

## Key Antecedents of Online Purchase Behaviour of Customers: Application of Theory of Reasoned Action

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### Abstract

Online shopping plays an integral role in the daily routines of individuals, compelling consumers to shift their traditional purchasing habits to digital platforms due to the widespread influence of digitalization. This study aims to evaluate the impact of several key factors on online shopping behavior. Utilizing the Theory of Reasoned Action, the research focuses on perceived usefulness, perceived risk, website quality, and product information as determinants influencing customers' behavior in online shopping, while also considering the moderating effect of attitude toward online shopping. The study adopts a descriptive research approach and administers a structured questionnaire to 224 online shoppers, employing convenience sampling. Results indicate that perceived risk significantly shapes consumers' attitudes toward online shopping compared to other factors such as perceived usefulness, website quality, and product information. Consequently, this suggests that online retailers can devise strategies centered on fostering trust among consumers, thereby influencing their inclination to make purchases through online platforms.

**Keywords:** Online shopping, Theory of Reasoned Action, Consumer Attitude, Perceived Risk, Perceived usefulness, website Quality, Product information.

### INTRODUCTION

Today, the online is recognized as a crucial communication channel that competes with traditional forms of business. Over the past two decades, online shopping has emerged as the dominant mode of conducting transactions in the realm of e-business and is poised to be the future of shopping worldwide. According to statista, India's e-commerce industry has experienced remarkable growth, and shows a dominant growth over the years, even though a stark contrast to the slower overall economic growth in the country. Even the rising inflation rate has not dampened the performance of the online shopping industry in India. The reasons for this growth are evident. Innovative online payment methods and increased internet penetration have driven this industry forward. The expanding reach of internet technology in India holds immense potential, promising reduced product and service delivery costs and the ability to transcend geographical boundaries, bringing buyers and sellers together. According to the Hindu Business Line, the surge in internet usage among younger age groups in India has provided a promising outlook for online retailers. According to the Economic Times, many start-up companies also have established online portals to sell both products and services, aiming to reduce marketing costs and subsequently lower the prices of their offerings to maintain a competitive edge in the future market.

In the modern technological landscape, individuals can conduct business transactions remotely. The emergence and integration of internet technologies have unlocked fresh opportunities for manufacturers and service providers through the avenue of online shopping. This mode of commerce is referred to by various names such as virtual store, e-shop, web-shop, internet shop, web store, and online storefront. Mobile commerce, or m-commerce, has seen a surge in popularity recently. The appeal of various coupons and discount offerings is a driving force attracting customers to opt for online shopping (Urumsah 2015). Notably, one of the significant advantages of online shopping is the ability to compare products across competitors concerning price, color, size, and quality (Venkatesh et.al.,2022). Furthermore, the convenience of making purchases from one's location has become a compelling reason for consumers. While this might seem trivial, it remains a noteworthy incentive for online shoppers.

Online shopping has become an indispensable part of every person life in the world. People don't want to spend much time and enjoy the feelings of physical shopping; instead, they are ordering anything for their day-to-day needs through online platforms. Technological advancement also compels people to do their shopping online. Online consumerism's attitude penetrates and implants its roots in the minds of consumers (<https://financesonline.com/>). Simultaneously, online scams and frauds also make people move towards physical shopping instead of continuing as customers of e-tailors. So, to find out the antecedents that make people continue to buy a product from e-commerce platforms, this research was conducted.

## **THEORETICAL BACKGROUND**

The theory of the Reasoned Action model has applied this research to study how the antecedents such as perceived usefulness, perceived risk, product information, and website quality create a positive attitude in consumers towards online shopping, then how it will be converted into actual shopping behavior of the consumers in online.

## **REASONS FOR THE STUDY**

According to Statista, India's e-commerce market stands as one of the largest globally, experiencing robust growth driven by technological advancements and mobile communication developments. In 2022, the e-commerce market in India attained a value of \$71.5 billion. Forecasts indicate a projected escalation to \$358 billion by 2028, showcasing a Compound Annual Growth Rate (CAGR) of 30.2% anticipated between 2023 and 2028. Notably, the private Telecom companies In India, provide high-speed internet and free Wi-Fi services to customers, contributing to India's as a premier internet service provider. As per Kantar's assessments, from April 2020 to March 2022, approximately 10.7 million households made online purchases of various products, totaling an expenditure of around Rs 3,035 crore. Within this group, nearly 13 percent, equivalent to 1.4 million households, were identified as advanced e-commerce consumers, exhibiting increased spending and purchasing a wider array of product categories online. The country boasts a significant number of families engaging in online purchases annually. Leveraging Information and Communication Technology (ICT), online retailers in India offer diverse shopping experiences, with a particular focus on varieties of products and swift delivery services, enhancing the overall customer experience.

The emergence of nuclear family households in India has significantly influenced the demand for various products which is available online for their needs. Additionally, double-income families, constrained by time, prefer the convenience of online stores for their day-to-day needs. According to Kantar's survey, approximately 50 percent of the Indian population resides in a nuclear family, contributing to the country's preference for online shopping. Despite the evident significance of online shopping in India, there remains a dearth of comprehensive studies in this domain. Therefore, this study endeavors to explore Indian customers' purchase behavior concerning products available online, considering the aforementioned attributes and factors.

