

Consumer Buying Behaviour on E-Commerce: An Empirical Study

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ABSTRACT

E-commerce in India is gaining wide popularity. The growth of the sector is substantial but not as per the expectations of the market. It has been found that penetration of e-commerce is mainly restricted to top eight metro cities. Contribution of small cities and towns is negligible in e-commerce usage and is restricted to selected categories like e-ticketing, e-banking, e-retailing & e-services. This paper attempts to identify reasons and frequency of usage of e-commerce. It also depicts the risks of e-commerce & influential factors that e-users consider while buying.

Key Words: E-Commerce, Risk, Influential Factors, Consumer Buying Behavior

1. Introduction

E-Commerce market in India is witnessing an exponential growth and with the emergence of better marketing techniques, it is expected to grow by leaps and bounds. The e-commerce market in 2010 was valued at INR 0.3 trillion and is expected to grow at a CAGR of 47% to reach INR 2.2 trillion by 2015. The market space can be segregated into multiple segments such as online retail, online travel, online financial services, online digital and online other services. Having a combined market share of more than 86%, online travel and retail players mainly dominate the market space. (Digital Commerce, 2011)

Despite growth, one has to accept that e-commerce industry is still new for India. Majority of its revenue & growth comes from eight metros of India. Huge deviations are found in terms of its acceptance in big cities too. Whereas the cities like Hyderabad, Bangalore, Mumbai, and Delhi are showing good growth of the industry, cities like Ahmedabad are lagging behind in terms of its acceptance and usage. (E-bay census guide 2007, 2011 & IAMA). Indian consumers are going through the initial stage of learning curve of e-commerce, be it ordering or payment.

Most of the consumers including urban and metro folks are not comfortable in buying product/services online and consider it a risky proposition, in absence of physical party to deal with product discrepancy. Like any other industry, e-commerce is going through the natural organic industry lifecycle.

In order to understand the online buying behavior of Internet consumers, it is necessary to understand reasons, purpose and frequency of e-commerce usage. Knowledge of perceived risk is also essential to understand the psychological barriers for buying online.

2. Literature Review

Electronic commerce refers to the 'buying and selling of information, products and services via computer networks (Kalakota & Whinston, 1996). Bloch, Pigneur and Segev (1996) extends this to include 'support for any kind of business transactions over a digital infrastructure.

According to Shiffman and Kunak (1994), Consumer behavior refers to the behavior that consumers display in searching, purchasing, using, evaluating, and disposing of products and services that they expect will satisfy their needs. According to Solomon et al (2006), consumer behavior is a process, where individuals or groups select, purchase, use, or disposes off products, services, ideas and experiences, to satisfy needs and desires.

Various studies have been conducted to understand the different dimensions of online consumer behavior including consumer's attitude towards online buying, frequency and reasons for buying through e-commerce, Perceived risk in online buying, factors affecting consumer purchase behavior & satisfaction in e-commerce transaction. The studies focusing on different dimension of online buying behavior are given in Table 1.

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Table 1: Literature on Different Dimension of Online Consumer Behavior

S.No.	Dimension	Reference
1	Intention/ Attitude towards Online Shopping	Ajzen (2001), Chen et al. (2002), Alice et al. (1998), Liang and Huang (1998), Liao and Cheung (2001), Slyke et al. (2002), Tan and Teo (2000), Devaraj et al. (2002), Devaraj et al. (2003), Khalifa and Limayem (2003), Teo (2002, 2006).
2	Purchasing Frequency	Parthasarathy and Bhattacharjee (1998), Pavlou (2003), Ramaswami et al. (2000-2001), Bellman et al. (1999), Bhatnagar et al. (2000), Chen and Hitt (2002), Han and Noh (1999-2000), Khalifa and Limayem (2003), JuxtConsult (April 2007), Digital Commerce, IAMA 2011, Brown et al. (2003), Cho (2004), Foucault and Scheufele (2002), Moe and Pader (2004), Park and Jun (2003), Yang and Lester (2004).
3	Reason for buying from E-commerce	Vijay, Sai. T. & Balaji, M. S. (2009), Morganosky and Cude (2000), Hansen, Jensen, and Solgaard (2004), Weltereden and Van Rietbergen (2009).
4	Purpose of using E-commerce Website	JuxtConsult (April 2007), Digital Commerce (2011)
5	Factors affecting online consumer Behaviour	Park and Kim (2003), Gehrt and Yan (2004).
6	Perceived consumer Risk in E-commerce	Jones and Carlson (2001), Miyazaki and Fernandez (2001), Miyazaki and Fernandez (2001), Jones and Carlson (2001), Pew Research Center (1998), Armstrong et al. (2000), Hoag (1998), Sevcik and Bartlett (2001)
7	Satisfaction with an E-store/ shopping experience	Bhattacharjee (2001), Bhattacharjee (2001), Cao et al. (2003-2004), Han and Noh (1999-2000), Khalifa and Liu (2003), Khalifa and Liu (2002-2003), Kim et al. (2002), Ramaswami et al. (2000-2001), Shim et al. (2002), Cho (2004), Devaraj et al. (2002), Foucault and Scheufele (2002), Koivumi (2001), Pires et al. (2004).

