ISSN 2616-5902 Vol. 6, Issue 4: 191-200, DOI: 10.25236/AJBM.2024.060429

The Effect of Perceived Risk and Perceived Enjoyment on Online Shopping Intention by University Students in China

Lin Zhao[1,3,a], Kim Mee Chong[3], Jing Zhao[2,3,b,*]

[1]College of International Education, Shandong Jiaotong University, Jinnan, Shandong, 250357, China
[2]Anhui Technical College of Mechanical and Electrical Engineering, Wuhu, Anhui, 241000, China
[3]Graduate School of Business, SEGI University, Kuala Lumpur, 47810, Malaysia
[a]117038@sdjtu.edu.cn, [b]0125000385@ahcme.edu.cn
[*]Corresponding author

Abstract: *With the rapid development of information technology and social media, consumers are no longer just receivers of products, but also co-creators. The realization of product value is increasingly dependent on the perception of consumer experience during consumption. This paper starts from the perspective of university student consumers, and constructs a model of the influence of consumers' perceived risk and perceived enjoyment on online shopping intentions. Through the questionnaire survey, 52 samples from undergraduate students were obtained, and PLS regression analysis was used to test the corresponding hypotheses. The research results show that (1) university students' online shopping intention is negatively and importantly affected by consumers' perceived risk. (2) University students' online shopping intention is positively and importantly affected by consumers' perceived pleasure.*

Keywords: *Online Shopping, Perceived Risk, Perceived Enjoyment, University Students*

1. Introduction

With the development of the Internet, people use the Internet more and more: participating in various social activities, publishing, and sharing various opinions, the Internet is forming a new social form. According to the perspective of consumer economics, consumption is the basic condition and extremely important content for human survival and development. The rise and prosperity of Internet consumption reflect the progress of the Internet era in one aspect. Internet consumption has led to changes in consumption concepts: First, people used to have consumer demand due to the value of the product itself, but nowadays, the consumption experience gained from information retrieval, online interaction, virtual communities, and knowledge sharing, has greatly affected people's consumption decisions. Secondly, the Internet has broken the barriers of time and space, providing consumers with a more convenient way of consumption and a wider choice of products and services.

1.1 Problem statement

The development of online shopping has brought new types of consumers and new demands. Different from the traditional shopping model, online shopping contains new elements. More and more people purchase products and services through the Internet. Correspondingly, the proportion of people using online payment had been increasing year by year. In 2021, Chinese Internet users increased by 85 million, bringing the total number to 989 million, accounting for 68% of the total population in China, with university students comprising 19.8% of that number. Mobile Internet users made up 68% of the population, and mobile payment users represented 59% of China's 1.4 billion population (Internet Society of China., 2021) (National Bureau of Statistics., 2021). With the increase in the number of users, online shopping security and payment security will inevitably become important factors affecting online shopping intention. From another perspective, people's enthusiasm for online shopping benefits from the development of online technology and is also affected by the fresh experience and fun brought by it. The construction of the network society enables people not only to use the Internet to search for information, but also to meet people's needs for interactive communication. Sales methods that have emerged in recent years, such as live broadcast of celebrities and online shopping festivals, have enabled consumers not only to get shopping convenience, but also to seek emotional pleasure from them.

ISSN 2616-5902 Vol. 6, Issue 4: 191-200, DOI: 10.25236/AJBM.2024.060429

1.2 Research questions

As the center of all marketing activities, research on consumers has never stopped. Different from offline shopping, the market segmentation and marketing strategies that are habitually adopted are no longer applicable. The rapid development of Internet technology has put people in an unprecedented state of equality, freedom, and openness. In such online shopping behavior, what are the factors that affect consumers' intention to participate? This is what this paper wants to study and explore.

The research in this paper took university students as the main research subject and study the relationship of consumers' subjective perception and online shopping intention from two aspects: perceived risk and perceived enjoyment. The questions of this research are:

1) How does perceived risk affect shopping intentions?

2) How does perceived enjoyment affect shopping intentions?

1.3 Significance of the research

It can be seen from the literature research in domestic and overseas that online shopping behavior has attracted widespread attention from all walks of life, and corresponding studies have been carried out. The online shopping users tends to be younger, and university students take large part of it. Taking university students as the research subject is very helpful to truly grasp consumer behavior motivations and influencing factors, and build network-based marketing model.

