

# Consumers' Perception towards Online Shopping: A Review

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## ABSTRACT

Online consumer behaviour is a broad and interesting area of the study that can benefit organizations in their efforts to market and sell products online. Nowadays, online shopping has become more popular than traditional in-store shopping. This study investigates the impact of demographic factors on consumers' online shopping behaviour. The present study identifies the attitude of male and female shoppers towards online shopping. The study also assesses the level of consumer satisfaction with website trust, website design and perceived apparel quality. In order to help consumers make better online buying decisions, guidelines were created to improve their experience while shopping online in terms of apparel quality and services offered on the website.

## 1 Introduction

Online shopping is commonly known as internet shopping or e-shopping. Online shopping is one of the commonly used mediums for convenient shopping. Online shopping is done when the consumers purchase products on-line. Through online shopping, consumers shop for required products without physically visiting the store. P. Polychronidou et al. (2014) pointed out that E-commerce is becoming an important factor for business sustainability. Nowadays, the consumers have become more shopping conscious and surf the internet on a daily basis and buy products even across the globe. Development in technology and an increase in the usage of internet in recent times have led to a drastic, increase in the practice of online shopping. The greater the accessibility of internet to the general population, higher is the number of people shopping online. With the increasing popularity of online shopping, the need for consumer protection and security has gained considerable attention. F. Mattison Thompson et al. (2019) emphasised that major issue in business to consumer (B2C) e-commerce is developing consumer trust. At present, online shopping is becoming a well-accepted way to purchase a wide range of products and services. Internet shopping is becoming extremely popular because online shoppers have an option of shopping at any time of the day sitting at their home or offices. Consumers buy products from various apparel websites and depict a specific kind of behaviour which is related to various demographic factors, such as, age, gender, income group, marital status, occupation, etc. It is believed that shopping online is superior and more intelligent way of spending money. It offers a huge collection of products and allows consumers to get the products as per their needs. Shopping online offers lower prices as compared to the traditional shopping method. Shopping websites provide various kinds of discounts on the original price of the product. It offers gift coupons, vouchers and promotional offers which attracts the consumer to buy products in discounted price. There are many benefits of online shopping websites which includes; description of the products, information related to sizes and colour of the garments, price of the products and various other details like customer reviews and ratings. The online shopping websites and

number of consumers shopping online have increased exponentially in the past few years. L.Wu (2019) stated that to stand out from the clutter, E-Retailers have to improve the quality of their websites and increase the investment in interface design. Interactivity has been identified as a key factor of website quality. Keeping the above points in mind, the present review focuses on assessing the consumer attitude towards online shopping. The factors influencing online shopping, such as, website trust, website design and perceived apparel quality were studied. The review also focuses on assessing consumers' perception while buying apparel online.

## 2 Literature Review

A reference to these entire studies will be related in the context of the shaping the present study. There are very limited studies, which are directly relevant to the study concerned. They have been taken from journals, articles, Ph.D thesis and unpublished research work.

Weber, K. and Roehl, W. S. (1999), conducted a study on those who search for or purchase travel products through on-line with the age group of 26 to 55 years. Results on the basis of the study concerns about credit card security, evaluation of product quality, and privacy issues are the main problems faced while on-line purchase of travel products, were made. Vellido et al. (2014), pointed out in his research, that there are nine factors associated with user's perception of online shopping. Among those factors the risk perception of users was demonstrated to be the main discriminator between people buying online and people not buying online. Other discriminating factors were control over, and convenience of, the shopping process, affordability of merchandise, customer service and ease of use of the shopping site.

Jarvenpaa et al, Tractinsky & Vitale (2000), tested a model of consumer attitude towards specific web base stores, in which perceptions of the store's reputation and size were assumed to affect consumer trust of the retailer. The level of trust was positively related to the attitude toward the store, and inversely related to the perception of the risks involved in buying from that store. The study concluded that the attitude and the risk perception affected the consumer's intention to buy from the store.

Bhatnagar, Misra, and Rao (2015), in their recent study made an attempt to study the risk, convenience and Internet shopping behaviour. They found that marital status has no effect on purchase behaviour and found mixed results based upon gender (except for specific gender-related products), years on the Internet, and age.

Lohse et al. (2013), used panel data to explore the predictors of online purchasing behavior. They found that the typical online consumers are characterized by their wired lifestyle, and are time starved. Therefore, they suggested providing customized information for the online shoppers who buy standard or repeat items, which can lead to shoppers gaining a feeling of increased convenience, and allow them to make quick purchase decisions.

Dr. Panicos Georgiades (2000), carried out in his study that there were no differences found between males and females in all three occupational groupings with regard to security and convenience. In particular respondents' attitudes toward security were found to be in agreement in that "they did not feel confident with the provision of information concerning their personal and financial details and that technology backing the Internet is reliable". This suggests that companies can standardize their communications strategies aiming at alleviating the fears of Internet users with regards to security concerns.

According to the study by Armstrong and Kotler, (2000), a person's shopping choices are influenced by four major psychological factors: motivation, perception, learning and beliefs and attitude. This means that, through motivation and perception, attitudes are formed and consumers make decisions. Attitudes serve as the bridge between consumers' background characteristics and the consumption that satisfies their needs.