## **LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT**

### **Perceived Risk**

Perceived risk within the realm of online shopping refers to the potential for encountering losses while striving for desired outcomes. It encompasses a feeling of uncertainty combined with the likelihood of unfavorable consequences (Cheung

et.al 2011). Various scales have been devised by researchers (Davis 1989, Horst et.al 2007, Hussain et.al., 2017) to gauge how consumers perceive the risk of unfavorable occurrences during online shopping. This sense of risk often dissuades consumers from feeling comfortable making purchases online. When consumers perceive a heightened level of risk, it serves as a barrier to their willingness to buy products or services online (Masoud 2013). Many consumers harbor concerns about divulging their credit card details to online retailers, and this lack of trust in most online providers hinders their inclination to conduct financial transactions online. As a result, this perceived risk leads consumers to abstain from utilizing their credit card information online, contributing to their reluctance to engage in electronic transactions (Wai et.al., 2019). Hence it is hypothesized that,

H1: Perceived risk does not significantly influence the attitude towards online shopping.

### **Perceived Usefulness**

Perceived usefulness refers to an individual's perception of the potential for new technology to improve their performance (Davis 1989). Tandon et.al defined perceived usefulness involves evaluating how a website can provide value and enhance efficiency for its online customers. In the context of online shopping, usefulness relates to the extent to which customers believe that using online as a platform will enhance their effectiveness and performance, thereby enriching their overall shopping experience (Kripesh et.al., 2020). This perception of usefulness stems from the experience of shopping online. Al-Debei et.al found that online shopping presents several benefits, such as access to detailed product information, convenience, swift transactions, and the opportunity for cost-effective and straightforward purchases. Within these advantages, the perceived speed of access stands out as a particularly crucial factor influencing the perceived usefulness. It is assumed that,

H2: Perceived usefulness does not significantly influence the attitude toward online shopping.

### **Website Quality**

The website serves as a platform for sellers and buyers to connect. The caliber of the website encourages consumers to compare a broader range of products they intend to buy. When a website provides high-quality and relevant information about products and services, it influences consumers to make purchases online (Rahman, & Hossain 2023). Website quality encompasses factors like user-friendliness and platform accessibility. It consists of information quality, system quality, and service quality. A high-quality web platform effectively translates consumers' intent to purchase into actual transactions (Gao & Li 2019). A well-designed website attracts a large number of consumers, resulting in increased traffic, but this influx may lead to a less satisfactory experience for some consumers (Kouser et.al 2018). So, the hypothesis is framed as,

H3: Website quality does not significantly influence the attitude towards online shopping.

### **Product information**

Hong 2004 studied the effect of verbal and visual information about products on purchase intention. They concluded that among the two, verbal product information has a significant influence on purchase intention while doing online shopping. Moreau et al. 2001 explained product information as the objective product knowledge that gives rise to customers' interests. The advantage of an online environment is that it provides scope to browse and get a great deal of information about the products and services. The perception of products by online customers depends on the detailed information available about the product quality since like a conventional store customers cannot touch, feel, or smell products in an online environment (Park & Kim 2006). They are dependent on the information available about the product online. Hence it is hypothesized that,

H4: Product information does not significantly influence the attitude toward online shopping.

### Attitude towards online shopping

Allport (1935) defined attitude as “A mental and neural state of readiness, which extends a directing, influence upon the individual’s response to all objects and situations with it is related’. Furthermore, consumers' attitude towards online shopping is closely linked to their inclination and overall assessment, representing their preferences and aversions (Wu 2003). Emotions and a favorable perception are the foundational outcomes that shape customers' attitudes and influence their behavior to buy online. A positive online shopping attitude correlates with heightened consumer online shopping behavior (Akroush & Al-Debei 2015). In conclusion, consumer attitude refers to the likes and dislikes of customers. So, it is assumed that,

H5: Attitude towards online shopping moderates the relationship between the antecedents and online shopping behavior.

## RESEARCH METHODS

### Pilot study of Questionnaire

For the development of measurement items, previous studies were reviewed to adapt measures. To identify and prevent complications in the study, a pilot test and pretest were conducted using a questionnaire prepared specifically for individuals with online purchasing experience. The purpose of the pilot study was to assess the questionnaire's clarity, logical consistency, and coherence by involving 30 online shoppers. This process aimed to refine the questionnaire and predict potential data collection challenges (Quinones et al., 1998). Based on the pilot study results, adjustments were made to the questionnaire. Specifically, its length was shortened as the longer version was found to pressure respondents, leading to a decline in data quality. Consequently, certain items from the constructs of perceived risk, perceived usefulness, website quality, and product information were removed.

### Data collection procedure

This research method is comfortable where the study involves more subjects. The outcome of this method provides a generalization of the study results. Primary data was collected by using convenience sampling methods and a structured questionnaire. 224 respondents were found suitable for the processing of the data. The questionnaire is framed with the variables of consumer characteristics, perceived risk, perceived usefulness, website quality, product information, and online shopping behavior of the customers. The experience of the respondents towards the various dimensions of online shopping is measured by Likert five points scaling from 5 to 1, strongly agree to strongly disagree.