1.4 Definition of terms

Online shopping refers to the behavior of commodity transactions that people use the Internet as a tool to meet their own needs. Online shopping needs to go through certain processes: information searching, communication, payment, transportation, etc., is not an immediate behavior. Online shopping in this article mainly refers to two modes, B2C and C2C. In the B2C model, consumers use the Internet to search for product or service information, select the product and pay for the purchase via the Internet. In the C2C model, consumers participate in online auctions and pay for purchases through the Internet.

2. Literature Review

Based on Wolfinbarger and Gilly in the processes of online shopping, there may be two shopping motives: goal-oriented and fun-oriented (Wolfinbarger & Gilly, 2001**).** On one hand, through the Internet, consumers can easily search and select the goods they need, and make online payment conveniently. They can wait for the goods to be delivered without going out, and even return goods can be completed through the app while sitting at home. However, consumers cannot actually experience goods or services during online shopping, and can only refer to the description of the merchant or shopping website. The asymmetry of information increases the perceived risks that may exist in online shopping. On the other hand, fun-oriented internet shopping is based on the aesthetic appeal and formality, design of website and features of virtual reality (Scarpi, Pizzi, & Visentin, 2014). During the purchase process, consumers make use of the information resources and interact with others during online shopping, enjoy the fun beyond the limits of time and space.

2.1 Online shopping intention

This paper defines online shopping intention as the dependent variable. According to Theory of Rational Action and Theory of Planned Behavior, behavior intention depends on attitude toward the behavior and subjective norm (Ajzen, 1985). Online shopping brings value to consumers, meets consumers' shopping behavior goals, and in turn affects consumers' intentions and behaviors (FAN, 2008).

2.2 Perceived risk

According to Bauer, Risk can be defined as the consumer's purchase action may cause uncertain and unpleasant consequences, the perceived risk is the risk that consumers feel subjectively (Bauer, 1960). But if we want to describe and measure the actual perceived risks of consumers, such as the perceived risks during online shopping, we need to infer it from some observable indicators. This is because perceived risks is a consumer’s inner feeling, we cannot directly observe it. In order to do so, the

ISSN 2616-5902 Vol. 6, Issue 4: 191-200, DOI: 10.25236/AJBM.2024.060429

researchers used psychometric methods to infer indirectly through observable indicators. Kaplan et al., claims that customers' perceived risks can be divided into financial risks, functional risks, physical risks, psychological risks, and social risks (Kaplan, Szybillo, & Jacoby, 1974). Coupled with Peter Tarpey's sixth important risk, time risk (Peter & Sr, 1975) , above 6 types can explain most of the perceived risks (Stone & GRONHAUG, 1993). Perceived risk has been proved to be a more powerful factor to explain consumers' purchase intention and even purchase behavior, and has been studied and explored by scholars in many aspects. It is worth noting that for different products and different consumer groups, the perceived risks are also different. Under the background of Internet marketing, perceived risks nowadays are different from the past.

2.3 Perceived Enjoyment

In the online shopping environment, perceived enjoyment can also affect shopping intentions, and happy shopping experience has a significant impact on online shoppers' attitudes (Terry, Childers, Christopher, & L., 2001). According to the study of Teoa, et al., internet users choose to surf the internet, firstly because of the usefulness of the Internet, and secondly because of the joy and convenience brought by the Internet (Teoa, Limb, & Laia, 1999). When driven by intrinsic motivation, users often have great interest and experience pleasure from corresponding actions. Some scholars have also investigated the influence of fashion trends on individual behavior, and proposed the influence of factors such as pursuit of fashion and aesthetics on online consumption attitudes and behaviors (Shang, Chen, & Shen, 2005). In the past research, the perceived pleasure is mostly considered to be generated by the web page itself, but with the development of Internet technology, the ways in which people can have fun in online shopping are constantly being created.

2.4 Hypotheses development

The Technology Acceptance Model (TAM) combines external variables with people's acceptance attitudes and intentions (Davis, 1986), and provides research basis for subsequent research. TAM theory only focuses on technical functionality, and many studies have added variables on its basis to build more complex models. Based on the above-mentioned literature research, this paper assumes that perceived risk and perceived enjoyment have a significant impact on university students' online shopping intentions.

Based on the Technology Acceptance Model (TAM) and its derivative theories, this paper selects two independent variables, consumers' perceived risk and consumer's perceived enjoyment, to study university students' online shopping intentions and explore the relationship between the three.

