

# Predicting Factors Influencing Online Purchase Behavior among Indian Youth

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**Abstract:** *To keep pace with the growing magnitude of the online retail platform in the Indian subcontinent, it has become crucial for e-retailers and marketers to decipher the key antecedents of customers' purchase intention amongst the young Indian online customer. This study attempts to frame a conceptual model for finding the key determinants for online purchase intentions based on the data collected from 238 participants using the structured questionnaire method. Structured Equation Model was used on data collected to test hypothesizes of study. The study highlights that eWOM was the major contributing factor for Indian youth while shopping online. This paper contributes to highlighting the importance of these factors and help e-marketers develop more customer specific marketing strategies to enhance the purchase intentions.*

**Keywords:** *Marketing Strategies, Online Customer, Purchase Intentions.*

## I. INTRODUCTION

India is swiftly bracing itself to usher the new era of digital revolution. Today, the Internet has enlightened the glimmer of hope amongst people in innumerable ways like connecting with near and dear ones, creating awareness on critical issues, making electronic payments when needed and what not. The prime constituent that drives the growth of internet users is easy availability of smart phones and economic mobile data plans [1]. India will have a lion's share of 500 million internet users base by 2018 [2]. The upsurge in online shopping trend is not just due to India's booming internet penetration, but also due to massive development in supporting ecosystem along with relaxed government regulations [3]. Indian consumer's attitude for online shopping has gone through a massive transformation. Government support, venture capitalists, angel investors, logistic providers, payment infrastructure providers, who were earlier limiting themselves to the sidelines, are now keenly focused on upgrading India's e-Commerce market [4]. Burgeoning internet users' market, rapid technology adoption, growing affinity for online payments, promising demographic dividend, has led to the magnificent growth tale of e-Commerce in our country [5]. Internet users' database in India is projected to stretch from 429.23 million in 2017 to 829 million by 2020 [6]. The landmark initiative "Digital India" is a proactive stance towards Internet penetration among masses and for transforming India into a digitally empowered society and has made a buzz across the globe [7]. The homegrown players

such as Flipkart and Snapdeal have swayed the Indian market by leaps and bounds. Moreover, with the inroads made by the international e-commerce behemoths such as Amazon and Alibaba, having international expertise, rich domain knowledge, loyal customer base gives them a competitive advantage globally [8]. The Indian e-commerce market is expected to take a giant leap from US\$ 38.5 billion in 2017 to US\$ 200 billion by 2026 [6].

## II. INDIAN ONLINE SHOPPING PLAYERS

E-commerce giants such as Amazon and Alibaba have made inroads into the Indian territory thereby intensifying the competition. Both these players have colossal power in terms of capital, robust R&D team, strong domain knowledge and the endurance and persistence to propel the Indian e-Commerce market to new avenues [9]. Their excellent domain expertise along with rich operating experience from their international presence has helped them in outwitting the competition. Moreover, these players have been in the markets from a fairly longer span of time and have seen the e-Commerce market evolving into a big ocean of opportunities. Additionally, they also have to keep an eye on the various challenges, strategies, and issues that are crucial to be addressed for a smooth sailing in Indian market [8]. On the flip, local players of Indian market have to be quite vigilant in expanding their seller base, innovating on multiple customer touch points so as to provide a fabulous and efficient transmission of goods and services in order to give a tough fight to their international competitors [2]. In 2015, the Indian e-commerce landscape underwent a paradigm shift with big Indian business houses like Reliance, Tatas and Birlas venturing with their own e-commerce platform by investing \$2 to have an enduring foothold in the Indian e-commerce market [10].

## III. OBJECTIVE OF THE STUDY

Presuming the objectives of the study was to identify the key factors affecting young consumers online purchase intentions, a theoretical framework was developed to analyze the antecedents of online purchase intentions in India. Objective was to identify the key factors that influence Indian consumers' online purchase intentions and to recognize the importance of these each factor that affect young consumers' online purchase intentions.

