



An Analysis of Those Factors Influencing Customer's Online Buying Behaviours

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Article History	Abstract
Received: 06 June 2023 Revised: 05 Sept 2023 Accepted: 27 Oct 2023	<p>Today, the internet has changed the lifestyle of every person in the world who works in any sector. So, this advancement of technology has also impacted consumers buying behaviour as they move from traditional stores to online stores. Consumers can buy any item, durable or non-durable, at any time or any place without spending extra money or time. In this paper, we identify the factors that motivate customers to shift from traditional to online stores. These factors may vary from person to person, and their buying behaviour is not the same. So, the main motive of this study is to identify those factors that influence consumers' online shopping behaviour using exploratory factor analysis. A survey was conducted to accomplish our objective, in which 341 respondents participated, and the data were analysed using IBM SPSS.</p>
CC License CC-BY-NC-SA 4.0	<p>Keywords: Internet, Online shopping, Consumers behaviour, Factors Analysis</p>

1. Introduction

The Internet plays an essential role in modern life; through the World Wide Web (WWW), everything is connected, including social contact, shopping, business transactions, etc. People's lifestyles have also changed, so they are moving away from the old ways of doing things and towards the digital new age. Previously, food, clothing, and shelter were considered primary needs, but now "internet" has been added to the list. With this development in technology its effects on consumers buying behaviour, many consumers can shift from traditional stores to online shopping sites to purchase a variety of products and services, as a result of the telecommunications industry's revolution. Online shopping offers a wider range of product information and a larger platform for buyers and sellers to meet than traditional stores. It also includes transactions in which consumers can buy goods or services at any time and from any place through the Internet without spending extra time or money. Online shopping is becoming more common in today's world as a result of changes in working culture and technological advancements. In the past two years, there have been a lot of new e-commerce sites that compete with each other by giving customers discounts like free shipping, coupons, gifts, easy return policies, and many others. Recent research shows that some of the most popular online websites in India are Flipkart, Amazon, Snapdeal, Paytm, Myntra, eBay, Jabong, Shopclues, etc. But sometimes consumers may worry about things like the security of their payments and getting help if they need it when they shop online. Because of the advancement in internet technology, online payments are now a universal option for making purchases on online sites. Internet payments boost up consumption success while also reducing internet security due to their virtual nature. According to Bourlakis M, Papagiannidis (2008), a study was conducted focusing on how, in the fast-developing internet era, online shopping is widely regarded as a method of getting products and services. Consumer attitudes can go as hindrances or opportunities for marketers in this environment, so studying is essential for e-marketers to know consumer attitudes. While making a marketing strategy, it might not be a good idea to ignore or dismiss what customers say about a brand or service. According to Lee et al. (2009), prior research on increased customer satisfaction results in higher earnings for businesses. Customer satisfaction is a key success factor for every business. Gefen and Straub (2003), Hassanein and Head (2007), and Lin (2011) research on virtual reality, which is always changing, it was suggested that trust is a direct indicator of how people feel. Jun and Jaafar (2011) conclude from their research that any business's primary objective is to meet the demands of its customers by supplying them with goods and services that satisfy them. Pandey and

Chawla (2015) stated in their study that smart marketers can predict what their customers will do by knowing how they feel. According to the study by George et al. (2015), trust and loyalty have a close relationship with one another, and consumers typically place a great deal more faith in retailers than they do in the brands who sell them. According to Jadhav and Khanna (2016), the primary objectives of people for shop online are convenience, the ability to save time and money, the ability to take advantage of special deals and promotions, the ability to make direct product comparisons, and satisfactory customer service. Chaturvedi et al. (2016) research there is no face-to-face interaction between the consumer and the vendor in online shopping, making it difficult for the customer to establish confidence in the seller. To convert a potential consumer into a paying customer, an e-commerce merchant must earn their trust. According to R. Sivanesan (2017), research that consumers have the opportunity to select goods and services to evaluate the discounts offered by other companies on online sites compared to traditional stores. Additionally, research by Aziz and Wahid (2018) shows that price comparisons are simple to complete while making an online purchase. The purpose of this research is to gain an understanding of how customers behave while engaged in online shopping, including their preferences, likes, issues, and the factors that motivate them. So in this study, we analyze the factors that influence a consumer's decision to buy a product online, including factors like convenience, trust, risk, knowledge of the product, time, experience, safety, etc., using a factor analysis approach.

