



## Original Article

# Online Shopping and its Determinants: Behavioural Analysis

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## Abstract

*This study attempted to gauge consumers' behavioural analysis concerning online shopping and its determinants. The data was collected via survey using a purposive sampling technique targeting those involved in on-line shopping. The questionnaire was closed-ended and based on a five-point Likert scale. The data was received from 200 participants though 250 participants were approached, with a response rate of 80 per cent. Five determinants were considered including perceived benefits, perceived risks and disadvantages, hedonic motivations, psychological factors, and website design. Perceived benefits and website design had a positive impact and were significant at 1 per cent. Hedonic motivations and psychological factors had a positive impact and were significant at 5 per cent, whereas perceived risk and disadvantage were found insignificant. The study recommended the businesses in Pakistan to focus on the behaviours of consumers and try to eliminate factors like fear of the consumers by designing their marketing campaigns.*

**Keywords:** online shopping, consumer buying behaviour, perceived benefits, perceived risk, hedonic motivation

## INTRODUCTION

Technological advancements have changed consumer interaction and firms' way of conducting business. E-commerce has emerged as an alternative for consumers, and this term is defined as an online place where buyers and sellers meet to exchange products, information and service (Adnan, 2014). Internet-based environments allow consumers to buy products directly from the online store (Park & Kim, 2003). The advent of the internet has led to phenomena of online consumer behaviour. Kalia, Kaur, and Singh (2016) in comparison to traditional consumer behaviour, the online behaviour of consumers is of a different nature and characteristics. Online consumers select products from the catalogue and purchase them by comparing them with other products online (Pandey & Parmar, 2019). The internet is a channel for information and commerce in the fast-growing online business (Rao, Hymavathi, & Rao, 2018). In the potential online buying process, when consumers need a product or service, they search for the information on the internet Javadi, et al., (2012).

Çebi Karaaslan (2022) worked on the impact of demographics on Turkish consumers' online shopping and found a positive and significant impact. Online purchasing has become popular among consumers in the past two decades, with perceived risk and trust playing key roles in consumers' intention to purchase online, keeping in view Almajali (2022) worked on the determinants of online behaviour among Jordanian consumers. The study collected 202 responses via questionnaire and found that Perceived risk negatively correlates with online purchasing behaviour and trust. However, privacy concerns and perceived risk, transaction security and trust, and trust and online purchasing behaviour exhibited positive correlations.

In Pakistan, factors of e-commerce from the consumer's perspective have not been extensively studied. Therefore, this research aims to understand the factors that impact consumers while purchasing from an online retail shop. The research will be based on the respondent's perception towards their online purchase behaviour.

### Aims & Objectives

- To understand the consumer's online purchasing behaviour
- To figure out the factors which affect consumers' online behaviour

This research paper includes all those respondents who shop online using different social media platforms and product websites. This research will help understand consumers' online shopping behaviour and provide empirical evidence of consumers' behavioural patterns. This research will benefit researchers from Pakistan to carry forward and contribute more to the online shopping intent of consumers.

### Research Questions

- Does perceived benefit impact consumers' online shopping behaviour?
- Does perceived risk impact consumers' online shopping behaviour?
- Do hedonic motivations affect consumers' online shopping behaviour?
- Do psychological factors affect consumers' online shopping behaviour?
- Does website design impact consumers' online shopping behaviour?

## **LITERATURE REVIEW**

Various researchers have contributed and tried to understand consumers' online purchasing behaviour. Javadi, et al., (2012) found that financial and non-delivery risk had a negative effect on consumers' online purchasing behaviour while subjective norms had been found with a significant impact further concluded that more the people refer more popular online shopping methods will become. Park and Kim (2003) worked to assess factors affecting consumer behaviour in Korea and found that user interface quality, product and service information quality, security perception, and site awareness were the key factors and had significant effects on the consumer. Hirst and Omar (2007) assessed the women online apparel purchase behaviour and concluded that encouraging features like convenience, ease of use, usefulness and efficiency were more important to consumers than discouraging factors like lack of security, online fraud and privacy of information.