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#### IV. REVIEW OF LITERATURE

In this section, extensive review on existing literature regarding the salient variables of the study namely consumers' online purchase intention, followed by the additional constructs like e-word of mouth, return policy, perceived risk, prior shopping experience has been done so as to further facilitate in framing research hypotheses.

##### A. Perceived Risk

Risk plays a major role in describing consumer's search behavior and purchase decision making process [11]. Traditionally risk is envisioned as "the subjective probability" of the one's belief that their personal data might be maneuvered by the service provider leading to unexpected consequences [12]. Risk is basically anxiety, insecurity, and vulnerability about the decision while purchasing products online [13]. Several authors have pinpointed in their studies that in online shopping sites, the risk is much more in comparison to brick and mortar model shopping formats [14]. There are several instances where consumers undergo abashment because of impersonal interaction, dearth of touch and feel effects while doing online purchases [15-16]. Customers often have apprehensions regarding e-vendors' being opportunistic [17] as they sometimes fail to supply the right product within the promised time frame [18]. Consumers undergo financial frauds [11], deal with leaked personal and confidential information and becoming victim of the mendacious advertisements on the shopping websites by e-vendors. Product's performance risk is linked with the hazards associated with the non-functionality of the product [19-20] whereas financial risk is linked with unreliability conjoined with the monetary loss due to the security issue while making electronic payments or even product/service failure [21]. However, time risk is linked with the unnecessary difficulties or hindrances that a consumer experience while surfing website, placing orders, or waiting for the product delivery [22]. Due to these risks consumers often show resistance to do online purchasing [23]. The lack of perceived trust because of multi facet risks has been identified as one of the most vital deterrent that hinders the penetration of e-shopping for enhancing the frequency of purchase intentions [24].

##### B. Return Policy

Appropriately framed return policy fosters trust among the shoppers as it mitigates the perceived risk associated with the purchase transaction [24], signals quality and credibility of the product [25]. This also result in positive long term relational cues, avoiding pessimistic thoughts while shopping online [26] and mitigating any apprehensions that clouds customers' price decision. The willingness to purchase online increases many folds due to liberal returns policy as it empowers customers in establishing strong reliability [27] in the firm and in the brand. Return policies are framed keeping in mind the reverse logistics mechanism along with retailer's commitment for efficient & effective service recovery process at least loss [28]. This aids in lower customer turnover ratio and increasing the total revenue for the organization [29]. Return policies are chalked out to minimize customer dissatisfaction due product selection errors or wrong processing by backend and to ensure faster processing of returns, refunds and replacement of products within estimated

time frame [30]. Customer friendly return policies aid in lowering dissonance if damaged or defective products are received [31]. Liberal returns policy is basically associated with service failure and facilitates smooth service recovery process and results in customer retention, loyalty which ultimately enhances long-term sales. However, a research done by [32] highlights that buyers who have encountered a retune experience with an online site, purchases more products and order more frequently from the same site compared to ones who have no experience of returning goods. Additionally, return policies are chalked out to facilitate consumers' propensity to spend and purchase more often in the future [33]. Consumers link retailer's return shipping insurance as a reliable cue for commodity quality and credibility, which strengthens the propensity to purchase from the same retailer in future [34].

##### C. Electronic Word of Mouth

In the recent times, electronic word of mouth [eWOM] has become more prominent and credible factor affecting consumer's perceptions [35-36] than any other marketing communication channels [37-38]. Although the power of positive WOM has a considerable influence on consumer decision making process [39] but, previous research has also proved that negative WOM can also be influential in purchase decision process [40] as dissatisfied customers tend to report their experience more than those who are satisfied ones [41]. Previous studies have substantiated the fact that consumers perceive WOM as more trustworthy, convincing, and credible than traditional sources. eWOM communications exhibit exceptional reach and speed of diffusion that empowers consumers to connect, and transform consumers from complacent observers to active participants [42]. Seekers of testimonials from consumers are interested in hedging risk and to have an easy accessibility of relevant information prior to purchase decisions leads to reduced post purchase dissonance [43]. Numerous studies have linked the influence of eWOM with brand image [44], trust [45] product attributes [46], consumer decision-making [47] and e-commerce sales [48]. Thus, we can say that eWOM fuels consumers online purchase behavior.

