Antecedents of Online Shopping Behavioural Intention in Asia's Second Largest Economy

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Abstract

As e-commerce booms in India, e-tailers compete fiercely and focus more on enhancing customer satisfaction. Moreover, due to the deadly and highly infectious COVID-19 disease, online shopping has gained higher importance, in India as well as globally. This paper explores the influence of time convenience, value for money, return process and trust, on online shopping behavioural intention. These aspects have not been empirically tested concurrently in a model in the Indian context. The study builds on existing literature, by testing certain critical variables which are rare in literature on online consumer behaviour in India, but important in context of online shopping in the country. A structured questionnaire was used to conduct a web-based survey. Exploratory factor analysis (EFA), confirmatory factor analysis (CFA) and structural equation modelling (SEM) were used to analyse a total of 500 usable responses. The results show that perceived usefulness in terms of time saved and ease of use emerged as a strong predictor of attitude, while perceived usefulness in terms of money saved and the return process emerged as a moderate predictor. Trust has a considerable impact on behavioural intention but subjective norm do not have significant effect on it. While a number of studies have been conducted to comprehend the accelerators of online customer loyalty, this empirical study looks at improving the relationship between e-tailers and customers, based on key customer experience factors in an emerging economy. The study is expected to yield valuable insights on building B2C online shopping loyalty and advocacy and these are likely to be useful to e-tailers intending to enter emerging global markets like India.

Keywords - Emerging Economies, Online Shopping, Return Process, Discounts, Trust, COVID

Introduction

While a number of researches have been carried out in the developed countries to understand the accelerators of online customer loyalty, this empirical study looks at improving relationship between e-tailers and customers based on key customer experience factors in an emerging economy like India. As opined by Vijay, Prashar & Sahay (2019), there are few studies that asses how the factors related to online consumer behaviour are associated with each other in case of emerging

global economies such as India. The subject has attracted considerable investigation via several studies in the Western world; however, Asian literature on this aspect remains relatively sparse. As per studies conducted by Tamimi & Sebastianelli (2015) and Brashear, Kashyap, Musante, & Donthu (2009), changes across countries in online customer behaviour can be attributed to a dissimilar social, economic and technological eco-system. Internet penetration in India is much lower, at about 41%, vis-a-vis developed countries. On the other hand, Internet penetration in the U.K, the U.S and Germany lie in the range of 95% to 96% (https://www.internetworldstats.com/stats.htm). A Retail Industry Outlook Survey based report by KPMG (2014) asserts that there are almost 15 million retail outlets in India. The market is highly fragmented with about as many as 13.8 million conventional family run neighbourhood stores that fall in the unorganised sector. Organised retail's share in the Indian retail market is less than 10%, however in the developed countries it is much higher. E-commerce in India is likely to reach $100bn by 2020 driven mainly by online retail, is expected to touch $69bn, as per a Goldman Sachs report (Malviya & Mukherjee, 2015). While there is a boom in B2C e-commerce sector in India, majority of Indians still trust their neighbourhood brick & mortar stores for shopping. The shoppers believe more in touching and feeling the products and negotiating discounts over-the-counter, before buying. However from March 2020 onwards, online shopping gained significant importance, across the world. The deadly and highly infectious coronavirus disease, commonly known as COVID-19, infected lakhs of people worldwide, including India. Since it spreads mainly via contact with an infected person or by touching a surface that has the virus on it, the best protection is to stay at home. This led to increased online shopping in terms of existing customers shopping more, consumers who did not shop online using it and a number of initiatives from both online and offline retailers facilitating it, globally.

Online shoppers in India face various problems such as, those related to product delivery timelines and customer support services. Online retailers have been known to concentrate their efforts more on creating a customer base, enhancing the website quality and building up price-based competition. The global forecast, projects China and India as the most rapidly developing economies and hence research on online shoppers in these countries would significantly help global e-tailers. There have been only few empirical studies which have focused on B2C e-commerce in India (Prashar, Vijay & Parsad, 2016). This paper explores the influence of time convenience, value for money, return process and trust, on online shopping behavioural intention, after testing a large number of variables. A comprehensive literature review revealed there was no empirical evidence that these aspects have been tested concurrently in a model in the Indian context. This study has been constructed to build on existing literature by testing certain critical variables which are rare in literature on online consumer behaviour in India, but important in context of online shopping in the country, in particular.

