Factors Determining Consumer Buying Behaviour in Online Shopping

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Purpose- The motive of this study is to find out the determining factors that encourage and influence the online buying behaviour amongst consumers. In a world where everything is available on the internet and everything is becoming digitised, developing and emerging markets are still behind the developed markets and need to measure up to them in order to stand out. There are various factors that influence online buying behaviour amongst consumers, but this study will focus only on those producing the most impact .
Design/Methodology/Approach- This study is based on a quantitative approach, as it helps in testifying and applying the hypothesis. It is a correlation study where it aims to find out the relationship between the variables. The statistical tool used in this study is SPSS and the tests that have been applied were Multiple Regression Analysis and Reliability Analysis. The sample size is 350 and the targeted audience are people living in Malaysia from age 18 and above. **Findings-** The findings of this study suggest that the hypotheses are accepted and the literature review provided as per the earlier studies is consistent with the hypothesis of our study, which states that perceived benefit and psychological factors (such as security, privacy, and trust) have a direct and significant relationship with online buying behaviour; on the contrary, perceived risks have an inverse and negative relationship with online buying behaviour. **Research Limitations/Implications-** This study is only applicable in a Malaysian context, as the demographics and economic situation of the market was kept to these conditions while doing this research. Also, the sample of size does not

necessarily cover every individual in the Malaysian context. The results might vary. Furthermore, this study is beneficial for the marketers and the business managers of e-commerce websites. Also, it should be used as an example for teaching students of business to demonstrate the e-commerce and online shopping behaviour influencing factors, as our future is based on the whole new digital world.

Introduction

In this study we will discuss the importance of learning the factors that affect online buying behaviour. The purpose is to understand the key elements that trigger or drive motivation towards purchase in the minds of consumers . Previous research regarding online buying behaviour of consumers focused on developed countries. Very little research has been carried out on developing countries (Adnan, H., 2014). The demographics and patterns of behaviour of consumers in developing countries is different than those in the western world . Hence, it is important and essential for the researchers to study the profiles and behaviours of consumers to understand how to motivate consumers to be attracted by the sellers and how sellers may hope to sustain them for the longer term. Nazir et al. (2012) stated that online shopping has more positives than conventional shopping, and is becoming quite popular due to its ease and availability. Online shopping is just a click or tap on screen away from us and also it provides the convenience of customising the time and place of delivery as per our choice and ease. However, according to Javadi et al. (2012), the perceived risks that are attached to online shopping increase the fear and lack of trust on thr part of online consumers. Therefore, to understand this case better and help e-commerce businesses and websites boost their sales, we will discuss the factors that drive motivation in consumers in online buying.

Online shopping has peaked in the recent years due to the advancement of technology and evolution of the internet. However, we came across a new terminology in recent years related to online purchase known as "purchase abandonment." This term states that not necessarily every online search on the internet leads to an online purchase. Reasons could be many, but here in this case according to Jiang et al. (2015), poor interface and experience of the website can lead towards purchase abandonment. According to a survey conducted by Kearney (2001), 82 percent of people who intend to buy online, leave the shopping experience in the middle due to poor interface/lack of features available on the website. Besides the poor interface, the other major factor in failed online shopping attempts is lack of trust in the website for protecting their credit information. According to a survey done by Shoppers, M.

(2014), many of the people in Malaysia don't interact in online shopping because they don't have complete trust in the websites of the sellers. Furthermore, companies copy each other's website designs in order to attract customers. They simply take the design of the popular websites and try to attract their customers but it is essential for them to remember that it not only the design that attracts them and makes them stay but it is the experience/service they deliver behind it that makes them stay on your web page. Other than the virtual experiences, online shopping also engages in the exogenous/external factors such as the psychological factors, trust in the brand, perceived risks or benefits delivered through the online shopping experience. This study will illustrate all the external and internal factors that affect online purchase behaviour and also the factors that triggers transactions.

