

PURCHASE INTENTION OF INDIAN CONSUMERS ON ONLINE TRAVEL BUYING DECISION: A COMPARATIVE STUDY ON METRO AND NON-METRO CITY

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Abstract *The purpose of this paper is to find out the components of purchase intention towards online travel buying decision through literature and then develop a simple and precise model of online purchase intention. Further, this paper measures the impact of online purchase intention on consumer attitude and comparative study of understanding the same in metro and non metro customers in India. Since, Metro and non-metro customers are different in their consumer behaviour in many ways. The conceptual framework of factors affecting brand equity is developed by examining the theoretical foundation for online purchase intention. Linear regression and z-test was used to measure the impact of these attributes on consumer attitude and difference in metro and non-metro customers respectively.*

Purchase Intention towards online travel buying decision found high in metro as compare to non-metro consumers. Regression result between consumer attitude and online purchase intention clearly explain that the higher level of online purchase intention provide higher level of positive consumer attitude among customers of both the metro and non-metro city. Marketers have to understand the various components of purchase intention towards online travel buying decision in order to enjoy the substantial competitive and economic advantages.

Keywords *Purchase Intention, Consumer Attitude, E-commerce, Service Quality, Reference Group, Consumer Trust.*

INTRODUCTION

The emergence of internet has had a significant impact on diffusion of the electronic business. In the last decade, the internet has radically changed many industries. Most studies have focused on the impact of the internet on business in general, including “impoverished service relationships” (Meyronin, 2002) and business impact (Koutsoutos and Westerholt, 2005). For the travel industry, the positive impacts of the internet include more effective channels (O’Connor and Frew, 2004) and disintermediation (Buick, 2003). But the internet also has pessimistic impacts on the industry, such as online pricing transparency, price competition, and reduced customer loyalty (O’Connor and Frew, 2004).

The essence of creating a strong relationship bond with the customers is to consider how customers make online purchases and what factors influence their online purchase intentions. Purchase intention is the important variable of consumer attitude. For surviving in fiercely competitive environment companies not only improving the quality but also focus towards relationship marketing in order to improve the intention of the consumers. Purchase intention has been observed as an important element affecting to diffusion of new products and services. There are various studies which measures impact of various issues on purchase intention, in simple words purchase intention may be defined as a plan to purchase a particular goods and services in near future. This plan is due to several reasons and factors, marketers use many marketing tools to create purchase intention towards their products. Some researcher may explain purchase

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intention as the successor of perceived value in buying process. Broekhuizen (2006) Perceived value analyzes how consumers evaluate online and offline channels by measuring their shopping value perceptions for an online and offline retailer and their subsequent purchase intentions. As such, this study first try to find out the factors affecting online purchase intention towards travel buying decision, its impact on consumer attitude and comparative study of understanding the same in metro and non metro customers. Metro and non-metro customers are different in their consumer behaviour in many ways this should be justify by various previous research. Joshi and Mishra (2011) find that awareness level of the respondents is higher in the metros as compared to the non-metros in India. Datt & Sundharam (1990) explain the similar phenomenon which justifying the results of this study. They explain, one of the serious problems facing India's economy is the sharp and growing regional Imbalances among India's metro and non-metro regions in terms of per capita income, poverty, availability of infrastructure and socio-economic development.

LITERATURE REVIEW

Purchase intentions have often been conceptualized and operationalize as a dimension of customer loyalty in offline settings (Ranaweera et al., 2008). In the same manner various studies show that service quality is directly proportionate to the purchase intention and risk is inversely proportionate to the purchase intention. Purchase intentions are influenced by expectations of service quality. As consumers' expectations of a service vendor increase, their probability of purchasing a service from that vendor or provider increases also (Kurtz and Clow, 1992-93). In addition, purchase risks are reduced if expectations of service quality are high (Clow et al., 1996). This reduced risk will, in turn, increase purchase intentions. Product quality and price directly influence value, it is no surprise that the efforts of marketers have focused on improving product quality and reducing price in order to enhance perceptions of value, and consequently purchase intentions (Grewal et al., 1998).

