

An Empirical Investigation into Factor Influencing Indian Customer to Shop Online

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Abstract- *The existence of the internet has significantly affected retail businesses nowadays. Since, traditionally, goods and services were only offered in brick and mortar (physical) stores. However, with the presence of technology-driven generations and further heightening of technological development, the internet has driven businesses to transition its typical marketing mode into a more convenient and encouraging way. The main aim of the paper is to find out the various factors that are influencing a consumer to purchase online in order to determine the various factors underlying a purchaser to purchase something online. To be specific the paper is the various factors that affects online buying behavior of consumers. For this examination, online shoppers living in NCR India were the respondents. It was found from the research that people don't consider trust as an important factor for making online purchase. Customization of website according to the needs of online shoppers was found to be a significant factor for online purchase. Furthermore, design clarity was a vital factors that are highly valued (perceived) in making online purchase decisions this implies that the online shopper prefer to visit such website which are easy to use and can be easily accessible and understandable, so the marketer has to be clear in the design. And Order delivery was vital factors that are highly valued (perceived) in making online purchase also quality image was valued (perceived) in making online purchase decisions. Finally, Content Interactive was found to be vital factors that are highly perceived in making online purchase decisions which means that the online shoppers want some or the other interaction which can give them a feel of offline purchase experience.*

Keywords- *Online behavior, Confirmatory factor analysis, online purchase intention.*

I. INTRODUCTION

The existence of the internet has significantly affected retail businesses nowadays. Since, traditionally, goods and services were only offered in brick and mortar (physical) stores. However, with the presence of technology-driven generations and further

heightening of technological development, the internet has driven businesses to transition its typical marketing mode into a more convenient and encouraging way. Likewise, the internet has able to facilitate companies in streamlining its operations, allowing better communication to customers and reducing unnecessary costs incurred (Millyard, 2015). Besides, a new business function called e-business/e-commerce was created with a platform to facilitate buying and selling of goods and services through the internet (Vitez, 2015). With the nearly 2 billion people using the internet, e-commerce made a strong contribution to economic growth, generating around 3.4% of the GDP across large economies (Manyika and Roxburgh, 2011). Apparently, e-commerce has been clicking in the market as it continues to provide soaring contribution to the economy. Several reasons can explain why this happened. But obviously, buying and selling on the internet present several advantages primarily to the users as compared to traditional stores. In the online environment, a number of products to choose can be found in just few clicks. It also allows sighting of products with the lowest possible price (Vannier, 2013). With this, brick and mortar businesses have been continuously haunted by this new technology. In developed countries, internet shopping is obviously voluminous. With fast and cheap internet connection, online retailing is able to attain success. On a report published by Cushman and Wakefield Research Publication (2013), data showed that developed countries have significant involvement in online retail environment. On top was United Kingdom followed by USA and Germany while Czech Republic ranked only 33rd. Moreover, though the internet is able to unite people and businesses, but still in the external environment significant differences were observed on the way how consumers behave and how e-retailers do business in both developed or developing countries. One of reasons might include cultural 3 differences. Besides, Park and Jun (2003) mentioned that cultural imperatives pose a strong impact on the adoption and use of internet in marketing of goods and services. E-retailers still continue to face a number of challenges in the online environment, inhibiting them to craft stable and sound marketing decisions for amplified performance. Thus, to keep up with this dynamic e-business environment, they need timely, accurate and relevant information for better and smart decision

making. These information may include the nature and the behaviour of customers (who they are and how they behave), products and services, price and its means of distribution (Shukla, 2008).

II. AIMS AND OBJECTIVES

The main aim of the paper is to find out the various factors that are influencing a consumer to purchase online in order to determine the various factors underlying a purchaser to purchase something online. To be specific the paper is the various factors that various factors that affects online buying behavior of consumers.

III. LITERATURE REVIEW

For this examination, online shoppers living in NCR India were the respondents. Majorly the ones falling in the age gathering of 21 and above years were looked into. They were from different educational backgrounds and occupation. From the gender prospective the researcher might look into a mix of males and females and who shop online. Judgemental sampling was used to select the sample. The respondents chosen were interviewed with a help of a well-drafted questionnaire.

