

Consumer Decision-Making With Respect to Online Shopping in India

Shikha Chauhan*, Balgopal Singh**

ABSTRACT

The study contributes to Consumer decision-making process with respect to online shopping in India. It analyses the relationship between several independent variables of decision-making process like Motivation, Convenience, Economic Nature, Source of Information, Website effectiveness, Trust, Security, Satisfaction, Loyalty, and Online Purchase decision (as the dependent variable). Behaviours of consumers get affected by the involvement of the internet and technology in the market. Consumers positively accept the technology and internet. The adoption of technology affects consumer buying behaviour, the priorities for purchasing, and the preference of factors that influence the decision-making for purchasing. Various factors like external motivation from family, peers, and the use of technology stimulate the consumer to do online shopping. Many other factors are also there to influence them but someplace consumers are afraid of fraud or misuse of personal and financial details. The purpose of the study is to determine the factors affecting online purchase decision of products. The data employed to analyse the factors influencing consumers' purchase decision-making processes were obtained through a questionnaire that was collected from six cities (Delhi, Mumbai, Bangalore, Chennai, and Pune) of the country. The major findings of the study indicate that the independent variables are strongly associated with online purchase decision of consumer or not. The analysis makes it possible to discover consumer decision-making with respect to online shopping in India. The results of the study identified the factors which affect most the decision-making process of consumers in India.

Keywords: Consumer Decision Making, Online Shopping, Purchase Decision

INTRODUCTION

Consumer behaviour includes all the activities of the consumer which are related to searching for a needed product or service, evaluating, purchasing, using, and disposing of that product that they expect will satisfy their needs. Studying consumer behaviour is a challenging key for marketers. Behaviours of consumers get affected by the involvement of the internet and technology in the market. The e-commerce industry is growing rapidly which shows a huge impact on the market. The positive results of e-commerce fully depend on the responses shown by buying behaviour of consumers. The adoption of technology affects consumer buying behaviour, the priorities for purchasing, and the preference of factors that influence the decision-making for purchasing. The evolution of technology and its digitalisation provide consumers great convenience to take the benefit of a personalised lifestyle via the usage of smartphones

and services offered by their demand (Hajli, 2014). Innovations help the consumer to make a good decision for their purchase by feeling less time pressure with more confidence and satisfaction with their decision of online purchase (Grewal et al., 2017).

As technology emerges in the buying process consumer have unlimited access to information about the product or service through various modes. Implementation of technology in the market shows the tremendous shift of consumer behaviour towards it and buying behaviour becomes fast and gets a wider range of products and services at one click by saving their time from the drudgery of shopping traditionally. Various models are given by researchers for the acceptance of technology in buying behaviour by the consumer. The most popular models are the Technology Acceptance Model (TAM) and Unified Theory of Acceptance and Use of Technology (UTAUT).

* Research Scholar, FMS WISDOM Banasthali Vidhyapith, Rajasthan, India. Email: shikha.usb@gmail.com

** Associate Professor, FMS WISDOM Banasthali Vidhyapith, Rajasthan, India. Email: balgopalsingh@banasthali.in

The purpose of the Technology Acceptance Model (TAM) was to clarify at what level consumers accept the technology of information systems. The acceptability of technology is determined by two main factors: (i) perceived usefulness and (ii) perceived ease of use. Perceived usefulness is defined as the level up to which a person believes that his/her performance gets improved by accepting that technology. The second perceived ease of use is the factor which shows that to which level a person believes that the use of technology is effortless (Davis, 1986).

The Unified Theory of Acceptance and Use of Technology (UTAUT) model explains the usage of information systems and their consecutive usage behaviour. This theory has four key factors: (i) performance expectancy (ii) effort expectancy (iii) social influence, and (iv) Facilitating conditions. Venkatesh et al. (2003) subsequently validate this model in a longitudinal study and found that in the account of 70 % of the variance in behavioural intention to use (BI) and 50 % are in actual use. Many applications of the UTAUT model are found in the literature by many researchers for various reasons of world.

The process by which consumers decide to make a purchase of product or service through internet behaviour they show for this process is called online buying behaviour. In this practice consumers search, select, purchase, and give feedback after using a product or service, over the internet. By using online purchasing consumers get many options related to a single product on one screen in one click so it has many advantages to making the purchase easy and comfortable. The Indian market has many online retailers but few of them are most popular and trustable due to their special promotional and security strategies. The research work focusses on those websites which mostly deal with fashion, accessories, mobile phones, and other lifestyle products.

REVIEW OF LITERATURE

According to Schiffman et al. (2012), the process of consumer decision-making is can be viewed as three different stages which were interconnected- the input stages, the process stages and the output stages.

The input stage influences recognition of consumer for the need of a product and comprises of two main information sources: (i) the firms marketing effort which consist of product, price, promotion and place (where it is sold), and (ii) external sociological influences produced by family, friends, neighbours, social class and cultural and sub cultural membership, etc.

The second, process stage of consumer decision-making consist of psychological factors inherent in each individual like motivation, perception, learning, personality and attitude, etc. Decision-making is a psychological construct; which means although a decision cannot be 'seen' but from observable behaviour, we conclude that decision has been made.

The third, output stage of consumer decision-making comprises of two closely related post purchase decision activities- purchase behaviour and post purchase evaluation. The purchase behaviour of consumer get influenced by extensive sales promotion of manufacturer like price cuts, etc. and post purchase evaluation that occur after trial purchase and if consumer get satisfied than they may repeat the purchase for that product.

Consumer Decision-Making- Five-Stage Model

Following are the five stages which are first introduced by John Dewey in the last century (Fig. 1).

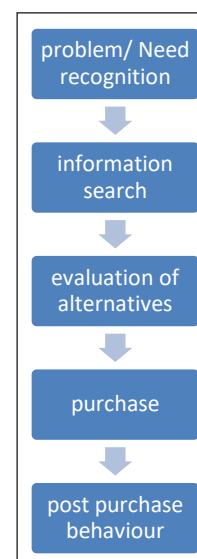


Fig. 1

According to Dewey, a consumer doesn't get through every stage, nor is it necessary that they proceed in any particular order (Kotler et al., 2012).

Problem/Need Recognition

First stage of consumer decision-making is information search in which consumer decides their need for the product or service necessary for them. Need is the basic requirement of a person to live and function in society. The need of a person is maybe of three types: psychological, personal, or socio-economic. People get motivated for online shopping due to advancements in technology and also by the unique products which is not essential but they want to purchase that only due to their desire (Mishra, 2018).

