



# A Study of Factors Affecting Consumers' Behavioural Intention Towards Online Shopping: An Exploratory Study

Saniya Marwah<sup>(✉)</sup>  and Radhika Thapar 

Department of Management Studies, Rukmini Devi Institute of Advanced Studies, Affiliated to  
GGSIU, New Delhi, India  
marwahsaniya@gmail.com, radhika.thapar@rdias.ac.in

**Abstract.** As e-commerce has grown, the shopping landscape has changed from offline to online, sparking a lot of interest in research about online shopping in recent years. The variety of factors affects purchasing decisions. Here, the term & channel of shopping refers to online shopping; the main aim of this paper is to identify the influencing variables that affect young consumers & online purchasing choices in the context of India. In this study, we experimentally examine variables like website attributes, customer attributes, product attributes that impact the behavioural intention towards online shopping which impact the customer's loyalty. For the purpose of understanding the impact on intention, this study, this is based on the TAM. Target respondents are 100 to perform empirical investigation. Exploratory Factor Analysis has been applied to check the relationship among the multiple constructs. The findings support the notion that are website attributes, customer attributes, product attributes factors that impact the behavioural intention towards online shopping which impact the customer's loyalty. The outcomes of this study may enable the creation of more effective new-age online marketing platforms by the marketers.

**Keywords:** Online shopping · Behavioural intention · Consumer buying decision

## 1 Introduction

Radical changes have occurred in people's lifestyles during the past 20 years. The rise of e-commerce has forced consumers to choose which channel to use for their purchasing, leaving them at a crossroads. To meet their needs, consumers are now transferring to the online channel for their product purchases. There are so many online merchants, the internet has undoubtedly made it simpler for customers to look for the greatest price when that is most essential [1]. The search for the best pricing and product on the internet has been made simpler for the consumer when the fit between the consumer requirement and the product attribute is crucial. A New Marketing Paradigm for Electronic Commerce that individuals haven't been shopping online or even giving information to web providers in exchange for access to information because of a basic lack of trust between most online

© The Author(s) 2023

S. Jayasingh et al. (Eds.): ICETBM 2023, AEBMR 242, pp. 155–164, 2023.

[https://doi.org/10.2991/978-94-6463-162-3\\_14](https://doi.org/10.2991/978-94-6463-162-3_14)

companies and customers [2]. Decisions about policy are based on presumptions about the nature and type of interactions between consumer categories. [3]. The relationship between cognitive and behavioural factors includes helpful cognition having a favorable impact on customer shopping frequency and PEU having indirect impacts [4].

The purpose of the research is to identify the factors influencing the online shopping decisions of consumers.

## 2 Review of Literature

Researchers from all over the world have conducted several indepth studies to conceptualize and operationalize the factors influencing online purchasing decisions. On the basis of numerous studies, factors characterized as convenience, information, available products and services, and cost and time efficiency” could have an impact on consumers’ decisions to purchase online [5]. It was noted that “one of the impacts on customers’ propensity to buy online is the convenience of the internet” [6]. Customers utilize online buying channels to avoid face-to-face interactions with salespeople and to avoid being manipulated and controlled in the marketplace [7].

Access to information for consumers is made simple by the internet [6]. The finding that “E-commerce has made a transaction easier than it was and online stores offer consumers benefits by providing more variety of and services that they can choose product in terms of price can be achieved by online shopping as compared to offline shopping” [8, 9]. The design and interface of the website also play an important role in online shopping [10].

**Website Attributes:** A website can attract visitors and turn them into customers by having an appealing, user-friendly design, good information, and exceptional customer service [20, 21].

**Customer Attributes:** Customers’ intentions and their trust in e-vendors are both greatly impacted by the sensation of control that OCRs give them, especially for those customers who routinely check OCRs before making a purchase. These characteristics of OCRs are undoubtedly connected to the evolution of the retail environment, which subsequently has an impact on sales [17].