Goldsmith and Bridges (2000), found that consumers who felt that it was easy to buy over the web were more likely to buy, implying that confidence leads to greater purchase likelihood. A positive relationship between Internet experience/confidence and amount of shopping is thus found in his study.

David M. Szymanski and Richard T. Hise (2000), observed that e retailers promise their customers that online experiences will be satisfying ones, understanding what creates a satisfying customer experience becomes crucial. Even though this understanding appears crucial, no studies have examined the factors that make consumers satisfied with their e-retailing experiences. The authors examine the role that consumer perceptions of online convenience, merchandising (product offerings and product information), site design, and financial security play in e-satisfaction assessments. They concluded that convenience, site design, and financial security are the dominant factors in consumer assessments of e-satisfaction.

Baveja, S. and S. Rastogi (2000), have identified that customer loyalty on the Internet is a key driver of long term profitability. Loyal online customers, just like offline ones, spend more, refer more people, and are more willing to expand

their purchasing into new categories. As a result, they are more profitable than one-time shoppers. Online retailers who succeed in building customer loyalty will ultimately be more profitable than online competitors who focus only on transactional metrics such as number of visitors, number of shoppers, eyeballs, and so forth.

According to Rehman (2000), a factor concerning consumers' willingness to buy online is response time. Response time is understood to be the time between user input and system output. The system response time is not only influenced by its hardware, such as the CPU and transmission rates, but also by good design which aims at reducing the necessary amount of data transmission to a minimum. On the subjective level, long shop response times leads to frustration and boredom and may result in the shopper leaving the site. Research shows repeatedly that users complain about long waiting times.

David (2000), in his research report made an attempt to project the world wide sale of goods and services and the amount of goods traded through online. It was found that by 2004 about 8.6 percent of worldwide sales of goods and service are traded on the internet and the amount of goods traded would be worth \$6.8 trillion. The study concluded that online sales will not be uniform across the world but will differ from country to country and region to region.

Goldman Sachs (2001), found in his study price, quality of service and information, speed and reliability of delivery, ease of on-line ordering, and trust towards vendors are important factors for consumers considering online purchases that will increasingly determine their propensity to engage in ecommerce.

Sang Yong Kim and Young Jun Lim (2001), examine that the relationship between consumers' perceived importance of and satisfaction with Internet shopping. They find that the factors of entertainment, convenience, reliability, information quality and speed are important for choosing shopping sites and also find that the factors of entertainment, speed, Information quality, and reliability are related to consumers' satisfaction with Internet shopping. Among the above factors, the results indicate that 'information quality' of the importance and 'reliability' of the satisfaction is statistically significant for distinguishing buyers from non-buyers.

In the study by Vrechopoulos et al. (2001), demographic, behavioural and attitudinal characteristics are used to classify different segments of shoppers in Greece. These authors distinguish between actual shoppers and those interested in adopting Internet as a shopping channel (potential shoppers), describing the profile and behaviour of both groups. One of the main conclusions of their study was that for both groups the most highly valued characteristics on a website were quality and the amount of information provided (on the product and on comparing prices) and quick and easy access to the virtual store. The most significant purchase motivations were: discounts and promotions, range of products, quality of delivery and 24 hours access to the virtual store.

Verhoef and Langerak (2001), also employed the theory of reasoned action in a study of 415 Dutch internet shoppers and found that outcome beliefs had a significant influence on the intention to shop online. They found that this intention was positively influenced by the perceived 'relative advantage' of shopping online, compared to other forms of shopping, and negatively influenced by the degree of complexity which these consumers perceived would be involved in the process.

Miyazaki and Finandez (2001), made an attempt to explore the relationship among the internet experience levels, risk perception and online purchasing rates. They analyzed that higher level of internet experience could lead to lower risk perception regarding online shopping, fewer specific concerns regarding system security or fraud and more concerns regarding privacy, consumer participation on another remote purchase methods relates to lower risk perception regarding online shopping. It was concluded that higher internet experience and the use of other remote purchasing methods were related to lower levels of perceived risk towards online shopping which could result in higher online purchase rates. That is consumers who are experiencing with shopping by telephone, mail order or through other traditional shopping channels have low perceived risk and a higher propensity for making online purchases.

Volk and Ferderick Allen (2001), made an internet survey of 201 people using the internet worldwide. The Internet has evolved from a communications tool for a select group of scientists to a commercial juggernaut that is predicted to change the way people buy and sell things across a number of industries. The study focused on the consumer behaviour. The Consumer Decision Process can be categorized into five sub processes such as motivation and need recognition, information search, alternatives evaluation, purchase decision and purchase and purchase outcomes. Internet user attitudes and intention to use the internet for each of the behaviours were studied within the theoretical constructs of the theory of reasoned action. It was found that the attitudinal component of the theory of reasoned action was consistently predictive of the users' intention to participate in all nine of the consumer behaviours during the year 2000 holiday shopping season.

A survey (2001), was conducted by the Chartered Institute of Purchasing and Supply on the e-procurement needs of the consumers. They revealed that 35 percent of the European manufacturers expect that internet purchase of goods and service will grow in the forthcoming period. They have identified five steps for the improvement of the internet business to be done by the manufacturer. The steps are i) identify any inefficiencies in the existing procurement process ii) determine if the inefficiencies are based in prices or process iii) Setting objectives as to what is hoped to achieve iv) allocate resources and v) set timelines and set target return on investment.

