Analysis of Factors Determining Consumer Preference for E-Purchasing

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Abstract—*World Wide Web has established as a multi-tasking multi-functional element, acting as a networking source as well as transaction source for shoppers placed worldwide. It surpasses orthodox shopping system by promoting e-purchasing through its direct communication features. Present paper provides a deep insight, understanding & analysis of sundry determinant factors guiding consumer behavior apropos to adoption of this technology. At the same time, it will help Indian e-retailers to adjust, develop and considerably modify their strategies as per the demand of the consumers. Twenty seven variables were identified based on discussions from e-commerce professionals and literature review. Also the responses were collected through a structured questionnaire and the targeted respondents were majorly students of Universities. Responses so collected were examined through Factor analysis, a statistical tool which clustered all 27 variables into 5 major factors. The study concluded that factors like Ease of Shopping, Information Accessibility, Self-efficacy & Trust, wide gamut of goods & value for money majorly impact respondent's outlook for online shopping. This study might prove extremely helpful for retailers in understanding the consumers' behavior.*

1. INTRODUCTION

New information and communication technologies (ICTs) bring about thoughtful and persistent influences on modern society – influences that are developing with the constant growth in technologies and the continuousrevival of the past ones. In present scenario, World Wide Web has developed as a multi-functional multi-tasking element, acting as a networking source along with a transaction source for shoppers placed worldwide, turning out to be leading future retailers. Essential and basic component of e-retailing is its straight direct communication channel. Shopping through Internet iseasier than orthodox shopping method as it meets out the latter's constraints and hurdles like nervousness in new surroundings, traffic jam, overcrowding, less parking space, limited time etc. This has provided an alternative to customers.

In India, Internet is still used as a novel source toll between the customers and retailers. Major proportion of an Indian population comprises of Youngsters especially students. Holding students as a customer on e-retail has been a challenge for any e-retail store and how to attract, what should be the strategy are basic questions to be addressed by new Indian e-retailers so as to stabilize their market. Critical, thoughtful work and focus is required in this region and the question wants a truthful answer. Really are Indian students ready to grip flexible, safe & reliable Internet shopping mode? The study thus focuses on to the identification of key factors that determines thepreference attitude of Indian students, upcoming young consumers towards online shopping. This study hence provides a deep insight and understanding of consumer behavior for adoption of a new technology and also will help Indian e-retailers to adjust, develop and considerably modify their strategy as per the demand of the consumers.

2. REVIEW OF LITERATURE

Presently, large section of the population throughout the world access the Internet and make considerable proportion of transactions online (Keen et al., 2002; Xing et al., 2004; McQuitty and Peterson, 2000), incrementing the performance of business via electronic channelthroughout the world (Joines et al., 2003) and affording an enormous marketing chance and opportunity (Hoffman, 2000 ; Pollack, 1999).

According to Bakos (1991), "Exchange of information about prices and offered products facilitates participation of buyers & sellers through an inter-organizational system called as e-marketing." When we talk about Internet market, products & services are considered as digital information and requires information based channels for its delivery; giving a glimpse of virtual realm termed as E-retailing (Meuter et al., 2000).Online retailing is also defined as an electronic media through which the consumer and the dealer enter into a contract for sale and purchase, for the benefit of both the parties(SangeetaSahney 2008).

Now days, Internet holds an important global level platform forgoods and services' trading ultimatelymaximizing the profit in a business. The fast acceptance of the web Technology by consumers at large to manage online has been due to improvements incustomer characteristics, technology, and

situational impacts. From seller's point of view, online trading is a lucrativeeffort to influence the potential consumers, to conduct the buying decision-making process, though ensuring the consumer's fulfillment and faithfulness. In spite of the challenges, retailers are progressively using the Internet because it targets such a huge amount of customer's worldwide, particularly students who form a main share of the consumer population. Usually this segment is ready to take risk & try what is new in market.

In viewpoint of the consumer, online buying behavior is the degree to which the consumer Browses, accesses, transacts, purchases, or shops.

