Research Paper

Aprecisof Factors Affecting Online Shopping And Future Prospect

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Abstract
In today's digital and global era, consumers have been given many opportunities to shop online. The Internet has become an indispensable tool for individuals and businesses because there are no physical boundaries for selling products between countries. Due to internet facilities and busy schedule of people, they are diverted towards online shopping. Online shopping is extremely flourishing in the field of E-Business and definitely have a bright future.Online shopping is user-friendly because consumers can meet their needs in the same place with just one click. This paper provides a comprehensive overview of the key factors that influence consumer's decisions to shop online. The findings of this study revealed that factors like socio demographic, trust, convenience. perception, web design, risk etc. are commonly studied by previous researchers. The major finding of the study is that most of the studies were done in metro cities and the respondents in majority of the studies are students and the those who have knowledge about online shopping. The current reviewimplicates to undertake study in small cities to the perception of online customers. This study has its implications for online marketers to make further action plans to flourish e-business.
Keywords: E-Business, Online shopping, Perception, Web-design, Convenience.

I. Introduction

With the expeditious growth in the sector of information technology, the concept of online shopping is obtaining importance exponentially. It is a manifestation of never-ending innovation and creativity. Online shopping has obtained a very important position in the 21st century as most of the people are busy, loaded with hectic schedule in such a situation online shopping becomes the easiest and most suitable mode for their shopping. Online shopping is a barter setup in which the retailers and the customer convey each other through Internet. The digital age and rise of online shopping have driven an unprecedented business model shift for consumer product manufacturers and retailers.Customers don't have time to visit the merchants physically and make a purchase, thus this have changed the mind of the customer to think differently. Many traditional consumer businesses and new start-ups are moving away from models that are shop-centric or geographically-focused, to ones that are customer-centric and virtually borderless.

As of January 2021, there were 4.66 billion active internet users worldwide- 59.5 percent of the global population. Of this total, 92.6 percent (4.32 billion) accessed the internet via mobile devices. India had a population of 1.39 billion as of January 2021 and there were 624 million internet users in India in January 2021. This data implicates that India itself is a promising market for e-marketers. As per the statistics there is an increasing trend among the Indian customers towards online shopping and online market in India is increasing at commendable pace.The retail commerce sales in India are estimated to reach $66.76 billion in 2021, up by 27%

as compared to the previous year. Also, Covid-19 pandemic situation has transformed the market dynamics of the retail market in India significantly. During pandemic when traditional shopping becomes hard, or may even be scary, people are gradually inclined to shop online. The fact that consumers were already embracing online retailers with open arms made this conversion extensively easier. Consumers are preferring online shopping intermediate because of its characteristics like facility to view, e-searching information about merchandises, place an enquiry/review and places order, convenience, 24*7, doorstepdelivery and comparatively lower price are some features that has given surge to consumers to shop online. But along with thisthere arechallenges that has to be faced by consumer while they shop online like concerns of secure payments, trust, perception, visibility of websites etc. It is essential to recognize what are the facets that impact prospective consumer's purchasing behaviour in context of online buying. Additionally, online marketers need to augment more and more online consumers to acquire major market share. Not only online marketers but traditional retailers should also adopt this practice to equip with modern era technologyand requirement. The major difference between traditional and online selling is the extent of interaction between the consumer and the seller. There is much more electronic interactivity with the consumer in the form of emails and FAQs. Through FAQs, the consumer's questions on shipment, payment, product, policies and other customer concerns can be addressed effectively (Ali,2011). Thus, there is a need to extensively study online consumer behaviour. The objective of this study is twofold; firstly, this study will review previous research done on online consumer behaviour. Secondly, highlighting the major factors that influence consumer behaviour to shop online.Additionally, to find out the research gaps in the similar areas.