**Product Attributes:** The study shows that, with the exception of product quality, every element had a favorable impact on customers’ purchase intentions. Additionally, the findings indicate that, due to today’s overly commercialization, online word-of-mouth does not considerably positively influence purchase intention. Small and medium-sized businesses will be advised to increase their internet sales [18].

**Customer Loyalty:** Customer loyalty and satisfaction are directly and favorably impacted by the adoption of new technologies. Further, the study reveals that quality of service in online shopping has a direct and positive influence on customer satisfaction and e-loyalty [19].



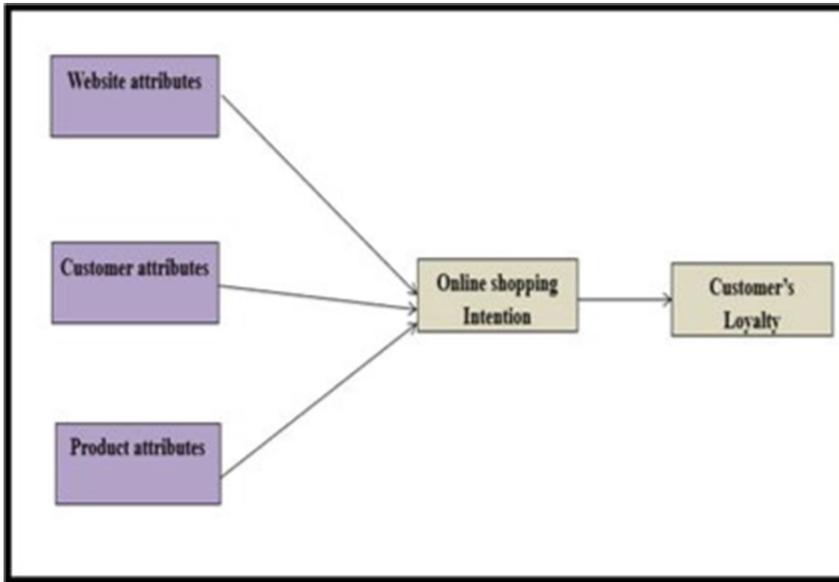


Fig. 2. Proposed Model

## 4 Research Methodology

The research has employed a descriptive methodology. This has allowed for the cross sectional investigation to produce the anticipated results. The approaches used in earlier empirical research carried out in various parts of the world served as the foundation for the cross-sectional survey among consumers. It has been beneficial in achieving the research's goal. The research method is "Quantitative" in nature and uses a structured questionnaire as a surveying tool to identify the product involvement factors. The questionnaire has been developed by adopting variables from the difference studies [16–19, 22]. The respondents react to each question by selecting one option based on a 5-point Likert scale, i.e. (1- Strongly Disagree, 2- Disagree, 3- Neutral, 4- Agree and 5- Strongly Agree). The questionnaire also contains additional inquiries about demographic information. The study's focus is only on customers, and a purposive sampling has been taken. The consumers have been selected as per their gender, educational qualification, marital status, occupation, and age, and income in group. It has been observed from the literature review that the studies across the world have taken the sample of consumers. So, the sampling design consists of a sampling frame which defines the list of consumers, the age group of below 35 years, 35–50 years and above 50 years influencing online shopping decisions of consumers. The questionnaire was administered to 160 consumers in total. However, after the scrutiny of the feedback data only 100 questionnaires were found relevant. Since the study is empirical in nature, the primary information was gathered from the respondents by employing the survey method and giving them a structured questionnaire.

**Table 1.** Scales Adopted

Dimensions	Recent literature using the dimensions
Website Attributes	Sania et al. (2019)
Customer Attributes	Abdulaziz et al. (2016)
Product Attributes	W.-I. Lee et al. (2017)
Customer's Loyalty	Shad et al. (2020)
Online Shopping Intention	Kalina & Marina (2017)

The data analysis has been carried out with descriptive statistics as well as techniques like Factor Analysis used to find out the factors of product involvement. Software spss-19 has been used for data analysis.