PURCHASE INTENTION AS AN ANTECEDENT OF CONSUMER ATTITUDE

Purchase intention formation cannot be built in a day or week however it is ongoing process. Due to various factors which influence your intention to purchase and the learning of these factors sprints endlessly. These factors have not the same impact on intention. The most important and the very high impact shown on purchase intention is consumer attitude. According to Fishbein's theory of reasoned action (Fishbein and Ajzen, 1975), consumers purchase intention serves as the mediator between their attitude towards the

product and their actual purchase behavior. Statement shows the arbitration of attitude and actual purchase is purchase intention or simply, the attitudes may be a good predictor of intention to buy. Attitude plays an important role in inducing different choice behavior and behavioral 'intentions (Dabholkar, 1994). Attitude is the complex thing to understand, it may have various strata to form. Zanna and Rempel (1998) explain the formation of attitude involves a combination of cognitive beliefs and affective feelings about the attitude object. Attitude towards a certain object is formed, stored in memory and readily accessible which will not only ease decision-making process, but also enhance the quality of decision making (Fazio, 2000).

The success of online trading depends to a large extent on the primary characteristics of the products and services being marketed. Li and Gery (2000) have contended that the suitability of online trading to consumers varied by the category of products, due to either the uniqueness of the product itself, the nature of the Internet, or the newness of the distribution channel.

Purchase Intention: An Exploration through Literature

For developing purchase intention model it is important to identify factors which affect the purchase intention of the customers. Smith (1999) identifies various determinants affecting purchase intention of urban and sub-urban customers. They are quality of life; economic well-being; intentions to purchase a major household item; holiday spending this year versus last year; reasonable dollar amount to spend on holiday gifts; when consumers shop; store patronage by store format; retail store satisfaction; spending behaviour for children versus adults; city versus suburban spending patterns; and demographics (age, marital status, employment, education, income and gender). This study focus towards the psychological attributes of online decision making and ignores the physical attributes such as speed, connectivity etc.

In establishing relationships between optimism and purchase intentions, Pornpitakpan and Green (2006) finds that the existence of unrealistic optimism in the marketing setting and show that: lower levels of optimism are associated with higher purchase intentions for the product; hazard-related behaviour-priming ad appeals lead to higher purchase intentions than ads without priming, in addition to other variables such as perceived performance, relationship marketing and quality of life. Following factors determine purchase intention towards online travel buying decision:

Purchase intention and repurchase intentions are highly affected by trust towards particular product and services. There are many researchers' who measures trust as a

important variable in purchase intention of consumers. Fusaro et al., (2002) notify studies of consumers find that the most important issue that consumers evaluate when contemplating online exchange is trustworthiness. Trust makes for a sense of being safe or of being free of fear, enough so that one's focus can be on other matters because that matter is taken care of. Trust is the true differentiating feature for any company in a world of increasingly commodity-like products and services. Trust is the belief that a party's word or promise is reliable and that the party will fulfil his/her obligation in an exchange relationship (Schurr and Ozanne, 1985). Researchers (Jarvenpaa and Tractinsky, 1999; Reichheld and Scheffer, 2000) have pointed out that a lack of online customer trust is the main barrier to consumer participation in e-commerce.

There is no general agreement on the definition of quality of website, however a good e-commerce web site design will strengthen customer's trust (Lowry et al., 2008), increase customer satisfaction (Law and Bai, 2008), attract consumers, and extract purchases from them (Kuan et al., 2008). In terms of online purchasing, technical features are come under the category of quality, "Those desired technical characteristics include usability, availability, reliability, adaptability, and response time that are examples of qualities that are valued by users of an e-commerce system (DeLone and McLean, 2003)".

A web site is a perfect medium for tourism and hospitality companies to use in building effective communication channels with travellers. Travel products are unique and require communicating a large amount of diverse information from supplier to consumer (Sheldon, 1997). Travellers usually access the Internet to look for information about specific travel products or tourism destinations. In the search process, a user may meet stimuli that activate or create a need. From a promotional perspective, marketers for travel products need to certify that an internet search for information about travel products will lead to useful and favourable information about their company's product or destination's image. Despite considerable research on travel web site development, there has been little search of information satisfaction. Jeong et al. (2003) studied the relationship between online information and behavioural intention, asserting that information satisfaction is a major determinant of behavioural intentions. The information quality of a travel web site is a potentially measurable, and generally acceptable, surrogate for utility in traveller decision making.

