



COMPOSITION OF ONLINE SHOPPING EXPERIENCE: EVIDENCE FROM INDIA

Vikas Gautam

Associate Dean; IBS Business School Gurgaon, IDPL Complex, Dundaheera, Gurgaon, Haryana, India

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Abstract

This research was conducted to understand the composition of online shopping experience of Indian consumers. It is very important for marketers to identify and understand the factors of shopping experience before taking any decision. Results of the study showed that website design is the most sought after component by consumers in online shopping followed by perceived benefits, hedonic motivations, perceived risks and psychological factors. Further, results were confirmed using confirmatory factor analysis. The study comprised of 366 respondents.

1. INTRODUCTION

In the present scenario, consumers are flooded with multiple options or modes to interact with different businesses. The entry of internet brought the entire world under one roof. A customer sitting in one corner of world can place order for the required products from the other corner of the world. This is possible with the advent of electronic commerce also called E-Commerce. It can be understood as an electronic environment, where buyers and sellers can interact for making transactions in context of goods, services or just for information. Online shopping behaviour indicates the activity of purchasing products on the internet (Close & Kukar-Kinney, 2010).

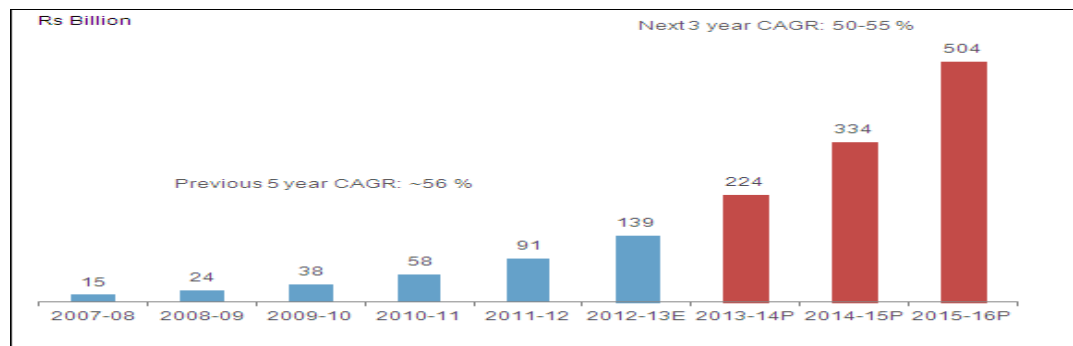


Figure 1: India's online retail industry

Source: CRISIL Research

Corresponding author's

Email address: vgautam78@gmail.com

It is evident from the figure 1 that by the end of financial year 2015-16, the online retail industry in India will cross the mark of Rupees 504 billion. But in terms of size, Indian online retail industry is very small in comparison to traditional retail sector comprised of both organized and unorganized sectors. It is estimated that by 2016, share of Indian online retail industry will be just 1 percent in comparison to 4-5 percent in China (CRISIL Research, 2014). The entry of new players in niche segments such as eyewear, grocery, jewellery, building materials and furniture, along with huge investments by existing online retailers in the fashion clothing, home furnishings and electronics product categories will be the contributing factors.

Flipkart.com, snapdeal.com, jabong.com, amazon.in, ebay.in etc. are leading online retailers in India. Consumers in Metropolitan cities, tier I, tier II and tier III are considered hot customers by these online players. Traditional retail players don't want to miss this race of online selling. Therefore, many brick and mortar retailers are entering in the online space to give stiff competition to the online retailers.

Research for more than a decade had shown that factors like ease of use, wide range of products, price deals in terms of sales and heavy discounts, secure online transactions, wide variety of payment options, replacement options, user friendly websites for navigation, hedonic motivations and e-service quality etc. are affecting the online buying behavior of consumers to a great extent globally.

According to Mayank *et al.* (2010), demand for a better shopping experience is apparent in the metropolitan and big cities because of rising income levels as well as escalating brand consciousness, due to swift expansion of Indian middle class. This search for better and further better shopping experience led researcher towards experiential aspect of shopping in online retail context in India. In case of choice, it may happen that shoppers shift towards online shopping provided online sellers make efforts to meet their expectations. Though, a gritty stroke in this context requires assessment of composition of online shopping experience. To address this contingent issue, present research aimed at identifying the components of online shopping experience of Indian shoppers, and how this experience can be improved based on the findings of this research.