Sami Alsmadi (2002), study pointed out that most Jordanian consumers are likely to have enough knowledge and skills in using the computer and dealing with the Internet, and have reasonable access to Internet services, with a positive impression about the current presentation and promotion of companies' web sites on the Internet. The study concluded that

the issue of security of online transactions seems to be a major factor that restricts the willingness to make a better use of online shopping and also no significant differences in consumer attitudes due to demographic variables, with the exception of income.

Athiyaman (2002), also highlighted the importance of such word of mouth recommendations, finding that social influences have been found to be important determinant of internet users' intention to purchase air travel online, second only to the attitude towards online purchasing.

Corbitt, Thanasankit, and Yi (2003), argue that information to make the purchase and to be able to make comparisons with alternative offers, plays an important role in the absence of sales staff and the inability to see and try the product. The cost of accessing the Internet is also a decisive factor for engaging in Internet activities. While low prices do not guarantee high penetration, they are an important factor for more widespread development of the Internet and consequently, of electronic commerce.

Chung-Hoon Park and Young-Gul Kim (2003), have mentioned that the real world shopping are mainly based on face-to-face activities between consumers and service personnel's, interactions in electronic commerce take place mainly through the retailer's Web site. From this context the present study focused on the relationship between various characteristics of online shopping and consumer purchase behaviour. Results of the online survey with 602 Korean customers of online bookstores indicate that information quality, user interface quality, and security perceptions affect information satisfaction and relational benefit that, in turn, are significantly related to each consumer's site commitment and actual purchase behaviour.

Rong Chen and Feng He (2003), have developed and tested conceptual model based on brand theory, risk theory and information theory to understand the causal relationships among brand knowledge, perceived risk, online search action and the intention to adopt an online retailer. Results show that brand knowledge has a direct and positive effect on intention to adopt an online retailer and this effect can be mediated by perceived risk to a large extent. In addition, perceived risk also positively relates to online search action, which is important in realizing that searching for information increases the risks faced by an online retailer through an expansion of the consumers' opportunity to find more favourable choices.

Hong-Youl Ha (2004), examined how brand trust is affected by the following Web purchase-related factors: security, privacy, brand name, word of- mouth, good online experience, and quality of information. The author argues that not all e-trust building programs guarantee success in building brand trust. In addition to the mechanism depending on a program, building e-brand trust requires a systematic relationship between a consumer and a particular Web brand. The findings revealed that brand trust is not built on one or two components but is established by the interrelationships between complex components. By carefully investigating these

variables in formulating marketing strategies, marketers can cultivate brand loyalty and gain a formidable competitive edge.

Lillian Clark and Peter Wright (2004), in their study reviewed the research into the various issues that may differentiate online consumer behaviour and whether they are able to produce the understanding needed to construct behavioural models that can help realize the full potential of ecommerce. The study concluded that a more comprehensive approach to modelling online consumer behaviour is needed in order to coherently describe the online consumer experience.

Gurvinder S Shergill & Zhaobin (2005), has conducted a study on "Web-Based Shopping: Consumers' Attitudes towards Online Shopping in New Zealand". The study revealed that website security/privacy, website design, website reliability/fulfilment and website customer service are the four dominant factors which influence consumer perceptions of their online purchasing experiences. New Zealand online buyers had different perceptions of these four factors. Website reliability/fulfilment had the highest rating score, followed by website customer service. Website design ranked third, and the lowest was website security/privacy.

Nik Kamariah Nik Mat (2005), studied that the higher website trust will create higher intention for online shopping. The study provides the consumers do not trust the website during online shopping. Maybe another factors are very important than trust like types of products. This result however is in contradiction with the result depicted in other research which shows trust level may affect consumers' willingness to purchase and propensity to return to the site.

Sriram Thirumalai & Kingshuk K. Sinha (2005), focuses the proverbial "last mile" of the retail supply chain – i.e., delivering products to the end customer – and highlights the need for recognizing product type differences in configuring order fulfilment processes in electronic business-to-customer (B2C) transactions. The empirical analysis for this study is based on data collected on dimensions of customer satisfaction with order fulfilment from a sample of 256 firms engaged in electronic B2C transactions. Firms also included in our study sample that their products can be classified into only one of three product types: convenience, shopping, or specialty goods. The results of the empirical analysis indicate that, on average, customers tend to have higher satisfaction levels with the order fulfilment process of convenience and shopping goods than with the order fulfilment process of specialty goods.

Ainin Sulaiman (2005), focused on Internet users working in an urban area of Malaysia. It was found that out of 123 respondents 65.9 % of them have transacted online. They bought air tickets and books as well pay their utility bills online. The study concludes that guarantee, confidentiality of identity, product information and product variety were the main factors will be considered while doing online purchase.

In the research conducted by David M. Walters and Catherine Maria Toase (2005), the majority of the respondents was confident in using the Internet and has done online shopping. However, only one third of them have tried Online

Grocery Shopping, and only half of these had done so recently (previous 6 months). Some of the respondents' comments indicate that this may be due to reluctance to trust shop personnel with the task of selecting appropriate and high quality merchandise. The findings indicate that, the majority of the people in our sample have experience of on-line shopping, very few actively engage in on-line grocery shopping.

