

Factors Influencing The Consumers' Intention to Shop Online:

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Abstract:

The success of any business lies in thorough understanding of the behavior of its target customers; hence, in order to safeguard the success of e-business it becomes imperative for the retailers to get a deeper insight into the behavior of their consumers and the factors shaping it. The aim of this study is to explore the factors influencing the web-based shopping intention in UAE and empirically establish a relationship between intention to buy online and customer related factors. The literature review related to the topic advocated testing empirically how various factors influence customer's intention to buy online. For the purpose of this study, a questionnaire was developed, tested and validated to reach the highest level of accuracy of measurement. Factor Analysis were used to group the variables and various other statistical techniques viz., Regression Analysis, Correlation Analysis, One-Way ANOVA and t-test were used to test the various hypotheses. The results revealed in this study could be of paramount importance to the e-merchandisers for formulating sustainable and effective e-marketing strategies and rendering assurance to the online buyers by mitigating the associated perceived risks.

Keywords: *Online shopping; Intention; Shopping Convenience; Perceived risk; Relative advantage*

1. Introduction

The World Wide Web (www) is becoming a vital tool for commerce nowadays. Many retailers are using web as a new market place to market their product and services. With the change in the tastes and preferences of the consumers, wired lifestyle and consumers becoming more techno-savvy more and more retailers are resorting to web to sell their products. Shopping convenience, customized product and services, availability of ample information, better prices and many such factors bolster online shopping. Ubiquity, more choices, customized product and services, cheaper price, instant delivery, information availability, participation in auctions, ability to interact with electronic communities and no sales tax (in many countries) are the benefits of electronic commerce to the consumers (Turban, King, Viehland and Lee 2006). Retailer choose internet as a medium to sell their product as such stores can be established at low cost and the products and services can be updated on demand (Crisp, Jarvenpaa and Todd 1997). Global reach, cost reduction, supply chain improvements, extended hours, customization, new business models, vendors' specialization, rapid time-to-market, lower communication costs, efficiency replacement, improved customer relations, up-to-date company material, no city business permits and fees, etc. are the key factors that attribute to the popularity of e-commerce amongst the organizations (Turban, King, Viehland and Lee 2006). According to the Google survey (2009) conducted on 1410 UAE consumers; more than 69% of the consumers have bought something (www.startuparabia.com). Sales of the Top 500 online retailers grew 11.7% to \$115.85 billion in 2008 from \$103.69 billion in 2007 while Internet Retailer estimates the total retail sales market grew 1.4% (www.internetretailer.com).

The purpose of this study is to explore the factors influencing the web-based shopping intention in UAE through a five-point Likert scale self-administered questionnaire, that was developed and based upon thorough literature review. In this study, twenty two variables were considered to see how they leverage the intention of the customers towards online

shopping. Rest of this paper is divided into six sections. The next section presents a brief review of the literature that shapes the formation of the theoretical framework. It is followed by a section describing the research methodology. Section 4 presents the preliminary research model. Section 5 presents the analysis of the data. Section 6 includes the discussion and the conclusions of this study. Section 7 qualifies the findings of this research by presenting the limitations of this research.

2. Theoretical framework

The success of any business lies in thorough understanding of the behavior of its target customers; hence, in order to safeguard the success of e-business it becomes imperative for the retailers to get a deeper insight into the behavior of their consumers. An answer to what drives the behavior of the internet consumer helps the retailers to devise better strategies to satisfy the consumers. There is a very strong relationship between attitude, intention and behavior. Attitude can precede or follow the behavior (Schiffman and Kanuk 2004). Motivated by the desire to explore the relationship between the two, numerous researchers have constructed various models and propounded several theories on attitude. One such significant theory is the Theory of Reasoned -Action Model (Ajzen and Fishbein 1980). Consumer satisfaction with internet shopping is an attitude that stems from the beliefs about information quality, system quality and service quality (Cheung and Lee 2005).