Objective of the study:

- To evaluate consumers' perception towards online shopping.
- To explore the factors that influences the behavior of customers when shopping online.

2. Literature Review

Internet has become a popular way of selling different kinds of products and service in today's world. Whether, they are durable or non-durable products, everything is available on online websites. Some websites are specially planned for special products or specific product categories only, and some websites are solely for selling purposes. According to Fenech and OCass (2001), consumers are making an effort to purchase items from online sites in the hope of obtaining them at the lowest possible price. Gurvidar Shergill et al. (2005) mentioned in their study that there are some factors influencing the customer to buy online that are based mainly on website security, reliability, privacy, web design, fulfilment, and customer service. According to Karlsson et al. (2005), people are willing to make an effort to purchase products online because they want to save money, and because online expenses are projected to be cheaper, pricing is the primary reason for customers to shop online. According to Teo (2006), consumers expect benefits from online sellers such as sufficient product information, the convenience of use, internet security, and quick access. Jayawardhena et al. (2007) conducted their research with the help of the internet and found that "sensitive" internet users were eager to compare prices. According to Dawn and Kar (2011), customers who purchase online want on-time delivery of products or services, a reliable supply chain, and clear instructions for product returns. Moshrefjavadi et al. (2012) conducted a study on several aspects that influence people's shopping behaviours while they are doing it online. Balamurugans (2013) research indicates that consumers want websites to be simple and that the security of internet usage, the threat of payment, and the features of the products all influence consumer buying behaviour. According to Jayasubramanian et al. (2015), customers can prefer to shop online because there are a greater variety of products, service is faster, prices are lower, and they can give feedback to other customers about their experience. Hasanov and Khalid's (2015) research also shows that there are some factors, like customer service, effective logistics management, the distribution system, and customer reviews, that have a greater impact on consumers' feelings about online shopping. According to a study by Rahman et al. (2018), the wide range of products available on online sites and time savings are the two main reasons customers want to buy products online. According to Srivastava and Bagale (2019); Joseph (2019) Online businesses use numerous plans, discounts, and exchange offers to attract customers. Additionally, research by Teo et al. (2002), Nazir et al. (2012), and Manu and Fuad (2022), indicate that consumers observe the advantages of online shopping because it provides the necessary product information. But sometimes, consumers didn't trust online retailers and their websites because they didn't give enough information about the goods and services they wanted to buy. Some people are afraid to buy things online because they think there is a risk that their personal and financial information will be theft, which they think will ruin a transaction, and because they don't know what problems might happen during online transactions. Liang and Lai (2002) research that sometimes consumers have trouble returning or exchanging items they purchase through online. Some websites allow consumers to return goods to online stores, but sometimes online

stores don't offer this service. Consumers are also afraid to shop online because they don't know how to use the internet, so they prefer traditional ways of shopping because they give them chance to move around and get involved. Katawetawaraks and Wang's (2011) research shows that some customers are less likely to buy products from online shops when the websites are slow, hard to use, or are worried about getting a virus. Khare (2016) and Arpana (2020) indicate in their research that the marketing strategies used by online stores to attract customers do not easily influence Indian consumers because Indian consumers are relatively cost-sensitive and conservative in their purchasing habits.

3. Materials And Methods

The majority of respondents who took part in the survey were in the following categories: government employees, private employees, self-employed employees, students, and others, with a sample size of 341 out of 350 respondents. The questionnaires were sent to different people who use the Internet. Nine of the survey forms were rejected because they were not properly filled, so they were not used in this analysis. The respondents were selected based on the convenient sampling technique. Surveys were used to collect the primary data, and respondents were given questionnaires to fill out on their own time. The questionnaire was divided into two separate parts. In the first part of the survey, give information about the demographics and socio-economics of the consumers and know how people use the Internet, how much time they spend on the sites, and which shopping sites they prefer to use. In the second part of the survey, the assignment is a set of questions related to the research question from the first part. The questionnaire had a total of 29 questions and used a seven-point Likert scale with response ranges that went from "strongly disagree" =1, "disagree" =2, "somewhat disagree" = 3, "neither agree nor disagree" =4, "somewhat agree" =5, "agree" = 6, and "strongly agree" =7. After collecting the data, the results of the questionnaires were tabulated and presented in table form.