Hypothesis formulation

3.1 Hypothesis-Trust

There are seven previous researches contributed to trust factor description, however, we can see that the category of trust online based on different criteria and refers to different aspects. Different researches gave different descriptions for the online trust, even though the general statements of online trust from different researchers are similar in some extent, everyone contributed some new things in the term of feature, dimension, element and role of trust. Another reason why we listed a variety of categories from different scientific articles is that collecting different views from previous studies can get a deep insight for the "trust" concept more clear and comprehensive, which is helpful to conduct a further research with respect to online purchasing electronic products. Kim and Benbasat (2003) identified four categories of trust related issues: "personal information, product quality and price, customer service, and store presence". In the case of e-commerce shopping, Ang, Dubelaar, and Lee (2001) built three dimensions of trust which improve the perception of trust on the internet. The three dimensions include the ability of the online merchant to deliver a product or service that performs as promised, the willingness of the online merchant to rectify should the purchase not meet the customer's satisfaction, and the presence of a privacy policy or statement on the web site. In the research of Kim, Song, Braynov, and Rao (2001), it claimed that there were six dimensions of online trust, namely information content, product, transaction, technology, institutional, and consumer-behavioral. The division of dimensions is different from other literature about trust online, because it broken down into many sub-dimensions or properties. The most important worth to mention is that the researchers built the theoretical framework of online trust, covering the different stages that a consumer went through to complete an online transaction. Kim et al. (2001) proposed that consumer could perceive trust before, during, or after the online transaction, furthermore, the researchers emphasized that different determinants of trust were associated with different stages of the transaction. According to a study was conducted by Ba and Pavlov (2002), which involved 95 experienced eBay buyers, the result reported that trust can be built by the positive and negative feedback about the sellers, their offers and delivery service. It also states that positive feedback was associated with greater trust in a seller than was negative feedback, presented to the buyer subjects as experimenter-controlled reputation profiles. According to the statement above, we can see that the different divisions of online trust are similarity

and overlapped in some extent. To sum up, the whole process of online transaction security, vendor's reputation and capability, privacy and customer's feedback should be considered by consumer perceiving online trust, however, apply to our research, we picked up transaction security, consumer privacy and vendor's reputation and capability as the three most important elements of trust to test their importance of affecting customers' attitude, when the consumers purchasing online for electronic products.

H₁ Trust is vital factors that are highly valued (perceived) in making online purchase decisions

3.2 Web quality/Quality Image

For the web quality factor, we used four previous researches to describe the elements which are related to web quality and how they affect the consumers' buying attitude and intention. Ranganathan and Ganapathy (2002) claimed that the principles of designing a B2C web site highlight three important issues: ease of navigation of the web site, time taken for navigation and page download, and use of multimedia to improve its visual appeal. B2C 20 web sites provide electronic means of interactivity to consumers, meanwhile, B2C web sites should incorporate appropriate security measures and adopt privacy practices in order to develop consumer trust, thus, an effective B2C web site should be qualified with three factors: easy to navigate, consumer less time in searching, and have an aesthetic appeal. According to the survey conducted by Ranganathan and Ganapathy (2002), the result revealed security as the most important factor. Providing non-online modes with provision of individual accounts with logon-ID and password for consumers can attract more consumers to their web sites. Privacy is the second highest discriminate, which is a key factor discriminate between high and low purchase intents of online shoppers. Thus, more attention should be paid to guard consumers' privacy when designing website. The third one is information content which represents another predictor of online purchase intention and differentiates competing ones. Zhang, von Dran, Small, and Barcellos (2000)' research showed that the main objective is to exam if the web quality can affect the consumers' satisfaction, the researchers divided the web design into two different factors: hygiene factor and motivator factor. Hygiene factors are mainly related to function and service aspect of a website, take some example to explain further, it could concern consumers' privacy and transaction security, ease of navigation, and useful information of the web content. In turn, motivator factors include five specific factors which are empowerment, web appearance, arrangement of web content, entertainment, and reliability. Through reading the result of the research, the conclusion told us hygiene factors are voted as the most influencing to the web quality by the online consumers. In another similar research conducted by Liang and Lai (2000), they reviewed the website quality factors and added a new group based on the previous category, in addition to hygiene and motivator factors, media richness factors as a third one to contribute by adding more information channels or richness in information presentation. What's more, they suggested providing good transaction support which will help internet vender to beat their competitor, while they should highly consider the hygiene factors if they want to attract consumers from traditional stores. In the survey of Song and Zahedi (2001), the authors developed the belief structures about online shoppers' behavior and used them to provide a theoretical framework for categorizing web design elements. Through analysis of the belief structures, the authors further discussed information interpersonal influence in order to show how the changes in shoppers' beliefs through the manipulation of web design elements could change their purchase intentions via changes in their attitude, subjective norm, and perceived behavioral control. According to the conceptual model the researchers developed, they identified five belief constructs "perceived price, perceived service, information interpersonal influence, self-efficacy and resource" may influence the web

