saying they bought clothing (56 percent) and groceries (54 percent) online since the pandemic started. 68 percent of people have learnt a new skill, such as online banking, cooking, mastering DIY projects, and dancing, while 52 percent have spent more money on virtual experiences. Smidt & Maigurira (2020) argued that loyalty is not guaranteed as consumers show an affinity for trying new brands; instead, shoppers' main concerns at the forefront of purchase decisions were convenience (40 percent), price (39 percent), stock availability (33 percent) and with speed (41 percent) being the most crucial factor of all.

Omnichannel is defined (Cummins et al., 2016) as the "synergetic integration of customer touchpoints and communication opportunities to create a unified brand experience regardless of channel, platform or stage in the selling process". The gain of omnichannel is that the customers can buy online and pick up in-store (click & collect), for example, use mobile in-store to research, make a purchase, or buy in-store and initiate a return online. Multichannel retailing companies sell through several sales channels, such as brick and mortar stores, social media, e-commerce, contact centres, and mobile, independent of the others. Their empirical studies on omnichannel retailing most explored different functional management areas, such as supply chain orlogistics.

According to Goga et al., (2019), South African e-commerce proliferates from a small base. Weber-Snyman and Badenhorst-Weiss (2016), suggested four significant last-mile logistical challenges facing the South African omnichannel grocery retailer. Brink et al. (2019) argued that South African consumers are still not confident about buying groceries online. Mkansi et al. (2019) suggested how the need to scale the use of new mobile application innovations fuels value-added services. Masebe et al. (2020) found that digital disruption was causing a shift in consumer behaviour, which led to a reduction in demand for retail space and lower rentals and property values. Moreover, technological and product factors influence customer satisfaction, and that service factors have a non-significant effect on customer satisfaction with online shopping.

Several theoretical frameworks have been presented to demonstrate technology use behaviour, such as innovation diffusion theory (IDT), Unified Theory of Acceptance and Use of Technology (UTAUT) by Venkatesh et al. (2003),

UTAUT2 by Venkatesh et al. (2012) and technology acceptance model (TAM) by Davis (1989). This study focuses on the UTAUT2 framework, explaining consumer ICT acceptance and use (Venkatesh et al., 2012). UTAUT2 is seen as an extension of the previous version of UTAUT by adding three new variables, these being hedonic motivation, price value and habit (Venkatesh et al., 2012), in addition to the four main variables, which are performance expectancy, effort expectancy, facilitating conditions and social influence. Juaneda-Ayensa, Mosquera and Murillo (2016) reviewed omnichannel strategy in the apparel sector, but not only in terms of the UTAUT2 model, as they also included two other variables: personal innovativeness and perceived security. This adjustment was made to have a better model of the consumers to examine the factors influencing the acceptance and usage of technology. Purchase intention of omnichannel shopping is driven by exogenous variables such as performance and effort expectancy, social influence, facilitating conditions, hedonic motivation, habit, personal innovativeness, and perceived risk, which are set as main antecedents.

These five attributes, including the dimension of personal innovativeness and perceived security, are briefly discussed next:

Performance expectancy (PE) is similar to relative advance in IDT, defined as the degree to which using different channels and/or technologies during the shopping journey will provide consumers with benefits when buying essential goods (Venkatesh et al., 2012).

Effort expectancy (EE), which includes factors such as perceived ease of use in TAM, is defined as the degree to which a consumer believes that using an omnichannel technology would be free of effort with consumers' use of different touchpoints during the shopping process (Venkatesh et al., 2012).

Social influence (SI) is defined as the extent to which consumers perceive that people who are close to them, such as families, friends, colleagues, role models, etc., believe they should use different channels depending on their needs (Venkatesh et al., 2012).

Facilitation condition (FC) relates to customers' perceptions of the availability of resources and support tools to produce behaviour (Venkatesh et al., 2003).

Hedonic motivations (HM) are associated with adjectives such as fun, pleasurable, and enjoyable (Venkatesh et al., 2012).

Personal innovativeness (PI) is the degree to which a person prefers to try new and different products or channels and seek out new experiences requiring a more extensive search (Midgley & Dowling, 1978).

Perceived security (PS) is defined as the perception by users that omnichannel companies' technology strategies include the antecedents of information security, such as authentication, protection, verification, or encryption (Kim et al., 2008).





