

A Study of factors affecting consumer's online shopping behavior and their impact on Behavioral Intention

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Abstract

Purpose – To find out the factors affecting consumer's online shopping behavior and their impact on Behavioral Intention.

Design/methodology/approach – A Cross-sectional descriptive study using snowball sampling for selecting the samples from online shopping users of 11 district of Central U.P. The schedule and Web based structured questionnaire have been used for collecting the data. The factor analysis is performed for identifying the factors, the multiple regression analysis is used for creating a regression line.

Findings – The study results recommend that consumers' online shopping behavior is being affected by several factors like social influence, self-efficacy, perceived credibility, performance expectancy, effort expectancy, website design, social media, and delivery of goods.

Research limitations/implications – The study results can be generalized to the online shopping users of selected district of central U.P. only. In future studies, more statistical techniques might be applied for improving the conclusiveness of the findings reported in the study.

Practical Implications – The researcher can use the findings of the study in future studies. The findings can be implemented by online retailers in decision making while making their marketing program.

Originality/value – The paper is based on original work, the questionnaire has been found reliable after checking the Cronbach's Alpha value. The KMO values supports the adequacy of sample size and found significant for applying Exploratory Factor Analysis.

Keywords: Consumer behaviour, online shopping, Internet shopping, Electronic commerce, multiple regression, EFA, consumer satisfaction.

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INTRODUCTION

The online shopping has changed the trends of retailing in India. The Indian online retailing is the fastest growing market and it is expected to reach to US\$ 120 billion by 2020 (IBEF, 2019). As online shopping is emerging, it motivates a researcher to identify the factors which motivates a consumer to buy a product online, and what are the factors which discouraged a consumer not to buy online. The studies on online shopping has been conducting for last 25 years. And in those researches many factors; social influence, self-efficacy, perceived credibility, performance expectancy, effort expectancy, website design, social media, and delivery of goods etc. have been found which affects consumer's online shopping behavior. But whatever the factors have been found, there effect on consumer's buying behavior changes with the changes of time. In this research study the attempt is made to know impact of factors on consumer's buying intention in Central U.P. The central U.P. has been covering so many 13 district having population of 39.84 crore (census, 2011) which are urban and rural based. Uttar Pradesh is the state which contributes ₹15.80 lakh crore in total GDP of India.

Earlier the online shopping was used by the consumers belonging to the metro city and urban city. In the current scenario the online shopping has been used by consumers belonging to the rural based cities. The consumers do not feel risky while purchasing the product online. The online shopping users have been increasing in India. The internet and smart phone users have been increasing in India and it is expected to reach to 829 million internet users by 2021 in India. The various initiatives of Government of India, namely skill India, Make in India, Digital India, and Startup India has been supporting the e-commerce in India.

LITERATURE REVIEW

According to (Pengnate & Sarathy, 2017), customer

trust on online shopping is highly influenced by ease of use and visual appeal of the website.

According to (Hausman & Siekpe, 2009), using humors, 3D visuals, appealing graphics attract, motivate and retain the consumers to purchase from the website. The website should be more informative, avoid irritation so that consumers can understand the website layout and navigate the required products easily.

According (Bai, Law, & Wen, 2008), customer satisfaction is directly and positively affected by the website quality and customer satisfaction directly and positively impact purchase intention of customer.

According to (Singh, Fassorr, Chao, & Hoffmann, 2006), consumer's attitude towards international websites is positively affected by perceived usefulness, perceived ease of use, and purchase intention of the consumers has been directly impacted by perceived usefulness of the website.

H0a: Website Design is not having significant impact on consumer's online shopping Behavioral Intention.

According to (Venkatesh, Thong, & Xu, March 2012) consumer's habit of using internet positively affect the behavioural intention of the consumer.

According to (Hernandez, Jimenez, & Martin, 2009), habits are an important explanatory variable in models related to Information Technology.

H0b: Habit is not having significant impact on consumer's online shopping Behavioral Intention.

According to (Tarhini, Alalwan, Al-Qirim,

Algharabat, & Masa'deh, 2018), behavioral intention is positively affected by service quality, performance expectancy, and compatibility.