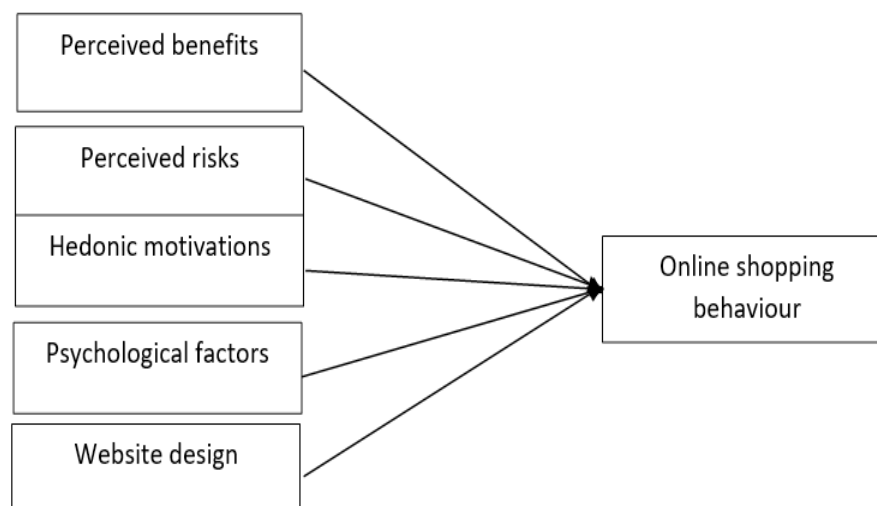
Uzun and Poturak (2014) Identified trust and convenience as the most critical factors for consumers after that, price and quality of products are the second priority factors which affect consumer online behaviour in his findings. Xiang et al. (2022) evaluated the factors influencing the adoption of e-commerce for online shopping using social media platforms. Chinese WeChat users were focused, and data from 721 respondents were obtained. The findings have implications for understanding social commerce adoption in emerging economies.

Adnan (2014) found that perceived risk, perceived advantages, and psychological factors were significant, and website design and hedonic motivation were insignificant in her findings psychological factors and perceived advantages had a positive impact, and perceived risk had a negative impact on consumer purchasing behaviour. Islam (2015) figured out that financial risk and non-delivery risk negatively had a negative effect on the attitude toward online purchasing furthermore, in his study, it was found that domain-specific innovativeness and subjective norms had a positive impact on consumers' online purchase behaviour. George (2002) used the theory of planned behaviour as a theoretical base to study the intent of consumers towards online buying and found that when there is a less positive attitude of consumers, it leads to less intent which leads to less likely online buying. Rungsisawata, Joemsittiprasert, and Jermittiparsert (2019) concluded that perceived benefits, website and psychological factors impacted online consumers' behaviour.

Pandey & Parmar (2019) also worked on consumer behaviour, and the result showed that consumers' online purchasing behaviour is affected by social factors, website design, knowledge of computer payment options, product characteristics, and delivery of goods. Shergill and Chen (2005) found that four factors were dominant in affecting consumers' online buying website design, website security, website reliability and website customer service of this four website security was most important. Varma and Aggarwal (2014) studied other online behaviours of homemakers in the suburbs of Mumbai for which they chose 54 homemakers from Mumbai, India and concluded that a significant segment was conservative while shopping online to going to the mall for purchasing.

Rao, Hymavathi, and Rao (2018) worked on female consumers' online behaviour and found that ease of use, utility, convenience, security, effectiveness and feedback are crucial factors in guiding female consumers' online shopping behaviour. Baubonienė and Gulevičiūtė (2015) findings indicated that convenience, simplicity and better price were the dominant factors influencing the consumers' online buying behaviour further analysis of demographic characteristics showed that men did more shopping online due to the lower price. One factor found more beneficial for shopping online was comparing the prices and purchasing at a lower price. Sin, Nor, and Al-Agaga (2012) studied the online purchasing behaviour of young Malaysian consumers and found that perceived usefulness was the most dominant factor influencing young consumers, followed by the subjective norm and ease of use.