Salam, Lakshmi Iyer, & Prashant Palvia (2005), have conducted a study on the importance of nurturing consumer trust in the context of ecommerce. The results shows that trust is a complex social phenomenon reflecting technological, behavioural, social, psychological, and organizational interactions among human and nonhuman technological agents. Web vendors must align both their long-term and short-term relationships with consumers and develop interventions to inspire consumer beliefs that affect their attitudes, intentions, and dependence, and ultimately their willingness to spend money.

Anthony D. Miyazaki & Ana Fernandez (2005), pointed out in his study that the government and industry organizations have declared information privacy and security to be major obstacles in the development of consumer-related e-commerce. Risk perceptions regarding Internet privacy and security have been identified as issues for both new and experienced users of Internet technology. The present study reveals that significant relationship exists among consumers' levels of Internet experience, the use of alternate remote purchasing methods (such as telephone and mail-order shopping), the perceived risks of online shopping, and online purchasing activity.

Sylvain Senecal (2005), analyzed how different is online decision making processes used by consumers influence the complexity of their online shopping behaviors. During an online experiment, subjects were asked to perform a shopping task on a website offering product recommendations. The study concludes that there is a significant difference observed between subjects' decision-making processes and their online shopping behavior. In addition, differences were also found between the online shopping behavior of subjects who consulted but did not follow the product recommendation and subjects who consulted and followed the product recommendation.

May, Wong and Danny (2005), made an attempt to examine the web shopping behaviour by examining the following aspects such as identifying the general attitude towards web-shopping, relationships between past web shopping experience, attitude towards web-shopping, adoption decisions, search behaviour and web-shopping intentions and influences of promotional offers on web-shopping intentions. A web-based questionnaire survey was used to collect the data. It was found that web-shopping intentions directly affects the web-search behaviour and web-shopping adoption decisions, and indirectly affects web-shopping attitudes, past web-shopping experiences and past experience with the web. Web-search behaviour was a stronger factor than adoption decision in terms of influencing web-shopping intentions. The presences of promotional offers have a positive effect on web-shopping

intentions, and web-shopping intentions were different for different product categories. It was further found that experienced internet users and experienced web-shoppers are more likely to be potential future web shoppers.

Internet and Online Association of India (2005), made a survey of ecommerce security in 2005. The study was conducted through online and gathered information regarding the solicited information on the user's profile, internet usage, their perception of the security associated with transacting online, their areas of concern and factors that would increase their faith of online transactions. It was found from the study that 45 percent of window shoppers at e-commerce sites represent an audience that shopping sites make informed decisions, a huge opportunity not exploited by marketers. It was further found out from the study that majority of the online customers are male in the age group of 26 years to 35 years and they are well aware about the plastic money.

Shweta Puneet (2006), in her article made an attempt to analyze about how business value enhancement can be done through technology in the retail sector. It was observed that the business is more competitive because the expectations of the customers are going higher and hence the need to find out the new methods to drive the business in the innovative way is also increasing. A fully integrated merchandising supply chain network enables the retailer to overcome longstanding operating problems and to provide the customers with the better experience in shopping. Once the customer builds the trust that gets what they want, they will come back to the same retail store.

Tim Maton (2006), made an attempt to study about online grocery shoppers. The study revealed that percentage of adults buying online has risen by five percent points since 2003 to 20 percent in 2005 but the proportion of online grocery shoppers has remained static at just 5 percent while general internet shopping increases steadily. It was found that the customers find buying grocery through online very inconvenient. The study suggested that grocery retailer should think differently to make online grocery more attractive with added benefits to suit modern consumers.

Chang-Hoan Cho (2006), has identified that different sets of delay factors are related to different aspects of online shopping hesitation. The managerial implication of this finding is that by observing different delay reasons associated with different aspects of online shopping hesitation, online marketers can develop various hesitation-reduction devices or decision helping agents to enhance consumer's purchase completion in each stage of online decision-making. For example, use of devices to reduce various delay reasons in the shopping cart stage (e.g., price comparison, negative past experience, website reliability) may decrease decision deferral and help consumers complete the online purchase more easily. These devices may include expert advice, reference appeal, endorsement from other buyers, price comparison with other websites or physical stores, etc.

Torben Hansen (2006), developed and empirically tested a model for understanding what factors determine repeat buying

behaviour of already experienced online grocery consumers. Data were collected from 198 consumers who currently buy groceries via the Internet. The results obtained from the previous studies suggests that attitude towards online grocery buying is positively affected by perceived offline physical effort and negatively affected by offline shopping enjoyment. The present study reveals that a perceived high Internet grocery risk does not form an action barrier for consumers who already have a positive attitude towards online grocery buying. The results also indicate that consumers may hesitate from repeat online buying if they are faced with high online complexity.

Thompson S. H. Teo (2006), has conducted a study on the perceptions of adopters and non-adopters of online shopping in terms of demographic profile, consumer expectations of online stores, advantages and problems of online shopping and transaction cost. The results shows that consumers have certain expectations from online stores such as easy to contact, provide sufficient information and ensure security of transactions and personal information. Online stores should study these expectations carefully and devise ways to reassure consumers that the online stores are able to meet these expectations.

Changfeng Chen (2006), conducted a study on important determinants of a consumer's overall trust in an online travel site. Through an empirical data collection, six factors, including a website's reputation, characteristics, service quality, a consumer's education level, a consumer's overall satisfaction with such a site, and perceptions of risk associated with online shopping were identified as having a statistically significant influence on a consumer's overall trust in an online travel web site.