According to (Gupta & Arora, 2017), behavioral

intention to adopt mobile shopping is influenced by variety of product, convenience, exclusive offer, and price saving.

According to (Venkatesh, Thong, & Xu, March 2012) performance expectancy is having positive impact on behavioral intention.

According to (Kim & Lim, 2010), Entertainment, information quality, convenience, reliability, and speed is having a positive impact on consumer.

According to (Hernandez, Jimenez, & Martin, 2009), Perceived usefulness is having a positive impact on present purchasing behavior and attitude towards e-purchasing.

H0c: Performance Expectancy is not having significant impact on consumer's online shopping Behavioral Intention.

According to (Park & Cho, 2012), Commitment to a social network online community is having a positive relationship with information finding behavior at the community.

According to (Wang, Yu, & Wei, 2012), purchasing decisions are directly or indirectly affected by the Online consumer socialization through peer communication. Product attitude is affected by Peer communication, in turn purchase intentions are enhanced by it.

According to (Pookulangara & Koesler, 2011), perceived usefulness of social network affect the intention of using social network which further affect the online purchase intention.

According to Zhu F., Zhang X., (2010), less popular games are more influenced by online reviews, the informational role of reviews becomes more important for new marketers.

H0d: Social Media is not having significant impact on consumer's online shopping Behavioral

Intention.

According to (Tarhini, Alalwan, Al-Qirim, Algharabat, & Masa'deh,, 2018), effort expectancy and social influence does not have influence on behavioral intention.

According to (Changchit, Cutshall, Lonkani, Pholwan, & Pongwiritthon, 2018), perceived ease of use, past experience, and perceived security is having an influence on attitude of shopping online.

According to Azzam Al, Mahmoud Abdel Fattah (2014) perceived ease of use; perceived behavioral control, affect the consumer's online shopping behavior.

According to (Hernandez, Jimenez, & Martin, 2009), Experienced consumer's behavior is explained by self-efficacy and usefulness perceived by the consumer.

H0e: Effort Expectancy is not having significant impact on consumer's online shopping Behavioral Intention.

According to (Alnsour, Ismael, Nsoor, & Feidi, 2019) behavioral intention or adoption of online shopping is negatively affected by the product risk and payment risk.

According to (Bianchi & Andrews, 2012), perceived risk is having inverse relationship with attitude towards online shopping and it has positive impact on intention to continue purchasing online.

Sally Harridge-March, (2006), trust is having an impact on consumer's online shopping behavior.

According to (Lu, Hsu, & Hsu, 2005), perceived risk has impact on attitude towards use of online shopping and it directly and positively affect behavioral intention.

H0f: Perceived Credibility is not having significant impact on consumer's online shopping Behavioral

Intention.

According to (Cao, Ajjan, & Hong, 2018) customer satisfaction is affected by the tracking and post purchase shipping services.

According to Alsharif F., (2013), absence of delivery services influence the purchase intention of consumer while shopping online.

H0g: Delivery of Goods is not having significant impact on consumer's online shopping Behavioral Intention.

According to (Tandon, Kiran, & Sah, 2017), behavioral intention to purchase on line is influenced by lack of touch and feel, technology ignorance factor, risk of losing personal and financial information, delivery procedures and perceived risk.

According to (Gupta & Arora, 2017), self-efficacy, relative advantage, consumer anxiety are the variable because of that consumers do not adopt mobile shopping. Consumers have lack of confidence in using online shopping through mobile.

According to Alsharif F., (2013) computer Anxiety has direct and positive influence on Behavioral Intention.

H0h: Computer Anxiety is not having significant impact on consumer's online shopping Behavioral Intention.

According to (Hill & Beatty, 2011) Self-efficacy is having a great influence on households decision making, households members allow adults more credibility in online shopping due to their online shopping skills.

According to (Hernandez, Jimenez, & Martin, 2009), Self-efficacy perceived by consumers positively impact the E-purchasing.