2.1 Attitude Towards Shopping Online

An attitude is an expression of favor or disfavor towards a person, place, thing, or event. Eagly, Alice and Chaiken (1998), define attitude as "a psychological tendency that is expressed by evaluating a particular entity with some degree of favor or disfavor." It represents a summary evaluation of a psychological object captured in such attribute dimensions as good-bad, harmful-beneficial, pleasant-unpleasant, and likable-dislikable. (Ajzen, 2001, p.28). From e-commerce perspective attitude refers to an individual's positive or negative feelings about performing online shopping behavior (Chen et al., 2002; Khalifa & Limayem, 2003). It is believed that consumer attitudes affect intention to shop online and eventually transaction is made.

2.2 Online Purchase Frequency

Frequency of purchase indicates level of engagement customers have towards online buying. Retaining customer is five to seven times less expensive than acquiring new ones (Parthasarathy and Bhattacharjee, 1998 ; Khalifa

and Liu, 2005). According to Digital Commerce (2011), there are 7.4 million e-commerce users & they are using e-commerce for different purpose in different frequency.

2.3 Reasons/ Motivation for buying through e-commerce

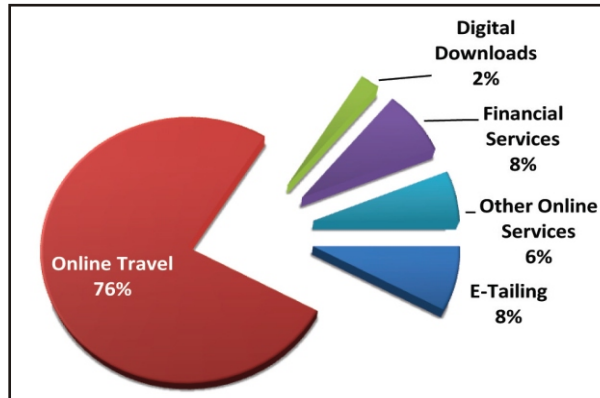
E-commerce technology offers several reasons for buying online versus buying through other modes. These reasons include: Avoiding harassment from sales people, more privacy in shopping, door-to-door delivery, diverse commodities, availability of commodities only on internet, information, simple procedures, convenient payment and transfer, saving in transaction time, ease of finding products, ease of comparison, customized product, and low price/ high discounts, etc.

2.4 Purpose of using E-commerce Website

E-commerce is a next shopping destination for customers in India. Customers can buy wide range of product and services online from anywhere in the world. According to Digital Commerce (2011), purpose of e-commerce usage

can be classified in six categories such as Online Travel, E-tailing, Financial Services, Digital Downloads, other online Services.

Graph: 1 Purpose of E-Commerce Usage



Source: Digital Commerce, IAMAI (2011)

2.5 Factors affecting online buying behavior

When customers purchase products online, they consider certain factors before buying. These factors include concern for privacy, security of personal and credit card information, assurance from third party, guarantees/warranty of the product purchased, trusting unknown vendor online, support available in the form of service, payment option with price quoted, product options and website. Degree of these factors in influencing consumer behavior is different. These factors are termed as antecedents of consumer online buying behavior.