Information Search

"Information search is the process by which the consumer surveys his or her environment for appropriate data to make a reasonable decision" (Solomon, 2006). Commercial sources of information are advertisements, packaging, salespersons, etc., source of public information's are mass media, consumer rating organisation and the experiential sources are handling, examining, and using the product or services (Kotlar et al., 2012). "The e-wom (electronic word of mouth) source is likely to be perceived as more useful by consumers with high susceptibility to informational influence than neutral/third party and manufacturer/retailer sources," (Chen, 2015). The study Consumer Pre-purchase Search in Online Shopping: Role of Offline and Online Information Sources revealed that the consumer decides to use both offline and online mode of information sources while doing online shopping, (Akalamkam, 2017).

Evaluation on Alternatives

This is the third stage of consumer decision-making in which various alternatives are evaluated for selecting a particular product or service which meets the consumer's need. For alternative evaluation consumers must compare alternatives by considering both quantitative and qualitative factors.

Purchase

At this stage of decision-making, the consumer is ready for the exchange of money and product and makes a purchase. Three types of purchase decisions are categorised by the researcher: the first is a fully planned purchase in which both product and brand are decided before the visit to the store, in second one has the intention of purchasing a product but the brand is not decided so it's a partially planned purchase. The third one is impulse purchase and consumer spontaneously decides to purchase the product of chosen brand at the store. This form of purchase occurs due to various situational factors such as product promotion, store atmosphere, etc.

Post-Purchase Behaviour

The last step of consumer decision-making is post-purchase behavior. This stage is the outcome of the purchase of the customer which depends on the satisfaction of the consumer.

According to Dahl et al. (2016), "On post-purchase experience a multidisciplinary review" reveals the article presents a broad overview of how the experience construct is understood and utilised in post-purchase phase in different fields of study both on an organisational and product person level.

According to Zuroni and Goh (2012), "Factors influencing consumer attitudes towards e-commerce purchases through online shopping" revealed e-commerce experience and attitude among respondents have a significant relationship. The implication of study suggests that consumers who purchase online mainly prefer to purchase clothes, books, etc.

According to Bhatnagar et al. (2000), "Own risk, Convenience, and Internet shopping behaviour" determine how variables like vendor service, product characteristics, and website quality stimulate consumer opinion towards online shopping.

According to (Punj, 2012), "Consumer Decision-Making on the Web: A Theoretical Analysis and Research Guidelines" reveals that consumer has potential to make better quality decisions while shopping online and understand information processing strategies that would

help consumers to make improved quality decisions while shopping online.

Need Arousal for Online Shopping

Need recognition is the initial stage of consumer decision-making either in traditional shopping or online shopping. Few of them are:

- Motivation
- Convenience in shopping
- Economic nature

Motivation

According to Kim and Srivastava (2007), “Impact of social influence in e-commerce decision making” show that key driver for online purchase is social influence. Social influence is significant ability of people in the decision-making process of an individual.

Study by Narwal and Sachdeva (2013) revealed that information technology motivates consumer for online purchasing. Customers have a view that use of information technology makes easy payment, information is ample and purchase orders can be booked easily, etc.

Convenience

According to Bagdoniene and Zembyte (2009), “Online shopping motivation factors and their effect on Lithuanian consumers” convenience in shopping through internet has a great influence on consumers who shop online.

According to James (2012), “Consumer’s attitude towards online shopping: Factors influencing employees of crazy domains to shop online” statistical analysis helps to measure relationship between independent and dependent variables in which receptivity to online shopping is considered as the dependent variables and concluded that convenience is one of important factors which arises need for online shopping for customer.

According to Veerakumar (2016), “A research on quality factors influencing online shopping” shows that customers prefer online shopping channels just to avoid face-to-face contact with a salesperson because they feel pressured or awkward when dealing with salesperson and don’t want to be manipulated in marketplace.

Economic Nature

According to Brynjolfsson and Smith (2000), “Frictionless Commerce? A Comparison of Internet and Conventional Retailers” suggest that online retailer charges lower prices than traditional retailers whether one considers prices single or ‘prices’ including costs of getting the item to the user’s home.

According to Chiou and Ting (2011), “Will you spend more money and time on internet shopping when the product and situation are right” shows experiment shoppers used price comparison features regularly and apply strong budget control when purchasing particular product than goal-oriented shoppers.

According to Bauboniene and Guleviciute (2015), “E-commerce factors influencing consumers online shopping decision”, shows that on basis of a demographic profile like gender, female customers has more often shop online because of lower price of product and possibility of comparing price and buying it at a lower price, respondents mostly prefer online shopping.

According to Miyatake et al. (2016), “Reduction in consumer’s purchasing cost by online shopping” suggested that for both consumers and retailers online shopping has lower purchasing and selling costs. The estimated cost in brick and mortar stores are high but in online purchase, consumer has to pay only for product and waiting for time cost which can reduce by providing delivery as soon as possible.

Information Search for Online Shopping

For information search in online shopping consumers mainly use various search engines, read customer reviews before purchasing any product, and use internet advertisements for getting knowledge about the product.

Source of Information

According to James (2012), “Consumers’ attitude towards online shopping: Factors influencing employees of crazy domains to shop online” suggests that use of search engines is most important one and consumers use search engines regularly to find out perfect e-retailer for their required product.

According to Lopatovska et al. (2012), “Examining preference for search engines and their effects on information behaviour” suggests that negative emotion in consumer arises due to inability of using search engines and is third most popular source of information.

Evaluation of Alternative for Online Shopping

Evaluation of alternate involves bringing together and analysing information of related products or e-retailers that has been collected in the information search stage and is very crucial and finally lead to deciding on a purchase (Gay, 2010).

Website Effectiveness

Website effectiveness is the design of online shop which is equally crucial as attractive products, effective marketing, and good customer service.

According to Ranganathan et al. (2002), “An exploratory examination of factors affecting online sales” study revealed that web retailers had need to continuous work on updating their websites and provides recent updates to customers and sales were influenced by website effectiveness.

According to Qu et al. (2017), “Effective use of human physiological metrics to evaluate website usability” suggests that valuation of website usability is preconditioned and significant step for website design and optimisation.

According to Luo et al. (2012), “The effectiveness of online shopping characteristics and well-designed websites on satisfaction” reveals that many surveys on online customers indicate that many customers remain unsatisfied with experiences of online purchasing. This work investigates impact of uncertainty of product and visibility of retailers on consumers’ evaluation of online purchase experience empirically.