In the e-commerce environment, the deliverance of high e-service quality is essential for customer satisfaction and loyalty (Fassnacht and Koese, 2006). Although a differentiated web presence and low price may help a company to attract more customers, they are not enough to win customer loyalty and achieve a competitive advantage. E-service

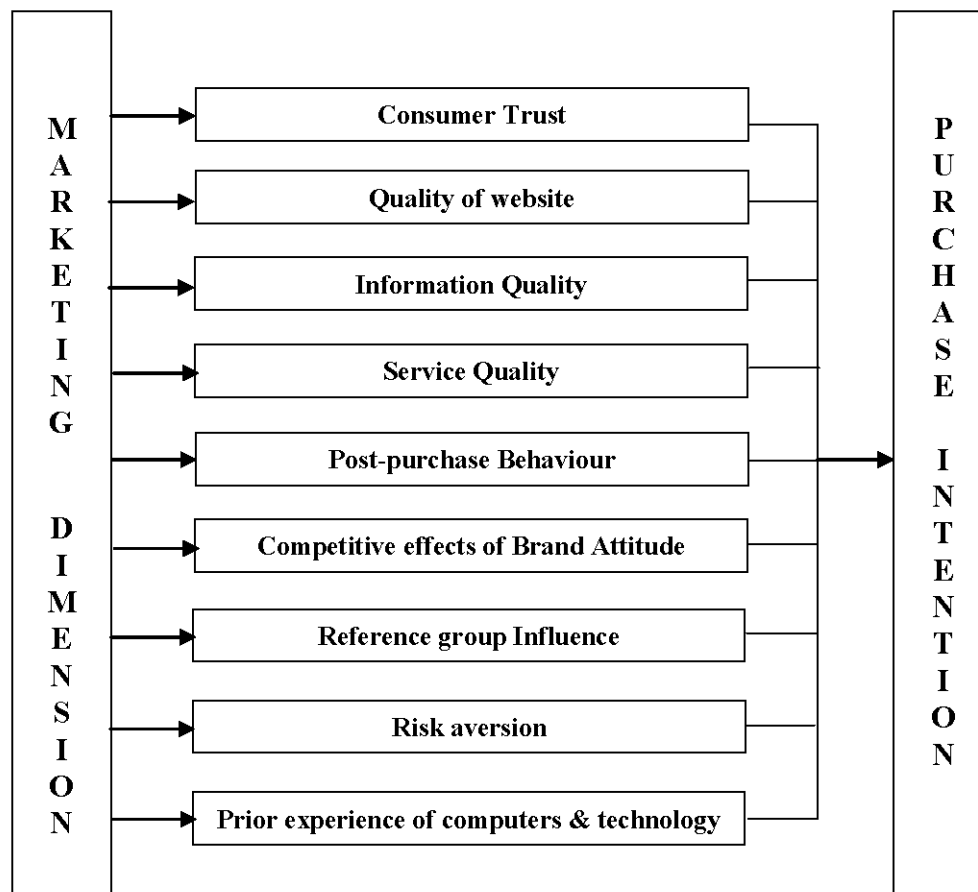
quality is another important domain of e-commercial web site quality and has a large impact on customer satisfaction and online purchase intention (Yi and Gong, 2008). Recent research shows that service quality delivery has a significant positive impact on customers' attitudes and behavioural intentions and on a company's financial outcome (Cronin et al., 2000; Rust et al., 2000). Because of high transparency of price, consistent delivery of high service quality becomes a primary determinant of advantage for companies competing in e-commerce (Fassnacht and Koese, 2006). Although service quality is very important, it is largely ignored in studies on e-commerce.

Customers always feel a unique behavior after purchasing the product or at the time of consumption of the product. This unique behavior may lead the intention towards products, services and organization. Post purchase behavior includes all the consumers' activities and experiences that follow the purchase. For factors that influence post-purchase behavior intention of consumers, the petitioner action is considered by many researchers a sequential behavior arising from the dissatisfaction of customers with the product or service they bought (Singh and Wilkes, 1996). Previous research on post-purchase behavior intention focused on the cause and influence of loyalty, complaint, and brand switching behavior (Keaveney, 1995).

Past research has shown that attitude toward a brand noteworthy impact intention to buy that brand (Brown and Stayman, 1992), and there is a significant positive relationship between brand attitude and intention to buy. For example, Laroche et al. (1996) proposed a model of intentions that indicates that consumers' intentions to choose a particular brand are based on the attitudes held simultaneously about all the brands in a product category. They classified the influence of attitude toward a focal brand on purchase intention toward the brand as a direct effect, and the influence of attitude toward another brand on intention to buy that focal brand as a competitive effect. Their results showed that the direct effect positively impacts intention to buy the focal brand, while the competitive effect negatively impacts intention to purchase that brand. Therefore, a consumer's intention to buy a focal brand is determined not only by his/her attitude toward the same brand, but also by his/her attitudes toward other brands within the consideration set (Laroche, 2002).