Kanokwan Atcharyachanvanich (2006), has analyzed what keeps online customers repurchasing through the Internet. By expanding the existing customer satisfaction/continuance model based on the expectation confirmation model identifies the factors involved in online repurchasing. The results of an online questionnaire of 1,215 Japanese online customers pointed out that not only basic factors of confirmation, satisfaction, perceived usefulness, and perceived incentives, but a new factor, customer loyalty, are factors significantly influencing the online customers' intention to repeat purchase through the Internet.

Ahasanul Haque (2006), mentioned that only two factors, gender and family income has significant relationship with overall attitudes towards online shopping. The results also indicated that weekly internet use, having experience in e-shopping, and willingness to shopping online in the future have significant relationship with overall attitude towards online shopping.

Moreover, results proved that there is significant difference between human senses in online decision-making process and it is explored to customers who experienced shopping a product or they were satisfied previously, which have stronger confidence to do online shopping.

Ali.Khatibi and Hishamuddin (2006), conducted a study to examine online and non-online shoppers purchase decision. The study indicated that there is a significant difference between online shoppers and non-online shoppers in gathering product information and comparing price of goods and services before a purchase decision. Results also indicate that this group of non-online shoppers constitutes more than 60% of the total number of online consumers in Malaysia, implying a huge potential of online shopping to online retailers. The study also indicates online consumers in Malaysia still lack confidence and trust in utilizing the Internet as a shopping channel.

Venkoba Rao (2006), carried out in his study consumers' attitude towards online shopping is a prominent factor affecting actual buying behaviour. The results of study of perceptions of 200 online purchasers in Hyderabad reveal trust, security, Internet speed, and responsiveness significantly affect online purchasers' behaviour. In addition, on examination of demographic variables like gender, age and education are used; the study reveals that might help organizations develop effective strategies eventually leading to customer satisfaction.

Ahasanul Haque and Ali Khatibi (2006), have conducted a study towards online shopping. In the study stating that there are three factors that significantly influence the frequency level of online shopping activities done by Malaysian consumers. Those factors include the online products prices, consumers trust towards internet stores and their education levels. Hence Malaysian online consumers still lack of confidence and trust using the internet as a shopping channel.

Dejan Petrovic (2007), in his study examined the ways to find, compare and evaluate product information required by online consumers. The major findings of the study are, the consumers use search engine on both global and local level, the result pages are scanned for context corresponding to a supplied search term, pace of search decreases in population to the depth of the research, intrusive advertising campaign can create negative image, amount of information online directly affects consumer search behaviour, integrated time saving features of online customer value and consumer value human review than automated recommendations.

Erden Tulin (2007), in his research report helped the business owners again, by posting some comprehensive status about online consumer behaviour. For this purpose, the study has broken out the industry, into particular field. The study revealed that 80% of internet users go online to find health related information, 85% of Google users have made an online purchase in the past six months, approximately 20 million people are browsing new home listing each month and more than 70% of Google users have shown some interest in a financial service product.

Prof. Mohsin Islam (2008), has conducted a study on Changing Attitude of Indian Consumer towards Online Shopping. He pointed out in his research, that three out of the five dependent variables such as consumer attitudes, intentions, and purchasing behaviour and three out of the five independent variables such as perceived usefulness, perceived ease of use, perceived enjoyment, information on online

shopping, security and privacy, quality of internet connection gets the most attention. Hence found that the personal characteristics such as vendor/service/product characteristics and website quality significantly affect online shopping attitudes, intention, and behavior.

Syed Shah Alam & Zaharah Bakar (2008), have investigated in their study the relationships between young consumers' perceptions of the factors that influence their intention to buy through online. The analytical results are generally consistent with consumers' perceptions of the customer service, reliability and trust of online purchasing. Trust has received the most consistent support as factors that influence online buying. Marketers need to realize that the online marketing environment affects the way consumers view and develop relationships.

Oliver B. Büttner and Anja S. Göritz (2008), indicated that trust has been found to be crucial for consumer behaviour towards online shops. In a web-based study, 634 participants interacted with a provider of medical goods that is a simulated online pharmacy. The study develops and employs a psychometrically sound scale for assessing perceived trustworthiness of online shops. Results show that trustworthiness promotes both intention to buy and actual financial risk taking. Perceived risk was not found to moderate the relationship between trustworthiness and intention to buy. Instead of trustworthiness partially mediated the influence of perceived risk on intention to buy.

Torben Hansen (2008), has identified three groups of consumers: consumers who have not yet bought anything on the Internet; consumers who have bought something on the Internet – but not groceries; and consumers who have bought something on the Internet – including groceries. Data were collected from an online survey of Swedish consumers using self administered questionnaires. The findings suggest that consumers may link personal values to attitude towards online grocery buying but also that this relation may be moderated by whether the consumer previously has carried out an online purchase or an online grocery purchase.

Dinesh, Amit, and Raghav Rao (2008), in their study compared online store rating with other e-store loyalty factors. It was found that the number of years on the web has the least impact on repurchase intention. This has significant implications for managers of online stores because it suggests that stores would attract more customers by having positive customer reviews. The amount of time the store has been in business does not seem to affect

the repurchase intention of consumers. "Word of mouth" remains the most powerful customer acquisition tool and impact on the trust that the customers have.