Description of the respondents and Data Analysis

With the help of the Statistical Package for the Social Sciences (SPSS), the prime data from the questionnaire were collected and carefully analysed. This statistical tool allows for accuracy while also making data easy to understand and simple to use. There was both an exploratory and a descriptive analysis carried out. The results of the demographic and socio-economic status and factors analysis of the respondents are presented below in table form, along with the answers to some introductory questions about the respondents' usage of the internet and shopping sites, the amount of money spent by the respondents, the time spent shopping, and the types of products that are most commonly purchased through online shopping websites, etc.

According to the data in **Table-1**, the majority of respondents who identified their gender were male (58.1%), whereas the number of female respondents was (41.9%). Male respondents made up the majority of people who shop online, in contrast to female respondents, who made up the majority of people who shop online.

3. Results and Discussion

Variables	Group	Frequency	%
Gender	Male	198	58.1
	Female	143	41.9

Source: Primary data Table-1

According to the data in Table-2, explain the age group ranging from 19 to 29 years old made up the majority of respondents (58.7%); a second majority of respondents were aged between 30 and 40 (20.2%); followed by the elderly people who were above the age range (41 to 50), who made up just a small number (16.1%). The percentage of younger respondents, aged 18 or younger, was (4.7%), while the number of older respondents, aged 50 or older, and was just (0.3%).

Variables	Age of respondents	Frequency	%
Age	Below-18	16	4.7
	19 to 29	200	58.7
	30 to 40	69	20.2
	41 to 50	55	16.1
	Above 51	1	0.3

Source: Primary data Table-2

In **Table 3**, most of the people who participated in the survey were students (33.1%) and private employees (28.7%), followed by others (24.0%), self-employed people (7.3%), and finally government employees (6.7%).

Variables	Occupation of the respondents	Frequency	%
Occupation	Government employee	23	6.7
	Private employee	98	28.7
	Self-employee	25	7.3
	Students	113	33.1
	Others	82	24.0

Source: Primary data Table-3

Table-4 shows that (40.2%) of people made less than INR 10,000, (16.4%) of people made between INR 10,000 and 25,000, (26.1%) of people made between INR 25,001 and 40,000, (6.2%) of people made between INR 40,001 and 55,000, and (11.1%) of people made more than INR 55,001.

Variables	Group	Frequency	%
Income (per month)	Less than 10,000	137	40.2
	10,001 to 25,000	56	16.4
	25,001 to 40,000	89	26.1
	40,001 to 55,000	21	6.2
	Above 55,001	38	11.1

Source: Primary data Table-4

In **Table-5**, it is shown that the majority of respondents did not have a set time for online shopping (54.3%), and those who bought products at night (24.0%). Some respondents preferred online shopping in the evening (13.2%), while others preferred shopping during lunch hours (4.4%). Some respondents preferred online shopping during work hours (2.6%), while others did so in the morning (1.5%).

Variables	Time for online shopping	Frequency	%
Time	Morning	5	1.5
	Work hour	9	2.6
	Lunch hours	15	4.4
	Evening	45	13.2
	Night	82	24.0
	Any time	185	54.2

Source: Primary data Table-5

In **Table-6**, the highest number of products that respondents purchased from online retailers in a month was between 2 and 5 times (40.2%). The least number of products that respondents purchased from online shopping in a month more than 10 times was (7.9%).

Variables	Group	Frequency	%
Purchased products from online in a month	Once	79	23.2
	2 to 5 times	137	40.2
	6 to 10 times	29	8.5
	More than 10 times	37	7.9
	No Idea	69	20.2

Source: Primary data Table-6

In **Table 7**, it is shown that the respondents who spent the most money on online shopping spent less than 10,000 (35.5%), the same amount as those who spent between 1,000 and 5,000 (35.5%), and the least amount those respondents spent on online shopping in a month was (13.2%).