In a study on motivators for Australian consumer to search and shop online, Michael (2006) found that convenience, saving time, cheaper prices, ability to compare prices, good place to shop for specialty and hard to access products, level of control and ease of comparing products and services are the main motivators of searching and shopping online. Convenience was found to be the key motivator. Also, a few respondents of the study suggested that searching and shopping online saved them from the task of "mundane shopping". A study conducted by Muhmin (2010) reinforced the fact that easier shopping comparison and ability to explore better deal online are the main online shopping motivators. Chiang and

Dholakia (2003) stated that convenience and product type influences the intention to shop online. The intention to shop online increases when the customer perceives shopping in a physical store to be inconvenient; moreover, customers resort to web stores when they perceive the products to be search goods rather than the experience goods. The attitude towards web based shopping is likely to be influenced by the product type and services (Lian and Lin, 2008). Consumers with greater product involvement would prefer shopping in a physical store (Kim, Galliers, Slim, Ryoo&Jongheonkin , 2012).

Delafrooz, Paim&Khatibi (2009) stated that utilitarian online shopping orientation, hedonic online shopping orientation, fun, convenience, customer service, homepage, wider selection and price are the key factors that influence consumer's attitude towards web-based shopping. Service quality impacts the utilitarian and hedonic internet shopping values (Kim, Galliers, Slim, Ryoo, Kin, 2012). Also, the attitude towards computer affects attitude towards web-based shopping (Crisp, Jarvenpaa, Todd 1997). Besides the factors discussed above, a relationship between the type of the product purchased online and the age and gender of the consumers might also exist (Lynch 2003). According to Lynch (2003), the younger consumers in Australia preferred buying music whereas the ones over fifty years of age bought hobby collection. The women in the fifty years of age were reported to use internet to search and shop products related to travel and tourism.

Schaupp and Belanger (2005) evaluated certain factors: technology factors (security, privacy, usability and web design), shopping factors (convenience, trust and trust worthiness, and delivery) and product factors (merchandising, product value and product customization), salient to online shopping satisfaction and found that privacy (technology factors), merchandising (product factor), and convenience (shopping factors) were the key factors that contributed to the satisfaction of the online consumers. According to their study, consumers consider the security factor to be less important than the other factors as they perceive security to be standard for all the e-commerce websites. Instead, privacy was found to be the biggest concern of the online shoppers. Merchandising and convenience while shopping also strongly influence the satisfaction of online shoppers. On the contrary, the research conducted by Vijayarathy (2003) indicated that the privacy is not a significant predictor of online shopping attitude; whereas compatibility, usefulness, ease of use and security were among the significant predictors. Pradas, Miguel, Garcia, Pelaez (2012) explored that trust and security issues, and inability to see the product prior to purchase are the predominant hindrances to shop online. Other hindrances included product related aspects like price, shipping cost, no internet access, and procedures and amplitude of offering.

Chen and Zhaobin (2005) while exploring the factors that influence the attitude of online shoppers in New Zealand found that the web design, website reliability/ fulfillment, website customer service and web site security / privacy are the four dominant factors that influence the perception of online shoppers. Website reliability / fulfillment scored the

highest of the four factors followed by the website customer services, website design and last but not the least website security / privacy. Web quality and playfulness play a significant role in stimulating website use in context of online retailing (Ahn, Ryu&Han , 2007). Provided a customer is willing to purchase a product, the store image can leverage online shopping but familiarity of the store and store style do not possess a strong relation with online purchasing. Product brand image , both directly and indirectly influences the intention to shop online by mitigating the associate perceived risks; on line store image, on the other hand, indirectly affects the purchase intention of online apparel shoppers (Aghekyan, Forsythe, Kwon & Chattaraman, 2012).

A study conducted by Lin, Wu & Chang (2011) found that delivery quality was the most dominant factor that contributed to online customer satisfaction followed by the product quality, information system quality, service quality and perceived price. Ha and Stoel (2009) in their study explored that perceived usefulness, trust and shopping enjoyment that influenced the attitude towards online shopping that was substantiated by the research conducted by Sin, Nor, Agagh (2012). Li and Zhang (2002) identified ten factors which influence on-line shopping and proposed a model based on the theory of reasoned action model (Fishbein and Ajzen 1975) that describes and predicts the relationship among these factors. External environment, demographics, personal characteristics, vendor/service/product characteristics and web quality (all independent variables) were identified as antecedents that directly determine attitude towards on-line shopping. Attitude towards online shopping, intention to shop online, decision making, online purchasing and consumer satisfaction were categorized as dependent variables. A study indicated that social influence has a positive impact on the beliefs about attitude towards web- based shopping as well as the intention to shop online (Lee, Shi, Chang, Lim & Sia, 2011).