According to Cyr et al. (2008), “Website design, trust, satisfaction and e-loyalty the Indian experience” customers prefer website designs of local websites. Indian prefer a website that has country-based emotive characteristics and colourful websites add more users’

interest and more personal and user-friendly presentation of product information.

According to Lee and Lin (2005), “customer perceptions of e-service quality in online shopping” revealed that website design had a lesser effect on overall service quality and satisfaction of customers but the importance of website design should not be underestimated online stores should pay attention to website design so that it should be attractive, readable, visually appealing, tidy, and allow customers to use the website easily.

Trust

Trust predecessors are emotional in nature and it can be influenced by showing trustworthy company policies, logical design of the website, positive marketing campaigns, etc. (Lee & Turban, 2001).

According to Grabner (2002), “Role of consumer trust in online shopping” shows that the foundation for use and acceptance of online shopping is trust. The analysis focused on transactional conditions of e-retailers who were main supporter in formation of trust issues and used economic model of trust based on economic benefit consideration and efficient use of trust mechanism. The online fashion stores are doing various technical improvements to their websites and service providers, which develop trust and provide suitability of goods offered with complete information, free delivery service, product refunds, and also various other forms of services that help in building (Limpo, 2017).

According to Ganguly et al. (2010), “The effects of website design on purchase intention in online shopping: The mediating role of trust and the moderating role of culture” suggests that short of trust while doing online transactions for online shopping has been found as the main reason for abhorrence of online shopping.

According to Harris et al. (2010), “Online services cape, trust, and purchase intention” suggests that there is a strong link between online consumers’ evaluation of trust in a website, servicescape, and purchase intentions. Regarding this, not only link between trust and loyalty has been supported by growing evidence but also support internet scholar’s statement and their impact on intentions

and interpretations of consumers increased due to the increase in online exchange.

Security

According to Sfenrianto et al. (2018), “The use of quality, security, and trust factors to improve the online purchase decision” suggests that with consistent growth of the middle-class economy the use of online shopping increases. This study links factors of trust and security to purchase decision issues which are commonly faced by consumers when dealing with internet sales and results confirmed that security is an essential factor that affects purchase decision.

According to James (2012), “Consumers’ attitude towards online shopping: Factors influencing employees of crazy domains to shop online” suggests that the security factors had a positive and statistically significant relationship to receptivity of online shopping.

According to Ranganathan et al. (2002), “An exploratory examination of factors affecting online sales” factors representing security dimension of a website were positively associated with web sales provide secure mode for data transactions, use of many online and offline mechanisms for doing web-based sale transactions and user account and password details of an individual helps in increasing the confidence of consumer, it results in increasing website sales.

According to Niranjnamurthy et al. (2013), “The study of E-commerce security issues and solutions” suggests that e-commerce security is part of the information protection model and it helps in integrity, restriction against unauthorised data conversion, no rejection, preventing any single organisation from revoking the agreement after the fact.

Purchase

In online shopping, the purchase process is dependent on the main factors of service availability by e-retailers and the security of e-retailers.

According to Wolfenbarger and Gilly (2001), “Shopping online for freedom, control and Fun” show that online shopping provides late at night means 24/7 availability of online stores. Many of them have admitted that they buy

from work and school, partly because of the wide range of bandwidth they have.

According to Gupta (2015), “Comparative study of online and offline shopping - A case study of Rourkela in Odisha” suggests that the person wishes for a good time delivery, they were in the favor of getting a product in the most preferred short time duration. So time duration is the second major factor affecting the demand for the product.

According to Liu et al. (2008), their study “An empirical study of online shopping customer satisfaction in China- A holistic perspective”, projected a framework of the satisfaction process in the e-commerce environment and research work suggests that customer services were strong and predictive of online shopping customer satisfaction.

Post-Purchase Behavior

According to Sangeeta Shinoy, their book “Consumer Behavior” shows that the phase of consumer decision-making is significant and it leads to:

- Feedback (Satisfaction).
- An experience and get stored in the memory (loyalty).
- Affects future purchase decisions.

Satisfaction

Customer satisfaction has a direct and positive relationship to the trust of consumers and customer retention (Nasrin Danesh et al., 2012).

According to Lee et al. (2016), “An empirical research on customer satisfaction study: A consideration of different levels of performance” suggests that the customer satisfaction and reliability analysis are two satisfactory levels of the CSI model (consumer satisfaction index) proposed by tourism factory managers to improve customer satisfaction successfully.

According to Karim (2013), “Consumer satisfaction in online shopping: A study into the reasons for motivations and inhibitions” shows that the consumer decision-making process depends on various factors which motivate customers for online shopping like time-saving, 24/7 availability, information availability, etc, but satisfaction is also an important factor which leads to repeat purchase intention.

According to Rahim et al. (2012), “Is customer satisfaction an indicator of customer loyalty” shows that customer satisfaction is well known and established concept in several areas of marketing, consumer research, economic psychology, welfare economics, etc. satisfaction is a passive customer condition but it affects the loyalty of customer for making consumer decision.

According to Jiang and Rosenbloom (2005), “Customer intention to return online: Price, perception, attribute-level performance and satisfaction unfolding over time” revealed the role of price and customer satisfaction in the various stages of the customer return goal. Satisfaction with a product or service after delivery has a profound effect the purpose of repeated purchases.

Loyalty

The variables like loyalty, brand consciousness, and trusting beliefs have a significant relationship with online purchasing behaviour and the undergraduates are influenced by these three factors (Mun & Apparave, 2016). So, the online business could focus more on building image, customer satisfaction, and loyalty.

In research by Reibstein (2002), “What attracts customers to the online store, and what keeps them coming back” addressed that an indication of how good customers like their information on the site is probably the best indicator of their willingness to return to the site and if they are going to buy something in the category. It is easy to assume that if customers are not satisfied with their knowledge, they are less likely to return to the site for future purchases.

According to Goutam and Gopalakrishna (2018), “Customer loyalty development in online shopping: An integration of e-service quality model and commitment-trust theory” show that the customer satisfaction, e-confidence, commitment, and integrity have been greatly influenced by e-service quality and perceived value. Customer regularly checks the considered quality and thoughtful dedication of the products and services.