##### D. Prior Shopping Experience

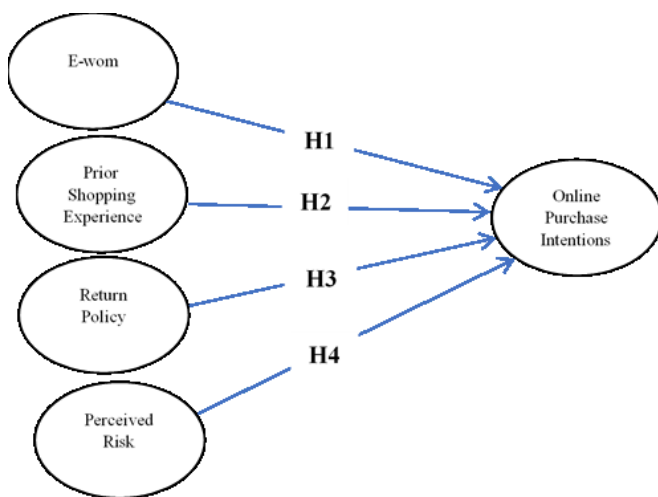
It can be premised that with the rapidly technological changes people's preferences are slowly inching towards the digital shopping [49] and enhanced service delivery experience [50]. Therefore, online shopping consumers rely extensively on shopping experience. Customers often appraise their online purchase experiences by scrutinizing their observation regarding merchandise information, delivery terms, payment mechanism, services provided, risk involved, security issues, privacy concerns, personalization & customization of offerings, visual stimuli along with ease of navigation [51]. [52] opined that initially a consumer goes for small purchases which stimulates confidence and pushes him for frequent buying regime.

If prior online purchase experiences are fair, it surely signals customers' continuance to shop online in the future as well [53]. Unfortunately, if the past

experience is negative, then consumers will be apprehensive in doing online shopping in future. Therefore, previous purchase experience would affect the consumers' willingness to either visit or purchase from the same website. Another relevant aspect of behavioral modeling is purchase recency [54] as it signals higher purchase likelihood in future [55].

### E. Online Purchase Intentions

These days, internet along with rapid development in technology has transformed the way people shop. This global market place operates 24 x 7 round the year, neutralizing time and location constraints [56]. Additionally, this has led to the surfacing of a new consumer segment named 'online Consumer'. These consumers exhibit different purchasing patterns in comparison to traditional 'brick and mortar' customers. Consumers' online purchase intention mirrors their preference to buy merchandises through an e-commerce platform [57]. Theory of planned behavior too explains the rationale behind consumers' behavioral intentions [58-59]. Online purchase intention is an appropriate way to assess online consumer behavior [60]. Purchase intention rests upon numerous factors as it involves vigorous information sharing and processing [61]. Therefore, to stimulate online purchase intention among consumers, e-retailers need to focus on key factors that could multiply their chances of purchasing online and provide customers with a pleasing experience.



## V. RESEARCH METHODOLOGY

To ascertain the sound indicators of consumers' online purchase intentions behavior, a self-administered questionnaire was framed based upon available existing literature. The questionnaire consisted of two parts. First part has the questionnaire pertains to the demographic profile like gender, age, marital status, household income, educational qualification of the potential respondents. Second part had the questions pertaining to dependent variables [eWOM, return policy, perceived risk, and prior shopping experience] and the independent variable [purchase intentions] that were to be explored in the study. Table 3 highlights the scale items used in the study which has been adopted from various research papers. The scale items were presented on a five-point Likert scale, varying from 1 [strongly disagree] to 5 [strongly agree] as scaling allows correct assessment of the intensity of respondents' responses [62]. The questionnaire was reviewed by two marketing experts for incorporating their valuable

insights. Pre-testing was done on a random sample of 100 people who were aged above 21 years and have shopped online in the last 6 months. Responses from these consumers were utilized to modify the wordings to make it apt for the respondents to understand and provide a fair response. The reliability and validity of our questionnaire [62] was also thoroughly checked during the pretesting process.