2. LITERATURE REVIEW

2.1. Perceived benefits

Perceived benefit refers to the perception of the positive consequences that are caused by an explicit action. Online shopping is preferred over traditional shopping (brick and mortar settings) because of perceived benefits like; ease of use, convenience (Nazir *et al.*, 2012; Iqbal *et al.*, 2012 and Rehman *et al.*, 2011). In their studies, they found evidence of significant impact of perceived advantages on consumers' intentions of making online transactions in terms of online shopping by including perceived advantage in the study model. According to Chen *et al.* (2010), convenience is related with the reduction of time and effort in the online consumer buying process. Similarly, Soopramanien and Robertson (2007) argued that online shopping is viewed as freedom from conservative shopping environments as it provides a lot of freedom to the consumers. Electronic Commerce (E-commerce) has made it easy to find various sellers by cutting down on physical effort and time (Schaupp & Bélanger, 2005).

2.2. Perceived risks

It is not only always favourable for sellers through online shopping mode, as there are a lot of apprehensions in the minds of customers. Before, making an online transaction, customers consider various risks associated with aspect like; security of transactions, performance risk, delivery risk, financial risk, privacy risk etc. Javadi *et al.* (2012) concluded that financial and non-delivery risk had a negative impact on customers who shop online. According to authors, perceived financial risk means the possibility of financial loss due to shopping on the internet. The objective of the study was

to study the impact of variables like; convenience risks, financial risks, product risk, return policy and perception towards online shopping on behavior of consumers in online shopping context. [Chen et al. \(2010\)](#) found evidence for negative impact of security risk on consumers' buying intentions in online shopping context.

2.3. Psychological factors

Consumer psychology plays a very important role in consumer decision making process. According to [Nazir et al. \(2012\)](#), social, psychological, emotional and privacy factors had a significant effect on the behavior of consumers, who shop in online mode. Furthermore, research found various problems consumers face during online purchase environment like; security and trust. Authors found in their study that consumers did not prefer online shopping due to the apprehensions of unsafe payment and transaction procedure.

[Rehman et al. \(2011\)](#) tried to identify reasons that prevent customers to shop online. In their empirical study, they found that security issues like cyber hacking and insecure payment structure and issues related to privacy aspects prevent customers from shopping through internet. Online sellers should employ some measures like privacy controls to eradicate privacy concerns of customers who shop online ([Chen et al., 2010](#)). [Lee and Huddleston \(2010\)](#) explained about privacy risk that it is the risk involving loss of private and confidential information during online shopping process. Integrity, privacy, perceived security, competence and the propensity to trust are the factors of consideration in explaining trustworthiness of online sellers ([Sulaiman et al., 2007](#)). Authors found that consumers who shopped online had a lower level of trust towards privacy controls of online sellers. This study was based on the Trust model developed by [Cheung and Lee \(2006\)](#).

2.4. Website design

Designing a consumer friendly website is always a challenge for a marketer. [Iqbal et al. \(2012\)](#) found evidence in their empirical study that website quality had a significant impact of purchase intentions of consumers in online shopping context. [Chen et al. \(2010\)](#) classified 3 groups of respondents as security oriented, usability oriented and convenience oriented with the help of Conjoint analysis to examine the website elements that lead to an increased buying intentions. The study concluded that the five most important features of websites like; usability, delivery, security, trust and convenience should be incorporated to increase consumer buying intentions. The study was conducted in Taiwan and data were collected from university students. Human and computer elements of website design had an impact on buying intentions of consumers ([Hausman & Siekpe, 2009](#)). Authors further showed that it had positive relationship with perceived usefulness. Study suggested that at the time of website designing, designers should focus on human factors like; good graphics, 3 dimensional visuals, appealing colours and texts etc. to attract and satisfy customers. Moreover, websites should be customer friendly in terms of navigation, ease of search online and easy to understand layout and irritation free interface. Website quality had a significant positive relationship with consumers' buying intentions in online retailing context ([Bai et al., 2008](#)). And this relationship was mediated by customer satisfaction. Also, customer satisfaction was found to mediate this effect. The research concluded that it was critical for companies to invest in their website quality to attract and retain online shoppers. [Lee and Lin \(2005\)](#) argued that online sellers should focus on electronic service quality to enhance buying intentions of the consumers who prefer to shop online. Authors developed an integrative model consisting of electronic service quality, customer satisfaction and buying intentions for making online transactions. In their findings, authors confirmed significant effects of reliability, trust, responsiveness and website design on electronic service quality. Moreover, personalization factor had no impact on electronic service quality and customer satisfaction.