According to Khan (2020), “Customer satisfaction and customer loyalty in online shopping: A study on university students of Bhutan”, shows that the advancement of e-commerce and online consumer shopping trends the significance of creating and retaining e-loyalty in the electronic marketplaces has come into picture in marketing theory and practice as the competition in e-commerce is intense, managing the consumer confidence, satisfaction, loyalty, and attitude of e-commerce is necessary for growth and long-run business.

According to Pokryshevskaya and Antipov (2012), “The strategic analysis of online customer repeat purchase intention” reveal that some attributes have a strong influence on the loyalty and satisfaction of internet customers leading to their willingness to make a repeat purchase. It concluded that internet retailers do not have to worry a lot about price and charges for retaining existing customers.

According to Wong et al. (2019), “The effect of technology trust on customer e-loyalty in online shopping and the mediating effect of trustworthiness” shows that security, the privacy of a customer, and their trustworthiness have a positive relationship with customer loyalty towards e-retailers.

RESEARCH METHODOLOGY

Research Design and Approach

The descriptive type of research design is used to achieve the objective and the quantitative approach is used, as the collected data is measured quantitatively and analysed by using statistical tools and tests.

Research Model of the Present Study

After studying the present literature, the following model is developed for research (Fig. 2):

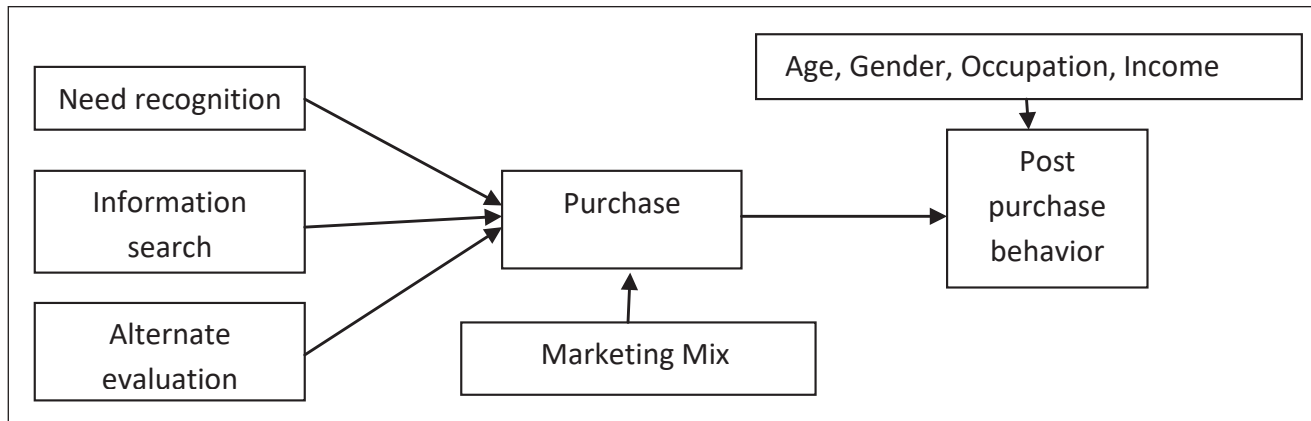


Fig. 2: Consumer Decision-Making Model

Source of Data

- *Primary Data:* The primary data was collected from 1000 respondents
- *Secondary Data:* Secondary data were collected from various websites, Journals, and books.

Sampling Method

Data were collected from 1000 respondents by a questionnaire. Non-probability convenience sampling method is used to gather the data.

Area of Sampling

The research was based on the consumers who practiced online purchasing regularly so areas decided are the 5 metropolitan cities.

Sample and Sample Size

The size of the sample depends on the type of information given by the respondents for the survey as well as the cost involved in the research. 1000 questionnaires had been distributed out of which only 879 responses were received and from them 64 were rejected because some had inappropriate responses and others were incomplete. Thus, according to the relevant information provided by the respondents, sample sizes of 815 had been used for analysis. 5% level of significance had been taken for the study.

Research Instrument

Questionnaire and Questionnaire Design

In the current study, the method of data collection is the questionnaire method. The used questionnaire in the study was divided into two sections- section-1 related to the demographic profile of respondents like the name, gender, age, occupation, income, frequency of online purchasing, and products they prefer to purchase online. Section-2 was divided into sub-sections depending on the questions related to the online consumer purchase decision process, satisfaction with e-retailers, and loyalty towards e-retailers, further questions were related to elements of marketing mix.

Measurement Scale

The ordinal scale is used to collect demographic data of respondent like income, expenditure on online purchasing, frequency of online purchasing, etc.

5 point Likert scale is used to study such questions which have choices and the respondent has to select one of them. The scale comprises 5 points. The range of statements response is from 1 to 5, where 5= strongly agree, 4= agree, 3= neutral, 2= disagree, 1= strongly disagree.

Objectives of the Study

The topic of this research is “consumer decision-making with respect to online shopping in India.” In this work,

the objective was to determine various factors influencing consumer decision-making for online purchasing. Following are the research objectives identified in this research:

- To identify the factors related to the consumer decision-making process for online purchasing.
- To identify the reason for the need arousal of online purchasing by consumers.
- To identify how the consumer search information for e-retailers and evaluate various alternatives from e-retailers for online purchasing.
- To examine the effect of marketing mix on the consumer decision-making process in online purchasing.
- To propose and validate a framework (model) of the consumer purchase decision-making process that can explain the complexities of online purchase processes.

Hypothesis

Based on the literature review and objectives, the following hypotheses are proposed:

- H_{n1}:- External motivation, convenience, and economical in nature as need recognition factors have a significant and positive influence on consumer online purchase decision-making.
- H_{n2}:- Source of information as an information search factor has a significant and positive influence on consumer online purchase decision-making.
- H_{n3}:- Website effectiveness, trust, and security as evaluation of alternative factors have a significant and positive influence on consumer online purchase decision-making.
- H_{n4}:- External motivation, convenient, economical in nature as a need recognition factor, source of information as information search factor, website effectiveness, trust, security as evaluation of

alternative factors and online purchase have no significant and positive influence on satisfaction as a post-purchase behaviour factor.