Variables	Amount spend for online shopping in a month	Frequency	%
Amount spends (per month)	Less than 1,000	121	35.5
	1,000 to 5,000	212	35.5
	5,000 to 15,00	45	13.2
	More than 15,000	54	15.8

Source: Primary data Table-7

Amazon (46.3%) and Flipkart (42.8%) were the two websites with the highest percentage of visits for online shopping, according to **Table-8**. Just a small fraction of the people who participated in the survey had ever shopped on Shopclues (1.8%) or other (9.1) e-commerce websites as well.

Variables	Web-sites used for online shopping	Frequency	%
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Web-sites (Visit)	Amazon	146	46.3
	Flipcart	158	42.8
	Shopclues	6	1.8
	others	31	9.1

Source: Primary dataTable-8

In **Table-9**, The majority of the time, respondents purchased fashion products through an e-commerce platform (35.2%) and followed by online shopping for home appliances and grocery products that meet daily necessities (16.4 and 16.1%). Some of the respondents have made purchases of books and education (6.7%), while others have stated that they like making use of online platforms for the purchase of travel tickets (5.6%), booking movie tickets (2.1%), and payments in other categories as well (17.9%).

Variables	Type of product purchase through online	Frequency	%
Product Purchased	Groceries	55	16.1
	Travel tickets	19	5.6
	Movie tickets	7	2.1
	Home appliances	56	16.4
	Fashion	120	35.2
	Books and Education	23	6.7
	Others	61	17.9

Source: Primary dataTable-9

Factors Analysis

Exploratory factor analysis is a broad term for reducing and summarizing vast volumes of data. We employed multivariate analysis to interpret our data. The principal component analysis technique seems

Research Variables	Cronbach's α
Convenience Factors	0.809
Trust Factors	0.792
Risk Factors	0.794
Product information Factors	0.752
Time Factors	0.758
Experience Factors	0.720
Safety Factor	0.694

appropriate for this research, which seeks to discover the fewest components that can explain the most variation in the data. IBM SPSS analyzes data and collects version information. Hence, the primary component approach and factor analysis results are shown in table form. Only variables with Eigen values over one were preserved. The variable-rotated factor matrix is simpler and easier to read than the component matrix.

In the below **Table-10**, it is found that the KMO measures of sampling adequacy is .820 is greater than (>0.06) and Bartlett's test of Sphericity with approximated Chi-Square value 3495.120 are statistically and significant value is 0.000 (<0.05) as shown in **Table-10**.

KMO measure of sampling adequacy		.820
Bartlett's Test of Sphericity	Approx. Chi-Square	3495.120
	df	406
	Sig.	0.00

Table-10

The examination produced seven factors with Eigen value was more than 1, and the factors loading that higher than (0.50), Furthermore consistency test of the scale was performed through Cronbach's α test. The range of Cronbach's α test came to be among (0.694) to (0.809) as shown in Table-11, this indicates that (α >0.6) the level of internal reliability of the items used in the survey Table-13.

Table-11

From the below **Table-12**, it is found that the 29 variables are reduced to seven factors with Eigenvalues 2.824, 2.818, 2.751, 2.602, 2.265, 2.184, and 2.086 along with the individual variances of 9.738, 19.456, 28.943, 37.916, 45.726, 53.258, and 60.451 %, respectively. The cumulative variances for all these 29 variables are found to be 60.451%. This shows that the derived factors overcome a significant quantity of variance to represent the 29 underlying variables. The following loadings newly emerged factors.

Total Variance Explained									
Components	Initial Eigevalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6.103	21.046	21.046	6.103	21.046	21.046	2.824	9.738	9.738
2	3.313	11.426	32.471	3.313	11.426	32.471	2.818	9.719	19.456
3	2.400	8.274	40.746	2.400	8.274	40.746	2.751	9.487	28.943
4	1.892	6.525	47.271	1.892	6.525	47.271	2.602	8.973	37.916
5	1.484	5.117	52.388	1.484	5.117	52.388	2.265	7.809	45.726
6	1.236	4.262	56.650	1.236	4.262	56.650	2.184	7.532	53.258
7	1.102	3.801	60.451	1.102	3.801	60.451	2.086	7.193	60.451
8	.897	3.092	63.542						
9	.861	2.968	66.511						
10	.802	2.764	69.275						
11	.746	2.574	71.849						
12	.701	2.419	74.268						
13	.679	2.342	76.610						
14	.623	2.147	78.757						
15	.603	2.079	80.836						
16	.560	1.930	82.766						
17	.536	1.848	84.615						
18	.497	1.715	86.329						
19	.475	1.638	87.967						
20	.451	1.553	89.520						
21	.445	1.533	91.054						
22	.411	1.418	92.471						
23	.371	1.278	93.750						
24	.359	1.236	94.986						
25	.330	1.137	96.123						
26	.320	1.104	97.227						
27	.287	.990	98.218						
28	.278	.960	99.177						
29	.239	.823	100.000						