This study aims to understand the factors that influence the consumers to use omnichannel from South African perspectives. While the question that this paper seeks to answer is: What are consumers' behavioural intentions to use omnichannel in South Africa?

In keeping with the literature, the study proposed the following hypotheses:

- H1. Performance expectancy positively affects omnichannel purchase intention.
- H2. Effort expectancy positively affects omnichannel purchase intention.
- H3. Social influence positively affects omnichannel purchase intention.
- H4: Facilitating conditions positively influence omnichannel purchase intention.
- H5: Hedonic motivation positively influences omnichannel purchase intention.
- H6: Personal innovativeness positively influences omnichannel purchase intention.
- H7: Perceived risk negatively influences omnichannel purchase intention.

3. METHODOLOGY

The methodology is the master plan that specifies the methods and procedures for collecting and analysing the needed information. This study adopted the quantitative method as it examines the relationship between dependent and independent variables and uses numerous statistical techniques. The descriptive survey design was utilised, which influenced the choice of the design of research questions, purpose and the data collection used in this study.

3.1. Sample and population

The study-targeted onmishoppers (online shoppers) in Gauteng province, and an online survey was sent to customers with smartphones and shopping apps using the convenience sampling technique. Tabachnick and Fidell (2013) commented that the regression method sample size should be equal to n<50+8m, where m is the number of independent variables. With this research model, there are seven independent variables; the minimum sample size for this should be 106 (50+8x7). Considering the above requirements, this research meets the minimum sample size requirement with 126 respondents.

3.2. Questionnaires

The questionnaire in this study consisted of two parts. The first part of the questionnaire was used to gather sociodemographic information, such as gender, age, employment status and education. The second part contained statements about consumer intention behaviour. Based on their most recent shopping process, respondents were instructed to rate their agreement with each item on a 5-point Likert scale ranging from 1 (strongly agree) to 5 (strongly disagree). According to recent surveys, the sample was highly representative of online shoppers' distribution (UNCTAD, 2020).

3.3. Design analysis

Statistical Packages for Social Sciences (SPSS) V28 was used to analyse the measurement instrument and test the study hypotheses. Following the methodological precedence of Shambare (2012); Field (2013) and Brink et al. (2019), statistical analyses (SPSS v.28) were used to perform the following analyses:

(1) Descriptive statistic – this was used to outline the basic features of the data in the study and forms the basis of the quantitative data analysis.

(2) Chi-square tests – this statistical test was used to compare observed data with data we would expect to obtain according to a specific hypothesis.

(3) Reliability analysis – Cronbach's alpha was used to assess the measure of internal consistency (reliability) of measurement scales.

(4) Regression analysis – this statistical test was used to test the proposed model and hypotheses.

4. RESULTS

Following the closure of the survey, 126 replies were received: 69 males and 57 females. In terms of age, 13.2

percent were 18-25 years old, 40.4 percent were 25-35 years old, 39.7 percent were 36-45 years old, 5.9 percent were 46-55 years old and 50+ old age groups, an approximate 0.7 percent. Further results showed that 93.5 percent were from the younger than 45 years old and 6.5 percent from the 46 and above age groups. Regarding marital status, the single respondents accounted for more at 53.7 percent, while married respondents were 40.7 percent. In terms of education, there were three main categories: higher percent grade 12 was 34.8 percent, postgraduate was 32.6 percent and undergraduate at 30.4 percent.

VARIABLES		COUNT	PERCENTAGE (%)
Age	18-25	18	13.24
	25-35	55	40.44
	36-45	54	39.71
	46-45	8	5.88
	55+	1	0.74
Gender	Male	69	54.41
	Female	57	45.49
Marital Status	Married	73	53.68
	Single	55	4.44
	Separated/Divorced	8	5.88
Education	Primary school	2	1.47
	Grade 12	49	36.03
	Undergraduate	41	30.15
	Postgraduate	44	32.35
Income	less than R5, 000	33	24.26
	R5, 001 – R10, 000	25	18.38
	R10, 001 – R20, 000	35	25.74
	R20, 001 – R30, 000	18	13.24
	Above - R30, 001	25	18.38

Table 1.1: Demographic profile

To ascertain the reliability of the measurement scales and to check the degree to which the items that make up the scale, Cronbach's alpha coefficient was calculated. Cronbach's alpha checks the internal consistency reliability of scales. It checks whether the items that make up the scale measure the same underlying construct (Pallant, 2010). Cronbach's alpha closer to 1.0 is preferred. A Cronbach's alpha value of 0.9 and above was regarded as the most reliable of scales, while a scale with a Cronbach's alpha value below 0.5 is regarded as unreliable and cannot be used to measure a given construct.