design elements. In summary, web quality refers to many technological functions of the web design, as Zhang, Von Dran, Small, and Barcellos (2000) mentioned user satisfaction perspective 21 as a standard instrument to measure the website quality. Through combination of these research findings, we summarized that the web quality can be divided into hygiene and motivator factors. For hygiene factors, we emphasized ease of navigation, use of multimedia, and information content. For motivator factors, we concentrated on enjoyment and visual appearance. The two categories for web quality can be applied into our research to exam the website quality of electronic products online shopping.

H₂ Quality Image is vital factors that are highly valued (perceived) in making online purchase decisions

3.3 Delivery risk/Order delivery

Hong (2015) suggested that the product delivery risk had a positive effect if consumer ordered the product from a reliable online merchant, thus customers find ways to approach trustworthy online sellers to reduce the product delivery risk. During purchasing from reliable online merchant, the consumer feels safe and secure from undesired product delivery problems. Adnan (2014) indicated that the product delivery had a negative impact on consumer's buying behavior. Furthermore, Adnan (2014) suggested that online merchants should provide insurance coverage to online buyers if an item is not delivered to the consumer in time. Consumers fear not to receive products in time or delay in delivery which leads to a high product delivery risk (Yeniçeri & Akin 2013).

Moshref et al. (2012) aimed to examine "An analysis of factors affecting on online shopping behavior of consumers" in an Iranian perspective and determined the impact of various perceived risk factors (financial risk, product risk, convenience risk and non-delivery risk) in online purchasing behavior. To examine the hypothesis of this study, they selected different online stores in Iran and distributed 200 questionnaires among randomly selected online consumers. Their study concluded that two perceived risk (financial, and non-delivery) had negatively affected online shopping behavior of Iranian consumers while other perceived risk (domain specific innovativeness and subjective norms) had a positive effect on online shopping behavior of Iranian consumers.

According to Koyuncu & Bhattacharya (2004), many customers had less intention to shop online because of the involvement of delivery risk. The result of the study found that individuals who buy online once a week or make several online purchases in a month had negative impact of product delivery risk, in contrast to those who do online shopping less than once a month - they had a positive impact of product delivery

H₄ Order Delivery is vital factors that are highly valued (perceived) in making online purchase decisions

3.4 Website design Clarity & Content Clarity

Suwanniponth (2014) examined the factors that driven consumers' intention in online shopping. The nature of the study was qualitative and quantitative. He determined the different online factors like website design, perceived ease of use, perceived usefulness, and trust influence consumers' intentions to shop online. The data was collected through questionnaire and in depth interviews. It was collected in the form of a questionnaire through 350 experienced online consumers in Bangkok, Thailand and then descriptive analysis and path analysis were used to scrutinize the data. The study revealed that the website perceived ease of use and usefulness. The trust had significant influence on the consumers' intention to shop online. The results found that the website had significant effect on the consumer's online shopping attitude and online consumer prefers to have a user friendly website in online shopping environment. The study concluded technology acceptance factors and trust that had significant relationship with

intentions towards different products and services and also towards intended behavior to shop.