H0i: Self-Efficacy is not having significant impact**on consumer's online shopping Behavioral Intention.**

According to (Izogo & Jayawardhena, 2018) online shoppers snatch the reviews of other online shoppers as suitable platform for understanding their satisfaction level with the product.

According to (Singh, et al., 2016), customer reviews are helpful while taking purchase decision, the readability, subjectivity, entropy, polarity features of review, and average review rating of the product have a positive impact on purchase decision.

According to (Gauri, Bhatnagar, & Rao, 2008), positive customer reviews influence repurchase intention.

According to (Hassanein & Head, 2007), perceived usefulness, consumer attitude, trust and behavior towards online shopping is positively influenced by perceived social presence.

H0j: Social Influence is not having significant impact on consumer's online shopping Behavioral Intention.

According to (Venkatesh, Thong, & Xu, March 2012), hedonic motivation has direct or positive influence on consumer's online shopping behavioral intention.

According to (Hill & Beatty, 2011), hedonic and utilitarian motives for shopping online makes consumers competent shopper and increase frequency of shopping.

H0k: Hedonic Motivation is not having significant impact on consumer's online shopping Behavioral Intention.**Research Methodology:**

The data was collected from the respondents those are having experience of online shopping in Central U.P. The data was collected form 545 respondents

and out of that 40 responses were found incomplete and 505 responses were used for further analysis. Sample size greater than 500 is very good (Comrey & Lee, 1992). Snowball and purposive sampling was used because the respondents were requested to forward the questionnaire to their friends those are having experience of online shopping. A structured questionnaire including dichotomous, multiple choice, and the questions based on 7 point likert scale were used. The likert scale has considered as interval scale, where 1 indicates strongly disagree

and 7 indicates strongly agree. The descriptive statistics, reliability test based on Cronbach's Alpha value, exploratory factor analysis using Maximum likelihood method with 'promax' method of rotation and multiple regression analysis with stepwise method was the statistical measures and test, used for data analysis.

Data Analysis:

Frequency distribution of demographic variables:

Table 1 : Demographic Details of Respondent

		Frequency	Percent
Gender	Male	307	60.8
	Female	198	39.2
Age	Below 20	57	11.3
	20-30	338	66.9
	30-40	92	18.2
	Above 40	18	3.7
Education	Intermediate & diploma	12	2.4
	Bachelor	161	31.9
	Master	299	59.2
	Doctrate	33	6.5
Occupation	Employed	258	51.1
	Student (Not Working)	241	47.7
	Home Maker	6	1.2
Family Monthly Income	Less than ₹ 10000	70	13.9
	₹ 10001 - ₹ 20000	151	29.9
	₹ 20001 - ₹ 30000	105	20.8
	₹ 30001 - ₹ 40000	44	8.7
	40001 - ₹ 50000	40	7.9
	Above ₹ 50000	95	18.8
Total		505	100.0

Table 1 was drawn to understand the demographic profile of the respondents and it was found that out of the total sample (n=505) 60.8% consisted of male and 39.2% of female. Further we have divided the age group in four categories and we found that more than half (66.9%) of respondents were in between the age group in between 20-30 years, 18.2% were to the age group in between 30 to 40 year, 11.3% respondents were to the age group of below 20 years and 3.7% were to the age group of above 40 years.

We have categorized education level in five categories i.e. High school and below, intermediate and diploma, bachelor, master, doctorate. It was observed around 59.2% of respondents were having master's degree, 31.9% were bachelor's degree, 6.5% having doctorate, 2.4% were intermediate and diploma. We have categorized occupation in three categories i.e. employed, student (not employed), and home maker. It was observed 47.7% of respondents were students, 51.1% of respondents

were employed, and 1.2% home maker. We have categorized family monthly income in six categories, It was observed around 29.9% of respondents were having income in between 10000 to 20000, 20.8% of respondents were having income in between 20000 to 30000, 8.7% of respondents were having income in between 30000 to 40000, 7.9% of respondents were having income in between 40000 to 50000, 18.8% were in income group of above 50000, and 13.9% were in income group of less than 10000.