3. Research Methodology

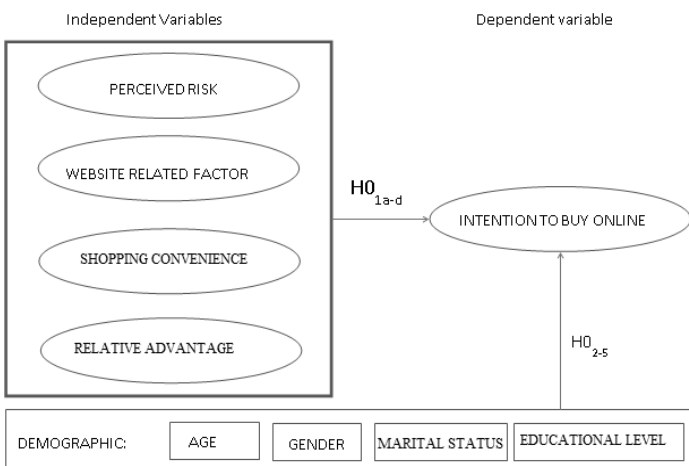
Scientific research is more than fact finding, census or mere talking of records. It is purposeful information gathering, data analysis, and it is also a convincing interpretation for future forecasting. For the present study, the questionnaire methodology was selected. Prior to the commencement of the study a questionnaire was developed. The data for this study was collected from the residents of U.A.E in light of the designed questionnaire, and was analyzed according to prior planning with an attempt to reach the highest level of accuracy and validity. In order to examine the role and importance of factors affecting the intention of consumers towards web-based shopping, the data collected were further analyzed and represented on five point scale, 1-Strongly disagree; 2-Disagree; 3-Moderately Agree; 4-Agree; 5-Strongly agree. For the purpose of examining the reliability of the data, Cronbach's alpha coefficient was considered to measure the internal consistency of the measured total items wise and factor wise too.

4. Research Model and Objectives

In the wake of the literature review and the result of the factor analysis, a research model was proposed (Fig- 1). Intention

to buy online is the dependent factor which is influenced by the other independent factors such as demographic factors, perceived risk, website related factor, shopping convenience and the relative advantage. This study aims to explore the relationship between the independent factors and the intention to shop online. Moreover, the study also focuses on investigating the differences in the consumers' intention when segmented on the basis of the demographic factors like age, gender, marital status and educational level.

Fig- 1 Research Model



4.1 Hypothesis

For the purpose of this study, the following hypotheses were framed.

H01: Perceived Risk (PR), Shopping Convenience (SC), Website Related Factors (WRF), and Relative Advantage (RA) have no significant impact on Intention to shop online (ITSOL).

H01a: There is no significant relationship between Perceived Risk and Intention to buy online.

H01b: There is no significant relationship between Website Related Factors and Intention to buy online.

H01c: There is no significant relationship between Shopping Convenience and Intention to buy online.

H01d: There is no significant relationship between Relative Advantage and Intention to buy online.

H02: There is no difference in Intention to shop online when segmented by age.

H03: There is no difference in Intention to shop online when segmented by gender.

H04: There is no difference in Intention to shop online when segmented by marital status.

H05: There is no difference in Intention to shop online when segmented by Education.

5. Results and Analysis

5.1. Summary of descriptive statistics

Of the total 101 respondents in the sample, 64.4% were male and the remaining 35.6% were female. Of the complete sample, 36.6% people have bachelor degree and 63.4% were postgraduate degree holders. 69.31% professionals' occupation was service, 9.9% was self-employed and the remaining 20.79% were student. 50.5% people were found married and 49.5% people were unmarried.

Table-1 Demographic breakdown of the samples (n=101)

Gender	Frequency	Percentage	Education	Frequency	Percentage
Male	65	64.4	Under graduate	37	36.6
Female	36	35.6	Post Graduate	64	63.4
Total	101	100	Total	101	100
Age			Income		
<20 years	6	5.94	<AED 5000	37	36.64
20-30	58	57.43	5000-10000	35	34.65
30-40	27	26.73	10000-20000	23	22.77
40-50	9	8.9	20000-30000	4	3.96
>50 years	1	0.99	>AED30000	2	1.98
Total	101	100	Total	101	100
Marital Status			Occupation		
Single	50	49.5	Service	70	69.31
Married	51	50.5	Self Employed	10	9.9
Total	101	100	Student	21	20.79
			Housewife	0	0
			Total	101	100

5.2. Online Product Purchase behavior

Amongst the product bought online, air tickets (25.3%) topped the list as most of the respondents resort to online shopping for purchasing the air tickets. Purchasing books (10.59%) through web is also one of the common trends. Consumers also prefer buying music (7.05%), software (7.65%), flowers (7.64%), fashion accessories (7.06%), magazines (6.47%) and many more items online (refer table-2). It must be noted that most of the items purchased online involves quite a less perceived financial, security and product associated risk. Hence, it may be inferred that the intention to buy such product is not influenced by the perceived risks.