Extraction Method: Principal Component Analysis.

Table-12 Total Variance Explained

Based on the Exploratory Factors analysis in **Table-13**, there are 7 factors and their associated items. Each factor has its own items, and some of its items load into another factor so that items not related to its items can be taken out of the Rotated Components matrix. So let us explain each factor and its respective items under the headings below:

Factors-1 These factors have six variables, but one of them does not have highly concentrated, so this variable is removed from factors-1.

- a) Buying things online takes less time (.642).
- b) Buying things online doesn't waste time (.643)
- c) I think it takes less time to look at and choose a product when shopping online (.725).
- d) The ability to shop online at any time of day (.719)
- e) I think it saves time to shop online (.610)

Most of the respondents believe online shopping saves time and money. Hence, this factors names as "**Time Factors**"

Factors-2

- a) Easy accessibility and convenience of buying individual products (.751)
- b) The same kinds of products can be easily compared through online channels (.760)
- c) Online shopping is always open (.747)
- d) The process of shopping online is easy and cheap (.661)
- e) Offers and seasonal discounts (.564)

Majority of individuals prefer online shopping, because it is easier and takes up less time. As a result, these criteria are collectively referred to as "**Convenience Factors**."

Factors-3 These factors include six variables, but two of them do not have highly concentrated, relatively tightly grouped factor loadings on Fcators-3, so these two variables are removed from Fcators-3. These two variables are: e) Replacement of products is difficult; f) Buying high-value products are risky; and the remaining four variables are as follows:

- a) Providing bank details is highly risky (.768)
- b) Risk of identity theft (.752)
- c) Risk of card/bank transactions (.801)
- d) The risk of personal information leaks is high (.674)

These variables are named as "**Risk Factors**"

Factors-4 is formed with four variables as are:

- a) Trust the web merchant (.751)
- b) The opinions of other customers about the product are reliable (.786).
- c) The reputation of the seller is good (.772)
- d) You can count on the product's quality (.602).

These variables are named as "**Trust Factors**"

Factors-5 This factor consists of five variables, but one variable is not related under Factor-5; this variable is e) I would be upset if I didn't know what to do if I wasn't happy with something I bought online.

- a) The Internet doesn't have enough information about goods and services for me to buy them (.690)
- b) If online stores don't have as many options, I won't shop there as often (.694)
- c) It's not as safe to shop online as it is to shop in stores (.719)
- d) It's hard to decide what to buy without being able to touch the items. It is risky to buy things online (.642). This variable named is "**Experience Factors**".

Factors-6 These factors also have five variables, but one of them does not have highly concentrated, relatively tightly grouped factor loadings on Fcators-6, so this variable is removed from Fcators-6. This variable (e) information and pictures make shopping fun and easy, and the remaining four variables are as follows:

- a) Displayed products and actual products are different (.643)
- b) There is an issue with the functionality of the product as promised (.717)
- c) The design of the website makes it easy to find what you want (.655)
- d) I prefer to buy from websites that give me good information (.663)

This consideration revealed that conventional shopping is a safer option than shopping online. It is not possible to make an informed purchase decision based only on the information about items that are offered by internet businesses. This variable called as "**Product information Factors**"

Factors-7 this factor consists of three variables, two of which are closely related to each other. This factor consists of:

- a) After COVID-19, online shopping is increasing for rural and urban consumers (.833).
- b) Online shopping is safer than offline shopping (.663).
- c) After COVID-19, the business for e-traders increased (.736).