2.5. Hedonic motivations

Consumer shopping behavior evolves from 3 elementary reasons; to obtain a product, to acquire both a preferred product and provide both satisfaction with non-product related needs and to primarily attain object not related to product attainment ([Westbrook & Black, 1985](#)). According to

Babin *et al.* (1994), hedonism is related with the enjoyment and amusement of shopping arising from the experience itself and not for the accomplishment of any particular goal and typical dimensions of the hedonism are “increased arousal, high involvement, perceived freedom, fantasy fulfillment and escapism (pp. 646) as well as festivity (Arnold & Reynolds, 2003), treat and self-indulgence (Miller, 1998). As a result, ‘people buy so they can shop and not shop so they can buy’ (Langrehr, 1991). Jin and Kim (2003) defined hedonic motivations as “the drivers of behavior that bring consumer to market place to satisfy their internal needs” (pp. 399). Arnold and Reynolds (2003) stress that “hedonic shopping motives are similar to the task orientation of utilitarian shopping motives, only the task is concerned with hedonic fulfillment, such as experiencing fun, amusement, fantasy and sensory stimulation” (pp. 78). According to Arnold and Reynolds (2003), six broad categories of hedonic shopping motivations are as: adventure shopping, social shopping, gratification shopping, idea shopping, role shopping and value shopping. Childers *et al.* (2002) identified predictors of online shopping namely; convenience, enjoyment, usefulness and navigation. Kim *et al.* (2004), online search intent of consumers is derived through utilitarian and hedonic value of online information.

2.6. Online shopping experience

It has been argued repeatedly in the literature that perceived value of shopping is not restricted to acquisition of products, but also for emotional and experiential aspects. According to Jones (1999), emotional and experiential aspects of consumer shopping have been investigated by many researchers across the globe. Holbrook and Hirschman (1982) highlighted the shopping experience aspect as a mixture of hedonic, figurative and artistic nature of consumption with traditional approach of information processing. Kerin *et al.* (1992) in context of retail store observed that perceived store shopping experience is relatively more imperative than product price or quality perceptions in explaining value perceptions of consumers.

Shopping experience acts as a pertinent force having impact on buying intentions of customers in addition to mood and involvement level of consumers (Swinyard, 1993). Bellenger and Korgaonkar (1980) conducted an empirical study to do shoppers’ profiling and found that 69% of respondents in the study fell in recreational shopper category. This study provided enough evidence that recreational shoppers are a considerable force in retail shopping context and recreation is a major deliverable in shopping. In context of shopping malls, the shopping experience is derived by two sets of front stage and backstage factors. This discussion was brought by Csaba and Askergaard (1999). Authors discussed entire details of how shopping mall culture got its shape in United State of America (USA). Shopping experience does not include only acquisition of goods and services but the actual shopping experience includes all objective and subjective factors resulted from front stage and back stage activities (Babin *et al.*, 1994). The authors argued that rich and entertaining shopping experience helps in increasing store patronage by customers. Kim *et al.* (2005) propounded that increasing market share and mall differentiation are possible with the help of using entertainment as a major component. Authors used graphical modelling to support their findings in shopping malls context.

3. RESEARCH METHODOLOGY

3.1. Measurement development

The perceived benefits construct was measured with the help of seven statements adopted from the study by Forsythe *et al.* (2006). The seven items were: ‘I shop online as I can shop whenever I want to. (24/7 availability)’, ‘I shop online as I get detailed product information online’, ‘I shop online because I get a broader selection of products and better deals available’, ‘Online shopping gives the facility of easy price comparison. (Hence, price advantage)’, ‘I shop online as I get user/expert reviews on the product’, ‘I use online shopping for buying products which are otherwise not easily available in the nearby market or are unique/new’, ‘I shop online as there are more payment options available’. These above mentioned seven items were measured on Likert’s 7-point scale with 1 = strongly disagree, and 7 = strongly agree.