The following hypotheses are proposed:

H1: University students' online shopping intentions are negatively affected by consumers' perceived risks.

H2: University students' online shopping intentions are positively affected by consumers' perceived enjoyment.

The research framework of this study is illustrated in Figure 1.

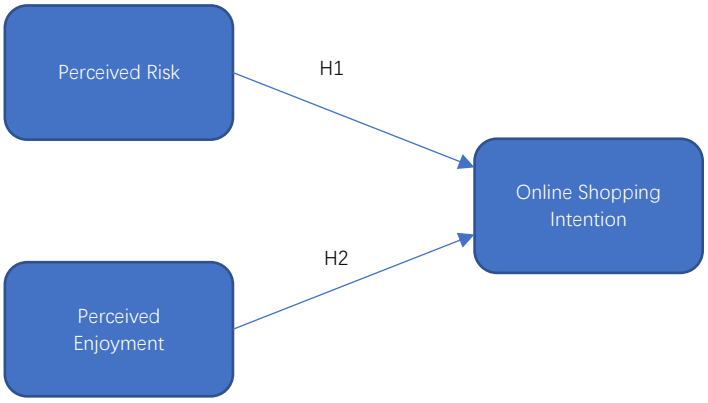

Figure 1: Research framework

ISSN 2616-5902 Vol. 6, Issue 4: 191-200, DOI: 10.25236/AJBM.2024.060429

3. Research Methodology

There is a positive relationship between income and education level and consumer behavior. The more educated consumers are, the better they can make decisions (Kushwaha & Shankar, 2013). In view of the educational background and the active participation in online shopping, university students generally are used as research population. Shandong Jiaotong University is a comprehensive university with 19 colleges (departments), 62 undergraduate majors and 2 master majors in transportation and machinery. This research selects the undergraduate students of Shandong Jiaotong University as the study sample.

The design of questionnaire is mainly based on the existing research results, and the questions involved in the dependent variables and independent variables are evaluated according to the Likert scale. A total of 7 questions were designed for the dependent variable, online shopping intention. A total of 11 questions were designed for the independent variable, perceived risk (Among the 11 questions, 5 of them related to perceived financial risks, and 6 of them related to perceived privacy risks). A total of 4 questions were designed for the independent variable, perceived enjoyment. The demographic characteristics part focus on the gender and grade of the participants, and there are 2 questions in total. The questionnaire has a total of 24 questions.

This questionnaire survey uses the form of an online questionnaire, and the link of the questionnaire is sent to the group of respondents via WeChat. The questionnaires are distributed in class group of grades 2018, 2019, 2020, and 2021, and each students can access to the link voluntarily. The majors involved include civil engineering, mechanical engineering, computer science, and e-commerce. The questionnaire collection time lasted 4 days, and a total of 52 valid questionnaires were collected.

4. Results

The main analysis software used in this paper is IBM SPSS Statistics 26 and Smart PLS 3. In the sample, as shown in table 1 and figure 2, men accounted for 63.5% and women accounted for 36.5%. As shown in table 2 and figure 3, students in the 2018 and 2019 grades accounted for the largest proportion, both of which were 38.46%, in total take part of 77% of the sample size. 2018 students correspond to seniors, and 2019 students correspond to juniors. Relatively speaking, students in these two grades have adapted to university life, have a certain degree of economic autonomy, and have more access to the Internet than sophomores and frosh. Therefore, the students in the sample can better reflect the online shopping intentions of the university students.

Table 1: Gender Distribution

Gender	Amount	Frequency
Male	33	63.5
Female	19	36.5
Total	52	100

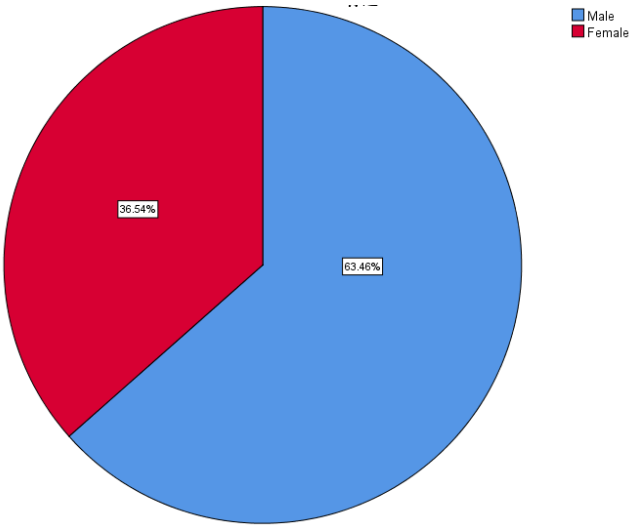

Figure 2: Gender Distribution

ISSN 2616-5902 Vol. 6, Issue 4: 191-200, DOI: 10.25236/AJBM.2024.060429

Table 2: Grade Distribution

Grade	Amount	Frequency
2018	20	38.5
2019	20	38.5
2020	4	7.7
2021	8	15.4
Total	52	100

