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A Study of Consumer Behaviour and Preferences towards E- tailing

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Abstract: Online shopping different from traditional shopping behavior, is characterized with uncertainty, anonymity and lack of control and potential opportunism whereas trust is a key factor to foster traditional shopping. Hence, the objective of this paper is to look into the various aspects and dimensions of online shopping and to identify those factors that affect and help the development of attitude of common people towards online shopping. The proliferation of online shopping and marketers craving for a large share of internet market necessitates an understanding of the impact of demographic characteristics on purchasing behaviour of the customer over the internet. Such knowledge will help the managers understanding and segmenting their market to implement appropriate market strategies. This study is descriptive in nature and is based on review of literature. Meta analysis is used as a tool to reach some conclusion. This study is primarily based on the secondary data and the current status of online shopping attitude and behaviour is investigated through 24 empirical articles found in journals and conference proceedings. This study explores in depth the range of beliefs held by consumer about online shopping in general and e-retailing in particular. From the Meta-Analysis it has been found that relationship between attitude, intention, decision making and online purchasing are based on the theory of reasoned action which explains the relationship between beliefs, attitudes intentions and action behaviour. Customer satisfaction is considered to be separate and most important factor. One other factor website quality have been found to have direct impact on consumer satisfaction.

Keywords: Online shopping, e- tailing, retailing, attitude, belief.

I. INTRODUCTION

In today's dynamic global scenario, both manufacturing and service organizations strive for understanding the attitude of customer so that they can orient their business strategy accordingly. With the broadening of the horizons, shortening of product lifecycles and conversion of the services to e-services, it has become very important for the organizations to understand the drivers of e-business and how it is delivered. The E-commerce transactions have shown tremendous amount of growth in the past few years. Indian e-commerce space percentage is getting higher as more and more online retailers enter the market(www.ecommercejournal.com). Internet use has grown exponentially reshaping people's informational and social needs. India has one of the fastest growing internet populations among 37 Countries. According to a recent report by internet research firm Juxt Consult, Indian market has seen 19% increase in the regular internet users this year over 2015, and boasts of an active 8-million online buyers. While mobile and computer products were the most searched last year, books, clothes and CDs/DVDs are the most bought products (Economic Times). The size of e-commerce market in India is worth around Rs 9,500 crore, out of which the pure play online shopping market is worth Rs 1,300 crore. While online shopping globally is growing at around 8-10%, in India the growth rate is upwards of 30% (Economic Times). The number of consumers who purchase online is expected

to cross 100 million by 2017 end with e-retail market likely jumping 65% on year in 2018 (Economic Times Jan 9,2017) The report also added that demonetisation and a reduction in cash transaction, along with improvement of net banking facilities, can be opportunities for the Indian e-commerce sector The study suggested that in 2016, about 69 million consumers purchased online which is expected to cross 100 million by 2017 with the rise of digital natives, better infrastructure in terms of logistics, broadband and Internet-ready devices to fuel the demand in e-commerce. (Economic Times Jan 9, 2017)

Since internet retailing has become an alternative channel for shoppers as well as retailers in the changing trend of environment, understanding internet consumer behaviour has assumed significance and emerged as a focal research area for academicians and marketers. Although nothing is certain in today's economy, ecommerce remains a beacon of possibility and profit. While the overall retail pie shrinks as consumers cut back their overall spend, consumers will still continue to shift their wallet share to the web channel. (Forrester 2009). Forrester also found that online retail could reach \$156B in 2009. Despite the overall growth in ecommerce revenue, online shoppers now have many more options to choose from than they did just a few years ago. As a result, the competition is tougher, the market more fragmented, and even small differences between shopping sites can substantially impact purchase decisions. The e-commerce businesses that will thrive going forward are those that analyze their current strategy and position, and take every step possible to stand above the crowd and improve their customers' experience.

Online shopping is a type of electronic commerce used for business-to-business (B2B) and business-to-consumer (B2C) transactions. Over the last ten years the history of online shopping has been shaped. While online shopping is commonplace now, it hasn't been around forever. The World Wide Web became popular around 1989 and 1990 and has since seen an e-commerce explosion. The number of internet users worldwide is expected to touch 2.2 billion by 2013. Simultaneously, India also got an access to internet. India is projected to have the third largest online population. In 2000 just 0.5 % of the population (or 5,500,000) appeared to be Internet users. In the year 2006 the number was 40,000,000 (or 3.6%). According to the Internet Service Providers Association of India (ISPAI) in 2006 broadband usage in India was growing 20% per month! Hence, in 2008 the number doubled and the amount of people got an Internet access reached 81,000,000 that means that 7.1% of Indians are the users of the Web. Totally the number of users in India makes up 12.5% of the whole Asia. Online shoppers and buyers starting with a base age of 18 are becoming more involved with ecommerce in their early teens.