2.6 Risk in online Buying

According to Lee and colleagues (2001), there are two main categories of perceived risk emerge in the process of online shopping. The first is the perceived risk associated with product/service and includes functional loss, financial loss, time loss, opportunity loss, and product risk. The second is the perceived risk associated with context of online transactions, and includes risk of privacy, security, and non-repudiation. Among these, the influence of financial risk, product risk, and concern for privacy and security is significant (Senecal 2000; Borchers 2001; Bhatnagar et al. 2002).

These risks can be listed as Fear of misuse of financial & personal record, on time delivery after payment, difference in the actual product received and photo displayed on the website, misuse of credit card information, misuse of information provided by you for tracking purchasing habits, unwanted calls from different marketing company, lack of clarity in terms of hidden cost/maintenance cost, doubt of actual product/ services performance after buying, and fear of placement of cookies on computer (virus). Consumers have shown

unwillingness to purchase through e-commerce primarily due to risk concerns (Hoffman et al., 1999; Jarvenpaa and Tractinsky, 1999; Pavlou, 2001). Therefore, perceived risk is considered as a prominent barrier in consumer acceptance of e-services.

2.7 Level of Satisfaction in e-commerce Transaction

Customer satisfaction can be defined as the extent to which consumer's expectation from online shopping experience matches with actual online shopping experience. Consumer forms expectation while buying online about e-vendor, product & service quality, delivery time, financial terms / guarantee & schemes & other shopping support dimensions. If expectations are met, customers achieve a high degree of satisfaction, which influences their online shopping attitudes, intentions, decisions, and purchasing activity positively. In contrast, dissatisfaction is negatively associated with these four variables (Ho and Wu 1999; Jahng et al. 2001; Kim et al. 2001). According to Zins (2001), a higher level of customer satisfaction will lead to greater loyalty. In the current study, customer satisfaction is evaluated on the above mentioned dimensions.

3. Objectives of Study

The study was conducted keeping in mind the following objectives:

- (i) To explore attitude and buying habits of E-Commerce users.
- (ii) To explore the risk E-Commerce users feel while purchasing online.

4. Research Methodology

This research paper is based on extensive quantitative research conducted in Ahmedabad on 429 respondents of different strata. For this study, the available literature related Consumer Behaviour on E-Commerce was surveyed and examined. The literature review included articles from magazines, Journals, Newspapers, and Internet etc. Various new and creative insights were examined, questionnaire prepared, and the study was conducted.

In this study, both exploratory and descriptive designs have been used to generate the findings. Mixed Research method was used where quantitative research followed the qualitative research. Exploratory research design was used to identify the various aspects of consumer buying behavior in India. The exploratory research was conducted with the help of literature review which was followed by a focus group of e-commerce users. The exploratory research helped in exploring, collecting and compiling the final list of questions and options for closed ended

questionnaire. The descriptive research design was used in the study to validate and generalize the findings generated through exploratory research. Descriptive study was conducted with the help of structured questionnaire. Data was collected from 429 e-commerce users in Ahmadabad selected on the basis of stratified random sampling method.

A stratum of the research was divided in proportion to internet penetration in different categories of users. Data of proportion of internet penetration was obtained from Indian Market Research Bureau (IMRB) and Internet and Mobile Association of India report. For strata, school going students have not been considered because of their inability to enter in contractual agreement.

The sample for questionnaire was selected from city of Ahmadabad in Gujarat, India. Ahmedabad was chosen, as it is a cosmopolitan city with high internet diffusion rate. The questionnaire was developed based on literature review and focus group study conducted on three homogenous groups of e-commerce users. Questionnaire was pilot-tested on a sample size of 30 to ensure the validity of the survey instrument. We have used descriptive statistics, scale average and factor analysis with the help of SPSS package as a technique for our research as majority of the questions are scale & multiple choice questions.

5. Results and Analysis

Data was collected from the 429 respondents in Ahmadabad. Demographic Profile of the respondents is presented below in Table 2.