With the growth and evolution of the internet, e-commerce has increased at a very high rate in recent years. From a click on the computer to the tap on mobile screens, it has only become more convenient, easier and closer than ever before. However, in an era when it has become so easy to reach the customer, it really became harder for the e-commerce websites to attract the customers. Every small, medium and large sized business is involved in the online shopping business and is trying hard to reach and attract the customers. Above all of that, it has become really important and difficult at the same time to sustain a customer in the long term. The trends these days are always changing so fast, that it is difficult to keep up with the customer's profile of needs and wants. Moreover, the parameter of this study is beyond the changing trends. The complexity is to identify the key factors that drive motivation towards online purchases. With the help of this study, not only the key factors will be identified, but it will also deliver how to maintain a better virtual presence with the help of studying the socio-technical online purchase behaviour of the consumers.

Literature Review
Study Model & Underpinning Theory

For many years, TRA and TPB have been used by many researchers for their studies when it comes to studying the behaviour of people towards a specific stimulus. However, many researchers decided to extend these theories, as many factors have been discovered that can affect the behaviour of people towards a stimulus (e.g., Conner & Armitage, 1998; Nejad, Wertheim, & Greenwood, 2004). Furthermore, to establish a base in this study, the S–O–R model (Stimulus, Organism, Response) by Mehrabian & Russell, (1974) has been used. In this mode, stimuli are defined as the external factor to any individual whereas, organism is perceived as an internal factor which starts to arise from the external stimuli. Lastly, the response is the output derived, which either has to be categorised as an approach or avoidance behaviour. Consumers often indirectly evaluate a product based on the information that is available when they shop. The information on products used as the quality indicators are commonly referred to as cues. As our study is to evaluate the key component behaviours that

drive motivation in customers towards online shopping, hence these theories will help in finding the behaviours and the attitudes that leads towards online shopping.

Perceived Benefits

Arora and Aggarwal (2018) argued in their study about the role of perceived benefits in the formation of online shopping attitudes among women shoppers which was conducted in India. They found out that perceived benefit (in terms of price benefit, convenience benefit and product variety benefit) has a significantly positive effect on online shopping frames of mind and there is a significant positive connection between online shopping attitudes and online shopping intentions among ladies in India. Product variation was observed to be the most significantly noted advantage for Indian ladies. Moreover, Al-Debei (2015) stated in their study about consumer attitudes towards online shopping that it is developed with the existence of elements such as trust and perceived benefits. Trust and perceived benefits are keyindicators of consumer attitudes towards online shopping, as indicated by the outcomes. Further, the study also discovered that higher levels of apparent web quality lead to a greater amount of trust in an online shopping site. Perceived web quality was observed to be an immediate indicator of trust, and the significant influencer of perceived quality.

Also, Akroush, and Al-Debei (2015) explored an integrated model of factors affecting consumer attitudes towards online shopping. They found out that website reputation and website quality are triggered by perceived benefits. These are the core elements that affect the consumer's attitude towards online shopping. And they also discovered that 26 percent of variation in online shopping attitudes was directly integrated by perceived benefit, trust, and perceived website reputation. Likewise, Chen et al. (2015) examined i the joint moderating role of trust propensity and gender on consumers' online shopping behaviour in their study. It demonstrated that by utilising gathered information, this examination initially confirmed that customers' perceptions of perceived benefit, perceived risk and overall satisfaction are the main key drivers of their intention to re-purchase.

Perceived Risk

Yuan Xu et al. (2015) stated in their conference paper about their research study on Alibaba.com that business managers should consider perceived risk as important as other factors such as price. Risk is significantly related to the intent of purchase; if the risk attached to the product is high it means that the purchase of intent will be low and vice versa. Ariffin et al. (2018), however, defined that there are several types of perceived risk from the consumer perspective. The perceived risks are financial risk, product risk, security risk, time risk, social risk and psychological risk. All these risks are associated with the purchase intention to buy online, but the most significant according to this study was found to be social

risk. Social risk is the disapproval of the product purchased online by family and friends, and fear as well.