- H_{n5}:- External motivation, convenient, economical in nature as a need recognition factor, source of information as information search factor, website effectiveness, trust, security as evaluation of alternative factors and online purchase have no significant and positive influence on loyalty as a post-purchase behaviour factor.
- H_{n6}:- Marketing mix attributes have a significant and positive influence on consumer online purchase decision-making.
- H_{n7}:- There is a significant association between the age of the consumer and satisfaction with e-retailers.
- H_{n8}:- There is a significant association between the age of consumer and loyalty towards e-retailers.
- H_{n9}:- There is a significant association between the gender of consumer and satisfaction with e-retailers.
- H_{n10}:- There is a significant association between the gender of consumer and loyalty towards e-retailers.
- H_{n11}:- There is a significant association between the occupation of consumer and satisfaction towards e-retailers.
- H_{n12}:- There is a significant association between the occupation of consumer and loyalty towards e-retailers.
- H_{n13}:- There is a significant association between the income of consumers and satisfaction with e-retailers.
- H_{n14}:- There is a significant association between the income of consumers and loyalty toward e-retailers.

FINDINGS AND DISCUSSION

Respondent's profile- Profile of respondents is based on their age, gender, occupation and family income.

Table 1

Item	Categories	Number	Percentage
Age	20 – 30	279	34.2
	31 – 40	293	36.0
	41 – 50	147	18.0
	51 – 60	62	7.6
	Above 61	34	4.2

Item	Categories	Number	Percentage
Total		815	100
Gender	Male	438	53.7
	Female	377	46.3
Total		815	100
Occupation	Student	164	20.1
	Job	379	46.5
	Self – employed	1811	22.2
	Retired	37	4.5
	Other	54	6.6
Total		815	100
Family Income	Rs.1,00,000– 5,00,000	165	20.2
	Rs. 5,00,000- 10,00,000	281	34.5
	Rs. 10,00,000- 15,00,000	136	16.7
	Rs. 15,00,000- 20,00,000	148	18.2
	More than Rs. 20,00,000	85	10.4
Total		815	100

The Table 1 represents the variation of respondents on the basis of their age, gender, occupation and family income. Out of 815 respondents 34.2 % are in range of 20–30 years old, 36.0% in 31–40 years old, 36.0% in 31–40 years old, 18.0% are in 41–50 years old, 7.6% are in 51–60 years old and 4.2% are of above 60 years. From 815 respondents, 53.7% are male and 46.3% are female. Occupation wise 20.1% are students, 46.5% are doing job, 22.2% are self- employed, 4.5% are retired and 6.6% are doing other things. In terms of family income 20.2% of respondents earn between Rs. 1–5 lakhs, 34.5% earn between 5–10 lakhs, 16.7% earn between 10–15 lakhs, 18.2% earn between 15–20 lakhs and 10.4% earn more than 20 lakhs.

Reliability of Questionnaire

To test the reliability of the measure in the questionnaire Cronbach alpha is used. In 1951, Cronbach L.J gives Cronbach alpha which is most commonly used as the coefficient of internal consistency. However, this is done easily by using SPSS. The Table 2 demonstrates the outcome of Cronbach Alpha.

Table 2

Scale Items	Cronbach's Alpha
External Motivation	0.823
Convenience	0.820
Economical in nature	0.844
Source of information	0.887
Website effectiveness	0.900

Scale Items	Cronbach's Alpha
Trust	0.868
Security	0.912
Purchase	0.907
Satisfaction	0.856
Loyalty	0.876

Outcomes of Cronbach Alpha Test

Cronbach alpha result for every scale item is more than 0.800; therefore, the construct is good as the recommended value of 0.8 is used as a cutoff point of reliability.

Validity Check and Factor Analysis

To conduct factor analysis in this study IBM SPSS 20 is used to extract variables for consumer decision-making process towards online shopping (Table 3). The output of KMO (Kaiser-Meyer-Olkin) and Bartlett's test is presented in Table 4, 5 which is necessary to check appropriateness of sampling measure to conduct factor analysis on the variables used to collect the data.

Table 3: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		.897
Bartlett's Test of Sphericity	Approx. Chi-Square	15897.496
	Df	496
	Sig.	.000

The acceptable value of KMO lies between 0.5 to 1. In this case, Table 4, 5 depicts, KMO is 0.89 which reveals

that the data collected was appropriate to conduct factor analysis.

Factors Analysis and Interpretations

The Exploratory Factor Analysis (EFA) result revealed a clean fourteen-factor structure using the criteria of Eigen value greater than 1. The extracted factors accounted for 76.167% of variance. All factor loadings were higher than

0.5 on its own factor and therefore, each item loaded higher on its associated construct than on any other construct; supporting discriminant validity of measurement. Further, the extract factors were given names based on higher loading of the items on each factor.

Below Table reveals the Result of Exploratory Factor Analysis with factor's segregation and naming:

Table 4

Factor Number	Name of Dimension	Item Description	Factor Loadings
Factor 1	Motivation	Friends relatives motivate me for online purchasing.	.859
		The usage of technology (IT) motivates me for online purchasing.	.875
Factor 2	Convenient	Shopping on the internet saves time	.798
		Shopping on the internet save myself from chaos of traffic & market crowd.	.795
		I can shop on my own convenience.	.744
		I don't wish to go out for shopping.	.707
Factor 3	Economic nature	Online shopping gives me better control on my expenses.	.916
		Online shopping reduces the monetary cost of traditional shopping to a great extent (parking fee etc.).	.849
Factor 4	Source of information	Use search engines to find the perfect e-retailer for required product.	.844
		Advertisements help in selecting perfect e-retailer.	.827
		Read customer reviews before making any online purchase.	.848
Factor 5	Website Effectiveness	The web page of e-retailer load quickly.	.764
		The web page of e-retailer is simple and attractive.	.724
		It is quick and easy to complete a transaction at the online stores.	.784
		E-retailer poses skill and knowledge to provide e-service.	.779
Factor 6	Trust	Have to trust on e-retailer before making purchase.	.577
		E-retailer quickly dispatches what I ordered.	.697
		E-retailer delivers the product in minimum time.	.754
		I don't mind paying in advance in internet for the product.	.795
		Every time the product I received was that I ordered.	.791
Factor 7	Security	I feel safe and secure to use my debit/credit card/Net banking for online transactions.	.845
		Online shopping is as secure as traditional shopping.	.872
Factor 8	Purchase	Purchase the product when customer care executive is polite and responds friendly on your request.	.793
		Purchase product when I place my order any time as available 24/7.	.805
		Purchase the product when the website it has guaranties and warranties.	.830
		Purchase the product when the website has easy exchange and return policy.	.804
Factor 9	Satisfaction	Satisfied by the quality of my purchase decisions.	.714
		Satisfied by the product.	.774
		Satisfied by the service providing company.	.767
		Satisfied with never malfunctioning merchandise by e-retailer.	.757
Factor 10	Loyalty	Intend to stay with online shopping.	.810
		Intend to recommend online shopping to others.	.820

In this case, the first factor was given the name of "Motivation" as factor 1, "Convenient" as factor 2, "Economic nature" as factor 3, "Source of information"

as factor 4, "Website Effectiveness" as factor 5, "Trust" as factor 6, "Security" as factor 7, "Purchase" as factor 8, "Satisfaction" as factor 9, and "Loyalty" as factor 10.