Purva Bhatia and Surbhi Goel (2008), studied about the internet users in Indian as on 2008. It was found that 49 million users have logged on to internet in the year 2007-2008 and 70 percent of the internet users reside outside metros. Internet penetration in urban India is at 12% in the year 2007 – 2008 compared to 9 percent in the year 2006-2007. Further, it was found that urban netizen has increased from 30 million to 40

million in the year 2007-08 and 70 percent of users are between 19 – 35 years of age.

Bhavani and Prakash (2008), in their article have explained the importance of online shopping, its advantages and disadvantages and also the impact of doing business online. The internet has become a preferred place for the shoppers to carry out their business. The number of shoppers and volume of business continue to surge. They have given three main factors which mainly make online shopping attractive, they are abundance (i.e.) the customers have a vast choice, vast selection (i.e.) various products can be displayed reviewed and compared at no cost in time or funds and quick comparison (i.e.) consumers can quickly compare products in terms of price, quality, shipping cost, etc., before making a final choice. Venkatesh (2008), in his article analyzed the new trends in marketing and observed that several developments in technology have completely transformed the world and made life easier for people on the transactions of business and work. Notable among these is called "Internet and Online Marketing". In essence, this activity enables buyers and sellers of goods and services to get their task accomplished without the necessity to travel. In internet marketing, the users access the products of their choice but it is not possible to trace and test all aspects of the marketing campaign.

Based on the proceedings of (2009), international symposium on web information systems and applications (wisa'09) found that the results of the analysis, long-term observation of "corporate reputation", "security awareness", "pickup, replacement and maintenance" are essential to establish a trust factor. To enable consumers to increase trust in the shortest possible time, the entire management should concentrate on consumers who purchase goods met during the deletion of e-commerce, put forward some suggestions for reference as follows, but the future for further verification recommendations are reputation in the enterprise and security on cognitive.

Chih-Chien Wang (2009), analyzed that knowledge is one important factor influencing the level of trust. The results revealed that knowledge is positively associated with trust and online shopping activities. In other words, people who know more about online shopping will trust and go shopping more online. Online retailing practice should make the public knowledgeable about online transaction security mechanisms to build users' trust in online shopping.

Leva Andersone (2009), has examined the differences in behaviour between online and traditional shopping of Latvian consumers. According to the study the consumers are looking for information about product, shopping frequency, about pricing, buying volume and time. Most important benefits of the shopping process at traditional buying process are buying process, contact with equal and for e-shopping money saving, time saving, conveniences and all around a clock. The study concludes that average size of purchase in traditional shopping still is larger than in the internet shopping and friends are main sources of information to search the products. The author also pointed out that one can expect changes towards the internet

as a main source in the nearest future and no special time or day for purchasing.

Amar Cheema and Purushottam Papatla (2009), made an attempt to study the relative importance of online information versus offline information for internet purchase. The study found that relative importance of online information is higher for utilitarian products such as computer hardware and software than for hedonic products such as books, music and movies, the relative importance of online information decreases with increasing consumer internet experience and consumers' trust of online search engine information decreases with increasing internet experience.

A study has conducted by Feng Zhu (2010), indicates that how product and consumer characteristics moderate the influence of online consumer reviews on product sales using data from the video game industry. The findings reveal that online reviews are more influential for less popular games and games whose players have greater Internet experience

### 3. Consumer behaviour towards online shopping

Consumer behaviour can be described as the evident behaviour of consumers at the time of search of a product, during the process of making a purchase and the behaviour after having made the purchase or having used the service acquired through shopping online. In other words, the consumer behaviour can be defined as the actions people carry out when they want to purchase and use the bought products or services. Consumer behaviour is the intent or the attitude shown by the consumer while shopping online. Consumer behaviour includes various practices, for instance, how people usually buy, what things they prefer buying, when or at what time are they comfortable buying, why they buy the products or how they decide on the products that they buy.

Online shoppers browse various websites to fulfil their needs for the products or services they desire. The consumers look at all possible options and alternatives that are available for the product that they want and select the product that best fits their need. Finally, the consumers buy the product that is needed. Gurunathan & Kumar (2013) studied "the apparel buying behaviour of Indian consumers through five dimensions- viz., consumer characteristics, reference groups, store attributes, promotions and product attributes. The results show that the store attributes, promotions and reference groups are important dimensions of apparel buying behaviour".

According to Li & Zhang's (2002), "there are ten factors that have an impact on online consumer behaviour. These ten factors were categorized into five independent variables i.e. external environment, demographics, personal characteristics, vendor/service/product characteristics, and web site quality and five dependent variables that are attitude towards online shopping, intention to shop online, decision making, online purchasing and consumer satisfaction".

Consumer attributes play an important role in online shopping. Most important factors that influence online buying are attitude, motivation, trust, risk, demographics, website etc.

The attitude of consumers is based on the services provided by the e-retailers in terms of quality of products, customized delivery options, wide range of payment options including cash on delivery and after sales services offered by the website. The factors like ease of use, website design and trust built in the websites make the consumers shop online frequently. The various factors determining buying intention are trust, which is being built in the website, website features, payment methods and convenience to shop etc.