Table -2 Online Product Purchase behavior

Items Bought	Frequency	%	Items Bought	Frequency	%
Online			Online		
Books	18	10.59	Furniture	3	1.77
Magazine	11	6.47	Antique	1	0.59
Hobby	7	4.12	Tour	10	5.89
Music	12	7.05	Air tickets	43	25.3
Software	13	7.65	Movies tickets	15	8.81
DVDs	6	3.53	Health related items	1	0.59
Flowers	13	7.64	Others	5	2.94
Fashion	12	7.06	Total	170	100

5.3. Summary of Measurement Scale

Twenty four variables were studied but two variables were dropped due to some statistical reasons. These variables were grouped into five factors (refer table-3). The fear that the product purchased online may not be the same as mentioned in the website and may not give the assured result, doubt in the financial security, risk associated while providing the personal and credit card details, financial risk, failure to provide signed receipt, difficulty in product replacement and delayed delivery of the products purchased online were grouped as the “perceived risk” associated with the online purchase. The fact that online shopping saves a lot of time, is available 24/7 and benefit of home delivery saves a lot of time accounted for the factor ‘shopping convenience’ which is believed to positively influenced the attitude and intention to shop online. The ‘website- related factor’ such as the presence of picture/ video of the product on website, easy navigation and customization of the website also leverage the intention of the online shoppers. Compared to a physical store, availability of wider choice of products online, a better price comparison and enjoying a faster and hassle free shopping experience was categorized as ‘relative advantage’ of web-based shopping. Respondent’s likelihood to shop online in the future was grouped as ‘Intention’ factor towards shopping online.

Table-3 Rotated Factor Matrix

Variables	Factors					Cronbach's Alpha
	1	2	3	4	5	
Product purchased online may not be the same as mentioned in the website.	.801					0.878
Doubt financial security while shopping online.	.796					
Providing personal information is risky.	.784					
Providing details of credit cards is risky.	.777					
Financial risk is involved while OLS (online shopping).	.762					
Product might not give assured result as promised in the website.	.758					
No signed receipt is provided in OLS	.613					
Replacement of the product is a big difficulty.	.599					
Delivery of the products is not on time.	.426					
I would certainly purchase through web.		.839				0.759
I may buy products online, probability is high.		.710				
I see myself purchasing online in the future.		.706				
I will see if I can buy products online.		.637				0.797
OLS saves lot of time.			.802			
OLS is available 24/7 which makes life comfortable.			.753			
Delivery of the products at door step saves time and physical exertion.			.748			0.656
Pictures and video of products on the website makes shopping easy and enjoyable.				.805		
Customization of website magnetizes more shoppers.				.671		
Easy navigation of website helps shopper during purchase.				.619		0.615
Wider and better choice of products is available online.					.846	
Compared to shopping in a physical retail store, OLS is much faster.					.628	
Better price comparison in OLS.					.577	

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.

5.4. Hypothesis Testing

In this study, five hypotheses have been designed and tested. The statistical methods applied, significant value and result of each hypothesis testis represented in Table-4.

Table-4 Summary of Results from the Hypotheses Testing

SN	Hypothesis	Statistical Testing Method	Sig. Value	Results
H01	Perceived Risk, Shopping Convenience, Website Related Factor, and Relative Advantage have no significant impact on Intention to shop online.	Regression Analysis	0.000	Rejected
H02	There is no significant difference in Intention to shop online when segmented by age.	Analysis of Variance (ANOVA)	0.337	Accepted
H03	There is no significant difference in Intention to shop online when segmented by gender.	Independent t-Test	0.243	Accepted
H04	There is no significant difference in Intention to shop online when segmented by marital status.	Independent t-Test	0.706	Accepted
H05	There is no significant difference in Intention to shop online when segmented by Education.	Independent t-Test	0.384	Accepted

Intention to buy online correlated positively and significantly with two independent variables and not significant with other two variables. Therefore the research hypothesis H01c- H01d was rejected and H01a- H01b was accepted.