Perceived risks construct was measured with the help of six statements adopted from the study by Lewis (2006). The six items were; ‘I hesitate to shop online as there is a high risk of receiving malfunctioning merchandise’, ‘It is hard to judge the quality of the merchandise over the internet’, ‘I feel that there will be difficulty in settling disputes when I shop online. (e. g. while exchanging products)’, ‘I might not receive the product ordered online, I do not like being charged for shipping when I shop online’, ‘Getting good after sale service is time taking and difficult for online purchases’. These above mentioned six items were measured on Likert’s 7-point scale with 1 = strongly disagree, and 7 = strongly agree.

Hedonic Motivations construct was measured with the help of three statements adopted from the study by Kim *et al.* (2004). The three items were; ‘Searching for product information on the internet is a good way to spend time’, ‘Information searching on the internet is fun rather than tedious’, ‘Shopping online is enjoyable’. These above mentioned three items were measures on Likert’s 7-point scale with 1 = strongly disagree, and 7 = strongly agree.

Psychological Factors construct was measured with the help of four statements adopted from the study by Forsythe *et al.* (2006). The four items were; ‘I feel that my credit card details may be compromised and misused if I shop online’, ‘I might get overcharged if I shop online as the retailer has my credit card information’, ‘I feel that my personal information given to the retailer may be compromised to third party’, ‘Shopping online is risky because of a lack of strict cyber laws in place to punish frauds and hackers’. These above mentioned four items were measures on Likert’s 7-point scale with 1 = strongly disagree, and 7 = strongly agree.

Website Quality construct was measured with the help of four statements adopted from studies like; Au Yeung and Law (2004), Chung and Law (2003) and Law and Hsu (2005). The four items were; ‘I buy from online stores only if they are visually appealing and have a well-organized appearance’, ‘I buy from online stores only if the navigation flow is user friendly’, ‘I buy from online stores only if the site content is easy for me to understand and the information provided is relevant’, ‘I buy from online stores only if they have an easy and error free ordering and transaction procedure’. These above mentioned four items were measures on Likert’s 7-point scale with 1 = strongly disagree, and 7 = strongly agree.

Data collection instrument (structured questionnaire with closed ended questions) was self-administered by researcher among different sets of respondents. Participation in this survey was purely voluntary. A total of 400 structured questionnaires were circulated and after cleaning incomplete questionnaires, 366 valid questionnaires were used for data analysis. Selection of respondents was based on convenience and judgement of the researcher. Sample comprised of 57.37 % of males, 42.63 % of females; 67.76 % were males and 32.24 %; 24.05 % of undergraduate, 36.06 % of graduate and 39.89% of post graduate.

3.2. Data analysis

The methodology concerning measures of the study follows two phases: exploratory factor analysis and confirmatory factor analysis. KMO value of greater than 0.7 and significant Bartlett’s test of Sphericity (see table 1) are indicating the fitness of date of factor analysis. As a result of exploratory factor analysis, two variables were dropped due to cross loadings namely, PR2 and PF1. The final set of 22 variables gave a five factor structure by explaining a total of 56.851 % variance associated with the problem.

Table 1: KMO and Bartlett’s test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.784
	Approx. Chi-Square	2.696E3
Bartlett's Test of Sphericity	df	231
	Sig.	0.000

Table 2: Exploratory factor analysis

S.N.	Name of factor	Number of variables	Eigen Value	% of Variance	Cumulative % of Variance	Reliability
1	Perceived Benefits	7	4.668	21.219	21.219	0.737
2	Perceived Risks	5	2.834	12.881	34.100	0.657
3	Hedonic Motivations	3	2.039	9.268	43.368	0.830
4	Psychological Factors	3	1.749	7.948	51.316	0.762
5	Website Design	4	1.218	5.535	56.851	0.864

Table 3: Rotated component matrix

	WD	PB	Component HM	PR	PF
PB1		0.528			
PB2		0.631			
PB3		0.718			
PB4		0.647			
PB5		0.571			
PB6		0.511			
PB7		0.657			
PR1				0.504	
PR3				0.637	
PR4				0.558	
PR5				0.690	
PR6				0.729	
HM1			0.849		
HM2			0.861		
HM3			0.776		
PF2					0.668
PF3					0.767
PF4					0.648
WD1	0.811				
WD2	0.838				
WD3	0.865				
WD4	0.842				