## Conceptual Framework



**Figure 1.** Conceptual framework

## Hypotheses

- H<sub>1</sub>: Perceived benefits has no impact on consumers' online shopping behaviour
- H<sub>2</sub>: Perceived risks has no impact on consumers' online shopping behaviour
- H<sub>3</sub>: Hedonic Motivations has no impact on consumers' online shopping behaviour
- H<sub>4</sub>: Psychological factors have no impact consumers' online shopping behaviour
- H<sub>5</sub>: Website design has no impact on consumers' online shopping behaviour

## METHODOLOGY

Primary data was collected through a five-point Likert scale questionnaire. The questionnaire contained two sections first section asked respondents about their demographics, and the second section asked respondents about their shopping behaviour and factors influencing consumer online behaviour. A survey questionnaire was floated to 250 respondents who use online modes of shopping. 213 responses were received, and 200 complete responses were obtained by sorting. A response rate of 80 per cent was recorded. A purposive sampling technique was followed to collect the sample. Since the study has five independent and one dependent variable and follows a causal analysis, a regression model is applied using Statistical Package for Social Sciences (SPSS).

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \varepsilon$$

Where

Y = Online Shopping Behaviour

X<sub>1</sub> = perceived benefit

X<sub>2</sub> = perceived risk

X<sub>3</sub> = hedonic motivations

X<sub>4</sub> = psychological factors

X<sub>5</sub> = website design

$\beta$  = coefficients

$\varepsilon$  = error term

## RESULTS & DISCUSSION

**Table 1**

Demographic profile

	Category	Percentage
Gender	Female	29.5
	Male	70.5
	Total	100
Age	Under 21	12.0
	21-29	56.0
	30-39	23.0
	40-49	6.5
	50 and above	2.5
	Total	100.0
Products	Apparel and accessories	26.5
	Electronic goods and gadgets	25.0
	Books and magazines	17.
	Cinema/travelling tickets	9.5
	Financial services	6.5
	Unique daily-use items	12.5
	Makeup and cosmetics	3.0
Total	100.0	
Estimated expenditure	0-4,000	20.0
	5,000-9,000	40.5
	10,000-14,000	23.0
	15,000-19,000	12.5
	20000 or above	4.0
Total	100.0	

Table 1 Respondents' demographic profile shows that male participants were 70 per cent and female participants were only 30 per cent. The age matrix shows that most of the online shoppers from our sample lie between the ages of 21-29 and younger. The product matrix shows that respondents shopped for apparel and accessories and electronic gadgets more than other products comparing the age matrix with the product matrix, we conclude that young customers prefer buying apparel and electronic gadgets online, and that can be an excellent opportunity for online firms to make their product offerings likewise.

**Table 2**

Reliability Statistics

Factors	Cronbach's Alpha	N of Items
Perceived benefits	.877	6
Perceived risks	.715	4
Hedonic motivations	.714	3
Psychological factors	.793	4
Website design	.785	4
Shopping behaviour	.789	4

The reliability of all the constructs was tested. The desired cut-off value is 0.6, as it is based on inter-item correlation. All the constructs have reliability coefficients greater than the benchmark. So, all the constructs of the questionnaire are considered appropriate.

**Table 3**  
**ANOVA**

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	123.542	5	24.708	100.909	.000
Residual	47.503	194	.245		
Total	171.045	199			
a. Dependent Variable: online shopping					
b. Predictors: (Constant), website design, perceived risks a disadvantage, hedonic motivations, psychological factors, perceived benefits					

ANOVA table shows whether the model's r-square, i.e., explanatory power or goodness of fit, is significant and the significance of the overall model. Since the sig-value ( $p = 0.000$ ) in the table is less than 0.01, it depicts that the model's explained variations (goodness of fit) are significant. Moreover, the overall model is significant at a 1 per cent significance level.