Hypothesis Testing

Relationship of external motivation (M), convenience (C) and economic nature (E) as need recognition factor with consumer online purchase decision.

The result of regression analysis shows that the 1 unit change in value of M changes the value of P by 0.306* times, assuming C and E kept constant. The 1 unit change in value of C arise 0.201* times change the value of P, on keeping M and E constant. The 1 unit change in value of E arise 0.106* times change the value of P, on keeping M and C constant. From the positive values of regression coefficient β_1 , β_2 and β_3 , it concluded that the three factors M, C, and E have a positive influence on consumer purchase decision-making.

Relation of source of information (SI) as information search factor with consumer purchase decision-making.

The result of regression analysis shows that the 1 unit change in value of SI changes the value of P by 0.319* times, while other as constant. Results concluded that source of information as an information search factor significantly influence the consumer purchase decision-making as their p value is less than 0.001, $p < 0.001$.

Relationship of website effectiveness (WE), trust (T) and security (S) as alternate evaluation factors with purchase decision-making.

The result of regression analysis shows that the 1 unit change in value of WE changes the value of P by 0.232 times, while T and S are kept constant. The 1 unit change in value of T changes the value of P by 0.341* times, while WE and S are kept constant, the 1 unit change in value of S changes the value of P by 0.127* times, while WE and T are kept constant. The results concluded that evaluation of alternative factors website effectiveness (WE), trust (T) and security (S) significantly influence the consumer purchase decision-making as their p value is less than 0.001, $p < 0.001$.

Relationship of external motivation (M), convenient (C), economic nature (E) as need recognition factor, source of information (SI) as information search factor, website effectiveness (WE), trust (T), security (S) as alternate evaluation factor and purchase (P) with satisfaction (SA) as post purchase behaviour.

The result of regression analysis shows that the 1 unit change in value of M changes the value of SA by 0.064*

times of M, while other C, E, SI, WE, T, S and P are kept constant. The 1 unit change in value of C changes the value of SA by 0.015* times of C, on keeping other M, E, SI, WE, T, S and P as constant. The 1 unit change in value of E changes the value of SA by 0.018* times of E, while other M, C, SI, WE, T, S and P are kept constant. The 1 unit change in value of SI changes the value of SA by 0.059* times of SI, while other M, C, E, WE, T, S and P are kept constant. The 1 unit change in value of WE changes the value of SA by 0.335* times of WE while other M, C, E, SI, T, S and P are kept constant. The 1 unit change in value of T changes the value of SA by 0.075* times of T while other M, C, E, SI, WE, S and P are kept constant. The 1 unit change in value of S changes the value of SA by 0.139* times of S while other M, C, E, SI, WE, and T are kept constant. The 1 unit change in value of P changes the value of SA by 0.138* times of P while other M, C, E, SI, WE, T and S are kept constant. From the positive values of regression coefficient β_1 , β_2 and β_4 , β_5 , β_6 , β_7 , and β_8 it should be concluded that the factors M, C, SI, WE, T, S and P have positive influence while E has negative value so it has not positive influence on consumer satisfaction as a factor of post purchase behaviour.

Only factors WE, S and P significantly influence the satisfaction of consumer as their p value is less than 0.05, $p < 0.05$.

Relationship of external motivation (M), convenient (C), economic nature (E) as need recognition factor, source of information (SI) as information search factor, website effectiveness (WE), trust (T), security (S) as alternate evaluation factor and purchase (P) with loyalty (L) as post purchase behaviour.

The result of regression analysis shows that the 1 unit change in value of M changes the value of L by 0.047* times of M while other C, E, SI, WE, T, S and P are kept constant. The 1 unit change in value of C changes the value of L by 0.062* times of C while other M, E, SI, WE, T, S and P are kept constant. The 1 unit change in value of E changes the value of L by 0.022* times of E while other M, C, SI, WE, T, S and P are kept constant. The 1 unit change in value of SI changes the value of L by 0.069* times of SI while other M, C, E, WE, T, S and P are kept constant. The 1 unit change in value of WE changes the value of L by 0.033* times of WE while other M, C, E, SI, T, S, and P are kept constant. The 1 unit change in value of T changes the value of L by 0.119* times of T while

other M, C, E, SI, WE, S, and P are kept constant. The 1 unit change in value of S changes the value of L by 0.156* times of S while other M, C, E, SI, WE, T and P are kept constant. The 1 unit change in value of P changes the value of L by 0.201* times of P while other M, C, E, SI, WE, S, and T are kept constant. The positive values of regression coefficient concluded that the factors M, E, SI, WE, T, S, and P have positive influence on consumer satisfaction as a factor of post purchase behaviour while the factor C has no positive influence on consumer satisfaction as a factor of post purchase behaviour.

Relationship of Marketing mix attributes (Product-P1, Price- P2, Promotion-P3, Place- P4) and consumer online purchase decision making.

The result of regression analysis shows that the 1 unit change in value of P1 changes the value of P by 0.077* times of P1 while other P2, P3, P4 are kept constant. The 1 unit change in value of P2 changes the value of P by 0.200* times of P2 while other P1, P3, P4 are kept constant. The 1 unit change in value of P3 changes the value of P by 0.162* times of P3 while other P1, P2, P4 are kept constant. The 1 unit change in value of P4 changes the value of P by 0.016* times of P4 while other P1, P2, P3 are kept constant. Results concluded product, price and promotion attribute of marketing mix significantly influence the consumer purchase decision-making as their p value is less than 0.05, $p < 0.05$.

Relationship of age of customer and satisfaction towards e-retailer.

The value of $\chi^2 (8) = 6.797$, $p = .559$, depicts that age of customer and satisfaction towards e-retailer have no statistically significant relationship. There is no significant association between age of customer and satisfaction they show towards e-retailer for online shopping.

Relationship of age of customer and loyalty towards e-retailer.