PB = Perceived Benefits, PR = Perceived Risks, HM = Hedonic Motivations, PF = Psychological Factors, WD = Website Design

3.3. Confirmation of factor structure

Factor structure resulted from exploratory factor analysis is represented by figure 1. This factor structure represents measurement model for online shopping experience. This model shows five factors associated with online shopping experience of consumers namely; PB (Perceived Benefits), PR (Perceived Risks), HM (Hedonic Motivations), PF (Psychological Factors), WD (Website Design). This model is confirmed with the help of Confirmatory Factor Analysis (CFA). Proposed model of the study was tested for the parameters as well as whole model (see figure 2).

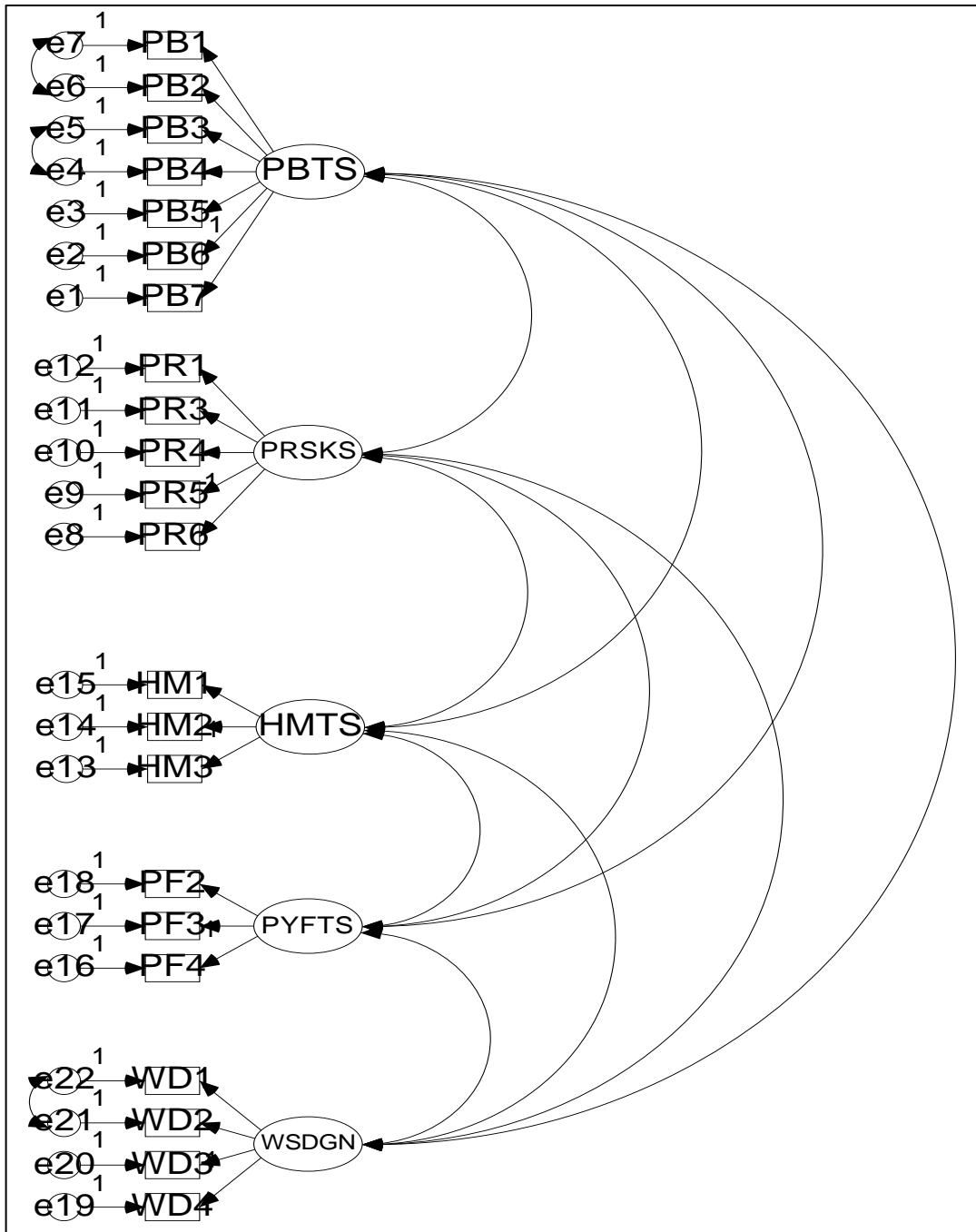


Figure 2: Proposed model of the study

The model had a total of 49 variables, out of which, 22 were endogenous variable and 27 were exogenous variables. Analysis of Moment Structure (AMOS) 16.0 was used to conduct Confirmatory Factor Analysis (Covariance based) on the data. A minimum was achieved with chi-square value of 343.295 (df = 196, $p < 0.001$). There were 253 distinct sample moments and 57 distinct parameters in the model. All the study parameters were practicable and standard errors in acceptable limits. Statistical significance of parameter estimates was established as test-statistic (t-value) in each case was greater than 2.58 (see Table 4).

Table 4: Regression weights (Maximum Likelihood Estimation)

			Estimate	S.E.	C.R.	P
PB7	<---	PBTS	1.000			
PB6	<---	PBTS	1.047	0.121	8.680	***
PB5	<---	PBTS	0.707	0.085	8.367	***
PB4	<---	PBTS	0.714	0.096	7.429	***