Akroush et al. (2015) stated that in developing countries, people are labelled as risk averse due to the lack of trust factor. So the risk is high in developing countries which makes it hard for people to buy online. Zhou, D. (2012) stated in his International Conferences that there are several factors that lead the customer towards online purchase. Perceived risk is one of them. If the risk attached is low, then there are chances that the consumer will intend to buy online, however, if the risk is high there are very low chances of the consumer purchasing online. Furthermore, Jiang et al. (2015) argued that there are various factors that customers tend to ignore while making purchases. Perceived risk is a mediating factor in online shopping, it has a significant effect but not a direct effect on the online buying.

Psychological Factors

Singh et al. (2019) argued in "Psychological antecedents of apparel-buying intention for young Indian online shoppers" that there are several psychological factors that influence the decision of involvement in online buying such as, attitude, motivation, perception, personality, perceived value etc. However, perceived value is the greatest trait of psychological factors that affects the decision of online buying the most. On the other hand, Martínez-López, et al. (2015) stated in "Consumers' psychological outcomes linked to the use of an online store's recommendation system" that, if a consumer has a shopping goal in his/her head and the e-vendor recommends the same thing too, it might not have a direct effect on that online purchase but it can have impact on the add-on shopping recommended by the e-vendor. It leads us to the fact that psychological factors directly influence online buying behaviour.

Azam (2015) in his study about the investigation of psychological dimensions of trust on e-loyalty stated that there are various factors affecting e-loyalty and establishing online buying behaviour. However, perception-based and experience-based are the two most important determinants that develop e-trust and lead towards online shopping. In their research study, Chopdar, et al. (2018) explored understanding psychological contract violation and its consequences on mobile shopping applications. This was used in a developing country context, showing that psychological contract has a significant effect on online buying and service quality. Psychological contract is unlike the written contract, it is perceived by the consumer and promised by the e-commerce website on the basis of their previous experiences and services which leads us to formulate this assumption that psychological factors play an effective and influential role in online buying behaviour.

Based on the previous studies and literature illustrated above, the following conceptual framework was conducted.

Figure 1. Conceptual Framework
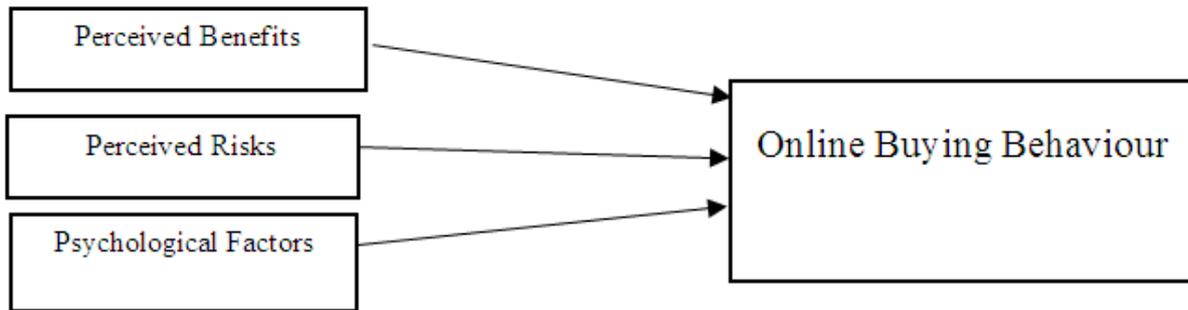
With the above literature review, we have formulated the following hypothesis:

H1: Perceived benefits of online shopping are positively associated with online buying behaviour of consumers.

H2: Perceived risks of online shopping are negatively associated with online buying behaviour of consumers

H3: Psychological factors are associated with online buying behaviour of consumers.

