

# Consumer Buying Behavior Online - An Indian Perspective

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## ABSTRACT

In recent years there is a transformational change in online shopping in India. Predicting consumer buying behavior in online shopping has proved to be very difficult for online store owners. The main aim of this paper is to identify the factors which influence consumers to purchase products from online stores. From the detailed literature review, six factors are identified: website comparison, website advertisement, website quality, website awareness, and website experience and website information all of which are found to have significant impact. A conceptual framework is developed for better understanding the buying behavior of online consumers in India.

**Keywords:** Online shopping, Consumer Buying Behavior Factors and E-commerce.

## I. INTRODUCTION

In modern times there is an increasing trend towards online shopping. Consumers place an order from one place and the online retailers deliver the products wherever they want such as home, office or other any place.

These modes of transaction can be classified as Business to Consumer marketing. Such facilities have made it easy for consumers to select any product or service by sitting in one place. Consumers do not need to spend their time and energy, to go to retail outlets to buy products, but can buy products frequently online using web browsers. There are huge opportunities for online shopping available in India, leading to consumers buying required products by comparing websites at their convenience.

Online shopping was invented by the English entrepreneur Michale Aldrich in 1979. Online marketing in India is estimated to grow four-fold to touch \$145 billion by 2018 according to Mr. Nitin Brawankale, Indian Director for e-Commerce and Online Classified Google India. This rapid growth has led to a tremendous increase in Gross Domestic Product and employment.

Some predictive analytic data are listed below regarding Indian online shopping with the help of e-commerce:

- In 2013, retail e-commerce sale amounted to US \$3.59 billion and is projected to grow to US \$17.52 billion in 2018. The expectation of growth in global market is 33 percent in 2015 and over 37 percent in 2018. Over 653 million people are expected to buy goods and services through online sites in 2016. [ www.satista.com]
- “More over great offers and discounts by the leading e-commerce players further increase consumer interest towards the product”- Karan Chechi [www.indiatimes.com]
- Placing orders is expected to grow to from five million in 2013 to 12 million in 2016; it leads to more opportunities for both e-tailers and consumers. [www.pwc.in, Technopak Accel partners]

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- The number of Indian online shoppers is expected to grow from 20 to 40 million by the year 2016. In 2016, nearly 35 percent of online sales will be influenced by women. Placing orders by buyer per month is also expected to grow from 1.55 percent in 2013 to 1.70 percent in 2016.[www.trak.in]
- The worth of the market was US \$2.5 billion in 2009 and estimated to reach US \$20 billion in 2015 and US \$56 billion in 2023. Because e-commerce is growing rapidly, there are heavy foreign investments in India's e-Commerce companies. [www.newslike.in]
- The size of Indian e-commerce market in 2013 was US \$3 billion, and its growth is expected to reach US \$15 billion in 2017-Avni Bajaj, Co-founder Director for Matrix Partners, India. [www.internetretailer.com]

These predictive analyses show that online shopping will grow tremendously in the near future. Therefore online store owners must focus on which fact or mostly affects consumer buying behavior in online shopping. Online shopping has increased world-wide due to its convenience and low price offering to customers [1]. Products delivered by online store channels may not always lead to satisfied customers, as it may by chance lead to breakage of goods, lack of trust, delivered at low cost in time, but more expensive transport or high shipping charges etc. Online shopping is used in Business to Business or Business to e-Commerce transactions [2].

Krishna [3] proposed that online shopping is the most convenient method of shopping that provides functional as well as practical benefits. Except for emotional and hedonic benefits, consumers can fulfil all their needs through online shopping. Online shopping over internet makes the world smaller and it allow people to communicate and transact with each other throughout the world [4]. Richa [5] stated that the concept of online shopping is based on "customer is the king today", Customers can buy goods or services from any place in the world. The main drawback is "no touch and feel factor" in online shopping sites.

The purpose of this study is to identify the factors affecting consumers' purchase over the web browser and how the buying behavior is influencing the consumer with the factors in online. There are only limited researches studies available in the Indian setting for identifying these factors. This study attempts to take into accounts which of the factors affect consumer buying behavior online.