PB3	<---	PBTS	0.931	0.102	9.122	***
PB2	<---	PBTS	0.790	0.114	6.902	***
PB1	<---	PBTS	0.554	0.105	5.265	***
PR6	<---	PRSKS	1.000			
PR5	<---	PRSKS	0.951	0.092	10.374	***
PR4	<---	PRSKS	0.644	0.090	7.181	***
PR3	<---	PRSKS	0.457	0.059	7.800	***
PR1	<---	PRSKS	0.277	0.072	3.876	***
HM3	<---	HMTS	1.000			
HM2	<---	HMTS	1.339	0.103	12.990	***
HM1	<---	HMTS	1.318	0.102	12.953	***
PF4	<---	PYFTS	1.000			
PF3	<---	PYFTS	1.098	0.083	13.291	***
PF2	<---	PYFTS	0.931	0.088	10.634	***
WD4	<---	WSDGN	1.000			
WD3	<---	WSDGN	0.967	0.058	16.628	***
WD2	<---	WSDGN	0.811	0.058	14.087	***
WD1	<---	WSDGN	0.736	0.058	12.638	***

The proposal model has a good fit exhibited by various goodness-of-fit indices. Ratio of minimum discrepancy (CMIN) to degrees of freedom (DF) was 1.752 (good if < 3), Goodness of Fit Index (GFI) was 0.922 (good if > 0.90), Adjusted Goodness of Fit Index (AGFI) was 0.900 (good if $>$ or $= 0.90$), Incremental Fit Index (IFI) was 0.943 (good if > 0.90), Tucker-Lewis Index (TLI) was 0.931 (good if > 0.90), Comparative Fit Index (CFI) was 0.942 (good if > 0.90), Root Mean Square Error of Approximation (RMSEA) was 0.045 (good if < 0.08). Both 0.01 and 0.05 values of Hoelter's Critical N for the hypothesized model exceeded 200 (0.01 = 261, 0.05 = 245). All indices exceeded the recommended threshold levels (Browne & Cudeck, 1993; Bagozzi & Yi, 1988) and proposed model stood confirmed.

3.4. Modification indices

To check for the scope of refinement in the proposed model, Modification Indices (MI) was explored. There was no significant large value of Modification Indices which means that there is no considerable evidence of model misfit (see Table 5).