## 5 Research Instrument

Variables are measured using the instruments that were created for this study. Using the indicators for each variable, the model's variables were measured. Table 1 contains a list of the study's variables. The indicators used under this study were adapted from those used in other studies. They are all constructed using studies that account for the variables. The scale is Likert has five points, with 5 depicting strongly agree and 1 depicting strongly disagree.

## 6 Data Analysis

Demographic information of the participants is summarized in the form of Table 2. As per Table 2, 100 usability questionnaires were collected, including 23 (23.5%) for males and 74 (75.5%) for females. 83 (84.7%) people aged below 35 years, 12 (12.2%) people aged 35–50 years, 3 (3.0%) people aged above 50 years. The respondents' education level consists of four levels which composed of undergraduates, 17(17.3), post-graduation, 28(28.6), graduation, 46(46.9%) and others 8 (8.2%). The internal consistency, or reliability, of a group of survey items are measured by Cronbach's alpha coefficient, which is also a gauge of scale reliability. Most social science research scenarios consider a reliability coefficient of .936 to be "acceptable." KMO value is .792 sufficiently good as is more than .6 and Bartlett's test of sphericity tests sig is less than .05 that indicates that there is sufficient correlation. Reliability is checked with communalities i.e. >0.5.

Exploratory Factor Analysis has been carried out by using 33 items. The factor analysis is primarily aimed at investigating the factors influencing the online shopping decision. Factor 1 "Website attributes" was comprised of 11 items, factor 2 "Customer attributes" was comprised of 11 items, factor 3 "Product attributes" comprised with 5 items, factor 4 "online shopping intention" consist of 3 items, and factor 5 "customer's

**Table 2.** Demographics Summarized

<b>Age Group</b>				
Below 35 years	83	84.7	84.7	84.7
35–50 years	12	12.2	12.2	96.9
Above 50 years	3	3	3	100
<b>Gender</b>				
Male	23	23.5	23.5	23.5
Female	74	75.5	75.5	100
<b>Marital Status</b>				
Married	23	23.5	23.5	23.5
Unmarried	74	75.5	75.5	99
Separated	1	1	1	100
<b>Educational Qualification</b>				
Graduation	46	46.9	46.9	46.9
Under graduation/Diploma	17	17.3	17.3	64.2
Postgraduation/Professional	28	28.6	28.6	92.8
Others	8	8.2	8.2	100
<b>Occupation</b>				
Business/Self employed	16	16.3	16.3	16.3
Government service	5	5.1	5.1	21.4
Home maker	3	3.1	3.1	25.5
Private service	43	43.9	43.9	69.4
Student	32	32.7	32.7	100
<b>Income</b>				
Below Rs 50,000	44	44.9	44.9	44.9
Rs 50,000–Rs 100,000	21	21.4	21.4	62.3
Above Rs 100,000	11	11.2	11.2	73.5
Not applicable	24	24	24	100

loyalty” comprised of 3 items, and; these were reported on a 5-point Likert scale that explained. To summarize the 33 items from the data, spss-19 was used (Table 3). In the context of exploratory factor analysis, the data are subjected to principal component analysis. Varimax rotation is used to reduce the variables into groups that have factor loadings of 0.5 and higher. Significant factors were those with eigen values greater than one. The factor analysis output indicates that 63.65% of the total variance is explained, and it is essential to states that this is a good explanation.

**Table 3.** Factor Analysis Summary

	<b>Factors</b>	<b>Items</b>	<b>Factor Loadings</b>
1.	<b>Website attributes</b>	This website facilitates two-way communication between the visitors and site	.598
2.		The website processes my input very quickly	.596
3.		The website gives visitors the opportunity to talk back	.611
4.		While I am on the Web site, I feel my personal data is insecure	.505
6.		I feel that the content on the website is properly organ ised and symmetric	.609
7.		The website is simple to browse	.510
8.		The website is legible	.644
9		The website does not offer the option to change after placing the order	.548
10		The website does not offer the possibility to cancel the order after its placing	.611
11.		The website lacks current information about the order fulfilment.	.598
12.		I have a fear that the online purchased product may get damaged during handling and transporting	.599
13		I have a fear that the online purchased product may fail to function as originally expected	.614
14		<b>Customer attributes</b>	I feel more in control over access to descriptions of products/services online shopping when using online medium (information search)
15	I feel more in control over the acquisition and purchasing processes		.655
16	I feel more in control over the access to interpersonal communications		.686
17	I often become confused when I shop online		.576
18	Interacting with the mechanism of the online shopping is often frustrating.		.596