Adnan (2014) aimed to investigate the influence of different dimensions of perceived risk, perceived advantages, psychological factors, hedonic motivations, and website design on online shopping behavior. The study distributed 100 questionnaires to online buyers in Pakistan. The research found that perceived advantages and psychological factors had a positive influence on the consumers' intentions to shop online while perceived risk had a negative impact on the consumers' attitude toward online shopping. Other factors like website design and hedonic motivations had not any significant impact on the consumers' intentions to shop online. Hassan & Abdullah (2010) tried to determine the influence of independent variables website design, trust, internet knowledge, and online advertising consumer's online shopping behavior. He used a questionnaire survey and it was filled in by online customers and test the hypothesis. The result of the study indicated four independent (website design, trust, internet knowledge, and online advertising) variables where online shopping had a positive correlation. Furthermore, the research claimed that website quality had significant impact on online shopping. The research suggested that the design of websites should be easy to use, convenient, time saving, easy to load webpage, simple navigation. The comfort of using a web page will increase the probability of revisiting increase.

Osman, et al. (2010) investigated the online consumer behavior towards online shopping and used convenience sampling method. The study adopted self-constructed questionnaire and was distributed among 100 undergraduates of University Putra Malaysia. The study examined the four different parts and factors of online shopping attitude like students' socio demographic background, website quality, purchase perception and attitude. The results of the study revealed that website quality purchase perception, gender and educational background had direct impact on consumer's attitude towards online shopping. The findings of study indicated that a good website quality has different dimensions of accurate information, quick launch of webpage, and website connection fast to online shopping. Furthermore, they argued that 77% respondents were willing to buy through a good and high quality website design while 76% online consumers agreed to buy through safe and easy to use website design.

Lepkowska-White (2004) conducted a study on "Online Store perception: How to Turn Browsers into Buyers?". The study distributed a questionnaire survey among New England consumers and selected 231 online adult browsers and 311 online adult buyers. The study claimed that the internet browsers as compared to online buyers were less attractive towards internet shopping. The reasons and concerns for internet browsers were the quality of website design.

Li & Zhang (2002) conducted a study based on 20 empirical articles. The purpose of the study was to scrutinize the impact of website quality on e-commerce. Based on content analysis of these studies their research findings indicated that website design had positively and significantly influenced consumer's attitude towards online shopping. On the other hand, they also found that website design had two different segments which consumer perceived in website design that were hygiene and motivation. Furthermore, they mentioned privacy and security, easy navigation of website, and complete information related to hygiene segment. The absence of hygiene leads to dissatisfaction of consumer's need as compared to enjoyment, quality, cognitive outcome, user empowerment, and e-retailer information that is linked to motivation segment in website design. These factors of motivation segment increase the value of website design and satisfied consumer's need. In short, a good and appealing website design can be helpful for consumers to make their e-shopping easy and smooth. On the other hand, a low quality website design could be a barrier for consumers not to shop online.

H₅ Design Clarity is vital factors that are highly valued (perceived) in making online purchase decisions