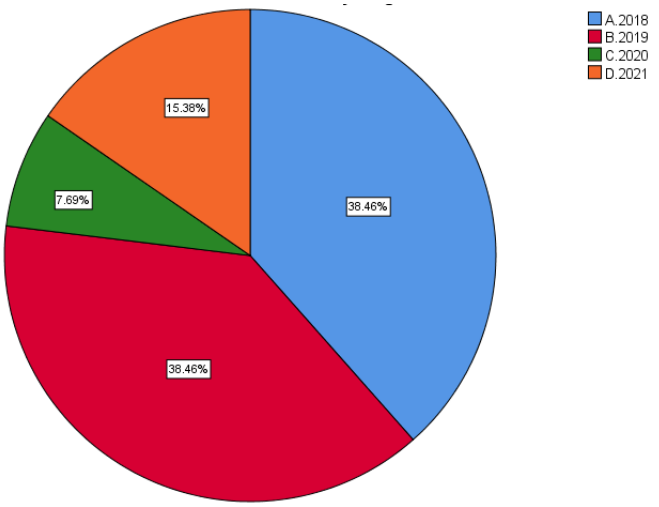

Figure 3: Grade Distribution

The questionnaire data was tested using Kolmogorov-Smirnov and Shapiro-Wilk, and the P-values obtained were all less than 0.05 (Table 3), which did not meet the normal distribution conditions. So the rest of this paper uses partial least squares (PLS) modeling to test the data, because this technique does not require the data to conform to a normal distribution (Chin, Marcolin, & Newsted, 2003).

Table 3: Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Gender	.408	52	.000	.610	52	.000
Grade	.269	52	.000	.792	52	.000
Intention1	.200	52	.000	.864	52	.000
Intention2	.261	52	.000	.809	52	.000
Intention3	.272	52	.000	.796	52	.000
Intention4	.228	52	.000	.826	52	.000
Intention5	.233	52	.000	.825	52	.000
Intention6	.209	52	.000	.837	52	.000
Intention7	.230	52	.000	.834	52	.000
Risk1	.269	52	.000	.834	52	.000
Risk2	.269	52	.000	.834	52	.000
Risk3	.308	52	.000	.827	52	.000
Risk4	.361	52	.000	.754	52	.000
Risk5	.291	52	.000	.854	52	.000
Risk6	.258	52	.000	.863	52	.000
Risk7	.294	52	.000	.843	52	.000
Risk8	.276	52	.000	.881	52	.000
Risk9	.203	52	.000	.905	52	.001
Risk10	.237	52	.000	.890	52	.000
Risk11	.231	52	.000	.899	52	.000
Enjoyment1	.281	52	.000	.811	52	.000
Enjoyment2	.314	52	.000	.754	52	.000
Enjoyment3	.228	52	.000	.835	52	.000
Enjoyment4	.278	52	.000	.787	52	.000

ISSN 2616-5902 Vol. 6, Issue 4: 191-200, DOI: 10.25236/AJBM.2024.060429

In order to verify the discriminative validity of the data, this paper first calculates the cross-loadings of the questionnaire (Table 4). The loadings of all questions on the corresponding dimensions are greater than all the loadings of the questions on other dimensions. Secondly, this paper adopts the Fornell-Larcker criterion, and after calculation, the questionnaire results have high discriminative validity (Table 5).