Since the percentage of Internet users and online shoppers has increased in India with passage of time. But the share is still low. Hence, e-retailers still have a huge scope to grasp the market share. Our paper would help the e-retailers to look into the expectations of customers.

Online shopping is growing in popularity, as consumers realize the convenience and ease of shopping online. Online retail sales are estimated to grow from \$172 billion in 2005 to \$ 329 billion in 2010. It has been predicted that US online shoppers will double to 132 million in the next five years. Interestingly, among all the markets surveyed, India is the only one where the 18-29 year age group has the highest average spending on online shopping. In recent years, online shopping has become popular; however, it still caters to the middle and upper class and trap the oligopolistic market returns, before the e market turns out to be monopolistic. This rationale is further justified in the following section.

In order to shop online, one must be able to have access to a computer, a bank account and a debit card. Shopping has evolved with the growth of technology. According to research found in the Journal of Electronic Commerce, if we focus on the demographic characteristics of the in-home shopper, in general, the higher the level of education, income, and occupation of the head of the household, the more favorable the perception of non-store shopping. An influential factor in consumer attitude towards non-store shopping is exposure to technology, since it has been demonstrated that increased exposure to technology increases the probability of developing favorable attitudes towards new shopping channels. Hence, it is necessary to understand the most important variable (consumer attitude) with in context of online shopping. The number of profitable e-

commerce companies continue to grow but not quite reached the point at which profitable dot.com is a major news story. Thus this paper may help the dot com to reach the unbeatable level.

II. RELATIONAL OF THE STUDY

Shopping in the normal sense includes all the tasks right from going to the shop, selecting for the product, visiting other shop for other brands, comparing brands and deciding the best and then confirming it to be brought and then buy the product. Here there is lot of work for a person to do shopping. To overcome all the tedious tasks and many of the disadvantages in the traditional shopping customers are now adapting new methods of shopping which includes shopping at their own place sitting. According to Associated Chambers of Commerce & Industry of India E-commerce is seeing a steep rise in India. A recent study by AC Nielsen, covering 38 markets and over 21,100 respondents across the globe has revealed that India's online population may be a small proportion of its population but it represents a set of consumers that offer marketers an attractive combination-greater affluence and the willingness to adopt technology faster. Online shopping in India relies upon several drives like access to information and communication, proliferation of cyber cafes and above all attitude of Indians. It seems that the subject of understanding customer attitude in India is not exhaustively explored in terms of online transactions. This paper is an attempt to understand consumer attitude of Indians towards online shopping and in turn converting the e-markets into profitable platforms. It will also help in understanding the paradigm shift in consumer attitude i.e. paradigm shift from physical market to e-market.

III. RESEARCH OBJECTIVES

The study tries to fulfill the following objectives:

- To find objective review of consumer attitude towards online shopping.
- To understand the factors influencing consumer attitude towards online shopping.
- To identify interdependency among the identified factors.
- To classify the factors into dependent and independent factors on the basis of dependency.

IV. HYPOTHESIS

To fulfill the above mentioned objectives following hypotheses are generated which are justified or tested through review of literature.

H₀₁- External Environment factors like trust, web store environment etc. have significant positive impact on online shopping attitude.

H₀₂ – Demographic variables like income, age, gender etc have positive impact on online shopping intention.

H₀₃ –Personal characteristics have significant positive influence on online shopping behaviour.

H₀₄ - Website quality which is also known as perceived ease to use, significantly affect the attitude and intention for shopping online.

H₀₅ – Shopping motivation as a psychological factor has a significant impact on online shopping intention.

H₀₆ – Intention to shop online is dependent on antecedents of consumer attitude.

H₀₇ –Shopping motives i.e. goal oriented or task oriented have significant impact on online purchasing decision.

H₀₈ – Consumer expectation is closely associated to consumer's satisfaction which is turn influences online shopping.

V. RESEARCH METHODOLOGY

5.1 Nature of Study: This study is descriptive in nature

5.2 Tool for Analysis:

Meta analysis is used to review the twenty four studies and classify them to reach a conclusion. The research studies are collected, coded and interpreted. Meta analysis combines the results of several studies that address a set of related research hypothesis. Meta analysis refers to the analysis of analyses. It is used to refer to the statistical analysis of a large collection of results from individual studies for the purpose of integrating the findings. It connotes a rigorous alternative to the casual, narrative discussions of research studies which typify attempts to make sense of the rapidly expanding research literature. (Glass 1980).