Reference group may be define as any person or group that serves as a point of comparison (or reference) for an individual in forming either general or specific values, attitudes, or specific guide for behavior (Schiffman and Kanuk, 2009). In online purchasing reference group play a prominent role because every non-conventional style of purchasing is highly dispersed through the reference group dispersion. Hyman (1942) originally classified reference group into comparative and normative reference group.

Figure 1: Theoretical Model of Purchase Intention Towards Online Travel Buying Decision to Test the Difference Between Metro and Non-Metro City



He explained the concept of reference group as leading to distinctions between comparative references groups, which are used for self-appraisal, and normative reference group, which are groups that are used as a source of personal norms, attitudes and values (Kelley, 1947).

Risk play an important role in consumer buying behavior, risk-averse consumer always takes more time in taking buying decision. This differentiation of bearing risk between the consumers shows the basic attitude toward risk is called risk aversion. O'Brien, C., (2008) differentiate the two attitude of the consumer on risk, explains risk aversion is an important dimension of risk. When faced with choosing either an uncertain outcome or a certain outcome, where the expected rewards are equal, the risk-averse person chooses the certain option; the risk-lover chooses the uncertain option. "Risk" in relation to choosing brands is the probability of occurrence of a problem with a particular product of a certain brand multiplied by the negative consequences of that problem (Peter and Ryan, 1976). Risk play a vital role in purchase decision because

when a consumer makes a purchase decision, "risk" implies "greater consequences of making a mistake" and "degree of inconvenience of making a mistake" (Batra and Sinha, 2000). In terms of consumer decision making, Risk-averse consumers feel helpless by ambiguous and novel situations and are unwilling to try new products. They perceive them as risky because the performance of these products is rather uncertain and unknown compared to established products and brands (Steenkamp et al., 1999). Risk-averse consumers may restrict themselves in trying new product and stick with the known brands and products. Zhou et al., (2002) found that risk-averse consumers reduce risk by choosing higher-priced brands, especially in markets where objective quality information is lacking and where intrinsic product information is less credible. It establishes that consumers are ready to pay more for reducing risk especially where the information is either not credible or not easily available.

Fishbein and Ajzen (1975), argue that the more positive a person's past experience about an object is, the more positive beliefs he or she will hold about it. It is clear from the

argument that if you have a past experience of those stimuli you may show more positive attitude towards the same. Au and Enderwick (2000) continue that the more experience a consumer has about technology, the better understanding the consumer will have about new technologies. Thus, an enhanced understanding of technology allows the consumer to better be pleased about the added value brought by new technological improvements. Extensive past literature shows that prior experience of technologies, especially prior experience of computers impacts on consumer beliefs and attitude towards associated system and technology (Levin and Gorden, 1989; Igarria et al., 1995). In this paper, prior experience of technology refers to the consumer experience associated to use of computers, internet, email, use of ATMs and the same.

From the above explained literature survey following model is developed to measure the difference between purchase intention level towards online travel buying decision in metro and non-metro city taken for present study.

RESEARCH METHODOLOGY

Present study is conducted using a theoretical model to measure purchase intention towards online travel buying decision. Methodology can broadly explain by Formulation of theoretical model; framing hypothesis; sample and sample profile; tool and design of the study as described in the following research. A detailed description of all these are as follows:

Theoretical Model of Consumer Attitude

On the basis of extensive literature survey researchers has identified 9 variables which are having straight impact on purchase intention towards online travel buying decision. Literature clearly reveals that these 9 variables are antecedents of purchase intention towards online buying decision. Figure-1 exhibits this proposed model of measuring purchase intention.

For conducting any research it is very important to conceptualize the thought. For the present study, a model of purchase intention towards online buying decision is developed. In addition, a scale is constructed which caters all the items of individual variable systematically. Hence, purchase intention is conceptualized and quantified on the basis of extensive literature survey. For measuring the purchase intention on online travel buying decision difference between metro and non-metro city each factor is systematically compared applying z-test. So the difference in purchase intention is measured through the difference in scores of each factor taken for study

Research Question and Hypotheses

In the light of existing literature, the following research questions are framed:

1. There exists a different degree of purchase intention on online travel buying decision in metro and non-metro city in India.
2. Online travel purchase intention enhances the consumer attitude level in both metro and non-metro city in India.