Table 1.2: Cronbach alpha					
Sub-Scale	Cronbach's alpha				
Performance expectancy	0.86				
Effort expectancy	0.88				
Social influence	0.80				
Facilitation condition	0.91				
Hedonic motivation	0.88				
Personal innovativeness	0.83				
Perceived security	0.69				

Regression analysis is "the technique used to derive an equation that relates the criterion variables to one or more predictor variables; it considers the frequency distribution of the criterion variable, when one or more predictor variables are held fixed at various levels" (Saunders et al., 2019). A simple linear regression analysis was presumed to determine the factors that caused significant variations in consumers' behavioural intention on omnichannel. The usage intention was the dependent variable, while performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, personal innovativeness, and perceived risk were the independent variables.

The results in Table 1.3, depicts that a personal innovativeness ($\beta = 0.563$, t-value = 8.077, P-value < 0.001), performance expectancy ($\beta = 0.908$, t-value = 5.953, P-value <0.001), effort expectancy ($\beta = 1.093$, t-value = 5.244, P-value <0.001) and social influence ($\beta = 1.472$, t-value = 4.997, P-value < 0.001), exert a positive effect on usage intention of the respondents. Thus, facilitation condition ($\beta = -0.442$, t-value = 0.723, P-value = 0.395), hedonic motivation ($\beta = -0.344$, t-value = 0.789, P-value = 0.374), and perceived security ($\beta = -0103$, t-value = 0.602, P-value = 0.864) exert a negative effect on the behavioural usage intention of the respondents to purchase goods online.

Table 1.3: Regression analysis								
Independent Variables	β	S.E	t-value	P-value	Hypothesis			
Performance expectancy	0.908	0.372	5.953	***	H1- accepted			
Effort expectancy	1.093	0.477	5.244	***	H2- accepted			
Social influence	1.472	0.659	4.997	***	H3- accepted			
Facilitation condition	0.442	0.518	0.723	0.395	H4- rejected			
Hedonic motivation	-0.344	0.387	0.789	0.374	H5- rejected			
Personal innovativeness	0.563	0.198	8.077	***	H6- accepted			
Perceived security	0.103	0.602	0.29	0.864	H7- rejected			

Note: β : Beta, S.E: Standard error, ***: p < 0.001.

5. DISCUSSION

Personal innovativeness displayed to be the strongest predictor of purchase intention in the omnichannel context. This factor plays a vital role as a direct driver of omnichannel purchase intention. In consistent with previous papers (San Martín & Herrero, 2012; Escobar-Rodríguez & Carvajal-Trujillo, 2014), individuals who are more innovative about ICT will have a stronger intention to purchase using different channels and devices in an omnichannel environment. Performance expectancy is the second strongest predictor and has a direct positive influence on purchase intention (Karahanna & Straub, 1999; Venkatesh et al., 2012). In keeping with previous researchers (Venkatesh et al., 2012; Escobar-Rodríguez & Carvajal-Trujillo, 2014), effort expectancy was found to be the third most robust predictor of usage intention in an omnichannel environment. The results confirm that omnishoppers are more used to using multiple channels and are more task-oriented, using different channels or technologies to look for better prices or maximise convenience at any given time.

Contrary to previous studies (Venkatesh et al., 2012; Escobar-Rodríguez & Carvajal-Trujillo, 2014), this study's results indicate that facilitation condition, hedonic motivation and perceived security do not influence omnichannel purchase intention. This could be because customers are not used to using different channels due to the relatively low number of companies that allow customers to use multiple channels simultaneously for fun, pleasure, and enjoyment. The authors, such as Valentini et al. (2011) and Melero et al. (2016), believe this variable will increase its importance in the coming years as more and more retailers implement proper omnichannel strategies.