Ecommerce companies in India have been notorious for predatory pricing; however, the e-commerce policy guidelines issued by the Government in December 2018 intend to put a halt on the high discounts. This forces e-commerce retailers to concentrate more on enhancing customer satisfaction rather than just offering high discounts, to increase loyalty. It is therefore, critical to unravel the antecedents which impact behavioural intention and subsequently customer loyalty in the online retailing environment in India. To test the hypotheses, the study depended on a qualitative exploratory research, followed by an extensive quantitative web survey wherein a structured questionnaire was used. Factor analysis (exploratory and confirmatory) and structural equation modelling (SEM) were used to analyse a total of 500 usable responses. SEM was deemed appropriate as it enables testing of models that include latent constructs and estimation of multiple and crossed relationships between dependent and independent variables (Hair, Hult, Ringle & Sarstedt, 2013).

Literature Review And Conceptual Framework

During the literature review, "the Theory of Planned Behaviour (TPB)" emerged as the underpinning theory. As per TPB, a person's intent to conduct a specific behaviour governs whether the person will perform that specific behaviour. Attitude toward the specific behaviour and subjective norms associated with performing the behaviour are believed to impact intention (George, 2004).

The Theory of Planned Behaviour remains the most often cited and the most widely recognised model for predicting behavioural intention. However, the TPB model has been found to be deficient in terms of number of variables to explain consumer behaviour in a given situation. Some studies have questioned its predictive potential on intention and hence added external factors (Rivis & Sheeran, 2003). Ajzen (1991), concluded "…the theory of planned behaviour is, in principle, open to the inclusion of additional predictors if it can be shown that they capture a significant proportion of the variance in intention or behaviour after the theory's current variables have been taken into account"

Content analysis revealed several controllable elements influence the online buying behaviour and this study highlights certain key variables through the conceptual augmentation of TPB. Some classical variables have been chosen from this theory while certain critical variables which are important in context of online shopping in India have been added.

Influence of Return Process on Attitude

The post-purchase experience is one of the most critical components of the entire customer experience journey as it adds vastly in building the repurchase intention (Park, Cho & Rao, 2012). Post-purchase experience assumes greater significance in an online shopping environment since the customer is actually able to touch, feel and use the product only after it has been bought. Returning goods that customers are highly dissatisfied with, is a key aspect of the post-purchase experience. Moreover, return process has greater importance in case of emerging economies where the Internet penetration is relatively lower and consumers depend more on shopping from brick and mortar stores, which enable them to see, touch and feel the products before buying. Almost one-fourth of the items purchased online in India are returned back to the online shopping sites and this raises the average cost of delivery by about 50% (Sarkar, 2014). There are research studies which explore online post-purchase customer experience only as a small component of their measurement of overall customer experience. However, many of these studies miss out important aspects such as "return and exchange, refund options, etc."(Kumar & Anjaly, 2017). Literature review revealed few prior researches that have investigated the influence of returns on various aspects. Wood (2001) concluded that a lenient return policy, positively influences the quality of online products both before and after purchase. Mukhopadhyay and Setaputra (2007) opined that a liberal return policy boosts sales income, however it also adds to expenses due to higher probability of return. Pei, Paswan and Yan (2014) analysed that a "fair return policy" has a positive impact on purchase intention. A return process is considered effective if it is fast and easy. This provides more confidence to the shoppers, makes their attitude more positive, which in turn increases their likelihood of buying products online. Literature review revealed that the return process as an antecedent of attitude has been included only in few studies. Hence it is important to study the influence of the return process on attitude, which in turn impacts behavioural intention.

Accordingly: H1: The return process affects attitude in terms of online shopping.