## II. LITERATURE REVIEW

A review of literature was done relating to consumer buying behavior in online shopping in India. Kanchan [6] analyzed the factors affecting Indian customer purchase decision in online shopping. They also identified purchase intentions of youth in India in online shopping. Factors affecting online purchase intentions, antecedents of service quality and customer attitude are identified by the researchers from an extensive literature review.

The researchers put forth that demographic factors are closely related to consumer online purchase intentions. Product type, purchase frequency and expensiveness also affected consumers buying behavior in the Indian context. The consumers purchase decisions are also based on after sales service.

Sen conducted his study in Kolkata, identified four factors [1] that induce the consumer: cost factor, convenience factor, product factor and sales related factor. Indian consumers are mostly induced to buy on the basis of cost factor rather than other factors. This study also identifies that Kolkata consumers mostly seek quality products in online shopping with proper advertisement and effective communication of the seller's information. Besides, after sales services closely influence consumers to buy a product in online shopping. Aruna and William [7] state that consumers' online buying behavior includes three factors viz., price, quality of the product, and delivery time. These factors are identified on the basis of demographic factors like age, gender, income, family size, etc.

Neha Dixit [2] proposed that online shopping and web pages are changing trends in e-marketing era. The researcher identifies and analyses the factors of e-advertisement and buying behavior of Indian consumers online such as product inquiry and reliability, website design, e-advertisement and future shopping. These factors significantly affect consumers' online buying behavior. Kinker and Shukla [8] identify two different types of factors when consumers purchase electronic goods. One type is consumer oriented factors and the other type is technology oriented factors. This study was conducted by the researcher in two cities in Madhya Pradesh (Bhopal and Jaipur). Customer oriented factors includes time saving, product quality, product price, convenience, accessibility, shop anywhere and anytime. Technology oriented factors include guaranteed quality, cash on delivery and discounts and promotions. Consumers' attitude in online shopping is totally different between the cities.

Moshrefjavadi [9] proposed a conceptual model to analyses and identify the factors which influence consumer buying behavior in online shopping such as: Perceived Risk, Infrastructural Variables, Return Policy and Subjective Norms, Perceived Behavioral Control and Innovativeness and Attitude towards Consumer Behavior in Online Shopping. They found that financial risk and non-delivery risk negatively affect consumers' online shopping in India. Innovativeness and subjective norms positively affect consumer's attitude towards purchase behavior in online shopping.

Nagra and Gopal [10] studied the growth of online market's in India and identified the impact of demographic variables on consumers' online shopping in India. The variables are: satisfaction with online shopping, future purchase intention and frequency of online shopping, number of items purchased online and overall spend on online shopping. All the demographic factors significantly affect consumers' online shopping, but the frequency of purchase variable is significantly less important in Indians online shopping.

Krishna [3] examine various factors such as internet marketing environment, product characteristics, familiarity and confidence and promotional offers directly affecting consumer buying behavior in online shopping. These variables help the online store owners to identify their position in online shopping environment. Wani and Malik [11] studied perceived risk, benefits and attitudes towards Indian and UK customers in online shopping. The results revealed that Indian consumers perceived more risk and less benefit as compared to British consumers in online shopping. But the internet usage for the purpose of social networking by the Indian consumer is comparatively higher than the usage rates of British consumers.

Dipti Jain and his team [12] empirically tested consumers' buying behavior in online shopping in Delhi. Four dimensions are identified, that is perceived usefulness, perceived enjoyment, perceived ease of use and demographic factors and the impact of these dimensions on consumer attitude towards online shopping in India is tested. Perceived risk is only the factor that has negative impact, the other dimensions have no impact on consumers' attitude towards online shopping in India. Hooda and Aggarwal [13] studied consumer behavior and attribute of e-marketing in Jaipur. He tested demographic factors such as age and gender with attributes of online shopping. The results revealed that gender has no significant impact but age attribute has significant impact in online shopping. It also revealed that security and advertisement of web products and services have major issues where consumer's attention fails to cover the online websites.