Measures:

Reliability assessment:

The Cronbach's Alpha test of reliability was applied to check the reliability of the questions based on the likert scale in the questionnaire (Cronbach, 1951). The alpha coefficient was checked for each factors identified after the exploratory factor analysis. The alpha value for each factor was in between .815 to .933 (see Table-2), the coefficient alpha should be greater than 0.7, which shows that measurement is acceptable (Nunnally, 1978). All the questions used in the questionnaire were found reliable for the study.

Table 2 Reliability Statistics

Identified Factors	Alpha Value	No. of Items
Performance Expectancy (PE)	.922	6
Effort Expectancy (EE)	.927	4
Self-Efficacy (SE)	.840	3
Social Influence (SI)	.861	3
Computer Anxiety (CA)	.876	4
Habit (HT)	.902	4
Hedonic Motivation (HM)	.923	3
Perceived Credibility (PC)	.925	6
Behavioral Intention (BI)	.929	3
Website Design (WD)	.933	6
Social Media (SM)	.896	5
Delivery of Goods (DOG)	.815	3

Exploratory Factor Analysis

Validity assessment:

No cross loading has been found in the table of pattern Matrix, which shows that there exist discriminant validity. All the Average factor loadings for each factor have been found greater than .6, which shows that there exist convergent validity.

KMO and Bartlett Test:

The KMO and Bartlett Test of Sphericity was used

for testing the adequacy of data and significance for applying exploratory factor analysis. The KMO value was found .965 (see Table-3) which should be greater than .6 and we found it greater than .9 which is marvelous (Kaiser & Rice, 1974), which shows that sample size is adequate for the study. The Bartlett test of sphericity is also found significant (.000, less than .05) with degree of freedom 1225 and chi-Square value 23845.056, indicates that the correlation matrix was not an identity matrix. The above facts show that the data collected on different factors affecting consumer's online shopping behavior from respondents were suitable for factor analysis.

Table: 3 KMO and Bartlett’s Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.965
Bartlett's Test of Sphericity	Approx. Chi-Square	23845.056
	df	1225
	Sig.	0

The raw scores of 50 items were subjected to Maximum Likelyhood method to identify the underlying factors that having impact on consumer’s online shopping behaviour. The items having factor loading greater than .4 was considered as significant (Comrey & Lee, 1992). After the analysis, it was found that there were twelve factors, with 78.939%

of cumulative variance explained through the exploratory factor analysis. The communalities driven from were relatively large ranging from .526 to .884 confirmed that the data set is appropriate (Stewart, Feb., 1981). Following are the details of factors identified through EFA:

Table 4 : Pattern Matrix^a

Items	Factor Name	Initial Eigenvalues			Factor													
		Eigen Value	% of Variance	Cumulative %	1	2	3	4	5	6	7	8	9	10	11	12		
WD7	Website Design	25.393	50.785	50.785	.987													
WD6					.847													
WD3					.843													
WD5					.756													
WD4					.741													
WD2					.658													
PE2	Performance Expectancy	2.813	5.627	56.412		1.045												
PE3						.891												
PE1						.796												
PE4						.791												
PE8						.511												
PE5		.480																
HT2	Habit	1.818	3.636	60.048			1.086											
HT4							.682											
HT1							.654											
HT3							.647											
SM5	Social Media	1.744	3.489	63.537				.758										
SM2							.751											
SM3							.723											
SM6							.665											
SM4							.560											
EE2	Effort Expectancy	1.384	2.768	66.305					.941									
EE1							.938											
EE3							.762											
EE4							.617											
PC5	Perceived Credability	1.134	2.267	68.572						.891								
PC4							.742											
PC3							.710											
PC2							.696											
PC1							.676											
PC6							.523											
DOG2	Delivery of Goods	1.058	2.116	70.689							.929							
DOG1							.700											
DOG3							.485											

The Table 7 is representing the result of ANOVA, which shows that the value of F (6,498) is 200.642 with p value .000 which is less than 0.05, tells that it is significant and the regression model is deemed to predict consumer’s online shopping behavioural intention.