Influence of Perceived Usefulness (in terms of Time Saved) On Attitude

One of key drivers behind the steep growth in B2C ecommerce has been the greater significance associated with more efficient use of time (Singh, Kumar & Dash, 2016). Khalifa & Liu (2007) identified quicker and enhanced search and buying, better shopping productivity and superior shopping performance, as e-commerce usefulness aspects. Hence a shopping site which is more time efficient vis-a-vis other sites, is expected to be perceived as more useful. Mikalef, Giannakos & Pateli (2013) opined that the Internet has become the biggest and most effective source of obtaining information. This is also relevant to online shopping via which consumers can collect information on products that they are involved with (Lee & Ngoc, 2010). Karahanna (1999) opined that perceived usefulness by way of getting helpful information, to a great extent impacts the online shoppers' attitude to buy groceries on the Internet. If all the required and in-depth product information is available on a site, it will lead to saving in time as the shopper will then not need to visit multiple sites. Ibrahim, Suki & Harun (2014) clarified that in terms of returns, the time related perceived usefulness while shopping online was not impacted as "the perceived risk of time lost in ordering, receiving and returning an unsatisfactory product did not have a significant relationship with unwillingness to buy". According to Khare & Sadachar (2014), simple guidelines and comprehensive information about the products to be purchased online, is likely to progress the attitude of the youth in India, towards online shopping.

Accordingly:H2: Perceived usefulness w.r.t time saved, impacts attitude

Influence of Perceived Usefulness (in terms of Money Saved) On Attitude

Promotions offered by online shopping sites have a direct positive impact on the number of purchase transactions (Sonia & Carmen, 2009). Prashar, Vijay & Parsad (2016) opined that for the typical shopper in India, "the marginal value of the rupee is very high" and hence it is important that e-tailers provide the confidence that payment transactions are secure and also offer shopper-friendly return and exchange policies. In the same light, investing on deals and offers would attract the discount-sensitive buyer toward an online shopping site.

and price conscious" vis-à-vis those in a developed economy. In fact, the deals and promotions run by most online shopping sites is one of the key drivers for shopping online in an emerging economy (Khare & Rakesh, 2011). Most B2C ecommerce sites in India, attract consumers to

shop online via offers such as free delivery, discounts, redeemable vouchers, sweepstakes, buy-one-get-one-free offers and exchange schemes. However Indian shoppers known to be mostly parsimonious as a part of their value system, may not be lured into making impulsive decisions based on promotions and advertisements (Pandey & Chawla, 2018). Sarkar & Khare (2017) concluded after extensive literature review that there is scope to study the influence of "price perception on online shopping attitude"

Thus, the following is expected:

H3: Perceived usefulness w.r.t money saved, impacts attitude.

Impact of "Ease of Use" on Attitude

A well-designed user interface system can lower online shoppers' search costs and the time invested for information processing. Company and product related information is essential for shoppers during the purchase process (Kaur & Quareshi, 2015). Close & Kinney (2010) opined that presence of sufficient information on an online shopping site could help facilitate conversion of a browser into a buyer. Hence it is important that the information required for shopping is sufficient, as well as easy to locate. Aren, Güzel, Kabadayi & Alpkan (2013) found that "faster navigation" and "effectiveness of search process" had considerable influence in choosing an online shopping site for making a purchase. In India, more consumers find shopping from brick & mortar stores easier since they can touch and feel the products and bargain over-the-counter. Moreover, a study conducted in India showed that since customers lacked confidence in the existing shopping websites, their online shopping behaviour was affected by website characteristics such as layout, design, interactivity, user-friendliness and ease of access (Gupta, Handa & Gupta, 2008). Therefore, it becomes important to understand the impact of "ease of use" on attitude. Thus, the following is hypothesised:

H4: "Perceived ease of use" affects attitude in terms of online shopping.

Effects of Attitude on Behavioural Intention

Hassanein & Head (2007) opined that attitude is associated with behavioural intention during intentional technology adoption. Li & Zhang (2002) argued that consumer attitudes influence online shopping intention and decide if an e-commerce purchase will take place or not. Javadi, Dolatabadi, Nourbakhsh, Poursaeedi, & Asadollahi (2012) suggested that attitude of consumers significantly affects their behaviour while shopping online.

Thus the following is hypothesised:

H5: Attitude has an impact on behavioural intention in terms of online shopping.

Effects of Subjective Norm on Behavioural Intention

Javadi et al.,(2012) examined that "family members, friends and peers' online experience and suggestions positively influence online buying behaviour." Certain studies point out that while subjective norm influence behavioural intention, the relationship is weak. Ranadive (2015) analysed that "Subjective Norm factor reached a level of significance, which indicates that the influence of social relationships (family, friends and colleagues) will weakly but positively affect the consumer's intention to purchase groceries online." Hence the following is hypothesised:

H6: Subjective norm influence behavioural intention in terms of online shopping.