Online Shopping

Aldrich invented online shopping in 1979. Online shopping is also known as e-web-store, e-shop, e-store, internet shop, web-shop, web-store, online store, online storefront and virtual store. Online shopping lets consumers to buying goods straight from seller through internet using any web browser (Kavitha, 2018). E-shopping is a retail format in which the retailer and customer communicate with each other through an interactive electronic network.(Veena 2019) and (Skaržauskienėet al., 2019). (Bhagyasree& Venugopal, 2021) stated that online shopping is a phenomenon gaining greater prominence and a rapidly developing process, which is becoming an integral part and future of the consumers' life.It refers to the act of purchasing goods and services from a vendor over the internet through the use of a web browser or mobile application. Nguyen(2018) has summarized that, online shopping is more than an action/activity, this is the process – from the movement consumer make the purchase decision to buy on internet. By looking at other perspective (Kim, 2004) further defined internet shopping as examining, searching for, browsing for or looking at a product to get more information with the possible intention of purchase on the internet. In nutshell it can be concluded that online shopping is a virtual platform to sell and buy between e -sellers and e-buyers. E-commerce provides benefits for consumers to shop without the hindrance of time and place because users can access and transact on the site anytime and anywhere. (Hidayat,2021)In context, online shopping and traditional shopping have many similarities, at the same time but still there are some differences between them, such as the online shopping could provide convenience and interactive services (Jarvenpaa and Todd,1997) and the traditional shopping could give customers more comfortable shopping environment and good quality of products (Chung, 2003).

Thus, it becomes area of investigation that what sort of benefits online shopping provides to E-customer that can be considered as a key tool for competition. Online shopping behaviour has broadly studied from numerous approaches, which can help creating the main factors thereof. The reason why consumers choose online shopping has been studied from the various aspects. Most of the previous studies undertaken online shopping has focused on the elements like (easy to use, security, satisfaction, low price, easy for comparison of product feature, better offers, saves time &energy, easy online payments, flexible time (Nasution et. al, 2019). Though online shopping considered to be more advantageous than traditional shopping. There are several issues and challenges faced by the e- customers i.e., mode of payment related issues: there is always a possibility of misuse of the card details, technical issues: technical issues specifically security & confidentiality of information, speed of internet, disconnection of internet during transaction, lack of navigation standards, lack of computer knowledge & awareness about benefits of online shopping. (Kavitha, 2018; Veena et. al, 2019; Shergill et al., 2005 and Skaržauskienė et al., 2019).

In academic research online shopping has been linked to perception, attitude, trust, convenience, website design etc (Park, 2003). Commonly, the socio-demographic factor has been considered in almost every empirical study based on online shopping or online consumer behaviour. The next section is critically highlighting the major thematic of online consumer and shopping from the extant literature.

II. Literature Review

Table 1: Important Research Studies Based on Online Shopping

Author/Year	Variables	Country	Type of respondents	Sampling Method:SM Sample Size: SS Data Sources: DS
Shahzad & Azeemi(2017)	• esign quality • erceived trust • erceived convenience advertising & promotion	Kingdom of Saudi Arabia (KSA)	Online shopper in the Kingdom of Saudi Arabia	SM: Convenience sampling SS: 120 DS: Structured questionnaire
Skaržauskienė& Glaveckaite (2019)	• ustomer satisfaction • perational • ogistic Technological factor	Lithuania	All people who have made online purchase in Lithuania in 2016	SM: Simple random sampling SS: 182 DS: Structured questionnaire
Maiaet.al.(2018)	• eputation • rust • nformation quality • erceived ease of use • roduct delivery • ransaction safety • erceived usefulness	Brazil	Participants of the social network Facebook	SM: Convenience sampling SS: 224 DS: Structured questionnaire
Wagneret al. (2019)	• Trust • Perceived Risk • Guarantee Return policy • Perceived Image of Website Transaction Security	Thailand	Who have experienced purchasing product from the ecommerce website	SM: Convenience, quota, purposive sampling SS: 400 DS: Structured questionnaire
Jun, G.& Jaafar, N. (2011)	• erceived usability • erceived security • erceived privacy • erceived after sales quality Perceived marketing mix	Malaysia	Adults whose age was above twenty years and those who had experience of online shopping.	SM: snowball sampling SS: 405 DS: Structured questionnaire
Nagra& Gopal (2013)	• ge • ender • ccupation Education Income	Navi Mumbai		SM: Random sampling SS: 70 DS: Structured questionnaire
Veena&Rani (2018)	• ccess • asy & comfort • earch option • ser friendly	Bangalore	Different age group, students, professionals, business people, homemakers	SM: Random sampling SS: 120 DS: Structured questionnaire