The value of $\chi^2 (8) = 10.611$, $p = .225$, depicts that age of customer and loyalty for e-retailer have no statistically significant relationship. There is no significant association between age of customer and loyalty they show towards e-retailer for online shopping.

Relationship of gender of customer and satisfaction towards e-retailer.

The value of $\chi^2 (2) = 14.339$, $p = <.001$ which depicts that gender of customer and satisfaction with e-retailer have statistically significant relationship. There is significant association between gender of customer and satisfaction they show towards e-retailer.

Relationship of gender of customer and loyalty towards e-retailer.

The value of $\chi^2 (7) = 3.682$, $p = .159$, depicts that gender of customer and loyalty towards e-retailer have no statistically significant relationship. There is no significant association between gender of customer and loyalty they show towards the e-retailer.

Relationship of occupation of customer and satisfaction towards e-retailer.

The value of $\chi^2 (8) = 7.305$, $p = .504$, depicts that occupation of customer and satisfaction with e-retailer has no statistically significant relationship. There is no significant association between occupation of customer and satisfaction they show towards the e-retailer.

Relationship of occupation of customer and loyalty towards e-retailer.

The value of $\chi^2 (28) = 10.753^a$, $p = .216$, depicts that occupation of customer and loyalty towards e-retailer have no statistically significant relationship. There is no significant association between occupation of customer and loyalty they show towards e-retailers.

Relationship of family income of customer and satisfaction towards e-retailer.

The value of $\chi^2 (8) = 6.356^a$, $p = .607$, depicts that occupation of customer and satisfaction with e-retailer have no statistically significant relationship. There is no significant association between income level of customer and satisfaction they show towards e-retailer.

Relationship of family income of customer and loyalty towards e-retailer.

The value of $\chi^2 (8) = 5.987^a$, $p = 0.649$, depicts that income level of customer and loyalty towards e-retailer has no statistically significant relationship. There is no significant association between income level of customer and loyalty they show towards e-retailer.

Table 5

Sr. No.	Hypothesis Statement	Test Statistics
H ₀₁	External motivation (β_1), convenience (β_2), and economic nature (β_3), as a need recognition factor have no significant and positive influence on consumer online purchase decision making.	$\beta_1 = .306^{**}$ p<.05 $\beta_2 = .201^{**}$ p<.05 $\beta_3 = .106^{**}$ p<.05
H ₀₂	Source of information (β_1), as an information search factor has no significant and positive influence on consumer online purchase decision making.	$B_1 = .319^{**}$ p<.05
H ₀₃	Website effectiveness (β_1), trust (β_2), and security (β_3), as evaluation of alternative factor have no significant and positive influence on consumer online purchase decision making.	$\beta_1 = .232^{**}$ p<.05 $\beta_2 = .341^{**}$ p<.05 $\beta_3 = .127^{**}$ p<.05
H ₀₄	External motivation (β_1), convenient (β_2), economic nature (β_3), as a need recognition factor, source of information (β_4), as information search factor, website effectiveness (β_5), trust (β_6), security (β_7), as evaluation of alternative factors and online purchase (β_8), have no significant and positive influence on satisfaction as a post purchase behavior factor.	$\beta_1 = .064$ p>.05, $\beta_2 = .015$ p>.05 $\beta_3 = -.018$ p>.05, $\beta_4 = .059$ p>.05, $\beta_5 = .335^{**}$ p<.05 $\beta_6 = .075$ p>.05 $\beta_7 = .139^{**}$ p<.05 $\beta_8 = .138^{**}$ p<.05
H ₀₅	External motivation (β_1), convenient (β_2), economic nature (β_3) as a need recognition factor, source of information (β_4) as information search factor, website effectiveness (β_5), trust (β_6), security (β_7) as evaluation of alternative factors and online purchase (β_8), have no significant and positive influence on loyalty as a post purchase behavior factor.	$\beta_1 = .047$, p>.05, $\beta_2 = -.062$ p>.05, $\beta_3 = .022$ p>.05, $\beta_4 = .069$ p>.05, $\beta_5 = .033$ p>.05, $\beta_6 = .119^{**}$ p<.05 $\beta_7 = .156^{**}$ p<.05 $\beta_8 = .201^{**}$ p<.05
H ₀₆	Marketing mix attributes have no significant and positive influence on consumer online purchase decision making. (β_1 -Product, β_2 -Price, β_3 -Promotion, β_4 - Place),	$\beta_1 = .077^{**}$ p<.05, $\beta_2 = .200^{**}$ p<.05, $\beta_3 = .162^{**}$ p<.05, $\beta_4 = .016$ p>.05
H ₀₇	There is no significant association between age of customer and satisfaction towards e-retailer.	$\chi^2 = 6.797$, p>.05
H ₀₈	There is no significant association between age of customer and loyalty towards e-retailer.	$\chi^2 = 10.611$, p>.05
H ₀₉	There is no significant association between gender of customer and satisfaction towards e-retailer.	$\chi^2 = 14.339^{aa}$ p<.05
H ₀₁₀	There is no significant association between gender of customer and loyalty towards e-retailer.	$\chi^2 = 3.682$, p>.05
H ₀₁₁	There is no significant association between occupation of customer and satisfaction towards e-retailer.	$\chi^2 = 7.305$, p>.05
H ₀₁₂	There is no significant association between occupation of customer and loyalty towards e-retailer.	$\chi^2 = 10.753$, p>.05
H ₀₁₃	There is no significant association between income of customer and satisfaction towards e-retailer.	$\chi^2 = 6.356$, p>.05
H ₀₁₄	There is no significant association between income of customer and loyalty towards e-retailer.	$\chi^2 = 5.987$, p>.05

** . Regression is significant at the 0.05 level.

^{aa} . chi square is significant at the 0.05 level.

Source: Based on calculations from collected data by researcher.

DISCUSSION AND CONCLUSION

The purpose of the research to investigate the factors which influence consumer decision-making with respect to online shopping in India, the objective of the study was to propose a conceptual model of consumer decision-making with respect to online shopping.

The key findings of the study included the acceptance of proposed model and hypothesis.