In a Meta analysis research studies are collected, coded and interpreted using statistical methods similar to those used in primary data analysis. The result is an integrated review of findings that is more objective and exact than a narrative review. The human mind is not equipped to consider simultaneously a large number of alternatives. Confronted with the results of 20 similar studies, the mind copes only with great difficulty. Confronted with 200, the mind reels. Yet that is exactly the scope of the problem faced by a researcher attempting to integrate the results from a large number of studies. Meta analysis can thus help to investigate the relationship between study features and study outcomes. Meta analysis leads to a shift of emphasis from single studies to multiple studies. It emphasizes the practical importance of the effect size instead of the statistical significance of Individual studies.

5.3 About the Variables

For this paper we have analyzed twenty four empirical studies. Each of the studies under review addresses some aspect of online shopping attitude and behavior. Our goal is to develop a taxonomy representing various aspects related to online shopping attitude and behavior. We identified a total of nine interrelated factors for which empirical evidences show significant relationship. These nine factors are External Environment, Demographics, Personal Characteristics, Consumer Attitude, Website Quality, and Intention to Shop Online, Online Shopping Decision Making, Shopping Motives and Consumer Satisfaction. Four are found to be independent (Environment, Demographics, Personal Characteristics, Website Quality) and five(Consumer Attitude, Intention to Shop Online, Online Shopping Decision Making, Shopping Motives and Consumer Satisfaction) are dependent in the literature.

5.3.1 External Environment

Only seven out of 24 studies discuss the influence of external environment on online shopping. External environment refers to those contextual factors that impact consumer online shopping and behaviour. Trust in the internet trust plays vital role in consumer willingness to purchase online.(Jeffri A., et al 2009).Web store environment and customer service have significant impact on the willingness to buy from online retail store.(Prasad & Aryasri,2009). Rao (2006) also states that security, trust, internet speed, responsiveness significantly affect online purchaser's behaviour. Therefore, various dimensions of External Environment mentioned above have positive impact on attitude development.

5.3.2 Demographics

Bellman and colleagues (1999) report that the online population is relatively younger, more educated, wealthier, although the gaps are gradually closing. They argue that demographics appear to play an important role in determining whether people use the internet, however once people are online, demographics do not seem to be key factors affecting purchase decision or shopping behaviour. Mishra, S.2009) also suggested that age and income shows a significant association with purchasing attitude. Thus various demographic variables like age, income, have preliminary positive impact i.e the impact is only till bringing the individuals in front of computers and motivating them to access internet. The demographic variables do not have

significant impact on developing towards online purchasing. Hence the hypothesis that income, age, gender are positively related with online shopping intention holds untrue.

5.3.3 Personal Characteristics

Personal Characteristics have drawn the attention of eleven studies. Personal characteristics include internet knowledge, need specificity, cultural environment, product involvement, disposition to trust, the extent to which they would like to share values and information with others.(Bellman *et al* 1999, Lee *et al* 2000).Lion and Lin 2008 also suggested that personal innovativeness of information technology, personal privacy concern and product involvement can influence consumer acceptance of online shopping but their influence varies according to product types. Prasad and Aryasri (2009) have identified that customer service and online shopping enjoyment have significant impact on the willingness to buy from online retail stores than the perceived trust. Thus, there is a bunch of personal characteristics which influence the belief, perception and attitude of persons towards online shopping.

5.3.4 Website Quality

Website quality and consumers online shopping attitudes and behaviour have been closely related with each other. Website quality comprises website design, website reliability/fulfillment, website customer service and website security/privacy and these are the four dominant factors which influence consumer perception of online purchasing (Shergill & Chen 2005). Davis (1989) defined Perceived ease of use (PEOU) as “the degree to which a person believes that using a particular system would be free of effort.” Gefen and Straub (2000) investigate the impact of perceived ease of use (PEOU) and perceived usefulness(PU) on e-commerce adoption. They report that while PU affects intended use when a web site is used for purchasing tasks, PU has an indirect influence on online shopping behavior. PEOU and PU affect have a significant impact on trust in e commerce (Tang and Chi 2006). They have found that trust is the consequence of PEOU and PU and trust is also the antecedent of attitude and intention. Thus, we can say that trust which is a personal characteristic has a positive correlation with perceived ease to use which indirectly but significantly influences the attitude and intention for online shopping.