	variety of products		etc.	
Shanth & Kannaiah(2015)	• roduct information • nline payment • onvenience • Consumer Attitude Flexibility	Chennai	Students of Madras University and Madras Christian College	SM: SS: DS: Structured questionnaire
Patiyal& Verma(2018)	Demographic factor • ender • ge • ducation • onthly Income • rea • amily structure Using Internet	Himachal Pradesh		SM: Multistage sampling SS: 720 DS: Structured questionnaire
Tiwari et al. (2020)	Trust	Delhi NCR	Various respondents	SM: Convenience sampling, sampling SS :100 DS: Structured questionnaire
Singh(2019)	• ge • ender • ncome • ccupation	(BBN) Area of Himachal Pradesh		SM: Convenience sampling, sampling SS:150 DS: Structured questionnaire

Previous literature on online shopping inquired and investigated about socio-demographic,trust,perception,convenience, trust, website features. (Bashir et al.,2015; Shahza et al.,2015, Kavitha & Inbalakshmi, 2018). In majority of studies, it is found that students, professional and those who have experience in online shopping are more inclined towards online shopping(Kanchanet al.,2015), (Jun & Jaafar, 2011). In Asian subcontinent with advent of internet literacy among masses has given rise to consider online shopping as a research area. Specifically, most of the studies in India has been focused to metropolitan cities such as Bangalore, Chennai, Mumbai etc.(Shahzad,2017;karžauskienė et al.,2019; Maia et al.,2017; Wagner et al., 2019; Jun& Jaafar, 2011;Nagra& Gopal, 2013;Veena2019 andShanth & Kannaiah, 2015) (Refer Table No. 1).It has been evident in previous literature that smaller cities have been neglected as a research focus area to determine online consumer behaviour(Nagra& Gopal, 2013). Due to recent government policies, marketing strategies,encouragement towards digitalization, pandemic crisis no household is left untouched of internet usage even in small cities and town. Thus,the scope of research to investigate about E customer and online shopping is expanded. The next part of this research paper is focused on various factors considered in extant literature.

Socio-Demographic Factors

After analysing various literature of authors (Darochetal.,2020; Park,2019;Radhikaashree,2019; Charulakshmi et al.,2019; Kanchan et al., 2015; Baubonienė, 2015,ThangHA 2021), Thakur,2015; Nasution,2019; Vasić et al.,2019; Julka,2019; Sharma, 2017)ithas been found that demographic factor age, gender, occupation, marital status, income, education background is a basic element of investigation in most of the research studies. Significantly, studies revealed that consumers in age group of 31-40 liked online shopping more and males and females have positive attitudes towards online shopping (Radhikaashree, 2019). Rani(2020)in their study has highlighted that youngster are more inclined towards online shopping and it is analysed that married women's and educated respondents has shown more interest towards online shopping. It is evident that nuclear family structure is main reason for online shopping because both husband and wife is

working. So, they go for online media. According to Kanchanet al.,(2015); Julka,(2019) andThangHAet al.,(2021) males do more shopping in comparison to female's consumer. Whereas, Sevim (2014) analysed that female consumer do more online shopping in comparison to male counterpart. Further, examined those young educated people with high income are more likely to purchase goods online via e-retailing websites. Additionally, Thakur(2015) analysed that consumer in business and service occupation are more inclined towards online shopping. Rani et al. (2020) highlighted that nuclear family structure is main reason for online shopping. Nagra (2003) examined that Gender has an impact on Internet Possession and Frequency of online shopping. Lastly, Sharma(2017) concluded that amount spent by consumer online shopping depends on the annual income of the consumer.