Table 4: Cross Loading

	Online Shopping Intention	Perceived Enjoyment	Perceived Risk
Intention1	0.876	0.688	0.646
Intention2	0.877	0.669	0.588
Intention3	0.893	0.717	0.489
Intention4	0.917	0.637	0.616
Intention5	0.901	0.701	0.603
Intention6	0.788	0.65	0.514
Intention7	0.525	0.406	0.445
Risk1	0.407	0.347	0.621
Risk2	0.313	0.404	0.567
Risk3	0.523	0.639	0.681
Risk4	0.537	0.536	0.721
Risk5	0.501	0.446	0.67
Risk6	0.491	0.573	0.753
Risk7	0.452	0.421	0.791
Risk8	0.468	0.376	0.791
Risk9	0.454	0.346	0.786
Risk10	0.593	0.506	0.837
Risk11	0.617	0.485	0.87
Enjoyment1	0.69	0.881	0.585
Enjoyment2	0.735	0.948	0.564
Enjoyment3	0.679	0.922	0.567
Enjoyment4	0.671	0.838	0.547

Table 5: Fornell Larcker Criterion

	Online Shopping Intention	Perceived Enjoyment	Perceived Risk
Online Shopping Intention	0.835		
Perceived Enjoyment	0.773	0.898	
Perceived Risk	0.67	0.63	0.741

The AVE of all variables is greater than 0.5 (Table 6), indicating that the construct can explain more than half of the variation of the results, the relative measurement error is small, and the questionnaire has high reliability and convergent validity.

Table 6: Average Variance Extracted

	Average Variance Extracted (Ave)
Online Shopping Intention	0.697
Perceived Enjoyment	0.807
Perceived Risk	0.549

The reliability test results of this survey are shown in Table 7. All latent variables' Cronbach's Alpha and Composite Reliability are both greater than 0.9, and the overall questionnaire has relatively ideal reliability. In addition, most of the outer loadings in table 8 are greater than 0.7. Although there are 5 outer loadings are less than 0.7, it is greater than 0.5. Because in the field of social science research, lower outer loadings appear from time to time (Hulland, 1999), so this paper still believes that the data has good reliability.

Table 7: Reliability Test

	Cronbach's Alpha	Composite Reliability
Online Shopping Intention	0.923	0.94
Perceived Enjoyment	0.919	0.943
Perceived Risk	0.916	0.929

ISSN 2616-5902 Vol. 6, Issue 4: 191-200, DOI: 10.25236/AJBM.2024.060429

Table 8: Outer Loadings

	Online Shopping Intention	Perceived Enjoyment	Perceived Risk
Intention1	0.876		
Intention2	0.877		
Intention3	0.893		
Intention4	0.917		
Intention5	0.901		
Intention6	0.788		
Intention7	0.525		
Risk1			0.621
Risk2			0.567
Risk3			0.681
Risk4			0.721
Risk5			0.67
Risk6			0.753
Risk7			0.791
Risk8			0.791
Risk9			0.786
Risk10			0.837
Risk11			0.87
Enjoyment1		0.881	
Enjoyment2		0.948	
Enjoyment3		0.922	
Enjoyment4		0.838	

From the results of the above analysis, it can be seen that the convergent validity of the data is acceptable (Table 6, Table 8). The factors that should belong to the same dimension actually fall under the same dimension during measurement.

The discriminant validity of the data is also acceptable (Table 5). The factors that should not be under the same dimension are indeed not under the same dimension when measured. Therefore, the corresponding relationship between the indicators and factors in this questionnaire is acceptable.

Table 9: Variance Inflation Factor

	Vif
Intention1	3.563
Intention2	4.275
Intention3	4.141
Intention4	6.433
Intention5	5.252
Intention6	2.285
Intention7	1.313
Risk1	1.724
Risk2	1.686
Risk3	2.39
Risk4	1.976
Risk5	1.967
Risk6	2.405
Risk7	4.767
Risk8	5.116
Risk9	3.37
Risk10	3.921
Risk11	4.661
Enjoyment1	2.791
Enjoyment2	6.692
Enjoyment3	5.209
Enjoyment4	2.095

ISSN 2616-5902 Vol. 6, Issue 4: 191-200, DOI: 10.25236/AJBM.2024.060429

When verifying the degree of correlation between variables, this paper first tested the collinearity through the variance inflation factor (VIF). It can be seen from Table 9 that there are 5 VIF value is greater than 5 and less than 7, which indicates that the model has a certain multicollinearity effect. In the follow-up research, we should try to increase the sample size or adjust the independent variables with high collinearity. Calculated by smart PLS 10, the indicator data of question intention7, risk 1, 2, 8, 9 are more than 0.4, but it is not enough to negate the correlation between the variables.