The first outcome of the study revealed that the external motivation, convenience and economic nature as need recognition factors have positive relation with consumer online purchase decision making. The cultural and social influences are the major contributors to

motivate consumers for their online purchase intentions (Pookulangara & Koesler, 2011). The use of information technology enhances the motivation among customers and encourages them to purchase new products online. Convenience has the most important effect and shows a significant relationship with the online shopping experience (Bagdoniene & Zemblyte, 2009). Thus arises a need for online shopping customers (Narwal & Sachdeva, 2013). Previous works of literature by many researchers show that convenience is the most important factor in influencing consumers who expose themselves to online shopping (Bagdoniene & Zemblyte, 2009). The retailers revealed that they could easily meet the needs of their customers with an online location and not by a traditional store and with less operational expense and by reducing the cost of the product (Donna L. Montaldo, 2019).

It concluded that all three factors- external motivation, convenience and economic nature are necessary for purchasing but they have no role in customer satisfaction and loyalty towards e-retailers.

The second outcome revealed that the source of information as information search factor has positive and significant relation with online purchase decision making. Consumers use search engines regularly to find out perfect e-retailer for their required product (Akbar & James, 2014). Consumers tend to perform a lot of searches online before committing to any purchases (Chen, 2009). It concluded that source of information are necessary for purchasing but it has no role in customer satisfaction and loyalty towards e-retailers.

The third outcome of the study revealed that website effectiveness, trust, and security as factors of evaluation of alternate have positive and significant relation with online purchase decision. The variables which are related to the website design, only one variable shows a statistically significant impact on online sales (Ranganathan et al., 2002). The website design and the consumer purchase intention have a significant relationship (Fauzi et al., 2017). There is a strong link between online consumers' evaluation of trust in a website, services cape, and purchase intentions (Harris et al., 2010). The trust factor of the consumer can be influenced by showing trustworthy company policies, logical design of the website, and positive marketing campaigns (Lee &

Turban, 2001). The factors of trust and security in the purchase decision the issues which are commonly faced by consumers when dealing with internet sales confirm that security is the essential factor that affects the purchase decision (Sfenrianto et al., 2018). It concluded that the website effectiveness, trust and security affect the purchase process of consumer and from those three factors of evaluation of alternate only two factors website effectiveness and security have positive and significant relation with satisfaction of consumer towards e-retailer and affect the satisfaction towards e-retailer while two factors trust and security have positive and significant relation with consumer's loyalty towards e-retailer and affect the loyalty towards e-retailers.

The fourth outcome of the study reveals that from four elements of marketing mix (Product, Price, Promotion, and Place), only three elements, i.e., product, price and promotion have positive and significant relation with consumer purchase decision making. The marketing mix played a very effective role in making purchasing decisions by the customer on purchasing goods and services through Facebook (Supaartagorn, 2017). It concluded that the only three product, price and promotion elements of marketing mix affect the online purchase decision-making.

Managerial Implications

Based upon the above-stated findings as well as views obtained from the respondents, this particular portion attempts to provide some policy inference to the internet marketers. To be able to boost internet sales, the requirements and wants of the individuals are to be greeted and satisfaction needs to be enhanced to hold internet shoppers.

The results obtained by the research can be adopted by e-retailer while making and updating strategies for targeting consumers, marketing mix, updating websites, maintaining privacy policies, etc. E-retailers spend a lot amount of money, effort, and time on research about their consumers. The e-retailer companies always struggle to recognise their consumer and factors stimulating online shopping of consumers in a good way. The results of the present research provide help to e-retailer companies. Some managerial implications are suggested which are based on the findings of statistical analysis and findings.

Features of e-retailers websites come out as the most stimulating factor for consumers while shopping online. The quality of the website and the security of consumers on e-retailer are the most influencing factors which satisfy the consumer from their online shopping decisions. Hence, e-retailing companies should recognise and realise the demand of their consumer while developing and maintaining their websites.

The consumer decides to do online shopping due to external motivation provided by their friends, relatives, and peers, and also by the urge of acceptance as well as the use of technology for purchasing products and services. The external motivation encourages them to do online shopping which arises in consumers mostly by electronic word of mouth and the urge of technological acceptance by them. Hence, the e-retailer companies should focus on promoting positive word of mouth by users and technological improvements in their website so that it will easily attract consumers for using it.

Further consumers prefer online shopping due to the convenience provided by e-retailer related to their time saving, saving them from traffic and chaos of public at traditional market places, not being manipulated by salespersons, etc., to take advantage of these conveniences consumers prefer online shopping. Hence, the companies which are in the field of e-commerce focus on providing the discussed conveniences to attract more consumers for online purchasing. E-retailer companies have to provide the best convenience facilities to the consumer so that they easily create interest for online purchasing.

Additionally, consumers prefer online shopping due to its economic nature which refers to better control of consumer expenses and reducing the monetary cost of traditional shopping. Traditional shopping has extra expenses like parking fee, expenses on transportation, etc; online shopping help consumers in preventing these expenses and attract consumer for it. Hence, the e-retailer companies have to focus on the suggestions for providing economic support to the consumer by reducing extra expenses and reducing the cost of products by not displaying them in brick-and-mortar stores.

Source of information for online shopping is the mode of searching information related to e-retailer by various means like advertisements, using search engines, reading customer reviews, etc. Consumers attract to that e-retailer.

The most preferred methods for selecting e-retailers by the consumer are advertisements and customer reviews. Hence, the e-retailing companies should instruct their research and development departments for taking such research works into consideration for increasing the interest of consumers in online purchasing and choosing their website for the same.

Later on, the effectiveness of the website of e-retailer describes consumers' satisfaction while purchasing online. The consumer feels satisfied if the website has effectiveness in the form of loading the webpage early so that the consumer has not had to wait for its work, web pages should be attractive and simple to understand, transaction process should be simple and other customer care services should be simple and convening. Hence, the e-retailer companies should notice these reasons for the satisfaction of consumers and include them in their website for having permanent consumers.

The security of consumers regarding their personal and financial details, the security of getting the right product at right time from e-retailer describes their satisfaction level with the services and products provided to them. The high level of security provide by e-retailer also makes a consumer loyal to them and attract them to future purchase. Hence, the e-retailer companies should focus on that factor and provide the maximum security to the consumer from online frauds and cheating either in the case of services or products, this builds a strong bond between e-retailer and consumer which help in further business and increase the future purchase intention of the consumer.

The trust of consumers referring their belief on e-retailer before making a purchase, dispatch of product in the given time period, time period of delivering product should not be more, quality and brand of product should be original and they not feel regret in paying advance to e-retailer, maintain their loyalty towards e-retailer. Hence, the e-retailer companies should provide these facilities to the consumer which will build trust and make consumers loyal to the e-retailer by encouraging them to repeat purchases.

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