Table 7 : ANOVA^a

	Sum of Squares	df	Mean Square	F	Sig.
Regression	325.407	6	554.235	200.642	.000 ^g
Residual	134.612	498	0.27		
Total	460.019	504			

a. Dependent Variable: BI

f. Predictors: (Constant), WD, HT, PE, PC, EE

In the table 8, it is shown that website design, habit, performance expectancy perceived credibility and effort expectancy is having a significant (p<0.05) impact on consumer’s online shopping behavioural intention. So the null hypothesis H0a, H0b, H0c, H0e, H0d and H0i is rejected.

Table 8 : Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations		
	B	Std. Error				Beta	Zero-order	Partial
(Constant)	5.51E-17	0.023136		2.383E-15	1			
WD	0.408823	0.041421	0.417378	9.8698162	4.19E-21	0.744546	0.404483	0.239248
HT	0.375717	0.032248	0.381878	11.650892	6.58E-28	0.679943	0.46281	0.282422
PE	0.218	0.044535	0.222843	4.8949824	1.33E-06	0.708392	0.214256	0.118656
SE	-0.14436	0.035863	-0.13921	-4.0253428	6.575E-05	0.47479	-0.17752	-0.09758
EE	0.134016	0.043912	0.136687	3.0518967	0.0023954	0.662064	0.135498	0.073979
SM	-0.08402	0.035659	-0.0839	-2.3562481	0.0188471	0.539901	-0.105	-0.05712

a. Dependent Variable: BI

Table 9 is representing the excluded variables from the regression model, which means social influence, computer anxiety, hedonic motivation, social media, delivery of goods, self-efficacy is not having a significant (p>0.05) impact on consumer’s online shopping behavioural intention. So the null hypothesis H0g, H0h, H0f, H0j, and H0k is fail to reject.

Table 9 : Excluded Variables^a

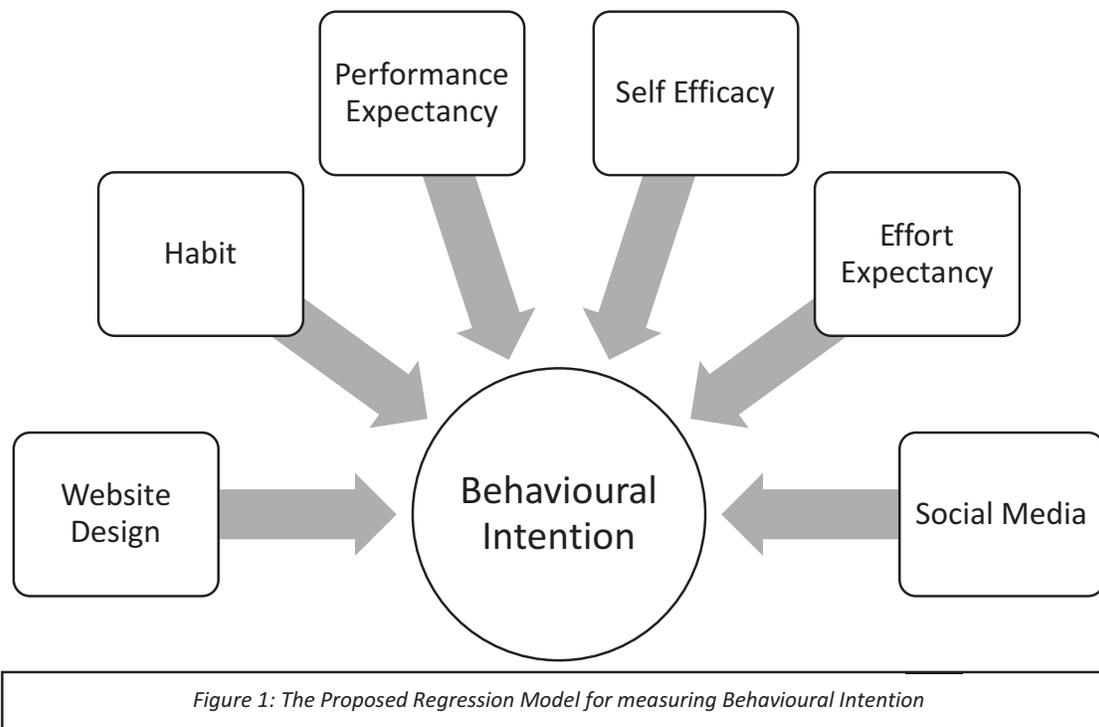
	Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
					Tolerance
PC	.000g	-0.00526	0.995806	-0.0002359	0.2825602
DOG	.001g	0.025844	0.979392	0.0011593	0.4637448
CA	-.036g	-0.85768	0.391485	-0.0384436	0.3302608
SI	-.007g	-0.18092	0.856502	-0.0081152	0.3438253
HM	-.009g	-0.20646	0.836518	-0.0092605	0.3008829