Based on literature review and interview with industry experts 27 variables were identified which directly or indirectly effected customer choices for opting online shopping. Those variables have been discussed below:

Variables	Description/ Literature support
Convenience to customers	Online Shopping is not restricted by day - night time or climate constrains, making it easily approachable for customers in contrast to limited time & distantly placed conventional shops. Hence, it was enjoyed by all including college students/scholars and home bound individuals.(Monsuwe et al., 2004)
Comfort of home with shopping experience	Online shopping makes life easy for cozy environment - comfort loving customers with its easy quick purchase portal that run through internet access.(Eastin , 2004)
Option of home delivery	Delivery of purchased items at your door steps makes online shopping all the more a lucrative option. (Ahn et al., 2004)
Convenient payment options	Contrary to traditional shops which work on cash payment option only, Online shopping portal provides enormous choices for payment options to customers, making it easy & convenient for them. Credit card option facilitates future buying or trading of goods items. (Corbitt et al., 2003; Liu et al., 2004)
Different currencies for buying goods	If a consumer want a product from other country than home country, In that case online payments empower consumer through removal of hurdles and accelerating the pace of online transactions across borders.
Easy bill/invoice generation	For consumer it is easy to record the invoice/bill from online shopping. Online invoicing gives customers a good choice of their preferred techniques to pay online, via PayPal, credit card, or direct from their bank.
Detailed product information	Online store provide extra merchandise information, such as safety procedures, demonstrations, instructions or manufacturer specifications. Several delivery related information, or "how-to" guides planned to support consumers in choosing a merchandise to purchase.(Bellman et al.,1999)

Comparative/ competitive price information	Online shopping provide the platforms to consumer for comparing prices, for searching new items and for getting the best deals possible among available.(AMA, 1948, p. 215)
Making better decision	"The Effects of Interactive Decision Aids on Consumer Decision Making in Online Shopping Environments" (Gerald Ha¨ubl et al)
Information about overall availability of product in the market	In today's hectic world, customers do not want to visit multiple stores to complete their shopping but in case of online shopping customer get all the information about availability of different product in the market. (Lunn and Suman , 2002)
Checking catalogues & the placing order	In online shopping system ordering of the products are easy, customers will get all the required links, prompts and posts to ensure order correctness that will help them easy, enjoyable shopping experience.
Online screen/website is more interactive	Online stores have some pretty unique layouts, and some pretty cool websites that are eyes catchy. Retailers are trying to balance attractive layout, which is stress-free to navigate and showcases the entire product available in the stores. (Lee ,2002)
Feel confident about my purchase deals	Usually customers feel confident buying from online stores. When their confidence is low they felt risky to do shopping from online store especially in the case of company which is less known in the market. But if customers go for well-known online store they felt confident about purchase deals. (Goldsmith and Goldsmith, 2002)
Satisfaction with shopping experience	Customers attain a great degree of satisfaction when their expectations are met, which effects their decisions, intentions, online shopping attitudes and purchasing activity positively. On the other hand, these four variables are negatively associated with dis-satisfaction (Ho and Wu, 1999; Kim et al., 2000; Jahng et al., 2001).
Aware about latest product on one click	In today Scenario, customers want up to date information about each and every latest/new product in the market but in traditional shopping method it is not possible or too tedious work. In online shopping, customers are aware about latest product. (Sin and Tse, 2002)
Feel out of the class	Online shopping are very new in Indian culture, consumers feel out of the crowd/ class when they go for online shopping especially in the case of young generation.(Kim et al., 2001; Jahng et al., 2001 ; Ho and Wu, 1999)
Online shopping is more reliable	Reliability of the online shopping can be proved by product affordable price and quality among the wide range of product with the consumer satisfaction. It is highly convenient and time saving, serving added advantage to the online shopping consumer. (Ahn et al., 2004, Koyuncu and Bhattacharya, 2004)

Secures my shopping privacy	Shopping online has become a part of our lives but some still worry that their credit card details will be given to the wrong person. There are arguments that shopping online can be safer than shopping over the phone or even in person.(Lunn and Suman, 2000)
Access to far-away/distant places good	(Peterson et al., 1997)
Assures me timely & accurate delivery of product	In current scenario, time is precious and consumer want timely delivery of products to their door step. In online shopping retailers try to give timely and accurate delivery of their product.(Ahn et al., 2004; Lee, 2002)
Search & buy limited/restricted available goods	Some product are not available in traditional shops or malls due to restriction in the market but these product can be available in online store and consumer can access these type of limited/restricted goods.(Lunn and Suman , 2002)
Option to find & buy unique goods	Each and every shop with online shopping or online retail facility opens up a new world for customers who wish to buy unique products and for that they have very specific choice and demands through display of wide range products and each with respective variants. This characteristic favors simple & quick check view of the products & speedy shopping by customers.(AMA, 1948, p. 215)
Lots of discounts & offers though online shopping	When customers go for online shopping many companies provide discounts coupons or discounts offer. Discounts schemes are openly displayed on websites. (Belanger et al., 2002)
Product worth my expenditure	(Belanger et al., 2002)
Lots of promotional coupons	A consumer satisfaction reaction obtained through different promotional & cash back offers shares resemblance to a reaction of getting a coupon book from a store at a conventional shopping mall. (Srinivasan et al.,2002)
More flexible exchange & return policies	After purchasing a product, if product was not liked by the consumer or some problem in the product in this case online store have more flexible exchange and return policies as compare to shops.(Cho ,2004)
More prompt responses	Shoppers always look for help from salesperson when something impede their shopping process or something happen with the purchased product in that case customer support from online store provide prompt responses.