Data & Methodology

To analyse this data we have used SPSS. A sample size of 350 questionnaires was used in this study. However, SPSS is specifically very effective and suitable in analysing the complex behavioural relationship between the variables. Reliability and Regression tests were applied to determine the relationship between the dependent and independent variables. The entire study revolves around the factors affecting online buying behaviour. The most important factors of the study are the perceived benefits i.e. the benefits against the purchase, perceived risks i.e. the risks attached with online purchase, psychological factors i.e. the behaviour and attitudes. As the research design is quantitative, we collected the primary data from people ranging from age 18 onwards. The data was collected both online and offline, from middle and higher level income Malaysians. The offline data was collected from shopping malls, universities, banks etc.

The sampling technique was the non-probability convenience sampling method. The design of this study was the correlational study, as the aim was to find the relationship between the independent (perceived benefits, perceived risks, psychological factors) and dependent (online buying behaviour) variables. The data collection instrument used for this study was a questionnaire which had close-ended questions and consisted of 28 items. It was adopted from a previous study based on Adnan, H., (2014). The sample size comprised of 350 respondents due to lack of time and financial resources. Furthermore, the sampling technique was convenience sampling for this study.

The variables that have been utilised in this study are of two types: independent and dependent variables. The independent variables are:

1. Perceived Benefits
2. Perceived Risks
3. Psychological Factors

On the contrary there was only one dependent variable which is:

1. Online buying behaviour

Analysis & Results
Demographics

With the above table we can analyse that the total number of the sample size was 350 respondents, who were randomly chosen from both online and offline . They were divided into two categories, employed and self-employed. The employed were 92% (322 respondents) and the self-employed respondents were 8% (28 respondents). Male ratio was 40% (140 respondents) and female 60% (210 respondents) which means the majority were female respondents. The qualification category was divided into four . The majority were bachelor's degree holders, which resulted as 48% of the sample size, 24% were master's degree holders, 22 % were doctorate degree holders or higher and only 6% were graduates. Furthermore, 76% of the respondents were from the 26-35 age group, 14% from 25 or less, 6% were 46 or above and the least were from 36-45. 58% of respondents had incomes between RM2001-4000, 24% had their income between 6001-8000, 16% had between 4001-6000 and only 2% had 10000 or above. The most chosen category for online shopping was buying clothes, accessories, apparels which was 34%, then 22% people chose others in which respondents wrote travel/hotel booking etc., 20% respondents bought gadgets and electronics online, 14% respondents tended to purchase daily use items online, 2% bought cinema tickets online and the remaining 2% bought books and magazines online. The online shopping monthly expenditure was as follows; 58% of respondents spent RM0-500 monthly, 20% spent RM501-100, 20% spent 1501 and above whereas, 2% spent 1001-1500.

This data gave us an explanation that even the least paid people in Malaysia (lowest income in Malaysia is RM2000) tend to shop online and spend at least RM0-500 monthly on online shopping depending on what they want. It means that the trend has changed as compared to the earlier studies.

Table 1: Demographics Table

	Frequency	Percent
Gender		
Male	140	40.0
Female	210	60.0
Occupation		
Employed	322	92.0
Self-employed	28	8.0
Qualification		
College graduate	21	6.0
Bachelor Degree	168	48.0
Master Degree	84	24.0
Doctorate Degree or High	77	22.0
Age (Years)		
25 or Less	49	14.0
26-35	266	76.0
36-45	14	4.0
46 or Above	56	6.0
Income (RM)		
2001-4000	203	58.0
4001-6000	56	16.0
6001-8000	84	24.0
10000 or Above	7	2.0
Preference of Online Shopping		
Apparel & Accessories	119	34.0
Electronics & Gadgets	70	20.0
Books & Magazines	7	2.0
Cinema Tickets	7	2.0
Daily Use Items	49	14.0
Others	98	28.0
Monthly Expense on Online Shopping		
0-500	203	58.0
501-100	70	20.0
1001-1500	7	2.0
1501 & Above	70	20.0
Total	50	100.0

Correlation and Hypothesis Testing

H1: Perceived benefits of online shopping are positively associated with online buying behaviour of consumers.