Table -5 Multiple Regression Analysis for Intention

Model		Coefficients ^a				Sig.
		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	
1	(Constant)	9.624	3.016		3.191	0.002
	Perceived Risk	-0.059	0.049	-0.113	-1.197	0.234
	Website Related Factor	-0.191	0.200	-0.095	-0.951	0.344
	Shopping Convenience	0.468	0.153	0.311	3.065	0.003
	Relative Advantage	0.296	0.132	0.220	2.240	0.027

a. Dependent Variable: intention

The study depicted that demographics of the consumer such as age, gender, marital status and education does not influence the decision to shop through web. Hence, research hypotheses H02-H05 is accepted. Correlation analysis was used to explore the relationship between the various factors under study (refer table -6). Intention was found to be significantly related to shopping convenience and relative advantage.

Table-6 Correlation Analysis of Factors

Correlations	Perceived Risk	Intention	Shopping Convenience	Website Related Factor	Relative Advantage
Perceived Risk	1				
Intention	-.189	1			
Shopping Convenience	-.105	0.365**	1		
Website Related Factor	.150	0.039	0.330**	1	
Relative Advantage	-.135	0.319**	0.334**	0.217*	1

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

* Correlation is significant at the 0.05 level (2-tailed).

6. Discussion and Conclusion

Through this research, “An intention to buy online” operational model was developed and tested with some statistical tools and techniques to verify the existence of relationship between dependent variable and independent variables. The model reveals the relationships. The results indicate no relationship between the shoppers’ perceived risk and the intention to purchase online, which is not consistent with the prior study of Udo(2001); Teo (2002); Ramyah, Dahanteck and Afaqi(2003); Schaupp and Belenger(2005); and Yulihastri, Islam and Daud (2011) that support the fact that perceived risk, privacy and security, in particular, are important predictors in online shopping and negates the intention to buy online. An explanation to the result achieved might be that the most of the respondents purchased air tickets, books and magazines, movie tickets, music and software (65.87%), and have already shopped online; hence, they consider online shopping to be free from such risks. Privilege to shop 24/7 on web, delivery of the products at the door step saves time which renders the consumers a convenient shopping experience that magnetizes more e-shoppers. The presence of shopping convenience frames a strong consumers’ intention to shop online (Schaupp and Belenger (2005); Michael (2006); and Paim and Khatibi (2009)). Presence of picture and video of product on the website, customized website and easy navigation are not related to the intention to shop online. This is not consistent with the findings of Chen and Zhaoabin (2005). Intention to buy online is highly influenced by the relative advantage the customers enjoy shopping online over offline shopping. Compared to shopping in a physical store, online shopping is faster, renders wider and better choice of products and services, and offers better price comparison (Communale and Christie(2004); Michael(2006); and Paim and Khatibi (2009)).

The key finding of the study is that intention to purchase online is significantly related to the shopping convenience and the relative advantage. What propels a customer to shop online are the relative advantage and the convenience they enjoy while shopping online over shopping in a physical store. Customers form an intention to shop online because online shopping makes the shopping easier, faster, better and hassle free as compared to shopping in a physical store. Consumers prefer to save time by shopping online rather than taking the pains of shopping in a physical store that could be time consuming and exerting. Since the possibility to shop round

the clock from physical store is quite less, customers resort to shopping through the web. Specifically for the time-wired customers, online shopping is a boon and is just a few clicks away. Perhaps the surprising and the interesting finding of the study is that no relationship exists between perceived risk and intention to shop online. The underlying rationale is that the respondents are well informed, familiar with technology, have prior e-shopping experience and usually purchase from the authorized web stores which mitigates the associated perceived risks. Also, the website related factor is not considered to be an important predictor towards intention to shop through the web.

7. Limitations of the study

There are a few limitations of the study. Firstly, the study was conducted on a sample size of 101 respondents which is not an exciting number and was conducted on the students and teachers of one particular university. Secondly, most of the other factors that are believed to leverage the intention to shop through web, like attitude towards computers (Crisp, Jarvenpaa and Tod, 1997), products factors (Schaupp and Belenger, 2005), service, information and system quality (Cheung Lee, 2005), trust in web merchants (Communale and Christie, 2004) and many more such factors were not studied in this research. Thirdly, the study does not focus on the intervening factors that might change the behavior from the intention.

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