5000 sub samples bootstrapping is used to calculate the empirical t value of the relationships of the variables in the model. According to table 10 and table 11, it can be seen that Hypothesis 1 and Hypothesis 2 are supported: university students' online Shopping intention is negatively and importantly affected by consumers' perceived risk (t value = 2.865, p value = 0.004). University students' online shopping intentions are positively and importantly affected by consumers' perceived enjoyment (t value = 5.631, p value = 0). R^2 = 0.64, indicating that this model can explain the online shopping intention of university students. Figure 4 summarizes this model.

Table 10: Path Coefficients

	Original Sample (O)	Sample Mean (M)	Standard Deviation (Stdev)	T Statistics (|O/Stdev|)	P Values
Perceived Risk -> Online Shopping Intention	0.304	0.319	0.106	2.865	0.004
Perceived Enjoyment -> Online Shopping Intention	0.582	0.576	0.103	5.631	0

Table 11: R^2

	R Square	R Square Adjusted
Online Shopping Intention	0.654	0.64

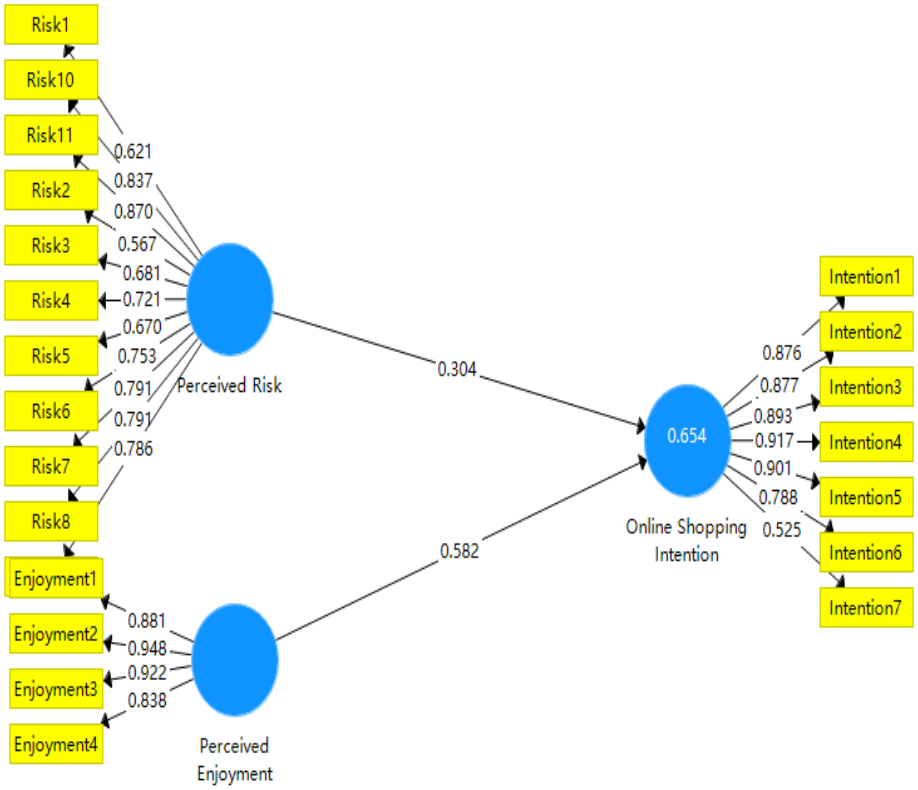

Figure 4: Structural Model

Through the above analysis, the results of the questionnaire in this paper are credible and effective, and accurately reflect the attitude of respondents. The questions in the questionnaire are closely related to the survey objectives, and the research result supports the hypothesis of this paper: university students' online shopping intention is negatively affected by consumers' perceived risk and positively affected by consumers' perceived enjoyment.

ISSN 2616-5902 Vol. 6, Issue 4: 191-200, DOI: 10.25236/AJBM.2024.060429

5. Summary and Conclusion

This study found that consumers' perceived risk has a direct negative impact on university students' shopping intentions. In recent years, China's online shopping has developed rapidly, related laws and regulations have gradually improved, and online supervision has been continuously strengthened. The risks faced by consumers when shopping online have been continuously reduced. Perceived risks are consumers' subjective feelings and are not equivalent to actual risks. On the other hand, consumers' perceived enjoyment has a positive impact on university students' shopping intentions. The pleasant emotions experienced by consumers during the shopping process affects consumers' shopping intentions and prompt consumers to make their next online purchases.