Consumers' behaviour towards online shopping and purchase intention for shopping online depends predominantly on the perceived risk and the perceived apparel quality associated with the online purchase. These relationships are controlled and driven by factors, such as "consumer traits, situational factors, product characteristics and previous online shopping experiences". Consumer attitude towards online shopping is a prominent factor affecting actual buying behaviour. According to Burke (2002) "four relevant demographic factors: age, gender, education, and income have a significant moderating effect on consumers' attitude toward online shopping".

Childers et al., (2001) found "enjoyment to be a consistent and strong predictor of attitude toward online shopping. The consumers who enjoy their online shopping experience, have a more positive attitude towards online shopping, and are more likely to adopt the Internet as a shopping medium". Vijayasarathy & Jones (2000) reported that, "Internet shopping convenience, lifestyle compatibility and fun positively influence attitude towards internet shopping and intention to shop online".

### 3.1 Factors influencing consumer behaviour

There are a number of factors which affecting shopping behaviour of consumers. According to Angel et al., (1968) "Consumer buying behaviour is influenced by the major three factors: i.e. social, psychological and personal factors".

#### 3.1.1 Social factors

Social factors are the influences that other people or the society applies on the buying behaviour of consumers. These social factors include beliefs and culture, people and the families, social classes and various reference groups.

#### 3.1.2 Psychological factors

Psychological factors are related to internal forces generated within an individual himself that affects the buyer's purchase decision. The major forces include motivational factors, perception related to perceived risk and perceived apparel quality, knowledge, behaviour and personality of an individual.

#### 3.1.3 Personal factors

Personal factors include features that are unique to an individual and play an important role in affecting their buying behaviour. These factors include demographic factors such as age, gender, etc., lifestyle that includes the size of family of an individual, and situational factors relating to the income group that the individual falls under. "Online shopping behaviour in India is significantly affected by various demographic factors

like age, gender, marital status, family size and income" (Nagra & Gopal, 2013).

### 3.2 Factors influencing online shopping behaviour

Though there are several factors that influence consumers to shop online, some of these factors have been discussed below:

#### 3.2.1 Convenience

Online shopping is very convenient when compared to offline shopping. Instead of going out to a physical store away from the house and looking for the required products, online shopping can be done just sitting at home. There are a variety of products available for a particular category and the products can be compared from different brands before making the final buying decision. There is a convenience in terms of the payment methods as a variety of payment options are available including cash on delivery, net banking and online wallets etc. During festive seasons the stores are heavily crowded which makes it very difficult to make the right choice. The consumers can instead look for the products online without any hassle.

#### 3.2.2 Previous online experience

Previous online shopping experiences play a major role in the consumer behaviour towards online shopping. Both good and bad experiences of shopping have an effect on consumers' behaviour.

#### 3.2.3 Pricing policy

Online retailers have an advantage of not having to pay for store bills, electricity and other physical resources which gives them an advantage to place their products at a lower price than physical stores. Consumers generally prefer lower prices for products with good quality and are satisfied spending lesser amount for buying any product. Hence, purchasing and sales of a product are equally affected by the price of product. The consumers are attracted towards online shopping due to lower prices offered by online stores as compared to offline stores.

#### 3.2.4 Online trust

Trust on an online website related to its products and services generally depends on consumers' perception which therefore is directly related to frequency in shopping online. More the trust a consumer has on website better is the frequency of shopping from that website. Consumer's trust on a website is amplified when the delivered product is the same or is better than as displayed on the website and vice versa.

#### 3.2.5 Variety:

The variety of products that a website offer to the consumers while online shopping is hard to match by offline stores. Offline shoppers usually have to visit different stores for searching the products whereas online shopping provides a wide variety on a single website.

#### 3.2.6 Discreet shopping

Shopping online is discreet and the products delivered are well packed to avoid uncomfortable scenarios. Female consumers do not feel comfortable while purchasing some products like lingerie from offline stores. Thus, online shopping

gives an option to purchase their items without feeling embarrassed or uncomfortable.

### 3.2.7 Special offers:

There are various discount coupons, special offers, coupon codes, free shipping and gift cards provided by online websites from time to time which can help reduce the original cart value of the products. These offers and deals encourage the consumers to get a better deal and influences the consumer behaviour as the consumers are drawn to shop more on lower prices.

### 3.2.8 Website design/Features

The way a website is displayed, affects the behaviour of consumer majorly as the first impression of an online website is related to how the website looks. The theme of the website including layout and options available for navigation are included in website design. The easier it is to locate information related to a product; more are chances that the consumers will buy from that website. Shergill & Chen (2005) stated that "Website design, website reliability/fulfilment, website customer service and website security/privacy are the most attractive features that influence the perception of the consumer of online buying".

### 3.2.9 Payment options

Various types of payment options are available for the consumers like cash on delivery, net banking, online wallets, payment via easy equated monthly instalment (EMI), credit cards and debit cards etc. Some of these features are not available with online stores, which give the customer another advantage to get attracted towards online shopping.

### 3.2.10 Wish list:

Online shopping websites provide the consumers with an option of wish list in which the consumers can save the products they like for later. Using this feature the consumer does not have to look for the products they like again and again and can easily navigate to the saved products with a single click.

### 3.2.11 Send gifts:

Online shopping offers the alternative of getting the product delivered at anyplace or delivery address and gives the option to gift wrap the product at a very less additional cost. The consumers can get the product gift wrapped and delivered at a special occasion to a specific address without any hassle. Also, changing the delivery address for a particular order does not have any additional cost attached to it.