3. RESEARCH METHODOLOGY

This study was based on empirical data collection, through which an effort was made towards investigation of major factors impacting consumer preferences toward online shopping.

The study may be broken down into several phases. In the first phase, literature review was explored and detailed discussions were done with participants of online retailing. Following that, a preliminary questionnaire was developed to identify and judge major variables impacting consumer preferences toward online shopping. Factor analysis was used for statistical analysis of the survey.

3.1 Research Instrument

A well-structured questionnaire was developed to carry out the survey. It consisted of 27 close ended questions comprising related variables the customers see in the online shopping. A five-point likert scale ranging from strongly agrees (1) to strongly disagree (5) was assigned to each identified attribute.

3.2 Data Collection

Data was collected from the major Educational institute all across the Delhi NCR. Our main target samples were student because they prefer online shopping while staying in hostel. These students frequently shopped through e- commerce and were able to generate an appropriate response. Additionally, the non-shoppers responses were avoided.

3.3 Sample Size

Random sampling method was used for data collection. Selected few leading educational institute were taken into account and 400 students were questioned from different educational institute. Out of which 306 were included. Due to contradictions in responses and incompleteness of answer 94 were excluded.

3.4 Statistical Analysis

The 306 copies of questionnaires were analyzed using SPSS software version 20.0. To generate a profile of the key demographic characteristics of the respondents were generated based on frequency. Descriptive statistics was used to calculate mean and standard error scores. An exploratory factor analysis was used to uncover the underlying factors which affect consumer preferences.

4. RESULTS AND DISCUSSION

4.1 Demographic characteristics

Three hundred and six respondents participated in the survey. Majority were male (65%) and remaining were Female (35%). Their ages ranged between 17-21 years and 22-27 years. The mean of age for the sample was 20.21 years old. The sample was largelyundergraduate (70.3%) followed post graduates (28.8%) and the remaining 1% were from other group. Most respondents (87.6%) were going for online shopping and 12.4% indicated that they never experienced online shopping. 34.6 % respondents were very satisfied by online shopping but 64.1 % were somewhat satisfied and remaining 1.3% are totally dissatisfied. Table1 demonstrated the summary of sample demographics.

4.2 Factor Analysis

First step was to check the suitability of the collected data by factor analysis. Sample size was greater than 100, making it appropriate to use factor analysis. The proportion of the respondents and the variable is more than 5:1 (306 respondents and 27 variables). (Table 1)

Kiaser-Meyen-Olkin (KMO) and Bartlett's Test measured strength of the relationship among variables. The generated score of KMO was 0.915, reasonably supporting the appropriateness of using factor analysis to explore the underlying structure of online shopping image. The Bartlett's test of sphericity was also highly significant ($p < .000$), thus rejecting the null hypothesis that the 27 attributes are uncorrelated in the population. (Table 2)

The communality value for each variable was observed as 0.40 or higher (i.e. at least half of each original variable's variance can be explained). (Table 3)

The Table 3 shows the 5 extracted factors that explain 55 percent of the total variation. Total Variance explained all the extractable factors from the analysis along with their Eigen-values, the percent of variance attributable to each factor, and the cumulative variance of the factor and the previous factors. It was found that the first factor accounts for 33.401% of the variance, the second 6.664%, the third 5.822%, the fourth 4.889% and the fifth 4.306%. All the remaining factors were not significant. (Table 4)

The Scree plot is a graph of the eigenvalues against all the factors. It can be seen that the curve begins to flatten between 5 and 6. Only 5 factors have an eigenvalue of more than 1, so only 5 factors have been retained. (Figure 1)

Table 1: Demographic characteristics

Characteristics		Frequency	Percent
Gender	Male	199	65%
	Female	107	35%
Qualification	UG	215	70.3%
	PG	88	28.8%
	Others	3	1%
Age	17-21	217	70.9%
	22-27	89	29.1%
Online shopping	Yes	268	87.6%
	No	38	12.4%
Satisfaction level	very satisfied	106	34.6
	somewhat satisfied	196	64.1
	dissatisfied	4	1.3