Table 2: Demographic Profile of the Respondents

Based on Gender	
Male	304
Female	125
Total	429
Based on Age	
Below 20	6
20-30	330
31- 45	84
Above 45	9
Total	429
Based on Education	
High school and below	3
Undergraduate/ Graduate	61
Post graduate and above	365
Total	429

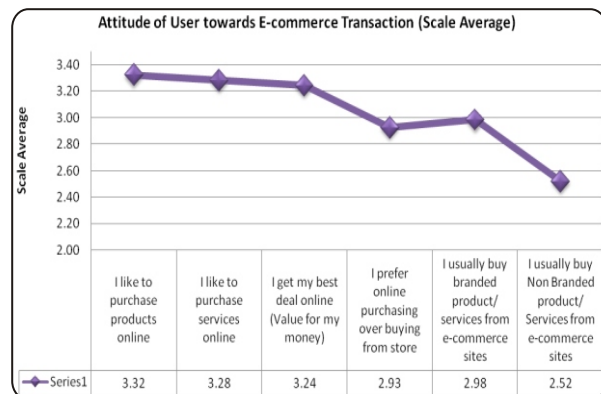
Based on Occupation	
Business	32
Services	216
College Going Students	149
House Wife	32
Total	429
Based on Income (Monthly)	
Less than 20,000 Rs	234
20,000-50,000 Rs	154
More than 50000 Rs	41
Total	429

5.1 Attitude towards purchasing through e-commerce

The responses of the e-commerce users are depicted in Graph 2. It would be noted that majority of e-commerce users have positive attitude towards buying product and services online. They feel that they are getting value for their money & best deal online. Research also revealed that e-user's have positive attitude towards buying branded products compare to unbranded products. Surprisingly, when it comes to preference between traditional brick and mortar store and online buying, it was found that majority of e-users still prefer traditional brick and mortar store.

Data in the graph shows that average response of customers who purchase products online is 3.32 (on a scale of 5) followed by average response of 3.28 of people who like to purchase services offline.

Graph: 2 Attitude of E-Commerce Users (On a scale of 5)



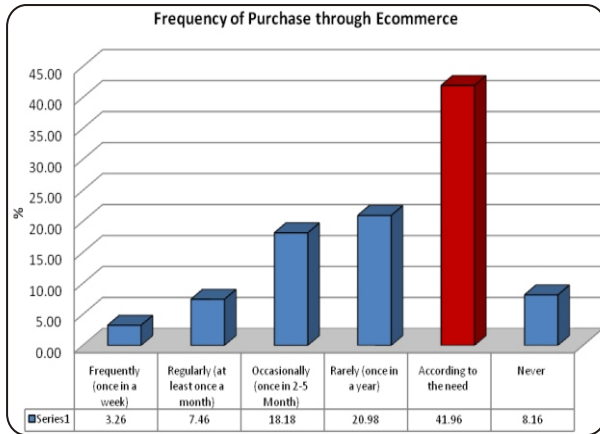
5.2 Frequency of purchase through e-commerce

Frequency of purchase through e-commerce is depicted in Graph 3, that reveals that majority of customers are using

e-commerce according to their need (41.96%) followed by rarely (once in a year: 20.98%) and occasionally (once in two to five months: 18.18 %). Regular and frequent users for e-commerce were only 10% (combined).

Also, it is found that majority of the e-customers were not aware of the scope of e-commerce. Many customers had the perception that e-services like e-ticketing, e-banking, and classified are not the part of e-commerce.

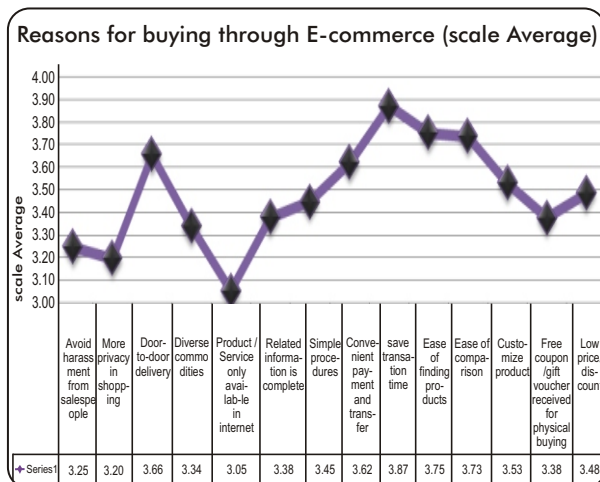
Graph: 3 Frequency of E-Commerce Usage (Percentage wise)