### 3.2.12 Comparison of prices:

It is relatively easier for the consumers to compare the prices from different brands and websites before making the final buying decision. The consumers do not have to visit different physical stores to check the range of products available rather they can view the product and its features on the same website. They also have an option to compare prices for the same product on different websites and can buy the product they desire at a better price.

## 3.3 Consumer satisfaction towards online shopping

Consumer satisfaction is the extent to which a consumer's perceptions of the online shopping experience conform with their expectations. This also determines whether the consumer will return to a particular shopping website or not. It also influences the consumer's decision in terms of buying a particular product. Consumers achieve a high level of satisfaction when their expectations are met. It influences shopping behaviour in a positive manner. The consumers' decision to buy online is influenced by the level of satisfaction. In the following section, consumer satisfaction has been discussed in relation to its importance with various perspectives. Trusting a website is very important for the consumers to buy products online. When the products received by the consumers are same as described and displayed on the website, the consumers' trust is placed in the website. The drivers of customer satisfaction are:

### 3.3.1 Website trust: perceived risk and purchase intention

"Consumers cannot physically check the quality of a product or monitor the safety and security of sending sensitive personal and financial information while shopping on the Internet" (Lee & Turban, 2001). Thus, online shopping contains a level of risk which creates a sense of helplessness among online shoppers. Therefore, trust plays an important role in the relationship between consumer's attitude toward online shopping and intent to shop online.

Trust drives the consumers to engage in online shopping and conduct online transactions. The consumer trusts the vendor and believes that the vendor will deliver the promised products or services efficiently. Therefore, trust plays an important role in the relationship between consumer attitude towards online shopping and intent to shop online. Perceived risk can be identified as the uncertainty pertaining to the execution of an online transaction. The consumers are not able to view and feel the product physically before the purchase. Hence, there is a possibility of wrong product being ordered or delivered, or the product not being as efficient as displayed on the website. This affects consumer behaviour. When the products delivered are not as described on the website, the consumers loose trust in at website. There are other factors with which the risk is associated while shopping online like personal information being at risk, financial risk, risk with the performance of the product etc. Perceived risk therefore, plays a significant role in consumer's attitude while shopping online as it is always at the back of the consumer's mind. Purchase intention to shop online is usually associated with attitudes towards buying over the internet and influences that affect decision-making and purchasing behaviour. When the consumers have lesser perceived risk, there is an increased trust in the website. This leads to an increase in the intent of the consumers to buy online.

### 3.3.2 Website design: information displayed, visual design and navigation design:

The quality of a website plays an important role in improving consumer satisfaction and increasing consumer trust in online shopping websites. Easy availability of useful information related to the products, return policy and customer service builds consumer trust in the website. When the consumers perceive a website to be user friendly, easy to

navigate, and contain all relevant information, they are more likely to depend on the website and trust it for purchase. Better display of product information on the website and easy navigation help build greater trust in the online website. Use of graphics, to present information on the website with eye-catching colours and layout makes a website more attractive. When the appearance of a website is engaging and the visuals capture the attention of the consumers and portray a distinctive image of the website, more consumers are attracted towards it and greater are the chances of online transaction. Therefore, website design and quality have a positive impact on consumers' purchase intention.

### 3.2.3 Perceived apparel quality based on online shopping

The attitude of males and females towards online shopping depends on the perceived apparel quality of the product. If the product received by the consumers is same as displayed on the website, consumers are satisfied with the online purchase. The material used for the construction of the apparel, and its style, fit, pattern design and workmanship, along with appropriate packaging and delivery of the product, build trust in the consumers which leads to increase in purchase of apparel online. They revisit the website and their purchase intention is affected positively.

### 3.4 Apparel shopping website

Website features affect a consumer's intention to buy products online. Design of the website plays an important role in affecting the consumer attitude towards online shopping. Availability of detailed product information, wide range of payment and delivery options, easy returns and exchange policies encourage the consumers to shop online frequently.

"Online retailers can use advanced technology to improve their websites for influencing the consumer perceptions of the web environment (Prasad & Aryasri, 2009)". There are numbers of websites on the internet that the consumers can

access to find information and compare different types of apparel. The prices and features of different products can be compared before the customer makes the final buying decision. The websites offer different views of the product including videos, 3-D view and zoom view which help the consumers make better buying decisions. There are many websites related to purchasing apparel online, such as, Myntra.com, Amazon.com, Fashion and you.com, Yebhi.com, Homeshop18.com, Flipkart.com, Snapdeal.com, Jabong.com etc.

### 4. Conclusion

In the past, consumers had sufficient time to visit shopping centres, searching for various products. Many consumers prefer bargaining and decide the purchases after physical examination of the commodities. The entire process can range from a few hours to weeks depending on the product, quantity, quality and source of purchase. Today there is radical change in the entire scenario. Everything in today's world is Internet oriented like Electronic Data Interchange, E-Mail, E-Business and E-Commerce.

E-Commerce is exchange of information using network-based technologies. In the present high cost situation, e-Commerce can be used as a competitive strategy. It successfully includes the entire online process of developing, marketing, selling, delivering, servicing and paying for products and services.

Online shopping is a vast growing technology. If it is properly utilized with assured safety and security for the transactions, it will thrive into a highly competitive and dynamic environment. In future, online shopping is bound to grow in a big way, given the growing youth population.

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