5.3.5 Consumer Attitude towards Online Shopping

Consumer attitude has always gained attention of researchers. Eighteen studies out of 24 studies focused on consumer attitude. Taylor and Todd (1995) describe attitude as the attitudinal belief that a behaviour will lead to a particular outcome, weighed by an evaluation of the desirability of that. A consumer's online shopping behaviour is influenced by psychological factors like motivation, perception, learning and beliefs and attitude. The present lifestyle of consumers has shown a shift from traditional store based retailing to an increased use of an internet.(Sahney *et al* 2008). Age and gender also play significant role in forming attitude towards online shopping. It has been found that women generally show positive attitude towards shopping online for apparel (Hirst & Omar 2007). In spite of some discouraging factors of online buying they prefer to buy online. Hence, the hypothesis that shopping motivation and other psychological factors significantly influence the shopping intention stands accepted.

5.3.6 Intention to Shop Online

Consumer intention to shop online is studied by four out of 24 papers. Consumer intentions to shop online refer to their willingness to make purchases in an internet store. May and Sculli(2005) have investigated that there are certain factors like web promotional offers, web search behaviour and web shopping adoption decisions influence consumer intention to purchase online. Chin A. (2009) identified that trust in the internet structure and susceptibility to social influence are significantly related to consumer willingness to purchase online. Thus, the intention to shop online is purely dependent on antecedents of consumer attitude.

5.3.7 Online Shopping Decision Making

Online shopping decision making includes five stages: need recognition, information search, alternatives evaluation, decision making and post purchase behaviour. Wu,S. (2003) identified that consumer characteristics are important factors which influence consumer online shopping decisions. Source P. et al (2005) also found that older online shoppers search for significantly fewer products than their younger counterparts, they actually purchase as much as younger consumers. (Rice 1997) shows that web site and its design features, such as content, layout, ease of finding, information navigability and emotional experience such as enjoyable visits are important variables which influence online consumers in their purchases. Ease of use is prominent factor in determining customer's decision to adopt a new information technology (Davis 1989).

5.3.8 Shopping Motives

Motivational factors play a key role in determining time spent on product searching and online shopping. Motivation of consumers to engage in online shopping include both utilitarian dimensions and hedonic dimensions (Schlosser et al 1999; Venkatesh 2000; Xu and Paulins 2005). Utilitarian consumers also called goal oriented shoppers are concerned with purchasing products in an excellent manner to achieve their goals with minimum irritation; while hedonic consumers(also called experiential shoppers) are equivalent to brick and mortar window shopper for whom the shopping experience is for entertainment and enjoyment(Childers et al 2001). Hedonic shoppers were found to exist in the online environment for information gathering purpose such as ongoing hobby type searches, involvement with a product category, positive sociality and surprise and bargain hunting.(Wolfenbarger and Gilly 2001).They were more attracted to well designed online shopping that were easy to navigate and visually appealing. Thus, overall internet experience has an impact on online shopping motivation. The impact may be that novice internet users are more likely to go online for experiential attitudes while experienced internet users are more likely to use an online channel for task oriented activities. In short online experience during a shopping event is an important determinant of whether the online navigation will lead to a successful purchase transaction.

5.3.9 Consumer Satisfaction

The concept of customer satisfaction occupies a central position in marketing theory and practice (Churchill and Supernant 1982). Most consumers form expectations of the product, vendor, service and quality of the website that they patronize before engaging in online shopping activities. Satisfaction is important to the individual customer because it reflects a positive outcome from the outlay of scarce resources and /or the fulfillment of previously unmet needs. (Bearden and Teel 1983).Satisfaction significantly affected consumer's attitudes and their intention to purchase. Many researchers have found that quality of web retailing site is a dominant antecedent of consumer purchase. Consumer's have their own expectations from websites and vendors. When these expectations are positively met out it leads to positive development of attitude towards online shopping, leading to final decision for online purchase and landing into utter satisfaction. Hence, consumer's confirmation of expectation is positively associated with their satisfaction with online shopping.

VI. RESULTS AND DISCUSSION

The results of meta analysis are summarized in table 1.The relationship between attitude, intention, decision making and online purchasing are based on the theory of reasoned action which explain the relationship between beliefs, attitudes, intentions and action behavior. Consumer satisfaction is considered to be a separate factor in this study. In addition to it, another factor, website quality has been found to have direct impact on consumer satisfaction.