5.3 Reasons for buying through e-commerce

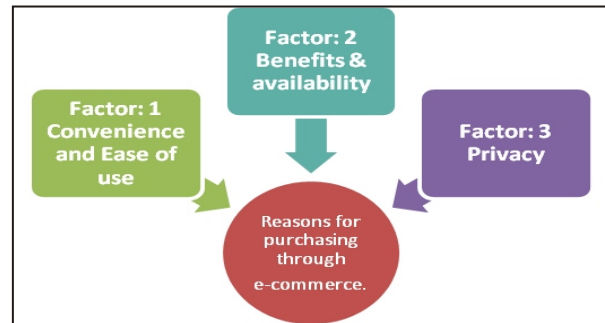
The reasons for buying through e-commerce is depicted in Graph 4, that reveals that the top five reasons for purchasing products/ services online are: Saving transaction time, Ease of finding product online, Ease of comparison, Door step Delivery, and Convenience in payment and transfer. Other most popular reasons stated by the respondents were low price/discount & option of getting customized products.

Graph: 4 Reasons for Buying through E-Commerce (On a scale of 5)



The total of three factors, namely, Factor 1: Convenience and Ease of use, Factor 2: Benefits and Availability, Factor 3: Privacy, extracted through Factor analysis using SPSS, accounted for 58.33 % of total variance. These factors as presented in Figure 1, and their ranks and eigen values are presented in Table 3.

Figure 1: Factors Contributing to Buying through E-Commerce



The findings suggest that convenience and Ease of use is the most important reason with total factor load of 4.175 followed by Benefits & Availability (2.068) & Privacy in transaction (1.618).

5.4 Purchases through e-commerce

Percentage shares of different products purchased through e-commerce are depicted in Figure 2 based on the data of 429 respondents. The top five products are Online Ticket booking (Bus + Railway + Airline), Movie/ Theme Park Ticket booking, Electronic Product purchasing, Buying of Books & Articles, and Buying of Images, Music, Movies, and Videos.

Other major products are: Hotel Accommodation Booking /Tour Package purchased, Special Services bought (Job/ consultancy/ matrimonial etc) & Share, Stocks, Bonds, Financial Product and Services taken (e-banking, e-payments etc).

Figure 2: Purchases through E-Commerce (Percentage wise)

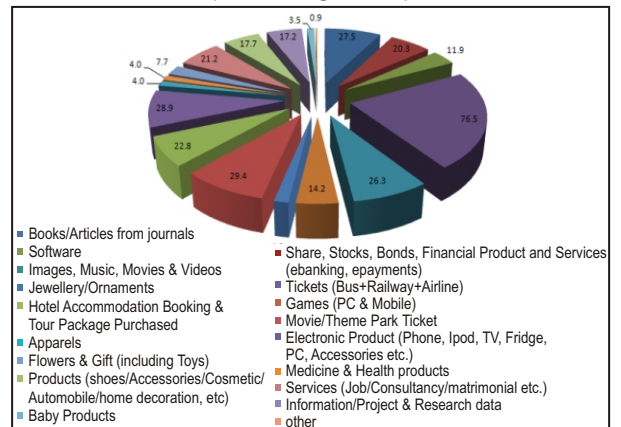


Table 3: Factors Influencing Buying through E-Commerce

S.No.	Factor No.	Factor Name	Parameters	Factor Load Load	Total Factor
1	Factor 1	Convenience and Ease of use	• Simple procedures	0.677	4.175
			• Convenient payment and transfer	0.734	
			• Save transaction time	0.774	
			• Ease of finding products	0.767	
			• Ease of comparison	0.703	
			• Customize product	0.52	
2	Factor 2	Benefits & Availability	• Product/ Service only available in Internet	0.682	2.068
			• Free coupon/gift voucher received for physical buying	0.728	
			• Low price/ discount	0.658	
3	Factor 3	Privacy	• Avoid harassment from salespeople	0.798	1.618
			• More privacy in shopping	0.82	

5.5 Factors influencing online consumer behavior

The factors influencing online consumer behavior, along with their weightage (On a scale of 7), are presented in

Table 4, in descending order of their weights. The most important factor which affects online buying is "Ease of product return & money refund" followed by confirmation from the company about the purchase order & payment made, and so on.