Yes, respondents believe that after COVID-19, online shopping will increase among both rural and urban consumers, become safer, and increase business for e-traders. These variables are known as "Safety factors"

Rotation Components Matrix^a.							
	Components						
	1	2	3	4	5	6	7
Easy accessibility and convenience of buying individual products (CF1)		.751					
The same kinds of products can be easily compared through online channels (CF2)		.760					
Online shopping is always open (CF3)		.747					
The process of shopping online is easy and cheap (CF4)		.661					
Offers and seasonal discounts (CF5)		.564					
Trust the web merchant				.751			
The opinions of other customers about the product are reliable				.786			
The reputation of the seller is good (TF3)				.772			
You can count on the product's quality (TF4)				.602			
Providing bank details is highly risky (RF1)			.768				
Risk of identity theft (RF2)			.752				
Risk of card/bank transactions (RF3)			.801				
The risk of personal information leaks is high (RF4)			.674				
Displayed products and actual products are different (PIF1)						.643	
There is an issue with the functionality of the product as promised (PIF2)						.717	
The design of the website makes it easy to find what you want (PIF3)						.655	
I prefer to buy from websites that give me good information (PIF4)						.663	
Buying things online takes less time (TIF1)	.642						
Buying things online doesn't waste time (TIF2)	.643						
I think it takes less time to look at and choose a product when shopping online (TIF3)	.725						
The ability to shop online at any time of day (TIF4)	.719						
I think it saves time to shop online (TIF5)	.610						
The Internet doesn't have enough information about goods and services for me to buy them					.690		
If online stores don't have as many options, I won't shop there as often (EF2)					.694		
It's not as safe to shop online as it is to shop in stores (EF3)					.719		
It's hard to decide what to buy without being able to touch the items. It is risky to buy things online (EF4)					.642		
After COVID-19, online shopping is increasing for rural and urban consumers (HEF1)							.833
Online shopping is safer than offline shopping (HE21)							.663
After COVID-19, the business for e-traders increased (HEF3)							.736
Extraction Meyhod: Principal Component Analysis.							
Rotation Method: Varimax with Kaiser Normalization^a.							
Rotation converged in 7iteration.							

Table-13 Rotation Components Matrix

4. Conclusion

The results showed that, with the advancement of technology, most of the respondents had good and bad experiences while shopping online. The study identified a total of seven factors that influence consumers' willingness to purchase from online websites. These factors are convenience, trust, risk, product information, time, experience, and safety. This study may be useful for consumers as well as e-marketers, or to plan out future strategies to fulfil customer's needs and generate their trust. Customers prefer to buy from a sole e-marketer who has built trust in the company brand, product, or image over a new entrant. E-marketers can use different tactics to get customers who aren't sure about shopping online to do so. They need to find out what problems customers have when they shop online so that they can turn one-time customers into regulars. So, online marketers have to pay more attention to their

products quality, features, design, and company image. First, e-marketers improve product quality to generate consumer trust and loyalty. For this, they can provide complete seller information and background on the sites, which will help build customers' trust in the sellers. Furthermore, the process of online shopping should be made as user-friendly, uncomplicated, and convenient as possible for customers. Also, online stores have a duty to their customers to make sure that they have a reliable shipping and delivery service. One way for online retailers to reach this goal is to keep a good stock of goods and set up a tracking system that lets both customers and online retailers track the status of deliveries and know what's going on. Consumers can also benefit from having a lot of information about products and services, such as what features they have and how to use them, as well as a description of the product and how big it is. One way to improve the whole experience and make it more fun for customers is to add more photos, product videos, and three-dimensional (3D) visuals that help consumers make decisions. Also, payment methods that are easy for customers to use, such as cash on delivery, return and replace options that are modified to the needs of each customer, lightning-fast delivery times, etc. Online stores can make sure their customers' payments are safe by giving them several ways to pay, like cash on delivery, delivery after examination, Google Pay, Paytm, or other payment gateways, etc. This will help consumers have more trust in online sites, which means they will be more likely to make financial transactions while they are shopping online. Although nowadays most sellers give offers, discounts, gifts, and cash back to customers to attract them and build trust, besides this, trust needs to be generated in the minds of customers, which can be done by modifying privacy and security policies. By adopting such practices, marketers can generate customer trust for online shopping.

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