*(continued)*

**Table 3.** (continued)

	<b>Factors</b>	<b>Items</b>	<b>Factor Loadings</b>
19		I find it easy to recover from errors encountered while shopping online	.566
20		Online shopping is trustworthiness	.659
21		Online shopping provides high quality products	.626
22	<b>Product attributes</b>	The label of the product provides product specifics	.636
23		The label of the product uses both text and graphics of product information	.645
24		The label of the product provides sufficient information to evaluate among different varieties offered online	.649
25		I feel that the online shopped product conforms to the standards of performance	.747
26		I feel that the online shopped product offers wide variety of features	.657
27	<b>Customer's Loyalty</b>	I will recommend online shopping to my close friends and family.	.603
28		I first think about the shopping website whenever I think about internet shopping	.629
39		I would prefer online shopping for future purchases	.730
30	<b>Online shopping intention</b>	I feel that website involves in selling of personal data to other entities	.566
31		Online shopping meets my expectations	.710

## 7 Conclusion

The conclusion of this article is that there are numerous online intervening elements that affect young customers' online purchasing decisions in the context of India. According to the current study, customer attributes, website attributes, and product attributes all have an impact on consumers' decisions to shop online which impacts customer's loyalty. In this regard, the recent study can help marketers come up with better plans and designs for cutting-edge internet marketing platforms. This study was conducted using a small sample size and is unrelated to any particular product. A study with a bigger sample size, however, might have different outcomes. Additionally, results show that customers are more likely to purchase more in the future if they have had positive experiences in the past, are satisfied with the goods and services they receive, and the risk is kept to a

minimum. This study can assist many consumers in comprehending all the benefits that online shopping provides, in realising that there are alternatives to visiting traditional retailers, and possibly even in starting to use e-commerce.

## References

1. Punj, G.: Consumer Decision Making on the Web: A Theoretical Analysis and Research Guidelines. *Psychology and Marketing*. 29, 10, 791–803 (2012). <https://doi.org/10.1002/mar.20564>.
2. DONNA L. HOFFMAN THOMAS P. NOVAK: A New Marketing Paradigm for Electronic Commerce. *The Information Society*. 13, 1, 43–54 (1997). <https://doi.org/10.1080/019722497129278>.
3. Moorman, C., Price, L.L.: Consumer Policy Remedies and Consumer Segment Interactions. *Journal of Public Policy & Marketing*. 8, 181–203 (1989).
4. Flavian, C. et al.: Web design: a key factor for the website success. *Journal of Systems and Information Technology*. 11, 2, 168–184 (2009). <https://doi.org/10.1108/13287260910955129>.
5. Katawetawaraks, C., Wang, C.: Online Shopper Behavior: Influences of Online Shopping Decision, <https://papers.ssrn.com/abstract=2345198>, (2013).
6. Wang, C.L. et al.: Subscription To Fee-Based Online Services: What Makes Consumer Pay For Online Content? | JECC. *Journal of Electronic Commerce Research*. 6, 4, 304–311 (2005).
7. Goldsmith, R.E., Flynn, L.R.: Bricks, clicks, and pix: apparel buyers' use of stores, internet, and catalogs compared. *International Journal of Retail & Distribution Management*. 33, 4, 271–283 (2005). <https://doi.org/10.1108/09590550510593202>.
8. Lim, H., Dubinsky, A.J.: Consumers' perceptions of e-shopping characteristics: an expectancy-value approach. *Journal of Services Marketing*. 18, 7, 500–513 (2004). <https://doi.org/10.1108/08876040410561839>.
9. Prasad, Ch.J.S., Aryasri, A.R.: Determinants of Shopper Behaviour in E-tailing: An Empirical Analysis. *Paradigm*. 13, 1, 73–83 (2009). <https://doi.org/10.1177/0971890720090110>.
10. Sam, K.M., Chatwin, C.: Online consumer decision-making styles for enhanced understanding of Macau online consumer behavior. *Asia Pacific Management Review*. 20, 2, 100–107 (2015). <https://doi.org/10.1016/j.apmrv.2014.12.005>.
11. Davis, F.D. et al.: User Acceptance of Computer Technology: A Comparison of Two Theoretical Models. *Management Science*. 35, 8, 982–1003 (1989). <https://doi.org/10.1287/mnsc.35.8.982>.
12. Ajzen, I., Fishbein, M.: Attitude-behavior relations: A theoretical analysis and review of empirical research. *Psychological Bulletin*. 84, 5, 888–918 (1977). <https://doi.org/10.1037/0033-2909.84.5.888>.
13. Al-Mamary, Y.H. et al.: A Critical Review of Models and Theories in Field of Individual Acceptance of Technology. *International Journal of Hybrid Information Technology*. 9, 6, 143–158 (2016). <https://doi.org/10.14257/ijhit.2016.9.6.13>.
14. Arner, D.W. et al.: The Evolution of Fintech: A New Post-Crisis Paradigm? *SSRN Journal*. (2015). <https://doi.org/10.2139/ssrn.2676553>.
15. Cruz, P. et al.: Mobile banking rollout in emerging markets: evidence from Brazil. *International Journal of Bank Marketing*. 28, 5, 342–371 (2010). <https://doi.org/10.1108/02652321011064881>.

