

# Factor Affecting Consumer Behaviour in Online Shopping

Chitra Gangwani<sup>1</sup>, Prof. V.P Singh<sup>2</sup>

<sup>1</sup>Research Scholar, Barkatullah University, Bhopal

<sup>2</sup>Research Supervisor, SIRT, Bhopal

## Abstract

This is the original, unedited version of the article that was accepted by the journal. The article's final edited version in journal format will be available soon. The study of factors affecting online shopping consumer behavior today, the internet has become a vital tool for expanding corporate operations. Although only a small percentage of Jordanian consumers purchase online, research on the elements that influence their behaviour has been divided. As a result, this study presents a paradigm to help researchers better understand Jordanian young consumers' attitudes on online buying and their intent to do so. Quantitative research analysing data acquired via a web-based questionnaire survey revealed the elements that influence consumer internet purchase. The sample consisted of 183 Lithuanians who made internet purchases.

**Keywords:** *Consumer Behavior, E-commerce, consumer online shopping, population and sample, purchase online.*

## 1. INTRODUCTION

The growth of the Internet and its global accessibility provided the foundation for expanding entrepreneurship into new areas. Electronic commerce enabled businesses to sell without having to open physical locations. Furthermore, the manner in which international trade is conducted has altered. Businesses that use the Internet have access to a whole new level of contact with other businesses and organisations. E-commerce has become a common way of doing business, and with the rise of social trust, it has become a significant contributor to economic growth. E-commerce and e-business have been the subject of several studies. In the ever-increasing competition among online retailers, it's unavoidable to keep an eye on the aspects that influence potential clients' purchasing decisions. Companies who fail to do so run the danger of losing clients to their competitors.

## 2. FACTORS OF SHOPPING ONLINE

Before delving into the factors that influence online shopping, it's necessary to first define the scientific approach to online shopping. Consider online shopping to be an individual's behaviours that are motivated by a desire to shop online. Focus on factors that influence a person's purchasing decisions. Examine the link between the decision/intention to shop online and the elements that influence that decision. They stated that online buying behaviour refers to the process of acquiring products or services over the internet, which includes five steps: identifying a problem, doing an information search, evaluating product possibilities, making a purchase decision, and receiving post-purchase support. Equate online shopping to e-commerce, and propose the following definition: e-commerce is the behaviour of people seeking information and purchasing things via the Internet. It is possible to say that the scientific approach to online purchasing is linked to a specific customer behaviour and their decision/intention to buy online. While examining the most critical aspects, end user and hardware knowledge. A meta-analysis was used in another key study of online purchasing determinants in order to incorporate the findings of earlier studies and provide a more complete framework of online shopping behaviour based on personality traits, perceived risk, and technology acceptability. The study found that attitudes regarding online shopping and changes in customers' attitudes toward making online purchases were major determinants in online purchasing. An exploratory factor analysis found four characteristics as drivers of customer buying behaviour online: anxiety, ease of use, usefulness, and price. The most crucial component in internet shopping is anxiety. The ease of usage is the

next most significant factor. Although price is essential, it does not have the same impact on shoppers as the other criteria. According to the idea of planned behaviour, the combination of education and income might influence purchasing intent. Gender, occupation, and industry. In the eyes of users, and perceived simplicity of use are more important than reviews from other consumers. Consumer reviews, on the other hand, have better trusting beliefs and perceived affective quality than provider recommendations. The goal of this study was to find out what factors influenced young people's willingness to shop online. The findings confirmed that perceived utility, perceived danger, and trust all have an impact on online shopping intention. Surprisingly, the results revealed no statistically significant influence for perceived ease of use and online experience, implying that these criteria are unimportant in online buying. According to the conclusions of another study, young women prefer social e-commerce platforms. Although many research participants found the social e-shopping site more challenging to use, this was countered by their enjoyment of the site and its use.

### 3. LITERATURE REVIEW

**Heather Abrafi Agyapong (2017)** Online buying, often known as e-commerce, has become increasingly popular in recent years. Looking at the quick rise of the major competitors in this area, it's clear that online shopping still has a lot of room for growth. The advantages of internet buying demonstrate why it is becoming a popular trend among customers, particularly in Finland. The growth of internet shopping has piqued merchants' interest in pursuing this market. Finland is one of the most forward-thinking countries when it comes to adopting new technologies. The goal of this research was to find out what factors influence online purchasing intent in Finland. A public electronic questionnaire was distributed to Finns with internet buying experience for them to complete. The data was analysed using the SPSS model after collecting 184 replies. The conclusion can be deduced that the majority of the customers are young people. However, there are a number of factors that influence internet shopping in Finland, including convenience.