Perception is equivalent to reality, so it can affect customer behavior more than experience and ideas, and consumers' cognition and preferences are biased. Along with a richer selection of products and services, more convenient payment methods, and more novel online marketing ideas, consumer psychology has shown new characteristics and developing trends. For business operators, it is necessary to improve the internal mechanisms and rules of the online shopping interaction process, enhance the enjoyment and interest in the shopping process, thereby reducing the perceived risk of consumers and increasing the perceived enjoyment, so as to achieve the purpose of increasing the intention to consume.

References

[1] Ajzen, I. (1985). From intentions to actions: A theory of planned behavior. Action control: From cognition to behavior, pp. 11-39.
[2] Bauer, R. (1960). Consumer behavior as risk taking. Proceedings of the 43rd Conference of the American Marketing Association.
[3] Chin, W., Marcolin, B., & Newsted, P. (2003). A partial least squares latent variable modeling approach for measuring interaction effects: results from a montecarlo simulation study and an electronic-mail emotion/adoption study. Information Systems Research, 189-217.
[4] Davis, F. D. (1985). A technology acceptance model for empirically testing new end-user information systems: Theory and results (Doctoral dissertation, Massachusetts Institute of Technology).
[5] FAN, X. (2008). Study on the influence of online interaction based on virtual community on online purchasing behavior. Doctoral dissertation, Zhejiang University.
[6] Hulland, J. (1999). Use of partial least squares (pls) in strategic management research: a review of four recent studies. Trategic Management Journal, pp. 195-204.
[7] Internet Society of China. (2021). China Internet Development Report (2021).
[8] Kaplan, L., Szybillo, G., & Jacoby, J. (1974). Components of perceived risk in product purchase: a cross-validation. Journal of Applied Psychology, pp. 287-291.
[9] Kushwaha, T., & Shankar, V. (2013). Are Multichannel Customers Really More Valuable? The Moderating Role of Product Category Characteristics. Journal of Marketing, pp. 67-85.
[10] National Bureau of Statistics. (2021). Statistical Bulletin of the People's Republic of China on National Economic and Social Development 2020.
[11] Peter, J., & Sr, T. (1975). A Comparative Analysis of Three Consumer Decision Strategies. Journal of Consumer Research, pp. 29-37.
[12] Scarpi, D., Pizzi, G., & Visentin, M. (2014). Shopping for fun or shopping to buy: Is it different online and offline? Journal of Retailing and Consumer Services, pp. 258–267.
[13] Shang, R.-A., Chen, Y.-C., & Shen, L. (2005). Extrinsic versus intrinsic motivations for consumers to shop on-line. Information & Management, pp. 401-413.
[14] Stone, R., & GRONHAUG, K. (1993). Perceived risk: further considerations for the marketing discipline. European Journal of Marketing, pp. 39-50.
[15] Teoa, T., Limb, V., & Laia, R. (1999). Intrinsic and extrinsic motivation in internet usage. Omegan. Mgmt. Sci.
[16] Terry, L., Childers, Christopher, & L., e. (2001). Hedonic and utilitarian motivations for online retail shopping behavior - sciencedirect. Journal of Retailing, pp. 511-535.
[17] Wolfinbarger, M., & Gilly, M. (2001). Shopping online for freedom, control, and fun. California management review, 43(2), 34-55.