Effects of Trust on Behavioural Intention

A number of studies have reported that trust influences behaviour. Thamizhvanan and Xavier (2013) concluded that trust is an antecedent of online purchase intention, in context of online shopping in India. Verma, Sharma and Sheth (2016) concluded that "trust is most important in maintaining relationship continuity in online retailing". A study conducted by Alam and Yasin (2010) suggested that "perceived security or privacy" has a significant effect on online brand trust. The inclination towards cash-on-delivery over other payment modes such as credit/debit card, net banking, mobile wallet etc by online shoppers in India, proves there are trust related concerns associated with online shopping in India (Thakur & Srivastava, 2015). Khare, Khare and Singh (2012) opined that customers in India seem to be at ease with conventional shopping formats because these are not impersonal and allow easy interaction with service staff. Most consumers are not familiar with online technology and they see websites as complex and hard to comprehend. Inferior IT set-up and absence of government support aggravate consumers' view of risk toward online web sites. There are many sites selling fake products and also several sites do not provide accurate, updated and complete information, in India. Moreover, inferior IT infrastructure exaggerates security fears and users are scared of Internet cheating and hacking. Online product reviews are also of significance and a large number of online buyers communicate their feelings via social networking sites. Wobker, Eberhardt and Kenning (2015) established that trust brings down the complication associated with online retailing. Shoppers can engage with customer care via chat, learn from others experience

through product reviews and gain information to decide whether to buy online or not.
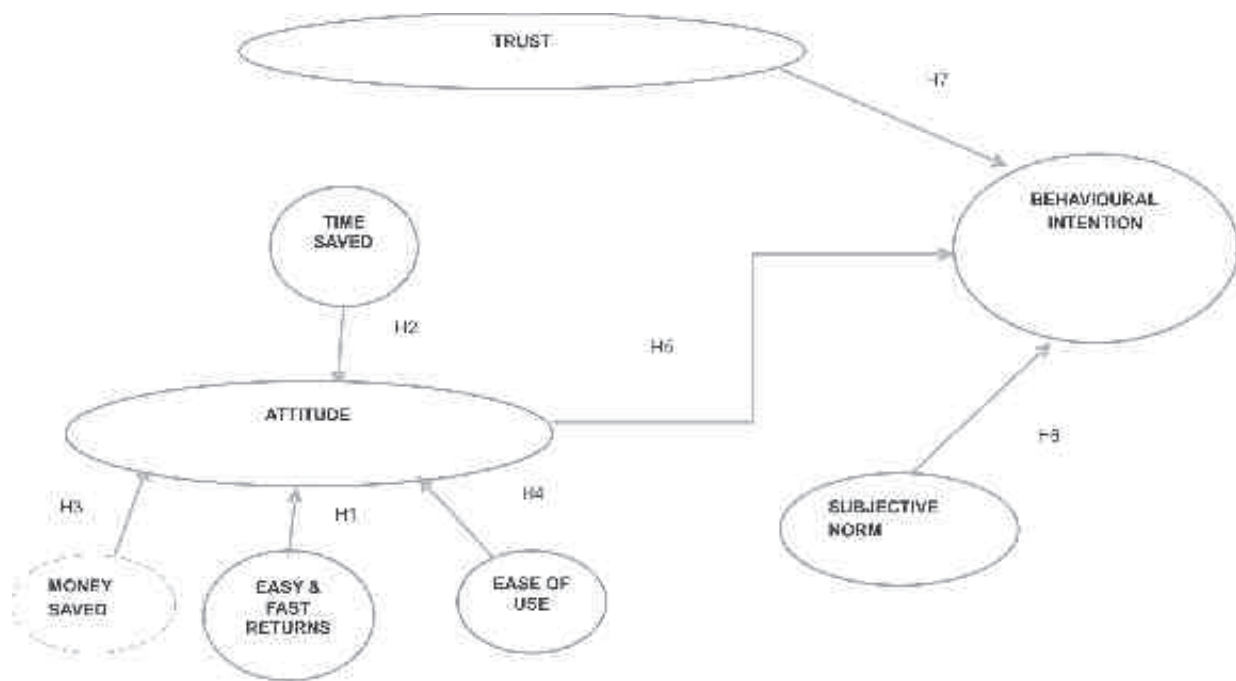
Hence the following is hypothesised:

H7: Trust is a determinant of behavioural intention in terms of online shopping.

This study intends to test seven hypotheses discussed above, and the research framework is depicted in Figure1.