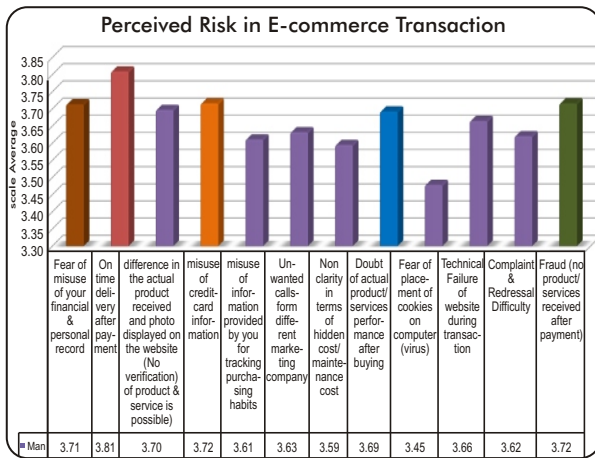
Table 4: Top Ten Influencing Factors

S.No.	Factors Description	Scale Average (On a Scale of 7)
1.	Ease of product return & money refund	5.79
2.	Confirmation on the order and purchase	5.76
3.	The price of the product clearly mention (No hidden Charges)	5.75
4.	Payment options (EMI/ Cash on Delivery etc)	5.69
5.	Secure condition for transaction	5.67
6.	Standard terms & Condition in connection to the order form (terms for returns, refunds etc.)	5.63
7.	Complete information about the product and services with photograph/Video (actual)	5.62
8.	Possibility to choose payment method (for example, invoice, cash on delivery, bank/credit card)	5.55
9.	Availability of after sales services & support services	5.51
10.	Knowledge about how the personal information that you fill in, when ordering, is handled	5.47

5.6 Perceived risk in buying through e-commerce

As depicted in Graph 5, the study reveals that the top five risk factors are: (i) On time delivery after payment, (ii) Fraud (no product / services received after payment) & Misuse of credit card information, (iii) Fear of misuse of financial & personal record, (iv) Difference in the actual product received and photo displayed on the website, and (v) Doubt of actual product/ services performance after buying.

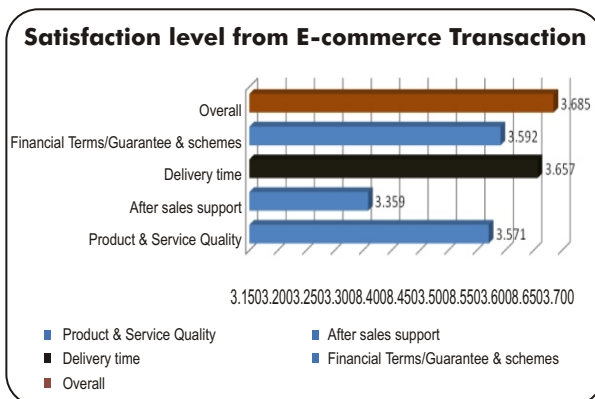
Graph: 5 Perceived Risk in Buying through E-Commerce (On a scale of 5)



5.7 Satisfaction level from e-commerce transaction

The study reveals that majority of the respondents were satisfied with e-commerce transaction which includes product and service quality received (Scale Average 3.571 & 247 Respondent), Delivery Time (scale Average 3.657 & 262 in number), Financial Terms/ Guarantee & Schemes (Scale Average 3.592 & 244 in number), and Overall (scale Average 3.685 & 265 in number). Satisfaction level with respect to after sales support was found relatively low.

Graph 6: Satisfaction Level (On a scale of 5)



6. Conclusions

The study reveals that shoppers of India have started to accept e-commerce as a next shopping destination for products and services. E-commerce users have positive attitude towards e-commerce usage, especially for branded product and services. Majority of e-users are using e-commerce based on their requirement, although with less frequency. The consumers buy through e-commerce because of saving in transaction time, ease of finding product online, ease of comparison, door step delivery and convenience in payment.

Further, Indian e-commerce consumers generally purchase limited services and products like e-tickets, electronic product & books. The reason for less frequency in purchasing products/services online is the risk customers feel while buying in a dynamic online environment. Major risk customer's feel in buying online are : late delivery after payment, and fraud & misuse of credit card information.

With respect to the satisfaction level, majority of respondents were satisfied with different dimensions of e-commerce transaction done in the past except after sales support. The essential factors which encourage customer to purchase online was ease of product return and money refund, honesty or transparency in transaction and extra benefits with sales support.

The future seems to be promising for e-commerce vendors, if they will address the concerns raised by e-commerce users and address their specific needs.

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