ISSN 2616-5902 Vol. 6, Issue 4: 191-200, DOI: 10.25236/AJBM.2024.060429

Appendix

Correlation Indicator

	Enjoyment1	Enjoyment2	Enjoyment3	Enjoyment4	Intention1	Intention2	Intention3	Intention4	Intention5	Intention6	Intention7	Risk1	Risk2	Risk3	Risk4	Risk5	Risk6	Risk7	Risk8	Risk9	Risk10	Risk11
Enjoyment1	1	0.793	0.731	0.636	0.652	0.674	0.686	0.541	0.593	0.528	0.286	0.288	0.307	0.621	0.465	0.446	0.498	0.373	0.366	0.299	0.511	0.494
Enjoyment2	0.793	1	0.896	0.706	0.637	0.588	0.706	0.573	0.665	0.693	0.386	0.325	0.401	0.612	0.446	0.406	0.518	0.384	0.29	0.28	0.46	0.434
Enjoyment3	0.731	0.896	1	0.679	0.594	0.566	0.597	0.562	0.611	0.58	0.443	0.35	0.32	0.541	0.472	0.333	0.596	0.421	0.346	0.332	0.439	0.427
Enjoyment4	0.636	0.706	0.679	1	0.587	0.576	0.581	0.613	0.648	0.525	0.341	0.282	0.42	0.517	0.548	0.416	0.448	0.333	0.352	0.337	0.406	0.386
Intention1	0.652	0.637	0.594	0.587	1	0.802	0.741	0.768	0.724	0.636	0.335	0.405	0.298	0.541	0.611	0.491	0.441	0.425	0.45	0.399	0.549	0.552
Intention2	0.674	0.588	0.566	0.576	0.802	1	0.81	0.789	0.714	0.556	0.347	0.297	0.18	0.399	0.484	0.375	0.458	0.423	0.428	0.486	0.558	0.568
Intention3	0.686	0.706	0.597	0.581	0.741	0.81	1	0.806	0.76	0.655	0.343	0.171	0.22	0.47	0.358	0.447	0.302	0.337	0.352	0.303	0.466	0.448
Intention4	0.541	0.573	0.562	0.613	0.768	0.789	0.806	1	0.884	0.623	0.391	0.398	0.256	0.425	0.48	0.428	0.487	0.384	0.453	0.478	0.542	0.588
Intention5	0.593	0.665	0.611	0.648	0.724	0.714	0.76	0.884	1	0.672	0.428	0.464	0.273	0.43	0.427	0.457	0.459	0.418	0.428	0.392	0.485	0.602
Intention6	0.528	0.693	0.58	0.525	0.636	0.556	0.655	0.623	0.672	1	0.448	0.268	0.4	0.513	0.421	0.414	0.389	0.334	0.282	0.281	0.448	0.407
Intention7	0.286	0.386	0.443	0.341	0.335	0.347	0.343	0.391	0.428	0.448	1	0.404	0.201	0.231	0.339	0.291	0.32	0.309	0.335	0.304	0.411	0.434
Risk1	0.288	0.325	0.35	0.282	0.405	0.297	0.171	0.398	0.464	0.268	0.404	1	0.323	0.571	0.388	0.357	0.514	0.375	0.344	0.401	0.412	0.453
Risk2	0.307	0.401	0.32	0.42	0.298	0.18	0.22	0.256	0.273	0.4	0.201	0.323	1	0.452	0.424	0.546	0.409	0.338	0.332	0.37	0.322	0.353
Risk3	0.621	0.612	0.541	0.517	0.541	0.399	0.47	0.425	0.43	0.513	0.231	0.571	0.452	1	0.487	0.42	0.521	0.4	0.377	0.3	0.535	0.465
Risk4	0.465	0.446	0.472	0.548	0.611	0.484	0.358	0.48	0.427	0.421	0.339	0.388	0.424	0.487	1	0.515	0.548	0.401	0.424	0.533	0.515	0.558
Risk5	0.446	0.406	0.333	0.416	0.491	0.375	0.447	0.428	0.457	0.414	0.291	0.357	0.546	0.42	0.515	1	0.4	0.404	0.495	0.385	0.474	0.483
Risk6	0.498	0.518	0.596	0.448	0.441	0.458	0.302	0.487	0.459	0.389	0.32	0.514	0.409	0.521	0.548	0.4	1	0.54	0.46	0.644	0.53	0.567
Risk7	0.373	0.384	0.421	0.333	0.425	0.423	0.337	0.384	0.418	0.334	0.309	0.375	0.338	0.4	0.401	0.404	0.54	1	0.864	0.665	0.667	0.742
Risk8	0.366	0.29	0.346	0.352	0.45	0.428	0.352	0.453	0.428	0.282	0.335	0.344	0.332	0.377	0.424	0.495	0.46	0.864	1	0.66	0.662	0.758
Risk9	0.299	0.28	0.332	0.337	0.399	0.486	0.303	0.478	0.392	0.281	0.304	0.401	0.37	0.3	0.533	0.385	0.644	0.665	0.66	1	0.687	0.713
Risk10	0.511	0.46	0.439	0.406	0.549	0.558	0.466	0.542	0.485	0.448	0.411	0.412	0.322	0.535	0.515	0.474	0.53	0.667	0.662	0.687	1	0.821
Risk11	0.494	0.434	0.427	0.386	0.552	0.568	0.448	0.588	0.602	0.407	0.434	0.453	0.353	0.465	0.558	0.483	0.567	0.742	0.758	0.713	0.821	1