The hypothesised influence of perceived security on omnichannel was found to be insignificant. Previous work done by other researchers in other contexts has found a positive relationship between these variables (Thong et al., 2011; Venkatesh et al., 2012; Escobar-Rodríguez & Carvajal-Trujillo, 2014). These findings are probably because the possibility of engaging in an omnichannel context offsets the need for security, an essential factor in e-commerce, by offering the option of traditional physical presence in-store payment and cash on delivery, which mitigates the perceived risk in e-commerce. In this sense, omnichannel stores offer an opportunity to attract more conservative consumers who perceive an increased risk in e-commerce to a more interactive scenario in which retailers can use new technologies to manage customer relationships based on direct contact in the physical store.

6. RECOMMENDATIONS AND CONCLUSION

The findings have practical implications for omnichannel retailer managers regarding the most effective management and marketing tactics for enhancing a crucial aspect of their business: the development of a unified shopping experience for their customers. Explicitly, retailers must identify which technologies they will invest in and define the value adds incorporated in omnichannel stores to stimulate personal innovativeness, performance expectancy and effort expectancy during purchasing journey. Further, the findings show that omnishoppers seek new technology to experiment with and be the first to try it among their family and friends. Managers should thus consider this technological profile and constantly roll out new technologies in different ways to attract and surprise these kinds of shoppers.

The findings verified personal innovativeness as the most potent predictor of purchase intention, accompanied by performance expectancy, effort expectancy and social influence. Meanwhile, this study observed that facilitation conditions, hedonic motivation, and perceived security were insignificant. The results indicated a positive correlation between personal innovation and usage intention ($\beta = 0.563$, t-value = 8.077, P-value < 0.001). This finding is in line with (Carvajal-Trujillo, 2014; Frasquet et al., 2015 & Juaneda-Ayensa et al., 2016) who posits that personal innovativeness is a factor that influences consumers' omnichannel usage intention.

7. LIMITATIONS AND FUTURE RESEARCH LINES

Data collected from this study to determine factors that influence consumers' intention to use omnichannel in South African perspectives were limited only to the Gauteng province population. Future studies are encouraged to cover other provinces in South Africa, specifically rural areas, to compare investigation results with the results from this study.

References

Brink. B.S., Heyns, G. I., & Kilbourn. P. J. (2019). Service quality expectations of online grocery consumers in Gauteng, South Africa. *Journal of Contemporary Management*, 16 (2). doi.10.35683/jcm19059.49

Cummins, S., Peltier, J. W., & Dixon, A. (2016). Omni-channel research framework in the context of personal selling and sales management: A review and research extensions. *Journal of Research in Interactive Marketing*, 10(1), 2-16. doi.org/10.1108/JRIM-12-2015-0094

Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance. *MIS Q. 13*, 319–339. doi: 10.2307/249008

Escobar-Rodríguez, T., & Carvajal-Trujillo, E. (2014). Online purchasing tickets for low-cost carriers: An application of the unified theory of acceptance and use of technology (UTAUT) model. *Tourism Management, 43*, 70–88. doi. org/10.1016/j.tourman.2014.01.017

Field A. 2013. *Discovering statistics using SPSS*, 4th edition. London: Sage.

Goga, S., Paelo, A., & Nyamwena, J. (2019). Online retailing in South Africa: An overview. *CCRED Working Paper*, 2. doi.org/10.2139/ssrn.3386008

Juaneda-Ayensa, E., Mosquera, A., & Murillo, Y. (2016). Omnichannel customer behavior: Key drivers of technology acceptance and use and their effects on purchase intention. *Frontiers in Psychology*, 7. doi.org/10.3389/ fpsyg.2016.01117

Karahanna, E., & Straub, D. W. (1999). The psychological origins of perceived usefulness and ease-of-use. *Information & Management, 35,* 237-250. doi. /10.1016/S0378-7206(98)00096-2

Kim, D. J., Ferrin, D. L., & Rao, H. R. (2008). A trust-based consumer decision-making model in electronic commerce: The role of trust, perceived risk, and their antecedents. *Decision Support Systems*, 44, 544-564. http://dx.doi. org/10.1016/j.dss.2007.07.001

Lazaris, C., Vrechopoulos, A., Katerina, F., & Doukidis, G. (2014). Exploring the "Omnichannel" shopper behaviour. *In AMA SERVSIG, International Service Research Conference,* 13-15 June. Thessaloniki, Greece. doi:10.13140/2.1.1278.2089

Masebe N., Moseneke M., Burger, M., & van Heerden, A. (2020). Digital disruption in retail: management strategies for South African shopping centers. In: Kantola J., Nazir S., Salminen V. (eds) Advances in Human Factors, Business Management and Leadership. AHFE 2020. *Advances in Intelligent Systems and Computing*, 1209. Springer, Cham. https://doi.org/10.1007/978-3-030-50791-6_30

Melero, I., Sese, F. J., & Verhoef, P. C. (2016). Recasting the customer experience in today's omnichannel environment. *Universia Business Review, 50*, 18-37.