Table 2: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.915
Bartlett's Test of Sphericity	Approx. Chi-Square	3326.661
	df	351
	Sig.	.000

Table 3: Communality Values

S. NO		INITIAL	EXTRACTION
1	convenient to me	1.000	.501
2	comfort of home with shopping experience	1.000	.514
3	option of home delivery	1.000	.695
4	lots of convenient payment options	1.000	.621
5	different currencies for buying goods	1.000	.512
6	Bill / invoice generation is easy	1.000	.588
7	more detailed product information	1.000	.650
8	comparative /competitive price information	1.000	.675
9	making better decision	1.000	.624
10	information about overall availability of product in market	1.000	.452
11	checking catalogues & the placing order	1.000	.366
12	Online screen/website is more interactive	1.000	.457
13	feel confident about my purchase deals	1.000	.624
14	satisfaction with shopping experience	1.000	.581

15	aware about latest product on one click	1.000	.500
16	feel out of the class	1.000	.641
17	Online shopping is more reliable	1.000	.638
18	secures my shopping privacy	1.000	.410
19	assures me timely & accurate delivery of product	1.000	.502
20	access to far-away/distant places good	1.000	.473
21	search & buy limited/restricted availability goods	1.000	.566
22	option to find & buy unique goods	1.000	.641
23	lots of discounts & offers though online shopping	1.000	.600
24	product worth my expenditure	1.000	.528
25	lots of promotional coupons	1.000	.540
26	more flexible exchange & return policies	1.000	.454
27	More prompt responses	1.000	.520

Table 4: Total Variance Explained

Compo nent	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	9.018	33.401	33.401	9.018	33.401	33.401	4.134	15.310	15.310
2	1.799	6.664	40.065	1.799	6.664	40.065	3.265	12.093	27.403
3	1.572	5.822	45.886	1.572	5.822	45.886	2.987	11.064	38.467
4	1.320	4.889	50.776	1.320	4.889	50.776	2.309	8.553	47.020
5	1.163	4.306	55.082	1.163	4.306	55.082	2.177	8.061	55.082
6	.978	3.623	58.705						
7	.955	3.535	62.240						
8	.922	3.416	65.656						
9	.835	3.092	68.748						
10	.793	2.937	71.685						
11	.708	2.624	74.309						
12	.665	2.461	76.770						
13	.617	2.286	79.056						
14	.555	2.056	81.112						
15	.548	2.030	83.142						
16	.528	1.954	85.096						
17	.502	1.857	86.953						
18	.467	1.729	88.682						
19	.445	1.649	90.331						
20	.414	1.534	91.865						
21	.377	1.398	93.262						
22	.353	1.308	94.570						
23	.330	1.221	95.791						
24	.308	1.140	96.931						
25	.291	1.079	98.010						
26	.281	1.040	99.050						
27	.257	.950	100.000						

Extraction Method: Principal Component Analysis.

Table 5: Rotated Component Matrix

S. No	Rotated Component Matrix					
		Component				
		1	2	3	4	5
1	convenient to me		.354	.529		
2	comfort of home with shopping experience		.356	.584		
3	option of home delivery			.762		
4	lots of convenient payment options			.744		
5	different currencies for buying goods	.305		.479	-.329	