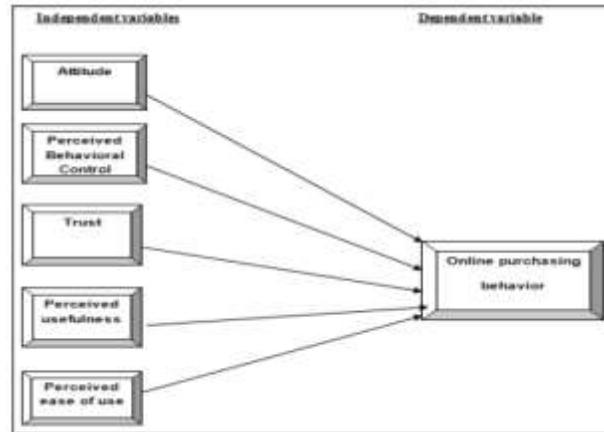
**Živilė Baubonienė et al. [2015]** – The goal of this article is to examine the elements that drive online shopping and to have a better knowledge of the factors that influence consumer online shopping. This is accomplished by examining the aspects that drive people to shop online, such as security, quick delivery, comparable prices, convenience, lower prices, and a greater selection. At the same time, the research project discloses the reasons that deter consumers as well as the advantages that purchasers who make purchases online obtain. The study looks into how factors such as age, gender, and occupation can influence internet shopping.

**Jozef Bucko (2018)** The goal of this research is to identify factors that influence consumers' propensity to buy products from an online store. We looked at the characteristics that customers use to make online shopping decisions. To decrease the number of these criteria, we used principle components analysis to produce seven factors. Confirmatory factor analysis was used to ensure that the newly formed factors were accurate, and the model that resulted fit the data well.

**Rajyalakshmi Nittala (2015)** This study investigates the elements that influence urban customers' online shopping behaviour in Andhra Pradesh, India, and offers researchers and online retailers with a better knowledge of the possibilities of electronic marketing. A structured questionnaire was used to collect data from a sample of 1500 Internet users (divided evenly among six large cities). The demographic profile and factors influencing online buying were covered. To establish a relationship between the factors influencing online shopping and online shopping behaviour, factor analysis and multiple regression analysis are utilized. Perceived danger and price were found to have a beneficial impact on online shopping behaviour in the study. Positive mood, product risk, and financial risk all have a detrimental impact on online shopping behaviour, according to the findings.

### 4. METHODOLOGY

The study's proposed model was created to investigate Jordanian customers' internet shopping habits (See Figure 1). Numerous factors influence online customer behavior. Figure 1 depicts a proposed study model of key characteristics from previous studies that influence a consumer's decision to buy anything online. The attitude. Perceived behavioral control trust, perceived utility, and perceived simplicity of use are all part of this proposal model.



**Figure 1. Proposed Framework**

The goal of this research is to discover the factors that influence online shoppers' purchasing decisions. Population and sample, data gathering technique, research instrument, data analysis, result and implication will be discussed in this chapter in the following order: population and sample, data collection method, research instrument, data analysis, result and implication. The study's target demographic is Jordan's Yarmouk University, and the writer decided to collect a sample of 500 students due to time and budget constraints. To avoid sampling error, questionnaires were presented by hand to respondents, and respondents were given appropriate time to complete the questionnaire. Additionally, students were chosen since the student body is known for its technological prowess. In addition, 500 questionnaires in Arabic languages were delivered to a Jordanian institution in the north. However, only 400 of them were completed as useable questionnaires and were used in this study's data analysis. A total of 400 replies is deemed acceptable.

## 5. RESULTS AND DISCUSSION

### Profile of Respondents

Gender, age, academic qualification, and household income were all considered in this study. There were somewhat more males (55.5%) than females among the 400 respondents (44.5 percent). The bulk of respondents (40.4 percent) were between the ages of 18 and 25, accounting for the majority of the total respondents. The age groupings of 26-35 (25.4 percent), 36-45 (17.8%), and 46 and above were virtually evenly divided among these respondents (16.4 percent). In terms of academic qualifications, 50 percent had a bachelor's degree, 30 percent had a master's degree, and only 20% had a PhD. One-third of the respondents (25.0%) said their yearly family income was between JD 15.000 and 25.000, 15% said it was between JD 26.000 and 35, and 50.0 percent said it was less than JD 15.000. Only 10.0 percent of those surveyed had a yearly income of JD 35 or more. 60.0 percent of respondents said they would buy something.

**Table: 1. Reliability Analysis of Factor of Purchase intention**

Variables	Number of items	Cronbach's Alpha
purchase behavior	4	.83
attitude	4	.85
perceived behavioral control	4	.75
trust	4	.77
perceived usefulness	4	.82
perceived ease of use	4	.87

Statistics that are descriptive in nature on a 5-point likert scale, responses to all study variables were tallied (on a scale of 1 to 5). Table 2 illustrates the study variables' means and standard deviations.