The following Table 2 shows that there is a significant relationship between perceived benefits and online buying behaviour. They are strongly positively correlated as the values shown in the table are 0.639 (quite close to 1). The p-value is 0.000 which is less than the benchmark i.e. 0.05 hence, accept the hypothesis 1.

Table 2: Correlation Between PB & OBB

Correlations			
		PB	OB
PB	Pearson Correlation	1	.639**
	Sig. (2-tailed)		.000
	N	50	50
OBB	Pearson Correlation	.639**	1
	Sig. (2-tailed)	.000	
	N	50	50
**. Correlation is significant at the 0.01 level (2-tailed).			

H2: Perceived risks of online shopping are negatively associated with online buying behaviour of consumers

The following Table 3 shows correlation between perceived risks and online buying behaviour and with the help of the results we can analyze that these two variables are poorly correlated with each other as the result is 0.251. However, the p-value is above than 0.05 i.e. 0.078 hence this hypothesis is rejected.

Table 3: Correlation Between PR & OBB

Correlations			
		OB	PR
OB	Pearson Correlation	1	.251
	Sig. (2-tailed)		.078
	N	50	50
PR	Pearson Correlation	.251	1
	Sig. (2-tailed)	.078	
	N	50	50

H3: Psychological factors (trust, security) are positively associated with online buying behaviour of consumers.

The following Table 5 demonstrates that there is strong correlation between online buying behavior and psychological factors such as trust. Also, the p-value is less than the benchmark of 0.05. hence, it shows significance and the hypothesis 4 is also accepted.

Table 4: Correlation Between PF & OBB

Correlations		OB	PF
OBB	Pearson Correlation	1	.766**
	Sig. (2-tailed)		.062
	N	50	50
TR	Pearson Correlation	.766	1
	Sig. (2-tailed)	.032	
	N	50	50

*. Correlation is significant at the 0.05 level (2-tailed).

Regression Analysis

Regression analysis is a statistical test that allows defining the effect of the independent variable over the dependent variable. The dependent variable is most of the time the outcome that a researcher intends to find out. It helps in predicting the effect of the independent variable on the dependent variable and by what amount to be exact (Sarstedt, M., & Mooi, E., 2014).

The following Table 5 indicates R and R^2 values. The simple R over here represents the correlation between the dependent and independent variables. It is 0.825 or 82.5% which is very strongly correlated. The adjusted R^2 determines that how much of the total variation in the dependent variable (i.e. Online Buying Behavior) can be illustrated by the independent variables (i.e. Perceived Benefits, Perceived Risks, Trust, Hedonic Motivation and Website Quality). Here, in this study the R^2 is:

0.645 or 64.5%. This means that 64.5% times online buying behavior is influenced by the factors mentioned in this study and the remaining 35.5% times it is influenced by factors other than those demonstrated by this model.

Table 5: R and Adjusted R Square

Model Summary[b]				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.825[a]	.681	.645	1.09180

a. Predictors: (Constant), WQ, TR, HD, PR, PB

b. Dependent Variable: OBB

The ANOVA defines the fitness of the data over the regression equation, or in other words how well does it interpret the dependent variable i.e. online buying behaviour. The regression model of our study predicts the fitness of our independent variable significantly well. The p-value is supposedly a good fit as it is less than 0.05 and as per the results the regression model of this study predicts the fitness of the outcome variable significantly well (table 6).