Chitra Sharma [14] analyses the characteristics of Indian consumer buying behavior in online shopping with the help of socio-economic variables. Risk aversion and risk innovation are the two factors mainly influencing consumer decision making process in online shopping in India. Nayar and Gupta [15] identified and analyzed demographic and psychographic variables to assess how consumers are willing to purchase online. The results revealed that perceived ease of use and perceived usefulness have a negative influence on perceived risk. In India, female respondents perceived more risk than male respondents in online shopping.

Li [16] proposed a conceptual model for better understanding of buying behavior and attitude of consumers in online shopping. Ten factors were identified by the researcher, viz., external environment,

demographics, personal characteristics, vendor/service/product characteristics, website quality, attitude towards online shopping, intention to shop online, decision making, online purchasing and consumer satisfaction. From these factors, the researchers found that improving vendor/service quality and improving website quality can positively influence consumer attitudes and buying behavior in online shopping.

Kala and Sharma [17] conducted a study on management students of Jaipur National University, Jaipur. They identified and analyzed the various characteristics of internet shopping and the buying behavior of respondents. They found that there was no significant difference between the genders in respondents, perceived online shopping behavior. Malhotra [4] have attempted to understand and analyze the factors which affect consumers buying behavior in online shopping. Online buying experiences, product perception, safety of payment and customer service factors have significant effect on consumer attitude towards online shopping in India.

Mittal [18] qualitatively studied Indian consumer behavior in internet shopping. He framed research questions on the basis of challenges and trends in online shopping in India. Perceived risk and consumer trust have a strong impact on consumer purchase decision. Jadhav and Khanna [19] proposed the factors influencing college students to purchase goods online and further analyzed buying behavior factors in India. Availability, low price, promotions, comparison, convenience, customer service, perceived ease of use, attitude, time consciousness, trust and variety seeking are the factors identified by the researcher. Cash on deliver y is the most preferred mode of payment by the college students in the present online shopping scenario.

Park [20] investigated consumer buying behavior and various characteristics of online shopping of Korean consumers. User interface quality, product and service quality, security perception, site awareness factors significantly affect consumer commitment and these factors are related to each other. Malik [21] investigated consumer perception and advertisement impact on consumer buying behavior in online shopping. Both the items have significant impact. The results revealed that advertisement has greater impact on the mind of the consumer and perception has less impact in online shopping behavior.

Satisfaction with online shopping, future purchase intention, frequency of online shopping, number of items purchased and overall spend on online shopping are the parameters identified by [5]. The researcher also analyzed the impact on demographic aspects of consumers in online shopping in India. All the parameters have significant impact on various demographic factors like age, gender, income and family size. Female consumers intended to shop more online than men consumers. Reddy and Srinivas [22] put forth that Indian consumers perceived online shopping in a positive way. He analyzed different demographic factors and found that gender is only the factor to impact consumer buying behavior in online shopping and frequency of purchase online to be comparatively less in India.

Hemamalini [23] proposed a model that examines the product type of online shopping with various factors viz., personal internet awareness, product involvement, attitude and reason to shop online. The results revealed that awareness and product involvement induce the consumer attitude towards buying online and reason to shop online factor has significantly varied with different product types.

Constandtinides [24] analyzed the factors which influence the customers' web experience and buying behavior in online shopping. He identified three factors such as functionality of the website, psychological elements and content elements as marketing tools of web experience under the control of the e-marketer. Shekhawat [25] studied the factors which comparatively induce consumers online to offline shopping. Products, website interactivity, usefulness, cost and time efficiency factors create positive attitude in the minds of consumers to shop for goods or services from online to offline. Indrila Goswami Varma and Rupa Agarwal [26] studied the online buying behavior of women particularly homemakers in Mumbai. He analyzed the factors like e-commerce adoption, store accessibility, perceived risk and online shopping benefits, as motivating the women consumers to go for online shopping. Getting information through social media and

its influence are very less in consumers online shopping. Monisha Singh and her team [27] studied the requirements of customers, bringing new ideas for developing online stores and identified the factors such as technology, service, marketing tactics as inducing the consumers' buying behavior in online shopping. Gupta [28] found that Indian youth are playing a major role in online shopping and they intend to buy goods like clothing and travelling.