### A. Sample size and data collection

A strong and reliable internet connection a strong reliable Internet connection is a necessary prerequisite for e-commerce [63]. Indian online shopping is primarily dominated by the large coherent of youngsters, who are heavy users of internet [3]. Since, Chandigarh and its periphery cities is a hub of management schools [64] that provide continuous internet access to its students, so it decided to make them a part of our target sample for our study. The online survey method was used so that maximum target population could be reached, in most cost-effective manner in the least possible time. In total, 250 postgraduate MBA students from two renowned management schools participated in our research. An e-questionnaire was sent via email to the students. Out of which 206 respondents have reverted back who have done online shopping.

## VI. INTERPRETATION AND CONCLUSION

This section deals with the interpretation along with discussion of the key findings

### A. Respondents demographic profile regarding online purchase behavior

Sample results shows that 39.89 % of the total respondents are male while 60.11% are females. 83.76% of the respondents had the experience of purchasing products and services though online mode. Nearly half of the respondents [54.79%] use plastic money as a primary mode of payment while online purchasing the products

### B. Measurement Model

As our study entails using an already developed measurement scales [Table 3] in an entirely new domain of study, and to identify the basic structure of the underlying variables in the proposed research model. EFA was conducted using principal axis extraction method. Varimax rotation [65] was preferred as it provides an easy interpretability of factor matrix [66]. This resulted in retaining 20 items out of 24 items with factor loadings more than 0.50 and rest were deleted. The final factor analysis result had 20 items measuring 5 factors, which resulted in 65.92 percent of the total variance which is above the minimum threshold level of 60% [67].

The Kaiser-Meyer-Olkin measure for measuring sample adequacy was found to be 0.776. Each factor had minimum three items based on the factor loadings <.5 [68] and Eigen values greater than 1. Table 1 depicts the extracted factors and variable under each factor using rotated component matrix.



S. No.	Table 1 : Factor analysis	
	Statements	Factor loadings
<b>Factor 1</b>		
1	I recommended this company for online purchase	.818
2	I speak of this company's good sides	.785
3	I am proud to say to others that I buy products from company's website.	.712
4	I strongly recommend people buy products online from this website	.684
5	I mostly say positive things to others about this online company	.635
<b>Factor 2</b>		
1	I feel comfortable using the online shopping web sites	.677
2	I am experienced with the use of the online shopping web sites	.655
3	I feel competent of using the online shopping web sites	.604
<b>Factor 3</b>		
1	I am willing to buy products from this website.	.615
2	The likelihood of me purchasing products from this website is high.	.539
3	I intend to purchase through the website in the future.	.777
4	I consider the website my first choice when buying products from online retailers	.689
<b>Factor 4</b>		
1	Risk of making a poor purchasing decision	.841
2	Inability to inspect the product	.510
3	Risk of compromising personal information	.568
<b>Factor 5</b>		
1	The online store identifies return using wider criteria.	.824
2	The online store promises a large return.	.787
3	The online store identifies return using wider criteria.	.640
<b>Bartlett's Test of Sphericity</b>	<b>Kaiser-Meyer-Olkin Measure of Sampling Adequacy(KMO)</b>	.766
	<b>Approx. Chi Square</b>	2134.178
	<b>Df</b>	190
	<b>Sig.</b>	.000
	<b>Approx. Chi Square</b>	2134.178

Convergent validity was also established as the loading of each of the individual items in a construct is higher than 0.5 [67]. On the basis of the explored factors the following hypotheses were framed:

**H1:** eWOM is positively associated with online purchase intentions.

**H2:** Prior shopping experience is positively associated with online purchase intentions.

**H3:** Return policy are positively associated with online purchase intentions.

**H4:** Perceived risk has a negative association with online purchase intentions.

Table 2: Measurement Scale						
Scale	No. of Items	Reference	Cronbach's Alpha	Eigen Value	% Variance	Cumulative Variance%
eWOM (F1)	7	[69]	.819	3.357	16.784	16.784
Prior Shopping Experience (F2)	3	[70]	.616	3.255	16.277	33.061
Purchase Intentions (F3)	4	[71]	.862	2.453	12.267	45.328
Perceived Risk (F4)	3	[72]	.711	2.355	11.775	57.102
Return Policy (F5)	3	[73]	.586	1.763	8.814	65.916

### C. Purifying the Measurement Model

The testing of proposed hypothesis was done using IBM Amos version 22 with maximum likelihood estimation. The process of model construction was completed in two steps [65]. Initially The measurement model justified by using confirmatory factor analysis [CFA] which is a multivariate statistical technique that helps to analyze the psychometric properties of the scales, before evaluating the structural paths for studying the hypothesized relationship model. The CFA was performed on individual constructs i.e. eWOM, prior shopping experience, purchase intentions, perceived risk and return policy individually before consolidating them in one confirmatory factor analysis model. The results of the CFA as shown in Table 1, highlights that factor loadings, were significant [ $P < 0.05$ ] thereby proving that questions for each latent variable reflects only one underlying construct. The result of Cronbach's Alphas [Table 2], ensured that the scale items demonstrate an acceptable level of reliability in internal consistency [74]. The overall model fit was evaluated using the following statistical indexes as depicted in the Table 3.

Table 3 : Model Fit Indices		
Name of Indices	Default model	Data fitting of the model
Chi square/degree of freedom	481.510/164 = 2.936	Good Fit [value should be less than 3]
RMR [Root Mean Square]	0.530	Good Fit, should be less than 0.08
GFI [Goodness of Fit]	0.735	Not a Good Fit [should be greater than 0.90]
AGFI	0.661	Not a Good Fit [should be greater than 0.90]
NFI	0.947	Good Fit [should be greater than 0.90]
RFI [Relative Fit Index]	0.851	Good Fit [should be greater than 0.90]
IFI [Incremental Fit Index]	0.899	Good Fit [should be greater than 0.90]
CFI [Comparative Fit Index]	0.995	Good Fit [should be greater than 0.90]
TLI	0.947	Good Fit [should be greater than 0.90]
RMSEA [Root Mean Square Error Approximation]	0.081	Good Fit [should be less than 0.08]

### D. Structural model estimation and Hypothesis and Path Testing

For hypothesis testing and to ascertain if the theoretical relationships framed during the conceptualization phase are endorsed by the data also [75], Hypothesis path testing was done

using Structural equation model as shown in Figure 2:

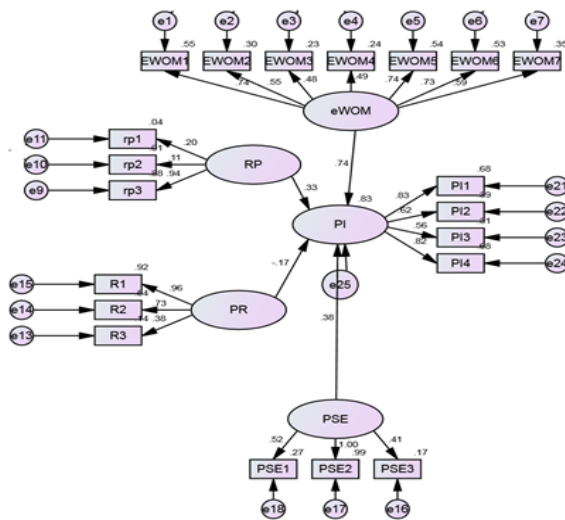


Figure 2: Structure Equation Model

The hypotheses were studied through an investigation of the path coefficients as shown in Figure 2. The analysis supports H1, H2, H3, and H4 as they were statistically significant at  $p < 0.05$ . Table 4 shows the values of the results obtained.