Table 6: ANOVA

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	112.031	5	22.406	18.797	.000[b]
	Residual	52.449	44	1.192		
	Total	164.480	49			

a. Dependent Variable: OB

b. Predictors: (Constant), WQ, TR, HD, PR, PB

The coefficients table will help us determine the necessary information to predict online buying behavior based on our dependent variables and also how well our dependent variables are contributing statistically into our independent variable by looking at our "Significant column". With the help of the column B under the unstandardised co-efficient we will be able to predict and formulate the regression equation for our study. With the above results we can analyse that perceived benefits, perceived risks, hedonic motivations and website quality are significant to online buying behavior and they contribute a lot in influencing online buying behavior whereas, trust has turned out to be insignificant (table 4.7). With the help of above analysis, we can formulate the following regression equation for our study:

OBB= 4.796+0.163(PB)+0.055(PF)-0.022(PR)

Table 7: Co-efficient

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	4.796	1.724		2.782	.008	1.321	8.270
	PB	.163	.064	.726	2.553	.014	-.291	.034
	PR	-.022	.059	.051	.380	.706	-.097	.142
	PF	.055	.075	-.096	-.732	.468	-.207	.097

a. Dependent Variable: OBB

Discussions

Hypothesis 1 turned out to be accepted since the tests supported the hypothesis, which was the PB and OBB are positively related with each other. There was significance found out in the results and also as per the literature and prior studies by Arora and Aggarwal (2018), Al-Debei (2015), Chen et al. (2015) who continuously argued that perceived benefit is positively related with online buying behaviour and helps in establishing the positive behaviour towards online buying. Moving on, hypothesis 2, which stated that perceived risks are negatively associated with online buying behaviour was found to be insignificant and hence it was rejected. The results contradicted with the literature and prior studies done by Yuan Xu et al. (2015), Ariffin et al. (2018), Akroush et al. (2015). However, the last hypothesis which is that psychological factors such as trust are positively related or associated with the online buying behaviour was supported and accepted as per the test results supporting the prior studies done by Singh et al. (2019); Xiao et al., (2016); Martínez-López, et al. (2015); Azam (2015).

The studies that have been done in past could have represented different demographics and different circumstances. Years have passed and technologies have evolved more and improved . It reflects that people have more trust now in online shopping and it has increased . In the Malaysian context, we can see that even the lowest paid people engage in online shopping, putting their trust in online shopping. Psychological factors and perceived benefits turned out to be strong predictors of online buying behaviour, however, perceived risk turned out to be insignificant and irrelevant in terms of online buying behaviour. However, this factor should not be completely eliminated because there is still an audience out there who may be found risking their confidentiality and other elements while engaging in online shopping.

Conclusion

This study suggested that there are significant factors that determine online buying behavior. Online buying behavior is affected by perceived benefits offered by e-commerce websites and psychological factors such as truth. The regression model showed a positive relationship, which means the higher these factors are the higher will be the online buying behavior. The future of businesses relies upon technology and digitisation, therefore, it is important to explore the factors determining online buying behavior. Consistent with the hypothesis and the findings of previous studies (Arora and Aggarwal, 2018; Al-Debei, 2015; Chen et al., 2015), this study shows that online buying behavior is mainly caused by two important factors i.e. perceived benefits and psychological factors. Perceived benefits when offered against online buying, there is a significant chance that the consumer engages in online buying. Similarly, the psychological factors tend to be connected with the consumer's online buying behaviour. Prior studies (Singh et al., 2019; Martínez-López, et al., 2015; Azam 2015) suggested that there are various psychological factors that can lead towards online buying behaviour. A few of them are perceived value of the product, personality traits of the consumer, peer pressure, and many more. This study explored that the perceived value and psychological factors is the most influential factor in comparison to other factors.

Recommendation

Future studies may include other determinants that may affect online buying behavior, as online buying behaviour is not only determined by these factors. Further, the sample of this study is only limited to a Malaysian context. Future studies may extend the sample size to other regions. Furthermore, this study provides insight to managers who are managing e-commerce sites. And the psychological factors determination can be easily discovered by the cookies left by the consumer, and management should try to focus more on their behavioural analysis to identify the motivating factors by tracking consumer time spent on the website. Also, we found out that in the Malaysian context, people have started believing and putting their faith in online websites, so the e-commerce websites should provide more focus on risk prevention and try to establish a trustworthy relationship with the consumers.

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