3.5 Content Interactivity

Interactivity is a multi-dimensional construct and its composition is still controversial (McMillan, 2002). Some researchers view interactivity in terms of what interactive technological features enable it. For example, does the web message board promote level of control by the users? Downs and McMillan (2000) define interactivity in terms of direction of communication, timing flexibility, sense of place, level of control, responsiveness, and the perceived purpose of communication. Timing flexibility emphasizes the flexible nature of an individual's control in responding to a prompted signal. For example, a customer might receive a message and the individual has control over when to respond to the message. Responses are not necessarily instantaneous and flexibility is the characteristic of interactivity. Similar to Downs and McMillan, Heeter (1989) identified six dimensions of interactivity assessing a new technology: complexity of choice available, accessibility of information, responsiveness to the user, information use monitoring, easy of user addition of information, and interpersonal communication facilitation. Kiousis (2002) viewed interactivity in three categories: structure of technology, communication context, and user perception. Each aspect has different dimensionality. Structure of technology has speed, range, timing flexibility, and sensory complexity. Communication context has third-order dependency (degree of later messages discussing previous messages) and social presence. User perception includes proximity, sensory activation (heightened senses during the encounter) and perceived speed. Kim (2011) investigated six dimensions of interactivity including product customization, socialization, synchronicity, two-way communication, demonstrability, and information customization. Unlike researchers looking at what the technology enables, Huang (2003) identified the domains of interactivity in terms of what users feel. He identified six features of interactivity as responsiveness, individualization, navigability, reciprocity, synchronicity, participation, and demonstrability. He identified the characteristics of each dimensional attribute and gave examples of technology or systems enabling the attributes. For example, posting answers to FAQs will allow customers to feel as though they are engaged in bidirectional communication creating a feeling of "reciprocity." Hoffman and Novak (1996) saw interactivity to be either person interactivity or machine interactivity. Similarly, Stromer-Galley (2000) categorizes interactivity into human-to-human interaction and human-to-media interaction. Szuprowicz (1995) viewed interactivity in a system use context in a corporation in three layers: user-to-documents, user-to-computer, and user-to-users. User-to-document describes how users access information within the company. In an online business, users can be generalized into other participants including suppliers and customers. Accessed information includes product listings, corporate news, FAQs, and product supports. The user-to-computer dimension involves a technological enabler of communication with the businesses and other customers such as a transaction system, customer management system to store customer order history, or a multimedia database, storing product information. In an online retail environment, the users will be customers, and user-to-computer will be customers' interaction with a business or its sales representatives through various features enabled within an e-store. User-to-user interaction in the context of corporate communication is best described by multimedia conferencing. In the context of e-commerce, user-to-user interaction involves customer product ratings, virtual communities within and outside a corporate web site, and other modes of communication among current and potential customers. McMillan (2002) considers the dimensions of interactivity just as Szuprowicz (1995) does but in a mediated communication context. The types of interactivity

provided by Szuprowicz and McMillan have comparable categorizations in distance education and media communication research. While e-store interaction and C2C interaction are tapping the hedonic aspect of interactivity in online shopping, content interaction, in this dissertation, views a utilitarian side of interaction. If e-store interaction and C2C interaction deal with service quality, content interaction deal with information quality of e-business offerings. Creating a website emphasizing only hedonic features could generate "stickiness" to the site but might not be generating revenue and frequent shoppers tend to seek more of the utilitarian values (Overby & Lee, 2006). Not only the hedonic features, but also perceived utilitarian values can create perceived switching costs for online users (Ray et al., 2012). Wang (2008) found that information quality along with system and service quality influences perceived value and user satisfaction of e-commerce systems and lead to intention to reuse. To find out the channel preference and usage intention among online mortgage consulting customers, Li et al. (1999) investigated how perceived channel utility influences online buying behavior. Communication utility can positively influence experiential values. According to Keng and Ting's (2009) research, machine interactivity in terms of whether the blog provides frequent updates, diverse contents, and requested information delivery increase both intrinsic and extrinsic customer experiential values by positively influencing aesthetics, service excellence, and CROI dimensions. Machine interaction in this case is communication utility of a blog as an information channel.

H₆ Content Interactive is vital factors that are highly valued (perceived) in making online purchase decisions