Table 4: Hypothesis Results					
Hypothesis	Regression weight	Estimate	Standard Error	Critical ratio	P Value
H1: Ewom leads to online Purchase intention	0.74	0.618	0.66	9.329	**
H2 : Return Policy leads to online Purchase intention	0.33	1	Reference point	Reference point	**
H3 : Prior shopping experience leads to online Purchase intention.	0.38	.376	.065	5.665	**
H4: Perceived Risk leads to online Purchase intention.	-.017	-.095	..031	-3.015	**
**P <0.05					

In the default model, the regression weight for eWOM [0.74] which suggests that the eWOM has maximum effect on an individual's decision to purchase things online. The regression weight of prior shopping experience is 0.38 followed by return policy [0.33]. Perceived Risk is negatively correlated with online purchase behavior with a regression weight of -0.17 which suggests that because of perceived risk associated with online transactions, people hesitate to purchase online.

## VII. CONCLUSION AND RECOMMENDATION

The results of our analysis justify the acceptance of all proposed hypotheses along with validating the research model. This will provide valuable insights for fostering online purchase intentions amongst young customers. These findings present the prominent role of an eWOM in understanding people's perception regarding the product's pros, cons, price, utility and its worth. Due to the time constraint, consumers are hesitant to make frequent visits to the market. Hence customers treat eWOM can be an ideal platform to collect product/ service information through internet. Additionally, consumers also perceive that online information is unbiased. Therefore, individuals prefer to read eWOM comments before framing their purchase decision [76]. When eWOM readers gain substantiated and convincing information as they believe that eWOM provides factual information regarding the experiences concerning the particular products [77]. This result is consistent with the literature [78,36]. Our study also points out that perceived risk is the key inhibitor in consumer's adoption of online shopping. This is consistent with the previous researchers [79,80,81]. Thus, online retailers ought to judiciously chalk out blue print of risk-reducing strategies so as to curtail perceived risk in shopping online and maximize online purchase intentions [82]. Online retailers ought to highlight the privacy policies along with their online security mechanism on their website. They should invest in superior encryption technology as a means for security measure. To minimize consumers' apprehensions regarding 'feel and touch' aspect of the product in an online shopping purchase, comprehensive product information should be provided on the web pages, so as to make it easy for the consumers to shop without any suspicion in their mind. Considering the importance of prior shopping experience, this study highlights the understanding the customer experience that adds to the reasoning that will help in predicting the future buying behavior. This is in consonance with the research findings of [83] online marketers need to address the issues of low-quality product, post-purchase dissonance, unsafe payment mechanism and fake goods in timely and just manner. This will not only enhance the trust among the shoppers but also stimulate in making online shopping a pleasant experience [84]. A favorable previous purchase experience correlates positively with consumers' likelihood to repeat online shopping. This finding is consonance with the traditional attitude-behavior models [85-86]. Marketers should do correct profiling of the customers along with providing value added services, as they have a strong and direct effect in lowering the information search cost. They can effectively retain the consumers. Our study too validates this notion that offering free returns is an incentive to buy. Marketers should understand and formulate customer friendly simple, transparent, and generous return policy to earn customer loyalty.

E-retailers need to formulate easy to understand return policy. Responding and acknowledging promptly to customers' queries, requests and grievances will not only make customers happy but also win their share of wallet in the times to come.

## VIII. LIMITATIONS

Our research has provided relevant and interesting insights towards understanding of young Indian consumers' online purchase consumers' intentions. Still there are few, limitations associated with our study. However, studying the antecedents of online consumer purchase behavior has a broad spectrum. Our research was confined only to a modest geographical dimension. It is noteworthy that the results and analyses of this study were limited to the convenience sample of college-aged students which may not be truly representative for the entire population. A bigger and more representative sample comprising of respondents from other geographical regions would have been more appropriate. Besides this, online purchase intentions could be further explored by including new constructs like trust, website quality, product categorization and frequency of buying can provide promising direction.

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