Trust

Various studies have been explored and analysed that trust is used as a significant factor in many research studies which influence consumer to shop online. According to Wang et al. (2009) online shopping knowledge is positively associated with trust. This means that consumer intention to buy online and trust in online retailers is determine by consumer knowledge. Further, Bashir et al. (2015) in their study analysed that trust is one of the most relevant factors that affects consumer buying-behaviour towards online shopping. When it particularly comes to the younger generation; if the website is more trusted by them, they are more inclined to shop from that particular website.Trust is an essential component in exchanging relationships, it is categorized by the uncertainty and vulnerability. While Maia(2017) highlighted that the factor which influence consumer participation in social commerce are trust, perceived usefulness and information quality; being trust in the website is the main predictor. On the contrary,Armilawati et al.(2020) revealedthat the factors that negatively influence consumer's attitude towards online shopping are perceived risk, trust in websites, perceived usefulness and perceived ease of use. Additionally, Li (2007)defines that trust has asignificant relationship with these variables likee-commerce knowledge, perceived risk, and perceived ease of use except between trust and perceived reputation. If the customer has more trust that definitely persuades customer intention to purchase online.Kharel (2018) examines that trust is one of the major factors for the consumers to purchase online, and also analysed that there is a requirement for promoting trust and confidence in the Internet. However,Kraeuter(2002) emphasizedon a functional perspective trust was seen as distinct but potentially coexisting mechanism for reducing the uncertainty and complexity of transactions and relationships in electronic markets. Lastly, according to Tuteja et al. (2015) focused on the concept that there is a direct linkage between the trust build up internet shopping and the consumer's buying intention. So, efforts should be made to build consumer's trust on their websites by providing testimonials and feedbacks of other customers that could lead to enhancing trust.

Convenience

Convenience is another significant factor which cheer consumers to purchase online. Consumer preferred to stay at home and shop as opposed to going out and glancing through stores. Pham et al. (2018)analysed that the major five dimensions of online shopping convenience are; access, search, evaluation, transaction, possession/post purchase convenience have a positive effect and have a direct influence on perceived value and repurchase intentions.Bashir et al. (2015), and Khyzer et al.(2015)in their studies revealed that convenience is very significant factor through which customer makes the purchase decision. Consumer like to stay at home and shop whenever they want to shop by browsing various stores. Online stores provide convenient venue for virtual transaction of goods and services. Convenience is the major reason that motivates the people to shop online.Shanthi(2015) highlights on the people liking; easy to access, easy navigation and easily access on the internet. Julka (2019) concluded that there are many factors involve product information, online payment, convenience and variety, consumer attitude, easy accessibility, flexibility, price, consciousness and challenges of online shopping have been identified as important factors in consumers mind when they make a purchase decision. However, Online shopping is available for customers around the clock comparing to traditional store as it is open 24 hours a day, 7 days a week (Wang et al., 2005). Therefore, even after business hours, customers can ask questions, get necessary support or assistance, which has provided convenience to consumers (Hermes 2000). Further, Yadav (2015) study depicts three factors that persuade consumer intention to purchase the products online; convenience factor, credibility factor and risk factor. The convenience factor is the most significant factor that influence the buyers towards online shopping i.e., low price, heavy discount, buying product from home, variety of products. Credibility factor also affect consumers intention to purchase the product online i.e., complete information about products, after sale services, positive word of mouth put impact on buying behaviour of consumers. Third factor that affect the consumer buying behaviour is perceived risk factor i.e., delivery of good quality product, timely delivery of goods.