Table 5: Covariance: (Group number 1 - Default model)

			M.I.	Par Change
e20	<-->	PYFTS	6.163	0.072
e20	<-->	PBTS	4.743	-0.070
e19	<-->	PBTS	4.629	0.082
e18	<-->	WSDGN	6.195	-0.160
e17	<-->	e20	4.277	0.067
e16	<-->	e21	5.320	-0.074
e14	<-->	e21	4.005	-0.086

e14	<-->	e16	5.983	-0.110
e12	<-->	WSDGN	5.802	0.127
e12	<-->	e17	9.143	-0.145
e12	<-->	e16	4.942	0.092
e11	<-->	e21	4.275	-0.060
e11	<-->	e17	13.888	-0.132
e11	<-->	e16	16.693	0.124
e11	<-->	e14	4.434	-0.086
e11	<-->	e12	6.123	0.093
e10	<-->	PBTS	4.013	0.110
e9	<-->	PBTS	15.482	-0.165
e9	<-->	e17	8.513	0.123
e7	<-->	WSDGN	8.110	0.212
e7	<-->	PYFTS	5.233	-0.139
e7	<-->	e22	7.279	0.157
e5	<-->	e7	5.620	0.186
e4	<-->	PRSKS	5.213	-0.118
e3	<-->	e18	4.522	0.138
e3	<-->	e17	4.142	-0.102
e3	<-->	e15	8.536	0.175
e3	<-->	e13	5.195	-0.155
e3	<-->	e5	7.244	-0.157
e2	<-->	PYFTS	7.066	0.168
e2	<-->	e22	4.435	0.128
e2	<-->	e21	5.232	-0.133
e2	<-->	e12	4.008	0.150
e2	<-->	e9	5.991	-0.161
e1	<-->	e19	4.064	0.083
e1	<-->	e6	7.432	-0.204

Since all goodness-of-fit parameters confirmed the model fit, therefore, evaluation process got complete. All these observations validated hypothesized model of the study.

4. CONCLUSION

Online shopping is the recent trend in developing as well as developed world and India is no exception to it. It is evident from the Indian Electronic commerce industry that all players are competition centric in comparison to customer centric. The reason is quite obvious as internet penetration is very low in India as compared to developed world. Customers in the tier 1, tier 2 and some tier 3 are the target for all e-commerce companies. Customers are comparing products of their choice on almost all websites of e-commerce players. Since shopping experience in online retail context comprises of various different factors, it is very important for the sellers to understand the role of these factors in consumer decision making process, so that they can design strategies accordingly to combat competition to win the battle of market space. Highest eigenvalue for website design has emerged as the most important factor of online shopping behaviour of customers, which indicates that customers are expecting user friendly design of websites for online shopping. It seems to believe the notion that shopping malls offer better ambience. It is pointer for future research into India-specific variables that would make ambience more appealing. The other point to deliberate is perceived benefits over factors like hedonic motivations, perceived risks and psychological factors. It would be very interesting to find what makes an online shopping store beneficial to a shopper.

Benefits need to be looked from the shopper perspective in terms of wide variety of products, 24x7 access to market space, deals in terms of sale/ price (or quantity) discounts, as being Indian customers, there is a perception that majority of Indian are price conscious. Demand for benefits by Indian shoppers could be radically different from demand for benefits by shoppers from developed world.

Surprisingly, psychological factors appear least important for Indian shoppers in context of online shopping. Interestingly physical infrastructure seems least important for the Mumbai shoppers. How it can be interpreted. Can it be explained that consumer psychology is playing very little role in online shopping decision making process in case of Indian shoppers. These all seem to be judgmental in nature and future research can help in understanding more in this context.

In spite of the fact that Indian shoppers are looking after online shopping in anticipation of getting more benefits, hedonic motivations are also playing some roles. The enjoyment during online shopping process in terms of getting access to every international brand irrespective of price, quantity, and pleasure during watching slide shows about features of a product is bringing entertaining shopping experience. All online sellers should focus on this aspect of shopping experience to increase sales and build a good brand across market space. It is apparent that all the component factors do not add uniformly to shopping experience. Therefore, it is essential for decision makers at top, medium or lower levels to recognize the key factors and decision areas where appropriate modifications can capitulate more than balanced bonus.

Explanations and proposals mentioned in the above paragraphs are to be read under restrictions and scope of this study. All these are derived from the responses collected from the respondents of volunteer discretion. These findings require to be complemented by further researches on similar follow up researches on similar outline prior to reach at robust proposition about composition of online shopping experience. Future studies may focus on collecting wide variety of data from different shoppers from different places other than National Capital Region (NCR), if possible at different points of time. It would be fascinating to know whether composition of online shopping experience differ with demographic and socio-cultural variables of shoppers.

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