**Table: 2. Means and standard deviations**

Component	Mean	Std. Deviation
Purchase behavior	4.05	0.56
Attitude	3.7291	.75704
perceived behavioral control	3.93	0.60
Trust	3.77	0.56
perceived usefulness	3.89	0.68
perceived ease of use	4.16	0.57

A total of 400 valid data points were examined based on Table 2. The mean value for each variable was computed. Mean scores less than 2.5 were regarded low, 2.5 to 3.5 were considered moderate, and more than 3.5 were considered high. Perceived ease of use is represented by four items, as previously stated. This variable has a very high mean score (4.16), as indicated in Table 2, although the other variables have a high mean score (3.7 and above). Purchase behaviour, for example, has a mean score of 4.05, while perceived behavioural control has a score of 3.93, perceived usefulness has a score of 3.89, attitude has a score of 3.7291, Trust has a score of 3.77, and perceived ease of use has a score of 4.16. Finally, this outcome supports respondents' expectations for future Purchase behaviour.

### Regression Analysis

Multiple regression analysis was used to get answers to the study's research questions. Multiple regression analysis requires that certain assumptions about the connection between the dependent variable and the independent variables be met, such as normality, linearity, constant variance of the error terms, and error term independence. To explain the link between a single dependent (criterion) variable and several independent (predictor) variables, multiple regressions are used. Standard regression, hierarchical or sequential regression, and stepwise regression are some of the methods utilized in multiple regression analysis.

**Table: 3. Results of Multiple Regressions between attitude, perceived behavioral control, trust, perceived usefulness, perceived ease of use, and purchasing behavior**

Model	Dependent variable: purchasing behavior		
Independent variable	B	Beta	Sig
attitude	.328	.318	.000
perceived behavioral control	.358	.302	.000
trust	.041	.041	.183
perceived usefulness	.309	.401	.000
perceived ease of use	.409	.315	.000

F statistics=826.464  
R Square= .861  
Adjusted R Square= .860

### Hypothesis Testing

Multiple regressions were conducted using online purchase behaviour as the dependent variable and attitude, perceived behavioural control, trust, perceived utility, and perceived ease of use as the independent variables, based on the theoretical model (Figure 1). The outcomes for each hypothesis are listed below. The first hypothesis, that attitude has a favourable impact on purchase behaviour, is accepted. The significant value in table 2 is less than 0.05, indicating that there is a substantial association between attitude and purchase behaviour. This observation is in line with the findings of a study conducted by. The second hypothesis, that perceived behavioural control has a favourable impact on purchase behaviour, has been accepted. The significant value in table 2 is less than 0.05, indicating that there is a statistically significant association between perceived behavioural control and purchasing behaviour. This conclusion is supported by research. The third hypothesis suggests that trust has a detrimental impact on purchase.

## Correlation Analysis

The degree of correlation reflects the intensity and importance of a relationship between two variables, and correlation analysis describes the strength and direction of the linear relationship between them. Small correlations are defined as those between 0.1 and 0.3; medium correlations are defined as those between 0.3 and 0.49; and big correlations are defined as those between 0.5 and 1.0. Table 4 shows the association between these five variables in this study. Based on more than, the association is regarded to be high. The 50 score is thought to be highly connected amongst variables.

**Table: 4. Pearson Correlation for Independent Variables and Dependent variable**

	PB	AT	PBC	T	PU	PEOU
PB	1					
AT	.821(**)	1				
PBC	.651(**)	.559 (**)	1			
T	.772(**)	.614(**)	.593(**)	1		
PU	.799(**)	.657(**)	.671(**)	.654(**)	1	
PEOU	.855(**)	.713(**)	.617(**)	.733(**)	.785(**)	1

\*\* Correlation is significant at the 0.01 level (2-tailed)

Note. PB: purchasing behavior, AT: attitude, PBC: perceived behavior control, T: trust, PU: perceived usefulness, PEOU: perceived ease of use.

Table 4 summarises the correlation analysis findings, where the Pearson correlation coefficient was computed to explain the link between all variables in the study. The correlation coefficients (r) in Table 4 reflect the strength of the association between the variables, and all latent variables' correlation values were determined to be less than .90. Table 4 shows the overall correlation values of the variable, which exhibit correlation coefficients above .5, indicating high relationships between variables. The association between perceived usefulness and purchase intent is extremely significant ( $r = .821$ ), and a coefficient of higher than .50 indicates that the variables are largely associated. It also indicates that buying intention is influenced by subjective norms. The majority of the variables are significantly connected with perceived usefulness, perceived ease of use, subjective norm, and trust, as shown in Table 4. The r coefficients vary between .651 and .821.

## 6. CONCLUSION

As online shopping has become a more common part of people's lives, e-commerce store optimization has become critical in order to give the experience that website users demand (potential customers). These data offer intriguing insights into Jordanian internet buying behaviour, with implications for both domestic and international enterprises looking to expand their e-commerce operations geographically. Finally, this study contributes to the field by providing a useful research model and empirical findings. Meanwhile, it reveals several of the research method's and measurement instruments' flaws. In future research, overcoming these restrictions will offer up new research possibilities for the study of online consumer behaviour. The scientific approach to online shopping is concerned with consumer characteristics, purchasing decisions, and influencing factors. The influencing elements for online buying are categorized into four types based on scientific literature analysis.

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