With the help of R-studio, we have depicted word cloud in figure 1 and highlighted important factors identified in the above literature review.



Figure 1: Word Cloud by Using R-studio

Shopping convenience, immediate possession, information seeking, social interventions and variety are the factors affecting consumer's attitude towards online shopping [29]. Security, privacy of information, timeliness, availability, customer service, and price are the major sources for consumers when they purchase online. Sharma and Khattri [30] analyzed consumer buying behavior with online deals and discount coupons, including various purchasing factors that induce consumers to buy online and identified Indian consumers' preferred mode of payment and tendency to repurchase the same in online websites.

Wang and Leong [31] identified six factors viz., product uncertainty, behavioral uncertainty, convenience, economic utility, dependability and specificity. All the factors are based on transaction cost approach in online shopping and negatively affect consumer willingness to buy in online websites. By testing the factors, behavioral uncertainty and asset specificity have positive relationship but other factors have negative relationship in consumers' buying behavior. Renuka Sharma [32] descriptively studied Indian consumers'

buying behavior in online sites. Ease of use and convenience are the factors inducing consumers to go in for online shopping.

### III. OBJECTIVES OF THE STUDY

- To understand consumer buying behavior of Indian consumers in online shopping.
- To identify the factors which influence the consumers to buy product or services online.
- To predict consumer buying behavior in online sites leading to better understanding of their market position in the current scenario.

### IV. CONSUMER BUYING BEHAVIOUR

Consumer buying behavior cannot be separated from the marketing environment. Consumers play three important roles in their buying situation, viz., buyer, user and payer. It is the process detailing how consumers engage while buying different goods and services in online and offline markets. In online shopping it is very difficult to understand and predict consumer buying behavior and their purchase decisions. From the detailed review of literature the behavior of consumers can be analyzed with a proper conceptual framework. Six factors have been identified as influencing consumer buying behavior. Consumer behavior and its challenges towards online shopping play an important role in e - shopping environment. Consumer's needs, wants, perceptions and decision making styles are difficult to understand for the online store owners [2]. Consumer perception may change according to their emotional beliefs. So, understanding buying behavior is necessary for long term business organization [26].

Based on the detailed literature review, a conceptual model for consumer buying behavior in online shopping is shown in Figure 2.