Difference in purchase intention is measured through measuring the summated difference in metro and non-metro city. For measuring the statistical significant difference, main hypothesis is constructed. In addition to this, one hypothesis is constructed to measure the linear impact of online purchase intention on consumer attitude level of metro city. Similarly, one hypothesis is also constructed to measure the linear impact of online purchase intention on consumer attitude level of non-metro city. These three hypotheses are as follows:

H1: There is a significant difference in the degree of purchase intention on online buying decision of employees in metro and non-metro city.

H₂: Online travel purchase intention has significant linear impact on consumer attitude of metro city.

H₃: Online travel purchase intention has significant linear impact on consumer attitude of non-metro city.

Sample

Subject of the present study are the travelers at airports and railway station, consumer visited to various shops and malls and faculty members of various schools and colleges in metro and non metro city. Sample drawn for metro city constitutes the consumers of National capital region of India i.e. New Delhi and sample drawn for non-metro city non-metro city constitutes the consumers of Gwalior and Mathura region. For sampling, Convenient (Non Probability) sampling technique is used. Individual respondent was the sampling element.

Sample Profile

Subjects of the present study are selected from the railway station and airport as well as stores and malls of metro and non-metro city. Total 250 subjects are randomly selected from each metro and non-metro city and will be given same questionnaire, in which, respondents indicated their opinion about marketing dimension in both the city (i.e. metro and non-metro city).

Tool

It has already been discussed that the present study is focused on the measurement of degree of difference in purchase intention on online travel buying decision of metro and non-metro city. Online purchase intention is measured through nine independent variables. These nine variables are collected through literature. Each variable is measured using a five point rating scale ranging from 'strongly disagree' to 'strongly agree' with 'neither agree nor disagree' as the

middle point. Internal consistency of the scale is checked and Cronbach's alpha is found to be 0.78. Based on the literature, each question in the questionnaire is constructed (see Appendix).

For checking validity of the scale we applied content validity technique. We systematically evaluated how well the content of a scale represents the measurement test at hand. Due to the subjective nature of this technique we also used a more sophisticated technique referred to as criterion validity.

Table 1: Z-Test for Comparing two Means (Purchase Intention Towards Online Travel Buying Decision)

	Purchase Intention (Metro city)	Purchase Intention (Non-metro)
Mean	38.84	33.516
Known Variance	6.7775	7.4073
Observations	250	250
Hypothesized Mean Difference	0	
Z	22.35097345	
P(Z<=z) two-tail	0	
z Critical two-tail	1.959963985	

Table 2 (a): Regression Statistics for Consumer Attitude and Online purchase Intention on travel buying decision in Metro city

Regression Statistics	
Multiple R	0.984660743
R Square	0.969556779
Adjusted R Square	0.969434024
Standard Error	0.455149653
Observations	250

Table 2 (b): ANOVA table for Consumer Attitude and Online purchase Intention on travel buying decision in Metro city

	Df	SS	MS	F	Significance F
Regression	1	1636.224021	1636.224021	7898.312843	4.6107E-190
Residual	248	51.3759793	0.207161207		
Total	249	1687.6			

Table 2 (c): t – value and p – value for the Regression Result Between Consumer Attitude and Online Purchase Intention(PI) on Travel Buying Decision in Metro City

	Coefficients	Standard Error	t Stat	P-value
Intercept	-0.140383995	0.439554032	-0.319378243	0.749708569
PI	10.00112479	0.112533462	88.87245266	4.6107E-190

Design

For measuring the difference between means of two cities, z-test for two populations is employed. In addition, for measuring the linear impact of online purchase intention on consumer attitude in metro and non-metro city, simple regression technique is employed.

ANALYSIS AND RESULTS

Data analysis is done using MS Excel software. Analysis is done using three steps: z-test for comparing means; linear impact of online purchase intention on consumer attitude for metro city and linear impact of online purchase intention on consumer attitude for non-metro city. Z-test result and regression results are presented from table-1 to table-3. Following section focuses on these 3 tables and their statistical interpretation:

For finding out the significant difference in means of metro and non-metro city in terms of purchase intention on online travel buying decision z-test is applied. Computed z value is coming as 22.35 which falls in the rejection region (at 5% level of significance). This indicates rejection of null

hypothesis and acceptance of alternative hypothesis. Hence, null hypothesis of no difference is rejected and alternative hypothesis of significant difference is accepted. Hence, it can be concluded that there is a significant difference between degrees of purchase intention on online travel buying decision (at 95% confidence level) between metro and non-metro city. Sample result clearly exhibit that mean of metro city is higher than non-metro city. Hence, it can be significantly concluded that purchase intention on online travel buying decision in metro city are clearly better (mean=38.84) than non-metro city (mean= 33.52).