Table 1: Analysis of Factors in Review of Studies

Nature of Variable	Factor	Count	Number	% of 24
Independent	External Environment	xxxxxxx	7	29%
Independent	Demographics	xxxxxxx	8	33%
Independent	Personal Characteristics	xxxxxxxxxxx	11	46%
Independent	Website Quality	xxx	3	13%
Dependent	Consumer Attitude towards	xxxxxxxxxxxxxxxxxxx	18	75%

	Online Shopping			
Dependent	Intention to online shopping	xxxx	4	17%
Dependent	Online shopping decision making	xxxxx	5	21%
Dependent	Shopping Motives	xxxxxx	6	25%
Dependent	Consumer satisfaction	xx	2	8%

After examining 24 studies on the basis of factors identified, we can integrate these factors into a relationship model. The four independent variables directly determine the attitude towards online shopping. Attitude decides the intention to shop online. The intention directs towards decision to buy or not, which finally destines to online purchasing. The end result of online purchasing is either consumer satisfaction or dissatisfaction. Consumer satisfaction can occur at all possible stages depending on consumer’s involvement during the online shopping process. The evolved relationship is expressed in figure 1.

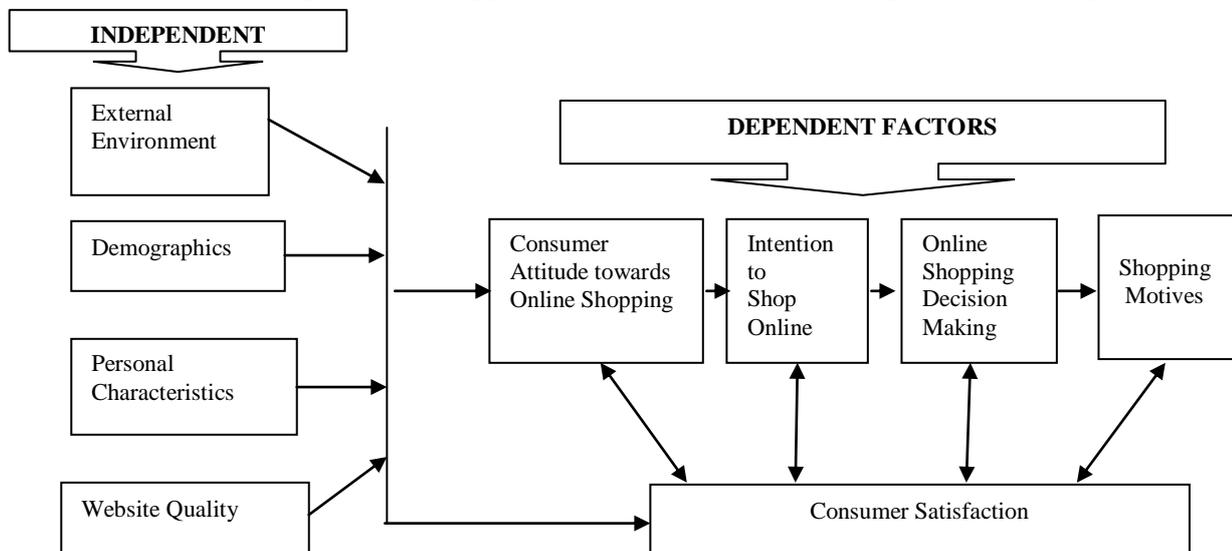


Figure 1: Relationship between Independent and Dependent Variables

Therefore, five factors are dependent variables. The relationship among attitude, intention, decision making, online purchasing and consumer satisfaction are based on the theory of reasoned action. (Fishbein & Ajzen 1975).

VII. LIMITATIONS AND FUTURE RESEARCH

While we have mainly focused on consumer factors in online shopping research, there are other system product/ service and vendor related factors that could be important predictors of consumer acceptance of online shopping. The limitation of this research provides the foundation for continued research to improve the understanding of the factors leading to consumer behavior and use of interactive retail shopping. One of the limitations of this study is the selection of existing studies. Owing to time limitation, we only searched a number of journals and conference proceedings. This may leave some prominent IS empirical studies out.

Our study does not show how to reduce online shopping risks, also does not meet the demand of increasing awareness of risks. Thus, possibilities of a third party service that improves reliability on a website to help instill consumer confidence can be further explored.

VIII. CONCLUSION

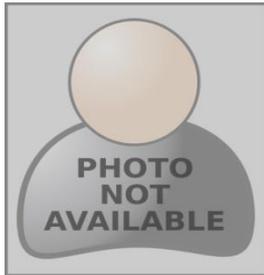
This study shed light on some future research issues. There is a need for better understanding of how to improve consumer loyalty. Learning about the influential factors for retaining consumers might be one of the best long term strategies for online retailers. There is much more to be learned about consumer online shopping acceptance through rigorous empirical studies. Future research may examine alternative actionable strategies to improve online shopping experience.

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