Mkansi, M., Leeuw, S., & Olatoye Amosun, O. (2019). Mobile application supported urban-township e-grocery distribution. *International Journal of Physical Distribution & Logistics Management*. doi:10.1108/ijpdlm-10-2018-0358

Neslin, S. A., Jerath, K., Bodapati, A., Bradlow, E. T., Deighton, J., Gensler, S., Lee, L., Montaguti, E., Telang, R., Venkatesan, R., Verhoef, P., & John Zhang, Z. (2014). The interrelationships between brand and channel choice. *Marketing Letter*, *25*, 319–330.

Pallant, J. (2010). SPSS survival manual: A step by step guide to data analysis using the SPSS program, 4th Edition. New York: McGraw Hill.

San Martín, H., & Herrero, Á. (2012). Influence of the user's psychological factors on the online purchase intention in rural tourism: Integrating innovativeness to the UTAUT framework. *Tourism Management*, 33(2), 341-350.

Saunders, M. N. K., Lewis, P., & Thornhill, A. (2019). Research methods for business students, 8th edition. New York: Pearson.

Silva, S. C. E., Martins, C. C., & Sousa, J. M. D. (2018). Omnichannel approach: Factors affecting consumer acceptance. *Journal of Marketing Channels*, 25(1-2), 73-84.

Shambare, R. (2012). Predicting consumer preference for Remote Banking Services in South Africa and Zimbabwe: The role of consumer perceptions versus, personality variables. *D.Tech Thesis: Tshwane University of Technology. SA*.

Smidt, F., & Maigurira L. (2020). COVID effect: 7 new consumer shopping behaviour trends in South Africa [Online]. Available at: https://www.thinkwithgoogle.com/intl/en-ssa/consumer-insights/consumer-trends/covid-effect-7-new-consumer-shopping-behaviour-trends-south-africa/ [Accessed: 07 June2022].

Thong, J., Hong, S., & Tam, K. (2011). The effects of post-adoption beliefs on the expectation-confirmation model for information technology continuance. *International Journal of Human Computer Studies*, *64*(9), 799-810. doi: 10.1016/j.ijhcs.2006.05.001

Tabachnick, B. G., & Fidell, L. S. (2013). Using multivariate statistics. New York: Harper Collins.

Valentini, S., Montaguti, E., & Neslin, S. (2011). Decision process evolution in customer channel choice. *Journal of Marketing*, 75 (6), 72-86.

Venkatesh, V., Morris, M., Davis, G., & Davis, F. (2003). User acceptance of information technology: toward a unified view. MIS Quarterly, 27, 425–478.

Venkatesh, V., Thong, J. Y. L., & Xu, X. (2012). Consumer acceptance and use of information technology: extending the unified theory of acceptance and use of technology. *MIS Quarterly, 36*(1),157-178.

Verhoef, P. C., Kannan, P. K., & Innan, J.J. (2015). From multi-channel retailing to omni-channel retailing. Journal of Retailing, 91(2). doi:10.1016/j.jretai.2015.02.005

Weber-Snyman, A.N. & Badenhorst-Weiss, J.A., 2018, 'The last-mile logistical challenges of an omnichannel grocery retailer: A South African perspective', Journal of Transport and Supply Chain Management 12(0), a398. doi. org/10.4102/ jtscm.v12i0.398

Weber-Snyman, A.N., & Badenhorst-Weiss, J.A. (2016). Challenges in last-mile logistics of e-grocery retailers: A developing country perspective. 25th International Purchasing and Supply, Education and Research Association.

World Bank. (2022). COVID-19 Drives Global Surge in use of Digital Payments. [Online]. Available at: https:// www.worldbank.org/en/news/press-release/2022/06/29/covid-19-drives-global-surge-in-use-of-digital-payments. [Accessed 28 August 2022].