**Table 4**  
**Coefficients**

	Std. Error	Beta	t	Sig.
(Constant)	.177		.252	.801
Perceived benefits	.059	.200	3.198	.002
Perceived risks	.063	.090	1.620	.107
Hedonic motivations	.059	.128	2.205	.029
Psychological factors	.056	.141	2.516	.013
Website design	.059	.428	7.504	.000

In Table 4, perceived benefits have a p-value less than 0.05, demonstrating a significant relationship between perceived benefits and online shopping. Perceived risk and disadvantages have no significant relation to online shopping as the p-value of perceived risk and disadvantages is more than 0.05. hedonic motivations' significance value is less than 0.05 hence we interpret that hedonic motivations impact the online shopping behaviour of consumers. Psychological factors also affect online shopping. Website design has a strong effect and relationship with the online shopping behaviour of consumers as its p-value is less than 0.05.

**Table 5**  
**Hypotheses assessment summary**

S.No	Hypotheses Statement	Remarks
H <sub>1</sub>	Perceived benefits have no impact on consumers' online shopping behaviour.	Rejected
H <sub>2</sub>	Perceived risks have no impact on consumers' online shopping behaviour.	Retained
H <sub>3</sub>	Hedonic Motivations have no impact on consumers' online shopping behaviour.	Rejected
H <sub>4</sub>	Psychological factors have no impact on Consumers' Online Shopping behaviour.	Rejected
H <sub>5</sub>	Website design has no impact on consumers' online shopping behaviour.	Rejected

## Discussion

H1 is rejected because Perceived benefits have high significance with online shopping. Perceived benefits may include the availability of products at all times, variety in selecting a product, easy price comparison, multiple payment options, and getting products which may not be available in the locality. H3 is rejected as its p-value is less than 0.05 hedonic motivations do have an impact on online consumer shopping behaviour. Hedonic motivation, like enjoyment, is a good predictor of online shopping. Consumers enjoy shopping online even when they do it for utilitarian benefits. H4 is also rejected based on its p-value psychological factors like trust impact consumers' online shopping behaviour. If a consumer's trust in online shopping

increases, his chances of shopping online increase.

H5 is rejected because website design substantially affects online shopping behaviour. Consumers consider the seller's website while shopping online the more user-friendly interface and appealing content, the more probability of shopping from that website. H2 perceived benefits and disadvantages is the only null hypothesis in our study which has been retained because its p-value is above 0.05 we interpret that while shopping online, consumers neglect the risk factors. Studies done in the past may show different results, but with the passing of time, the change in behaviour can be traced. Adnan (2014) found in her study that people in Pakistan do not enjoy shopping, and our study results show that people do enjoy shopping online and same is with website design with growing technology web site's design and aesthetics have been improved, and people now consider this factor when they intend to buy from an online store.

## CONCLUSION & RECOMMENDATIONS

The study has concluded that the factors we included significantly impact the online shopping behaviour of the consumers, like the more benefits offered by online shopping, the more will be the buying on online platforms from the consumers. From the results, we have concluded that future of the businesses relies on digital technology. This study has included only five factors, however; there are more factors that influence consumer behaviour that needs to be included in the succeeding studies.

This study was carried out in Pakistan and included only four determinants; future studies can consider more factors and extend boundaries to understand consumers' online behaviour. Businesses should focus on the behaviours of the consumers and try to eliminate factors like fear of the consumers by designing their marketing campaigns we also suggest online businesses should construct their websites as user-friendly as it has a considerable effect on the online shopping behaviour of the consumers. Marketers also suggest that they devise marketing campaigns for their potential customers to inform them about the benefits and value of online shopping.

## Competing Interest

The authors have declared that no competing interest exists.

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