## RESULTS

**Table.1**  
**Consumer characteristics**

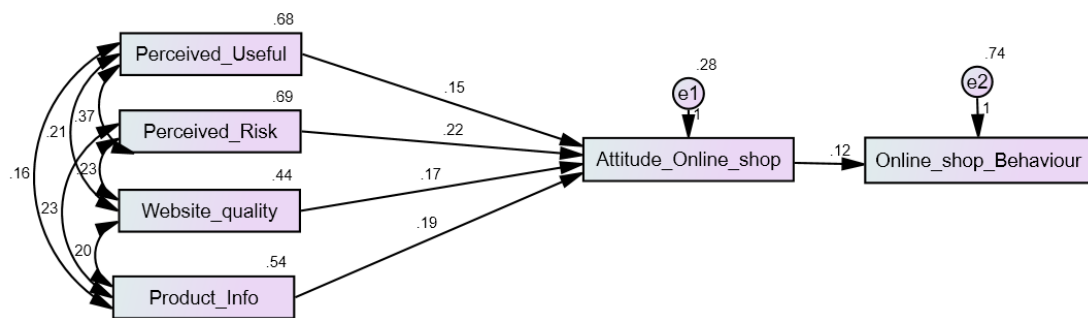
Variables	Attributes	Frequency (N = 224)	Percentage (%)
Gender	Male	93	41.42
	Female	131	58.48
Age	Less than 25 years	64	28.58
	25 to 50 years	153	68.30
	More than 50 years	7	3.12
Marital status	Married	200	89.29
	Single	24	10.71
Educational Qualifications	UG	153	68.30
	PG	71	31.70
Occupation	Private employee	204	91.07
	Government employee	20	8.93
Income	Below 25000	21	9.37

	25001 to 35000	166	74.11
	35001 to 45000	23	10.27
	Above 45000	14	6.25

Source: Primary data

Table 1 displays information on the characteristics of consumers who participated in this study. According to consumer-distributed gender data majority (58.48) participated by female members rather than male. Age data exposed to least 3.12 percent of respondents fall under the more than 50 age categories. Marital status data shows that 89.29 respondents got married. Undergraduate completed people actively involved in this research (68.30%). Occupation-wise database of the respondents, 91.07 were working in the private sector. Above 45000 income holders are just 6.25 percent among all other income category people.

**Figure.1**  
**Online Shopping Behaviour - SEM Model**



**Table.2**

**Model Fit Summary**

Model	CMIN	Df	P	CMIN/df	GFI	CFI	NFI	RMR
Online Shopping Behaviour	21.508	4	.000	5.377	.970	.942	.932	.044

Source: Primary data

Table 2 portrays the goodness of fit index of the research model. All the values are fit and standard according to the statistical parameters.

**Table.3**  
**Regression results**

H	Endogenous variables		Exogenous variables	Estimate	S.E.	C.R.	P	Label
H2	Attitude toward Online shopping	<---	Perceived Usefulness	.145	.053	2.763	.006	Rejected
H1	Attitude toward Online shopping	<---	Perceived Risk	.217	.054	3.998	***	Rejected
H3	Attitude toward Online shopping	<---	Website Quality	.172	.063	2.711	.007	Rejected

H	Endogenous variables		Exogenous variables	Estimate	S.E.	C.R.	P	Label
H4	Attitude toward Online shopping	<---	Product Information	.194	.055	3.518	***	Rejected
H4	Online Shopping Behaviour	<---	Attitude toward Online shopping	.118	.086	1.384	.166	Accepted

Source: Primary data

Table 3 portrays the regression results of the model. Among all the antecedents, perceived risk influences (.217) ie: a 21 percent prediction of the attitude of customers towards online shopping and the least is predicted by perceived usefulness (.145).

## CONCLUSION

Online shopping indeed holds immense potential for the future compared to traditional direct shopping methods. The primary aim of this study was to investigate the factors that influence the online shopping behavior of consumers in India. The research model proposed for this study aimed to examine the interconnected relationship among perceived risk, perceived usefulness, website quality, product information, and their impact on consumers' decisions to purchase from online retailers.

The study's findings revealed that perceived risk holds a significant influence on consumers' attitudes toward online shopping, emphasizing its crucial role in shaping consumer behavior. To boost online sales, online retailers are encouraged to provide secure payment platforms and educate consumers about payment procedures. Additionally, incentivizing customers, both existing and new, to utilize online payment methods over cash transactions can be an effective strategy. The key lies in resolving consumer issues associated with online shopping and providing the necessary education to ensure a seamless and effective shopping experience. This, in turn, significantly influences consumer behavior towards making purchases through online platforms.

Moreover, empirical evidence highlighted the pivotal role of perceived usefulness in shaping and enhancing consumers' overall online shopping behavior. To capitalize on this, marketers are urged to educate consumers about the advantages of online shopping through diverse social media platforms and promotional tools, aiming to cultivate an understanding among Indian consumers about the significance of online shopping.

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