Perception

Rudresha (2018) examined that all the respondents have done online shopping but still majority of them are satisfied with offline shopping. Though e-shopping is very simple and convenient, but still people feel comfortable doing traditional shopping over online shopping. The study also shows that customers mostly prefer cash on delivery method over other payment method. Online buyers prefer online shopping as it saves time, money and quick accessibility of wide variety of products. Moreover, majority of the people agree that in near future online shopping will be more on demand than offline shopping and most of the customers shown willingness to buy online, but still few of them done online shopping and not showing interest towards online shopping. However,Jagannathan(2016) defines that consumers perception on online shopping depends from person to person and if they want to satisfy the customer there should be proper availability of the connectivityand exposure to the online shopping. This study also defines that student are more attached to online shopping as compared to elder people. Hariharan et al. (2018) states that most of respondents are not satisfied with the Online retailer'sredressal policy, due to logistic complaints and consumers facing delivery issues. Moreover, the respondents who are less educated are facing more problem while making online purchase and young population preferred to use online shopping because of convenience.According to Hariramani(2017) the marketing strategies should be revamped for online shopping because consumers cannot experience and feel the product before buying. Marketers should pay more attention in promotional strategies of their websites to attract more consumers and offer the products at reasonable prices to give more satisfaction. People shop online because they find it fun and to show off in the society. Further,Shanthi (2015) examined that the consumer's perception on online shopping varies from one person to another person and the perception is limited with the accessibility of the proper connectivity and the exposure to the online shopping. The studyreveals thatyoungsters are more inclined towards online shopping as compared to elder people. It is also found that the people mostly purchase books (as it is cheaper compared to market price) followed by tickets, railway, movie, concerts. The study highlighted the factors that influence consumers to shop online involve; price of the products, security of the products, guarantees and warrantees, privacy of the information, easy navigation. The study also states that respondents mostly prefer to purchase clothes from flipkart.comwhich is thus one of the best online shopping websites in India. Gurleen(2012) analyzed certain factors for which the consumer is adopting online shopping are price Consciousness,convenience and variety, easypayment options andchallenges of Online Shopping. Consumers prefer to purchase some selected products online because of heavy discounts and offers. Also, consumers feels that there are certain websites offered whichcan be trusted for onlinepurchases. The main worry of consumers in online shopping is the trustworthiness of some websites, since they have to give details of their credit card. Another drawback in online purchase is the longer time in shipments and deliveries. Rani (2020) in their study reveals that the e -commerce industry is growing rapidly in the recent years and is further expected to grow in near future. The study further elaborates that online shopping saves time, free from children pressure, provide heavy discounts and offers, availability of easy product rating, expert feedback, return policy, provide easy claim handling. Major issues which are faced by women during online shopping involve delivery time, goods are not supplied as per order, incomplete and inappropriate information.

Website Design

Perceived image of website is explained as what comes in the mind of buyers when she/he see the name or logo associated to the website. Parkand Kim(2003) stated that the major factors that influence customers to purchase online are user interface quality, product and service information qualitysecurity, perception and website awareness is found to have positive impact on consumer site commitment. However,Charulakshmi (2016) in their study evaluates thatconsumers attitude towards e shopping depends on the website features, multiple choices and offers of the product. Further, Kim, S.Y.(2004) in their study analysed that factors of entertainment, convenience, reliability information quality and speed are the major factors for selecting shopping websites. On the contrary, Wagner et al. (2019) summarised that they should give more attention on perceive image of website as it is the second highest influencer on trust and the first impression of the website play a great part/role when consumer enters the sites. Darochet al. (2020) in their study revealed that customer do not have faith in website because of incomplete information related to product and service.Lim and Dubinsky (2004) exposed about Web attributes which were found to be predictors of consumers' attitude toward online shopping. Waiting time on the Internetvaried because of several factorslike the extent ofsophistication of a web page, the number ofgraphics on aweb page, and the number of peoplewho log on to the internet. It is difficult to control these factors which affect downloading and for this time efficient web pages can be designed.Constraint indicated that in the case of the web consumer a set of elements experienced during the virtualinteraction are the controllable factors affecting the online buyer. The major elements recognise in the online experience involve: the functionality of the web site that includesthe elements dealing with the site's usability and interactivity; the psychological elements intended for lowering the customer's uncertainty by communicating trust and credibility of the online vendor and web site; and. the content elements including the

aesthetic aspects of the online presentation. These elements are the main online marketing tools under the control of the e-marketer.

III. Conclusion and Implications

The systematic literature reviews from the study have identified the various significant factors that influence the buyers to make decision to purchase online. Major influencing factors that emanate from this research paper are socio demographics, trust, perception, convenience and web design.It has been also evident in previous literature that smaller cities have been neglected as a research focus area to determine online consumer behaviour(Nagra&Gopal, 2013).In most of the studies, it is evidently found that students, professional and those who have experience in online shopping are more inclined towards online shopping (Kanchan et al.,2015; andJun &Jaafar, 2011) and were taken as a type of sample. As due to the surge of pandemic no sector is left untouched and gives more opportunity to explore buying and selling online.Thus, the scope of the current research ideology is to further investigate and undertake a study considering various factorsaffecting online shopping and online consumers in smaller cities.Also, this study has its implications for online marketers to make further action plans to flourish e-business in smaller cities.

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