a. Dependent Variable: BI

g. Predictors in the Model: (Constant), WD, HT, PE, SE, EE, SM

The Regression Model:

On the basis of the result of the multiple regression analysis using stepwise method, the proposed model is as below:



Regression Line: $BI = 5.51 + .408WD + .375HT + .218PE - .144SE + .134EE - .084SM$

It represents that the consumer’s online shopping behavioural intention is having significant impact on website design, habit, performance expectancy perceived credibility and effort expectancy. With the help of regression line $BI = 5.51 + .408WD + .375HT + .218PE - .144SE + .134EE - .084SM$, the behavioural intention can be predicted.

Discussion and conclusions:

In this study we found that there are twelve factors that affect consumer’s online shopping buying behaviour. These factors are social influence, self-efficacy, perceived credibility, performance expectancy, effort expectancy, habit, hedonic motivation, computer anxiety, website design, social media, delivery of goods and behavioural intention. Out of these factors website design is having a positive impact on consumer’s intention to buy online,

the same result was also found by (Zhou, Lu, & Wang, 2009), consumer’s habit influence a consumer to purchase products online repeatedly, online shopping experience and online shopping habit is having a similar effect on behavioural intention to purchase online (Khalifa & Liu, 2007), performance expectancy plays an important role while consumer makes purchase decision to buy online, it affects hedonic and utilitarian performance expectancy (Yang, 2010). Self-efficacy is having a significant effect on purchase intention, privacy protection, data integrity and nonrepudiation are main reason behind it (Suh & Han, 2003), Effort expectancy also is having a significant impact on consumer’s online shopping behavioural intention (Venkatesh, Thong, & Xu, March 2012) and social media is also having the significant impact on consumers buying behaviour. Social influence, computer anxiety, hedonic motivation, perceived credibility, delivery

of goods, is not having a significant impact on consumer's online shopping behavioral intention. Online shopping has been becoming a habit for the consumers. They are addicted to do online shopping and becoming natural to them. The consumers feel that online shopping is useful in their daily life. It enables them to accomplish the shopping more quickly which increases the effective use of time. They also feel that online shopping provides better choices and quality product with discounts incentive schemes and reasonable prices. The consumers feel that it is easy to learn and use online shopping. They trust the online shopping system, feel safe and secure and do not feel risky when conduct online transaction through debit cards, credit cards, and net banking.

Limitation and future research

A limitation of this study lies with the sample size. Sample size 505 is small in comparison to no. of online shopping users in India. The results of the study can be generalized to central U.P. not to pan India. Further in future the impact of moderators in the proposed regression model can be assessed. The result of EFA is explaining 78.93% variance in the study with twelve factors, In future there can be other factors explaining the additional variance in the model.

Implications

The findings of this research can be implemented by the E-retailers in decision making while creating the marketing program. The study suggest that the E-retailers should create an attractive website design which display discounts and schemes on the home page of the website with easy search options. It should also provide the product rating, vendor rating, customer review, and 3D images of the products with zoom facility, easy options to compare the product and few steps to complete the final purchase. The E-retailers should try to provide better services to the consumers as it will lead to satisfaction and satisfaction level affect the

consumer's habit to purchase online. Consumers feel that online shopping is useful in their daily life, and this shows that there is a scope in online retailing of the product.

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