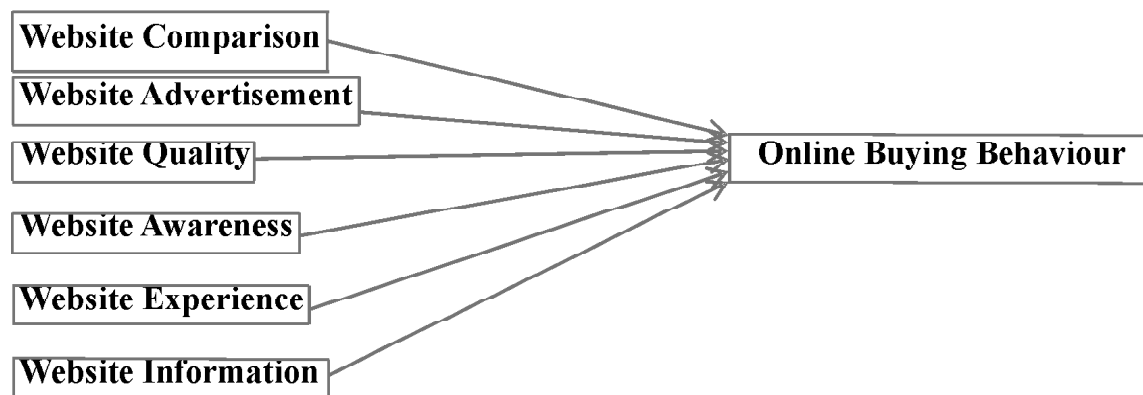


Figure 2: Conceptual model for consumer buying behavior in online shopping

### V. FACTORS AFFECTING CONSUMER BUYING BEHAVIOUR IN ONLINE SHOPPING

#### 5.1. Website comparison

Kinker [8] put forth that consumers who are buying the products online, do not have any limits. They compare the products proposed to be purchased with other websites by price, reviews, news and services and so on. Comparing the product price in online shopping is advantageous as to the consumer. [29] Besides comparing price, it allows the customer to find the best deals in websites. [19] put forth that comparing the website product or services, price, promotions, etc. induce consumer to shop online.

H1: Comparison factor has significant effect in online buying behavior.

## 5.2. Website advertisement

Creating effective advertisement is the backbone of all marketers. Many online companies fail to attract the online consumers due to lack of web advertisement and this plays an important role in the marketing system [13]. Malik [21] found significant impact of advertisement in consumers online shopping.

H2: Consumer buying behavior is significantly related with e-advertisement.

## 5.3 Website quality

From the detailed literature review, the relationship between website quality and consumer buying behavior in online shopping is explored. Li and Zhang [16] proposed that better website quality provides proper guidelines to the customer to make purchases effectively, besides leading to visiting the website again.

H3: Online website quality has positive impact on consumer buying behavior.

## 5.4 Website awareness

Online site awareness also plays a crucial role in shopping. Park [20] studied the relationship between awareness and relational benefit and found that it is based on external environment like word-of-mouth, discussing about website with society, etc. Awareness leads to reduced risk in online purchasing, besides helping to gather more information regarding product or services.

H4: Consumer buying behavior in online shopping has positive impact on website awareness.

## 5.5. Website experience

Constantindes [24] put forth that web experience helps to analyze the impact of internet users in online shopping and stated that consumers web experience may vary from new visitors and existing visitors. Consumer internet shopping intention has direct impact on their purchase experience [26].

H5: Consumer online buying behavior significantly affects this web experience.

## 5.6. Website Information

Varma [26] put forth that influence of social media is comparatively less in information in websites for online shopping. Availability or product information like price, quality, etc. makes easier it online shopping [28]. But customer cannot touch and feel the products and services in online site.

H6: There is significant relationship between website information and consumer buying behavior.

**Table 1**  
**Factors influencing consumer buying behavior in online shopping**

<i>Factors</i>	<i>Definition</i>	<i>Source/Publication</i>
Website comparison	Finding similarities from different websites about the product, price, etc.	[29], [19], [8]
Website advertisement	Use to deliver marketing messages to Consumers regarding products available in their owner's sites.	[13], [21]
Website quality	Product content available in the web-pages.	[16]
Website awareness	Knowledge about online sites.	[20]
Website experience	Familiarity about different websites.	[24], [26]
Website information	Use to get information related to product or service in online.	[26], [28]

Table 1 sums up the literature which is studied to identify the factors influencing consumer buying behavior in online shopping.

## VI. LIMITATIONS AND IMPLICATION FOR FUTURE WORK

This study is limited to testing only the significant relationship between the factors and it is not focusing on any particular group of online consumer. Factors in this study have not been tested with any statistical tools.

This research work could further be carried on for focusing any particular segment to provide better results to online store owner. The factors could be tested with statistical tools by collecting data from focus groups to develop strategies for strengthening the consumer buying behavior in online shopping environment.

## VII. CONCLUSION

Today, online markets are highly competitive. Besides, Consumer's expectations and perceptions are also increasing. From the detailed literature review, six factors have been identified in this study viz., website comparison, website advertisement, website quality, website awareness, website experience and website information. All the six factors have significant relationship with each other. So, the online store owners must be aware about these factors when introducing any ideas or products in their sites and it will help to retain the existing customers and create new customers.

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