16. Usmani, S. et al.: Website Attributes, Customer Engagement and Retention: Empirical Evidence from Local Pakistani Companies. *Sukkur IBA Journal of Management and Business*. 6, 2, 58–80 (2019).
17. Elwalda, A. et al.: Perceived derived attributes of online customer reviews. *Computers in Human Behavior*. 56, 306–319 (2016). <https://doi.org/10.1016/j.chb.2015.11.051>.
18. Lee, W.-I. et al.: Effects among product attributes, involvement, word-of-mouth, and purchase intention in online shopping. *Asia Pacific Management Review*. 22, 4, 223–229 (2017). <https://doi.org/10.1016/j.apmr.2017.07.007>.
19. Saleem, M., Khan, S.A.: Customer Satisfaction and Customer Loyalty in Online Shopping A Study on University Students of Bhutan. *Delhi Business Review*. 21, 2, 11–22 (2020). <https://doi.org/10.51768/dbr.v21i2.212202002>.
20. Laudon, K.C., Traver, C.G.: E-commerce business models and concepts. In: *E-commerce 2018: business, technology, society*. pp. 63–115 Pearson Education Inc (2009).
21. Constantinides, E.: Influencing the online consumer's behavior: the Web experience. *Internet Research*. 14, 2, 111–126 (2004). <https://doi.org/10.1108/10662240410530835>.
22. Blagoeva, K.T., Mijoska, M.: Applying TAM to Study Online Shopping Adoption Among Youth in the Republic of Macedonia. *MIC 2017: Managing the Global Economy; Proceedings of the Joint International Conference, Monastier di Treviso, Italy, 24–27 May 2017*. 543–554 (2017).

**Open Access** This chapter is licensed under the terms of the Creative Commons Attribution-NonCommercial 4.0 International License (<http://creativecommons.org/licenses/by-nc/4.0/>), which permits any noncommercial use, sharing, adaptation, distribution and reproduction in any medium or format, as long as you give appropriate credit to the original author(s) and the source, provide a link to the Creative Commons license and indicate if changes were made.

The images or other third party material in this chapter are included in the chapter's Creative Commons license, unless indicated otherwise in a credit line to the material. If material is not included in the chapter's Creative Commons license and your intended use is not permitted by statutory regulation or exceeds the permitted use, you will need to obtain permission directly from the copyright holder.