| 6 | Bill / invoice generation is easy | .357 | | .646 | | |
7	more detailed product information	.345			.682	
8	comparative /competitive price information				.702	
9	making better decision	.388	.376		.547	
10	information about overall availability of product in market		.431		.337	
11	checking catalogues & the placing order		.433			
12	Online screen/website is more interactive	.562				
13	feel confident about my purchase deals	.639				
14	satisfaction with shopping experience	.686				
15	aware about latest product on one click	.402	.541			
16	feel out of the class	.774				
17	Online shopping is more reliable	.727				
18	secures my shopping privacy	.561				
19	assures me timely & accurate delivery of product	.511	.426			
20	access to far-away/distant places good		.614			
21	search & buy limited/restricted availability goods		.705			
22	option to find & buy unique goods		.694			
23	lots of discounts & offers though online shopping		.412		.324	.528
24	product worth my expenditure				.323	.549
25	lots of promotional coupons					.719
26	more flexible exchange & return policies	.324	.308			.483
27	More prompt responses	.342				.508
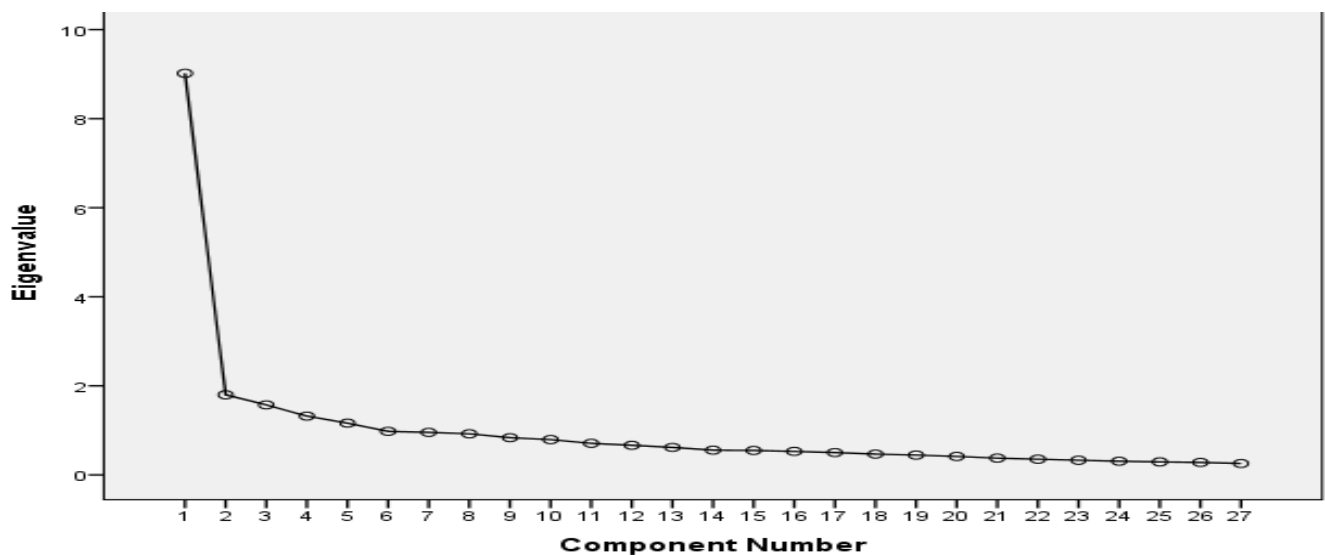
Fig. 1: Scree plot

Rotation is used to reduce the number of factors on which the variables under study have high loadings. Rotation makes the interpretation of the analysis easier. These interpreted factors can be used as variables for further analysis. (Table 5)

Five extracted factor that explain 55 percent of the total variations.

1. The most significant factor that determines the online shopping preference is the **Ease of shopping.** The consumer prefers that online shopping should be convenient, resembling comfort of home along with shopping experience, with easy options of home delivery & convenient payment options in different currencies & easy bill/ invoice generation.

2. The Second factor can be called the **Information** about products, price & services offered on a website. E-Consumers cannot examine a product, they depend on information to identify, compare and select products.

3. The third most important factor is **self-efficacy & trust** of the consumers. Many e-shoppers fear that personal data will be misused, that undesirable cookies will be planted, and that endless spam will rain down them from cyberspace. Consumer prefer interactive website that will

provide satisfaction with shopping experience and make them confident about their purchase. Consumer wants online shopping reliable and secure.

4. The fourth most important factor is **Access to range of goods.** People want information about overall availability of product in market just on a click from their system and can also want to access from far-away/ distant places and limited/ restricted availability goods.

5. The fifth factor is **value for money**. People do look into savings on their total billing at the end of shopping. Consumers want discount, special offers and promotional coupons with more flexible exchange & return policies so that they can get the best buy.

5. CONCLUSION

The results from the data analysis considered 5 factors that affect online shopping. Among all variables 5 attributes Ease of shopping, Information, self-efficacy & trust, Access to range of goods and value for money have been found as the most significant in influencing students attitude for internet shopping. This study suggests that students Ease of shopping make them to go for on-line shopping. This study has shown that there is a positive association between Information and Internet shopping. The power of self-efficacy & trust plays an important role in online shopping among students in this study. The results show, Access to range of goods & value for money is highly relevant in affecting students' attitude towards on-line shopping.

The information of these attributes may prove very beneficial to retailers and strategies to design the plan and formulate strategies accordingly for buyer retention and improving faithfulness towards their online store. The shifting customer need can be easily understood and strategies can be accordingly applied.

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