Confirmatory Factor Analysis

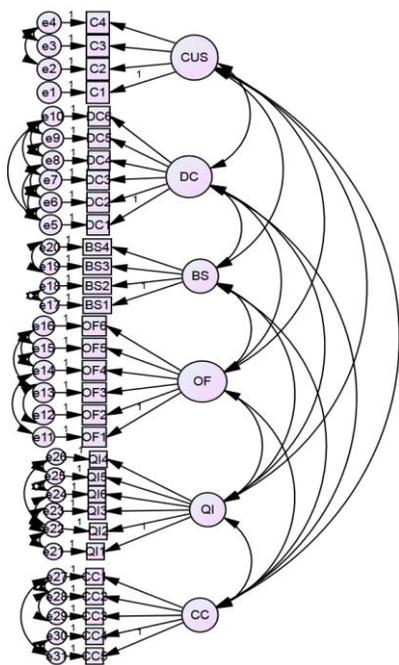
Confirmatory Factor Analysis (CFA) is a factual procedure used to confirm the component structure of an arrangement of watched factors. CFA permits the specialist to test the speculation that a relationship between watched factors and their fundamental dormant builds exists. The scientist utilizes information of the hypothesis, observational research, or both, hypothesizes the relationship design from the earlier and afterward tests the speculation factually. CFA permits the specialist to test the theory that a relationship between the watched factors and their hidden inactive construct(s) exists. The specialist utilizes information of the hypothesis, observational research, or both, proposes the relationship design from the earlier and afterward tests the theory factually.

Conventional measurable techniques regularly use one factual test to decide the noteworthiness of the examination. Be that as it may, Structural Equation Modeling (SEM), CFA particularly, depends on a few measurable tests to decide the amplexness of model fit to the information. The chi-square test shows the measure of distinction amongst expected and watched covariance frameworks. A chi-square esteem near zero shows little contrast between the normal and watched covariance frameworks. What's more, the likelihood level must be more prominent than 0.05 when chi-square is near zero.

The Comparative Fit Index (CFI) is equivalent to the inconsistency work balanced for test measure. CFI ranges from 0 to 1 with a bigger esteem demonstrating better model fit. Worthy model fit is shown by a CFI estimation of 0.90 or more prominent (Hu and Bentler, 1999).

Root Mean Square Error of Approximation (RMSEA) is identified with remaining in the model. RMSEA values go from 0 to 1 with a littler RMSEA esteem showing better model fit. Satisfactory model fit is demonstrated by a RMSEA estimation of 0.06 or less (Hu and Bentler, 1999).

On the off chance that model fit is worthy, the parameter appraisals are inspected. The proportion of every parameter gauge to its standard mistake is disseminated as a z measurement and is critical at the 0.05 level if its esteem surpasses 1.96 and at the 0.01 level if its esteem surpasses 2.56 (Hoyle, 1995). Unstandardized parameter gauges hold scaling data of factors and must be deciphered with reference to the sizes of the factors. Institutionalized parameter appraisals are changes of unstandardized assessments that expel scaling and can be utilized for casual correlations of parameters all through the model. Institutionalized evaluations compare to impact measure gauges.



The Normed Fit Index (NFI)	0.857
Incremental fit index, IFI	0.890
the Tucker-Lewis Index (TLI)	0.876
The Comparative Fit Index	0.889
The Goodness of Fit Index	0.872
RMSEA	0.059

The Normed Fit Index Exceeds 0.90 (Byrne, 1994) or 0.95 (Schumacker & Lomax, 2004)

IFI should be more than or equal to 0.90 to accept the model

Tucker-Lewis Index (TLI) must be nearer to one

CFI exceeds 0.93 (Byrne, 1994)

The Goodness of Fit Index (GFI) exceeds .90 (Byrne, 1994)

the RMSEA (good models < .08)

IV. FINDINGS

The study was conducted with an intention to know the perception of Indian consumers towards brand selection while shopping

online. And it was found from the research that people don't consider trust as an important factor for making online purchase. Customisation of website according to the needs of online shoppers was found to be a significant factor for online purchase. Furthermore, design clarity was a vital factors that are highly valued (perceived) in making online purchase decisions this implies that the online shopper prefer to visit such website which are easy to use and can be easily accessible and understandable, so the marketer has to be clear in the design. And Order delivery was vital factors that are highly valued (perceived) in making online purchase also quality image was valued (perceived) in making online purchase decisions. Finally, Content Interactive was found to be vital factors that are highly perceived in making online purchase decisions which means that the online shoppers want some or the other interaction which can give them a feel of offline purchase experience.

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