Table 2: Regression Results between Consumer Attitude (Metro city) and Online purchase Intention (Metro city)

Table 2 (a) exhibits regression statistics for Consumer Attitude and Online purchase Intention on travel buying decision in Metro city. R^2 value is coming as 96.9% which is an indication of strong predictor model. Standard error is relatively low. Table 2 (b) shows that F-value is significant which exhibits overall significance of regression model. Table 2 (c) exhibits t -value and p -value for testing the slope of the regression model. Significant p -value corresponding to t -value is an indication of linear relationship between dependent (consumer attitude) and independent variable

Table 3 (a): Regression Statistics for Consumer Attitude and Online Purchase Intention on Travel Buying Decision in Non-metro city

Regression Statistics	
Multiple R	0.969335295
R Square	0.939610915
Adjusted R Square	0.93936741
Standard Error	0.670170306
Observations	250

Table 3 (b): ANOVA table for Consumer Attitude and Online Purchase Intention on Travel Buying Decision in Non-Metro city

	Df	SS	MS	F	Significance F
Regression	1	1733.052197	1733.052197	3858.702366	3.602E-153
Residual	248	111.3838032	0.449128239		
Total	249	1844.436			

Table 3 (c): t -value and p -value for the Regression Result Between Consumer Attitude and Online Purchase Intention (PI) on Travel Buying Decision in Non-metro city

	Coefficients	Standard Error	t Stat	P-value
Intercept	0.32782363	0.535951045	0.611667117	0.541318331
PI	9.809699802	0.157919251	62.11845431	3.602E-153

(purchase intention towards online buying decision) in metro city.

Table 3: Regression Results between Consumer Attitude (Non-metro city) and Online purchase Intention (Non-metro city)

Table 3 (a) exhibits regression statistics for Consumer Attitude and Online purchase Intention on travel buying decision in Non-metro city. R^2 value is coming as 94% which is an indication of strong predictor model. Standard error is relatively low. Table 3 (b) shows that F-value is significant which exhibits overall significance of regression model. Table 3 (c) exhibits t - value and p - value for testing the slope of the regression model. Significant p - value corresponding to t - value is an indication of linear relationship between dependent (consumer attitude) and independent variable (purchase intention towards online buying decision) in non-metro city.

DISCUSSION AND CONCLUSION

This paper proposed a conceptual framework building on factors influencing the consumer online buying decision include customer's attitude and website attributes. Figure 1 shows the theoretical model of purchase intention towards online travel buying decision. Knowledge of the factors affecting customer's online buying decision may help the industry to create strong relationship bond with travellers and also laid an important foundations for tourism and hospitality operators to developing and implementing e-commerce strategies to achieve long term goals of strong relationship bonds and excellent customer loyalty.

It is clearly evident from Table 1 that online purchase intention for travel buying decision score is high for metro city as compared to non-metro city. Purchase intention towards online buying decision is also higher in metro city. Results can also be explained in the light of more prior experience of technology of individuals in the metro city. Prior experience of computers and technology makes them perfect in online transaction and even when something is ambiguous from the e-commerce website; most of the respondent in metro city make it clear due to their rich experience in the online and debit/credit card transaction. Another reason may be explained as a fact that people living in metro city are having less risk aversion as compare to the non-metro people in terms of online transaction. This provides the metro people in more believability and usability of online travel buying decision as compared to non-metro people. But due to the development of good infrastructure in computers and latest banking technology non-metro cities show the huge potential market of this industry.

Table 2 (a), 2 (b), 2 (c) and Table 3 (a), 3 (b), 3 (c) exhibits the result of regression (linear) between consumer attitude

and purchase intention on online travel buying decision for metro and non-metro city. Regression result between consumer attitude and purchase intention on online travel buying decision clearly explain that the higher level of online purchase intention provide higher level of positive consumer attitude among customers of both the metro and non-metro city. Purchase intention is undoubtedly a prerequisite of consumer attitude towards online travel buying decision.

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