Figure1: The proposed conceptual model

Methodology

Sampling Procedure

To test the hypotheses, an online pan India survey was conducted. The study depended mainly on the quantitative data collected from consumers, however an extensive qualitative exploratory research was also conducted. Depth interviews were conducted with 10 respondents who qualified as relevant target audience and were spread across age, income and occupational backgrounds. Depth interviews were also conducted with 4 experts who had substantial experience in the area of B2C ecommerce. The respondents were selected through acquaintance and snowballing. The final set of variables to measure online shopping behaviour were finalised based on the literature review and the insights generated from the exploratory research. The instrument was developed on basis of the exploratory and secondary research. It was closely examined by experts as well as piloted amongst diverse target respondents. The instrument was finalised after variations in items as well as wording, thus ensuring face validity. The pilot study was carried out to check the measurement items for lucidity and comprehension. It is essential to detect any issues with the research instrument and to determine the content and face validity of the measures adopted in the instrument.

Judgmental sampling was adopted for the quantitative study due to unavailability of a sampling frame to draw out random sampling. Online shoppers were mostly selected through social media contacts on WhatsApp, Facebook and Linkedin and snowballing was also used. The target respondents were specified as those who were 18 years or above, living in India and shopped online, now and then or frequently. Also, they should have purchased a tangible product online, in at least last 6 months. An empirical study was conducted on a sample size of 500. More than a 1000 questionnaires were distributed, a total of 578 questionnaires were received back and out of these, 500 were usable valid responses.

Analysis of demographic data showed that both genders were almost in equal proportion and the unmarried were in

majority at 57%. Age composition of the sampled respondents indicated that majority i.e. nearly 58% of the respondents were of 18 to 29 years of age. Occupational outline of the respondents showed that half of them were students with the next highest segment being of those in service at about 27%. Amazon led as the most visited site in last 6 months, for almost half the respondents, followed by Flipkart for one-fifth of the respondents. As per industry reports, currently, Amazon is the B2C e-commerce market leader in India, in terms of gross merchandise value (GMV), followed by Flipkart. Amongst the product types bought most in the last 6 months from various shopping websites, clothes and apparels emerged on top (34%) followed by computers, mobile and accessories at 15.8%. This data (see Appendix A for further details) is in line with e-commerce market trends in India.

Measurement

Scale items for 'trust' and 'perceived ease of use' were adapted from Chang and Chen (2009); Park and Kim (2003) and subjective norm and behavioural intention from Lin (2007). The adaptation was based on the Indian environment and the influencers of behaviour in it. The constructs for 'easy & fast returns', 'perceived usefulness (money saved)' and 'perceived usefulness (time saved)' were based on desk research, exploratory qualitative research and expert opinion.

Except for demographic variables, all items in the instrument were measured on a seven-point scale ranging from "strongly disagree" to "strongly agree."

Since the literature was quite varied, it was considered necessary to thoroughly pre-test the instrument to ensure clarity, validity and proper wording of all questions. Before launching the survey instrument in the field, it was piloted amongst few experts and experienced online shoppers, spread across age, income and occupational backgrounds.

Results

Exploratory Factor Analysis

EFA with varimax rotation was conducted to explore the underlying dimensions. The Kaiser-Meyer-Olkin (KMO) Test – resulted in a value greater than 0.5 indicating that EFA was appropriate in this case. The Bartlett's test of Sphericity produced a value of 0, indicating that a substantial correlation existed. The EFA resulted in 7 factors based on 33 items. Most factor loadings were higher than 0.5, indicating healthy correlations between the items and their factors. The total variance explained was 72.45%. The internal consistency or reliability of each factor was computed by Cronbach alpha and was mostly found to be good or acceptable based on the following measure: 0.7–0.9: good; 0.6–0.7: acceptable; (Kline, 2013). The factor loadings and the Cronbach α values have been shown in Table 1.

Table -1: Initial model Factor loadings (after conducting EFA)

Factors	Items	Factor loadings	Cronbach
TRUST	*This site has a good reputation in the market*	0.78	0.69
	This site cares for and invests on its customers	0.75	
	I have found this site to be secure for transmitting sensitive information such as debit/credit card details	0.68	
	I feel comfortable sharing my personal details required for shopping on this site	0.62	

	This site offers useful customer reviews (i.e. they constitute feedback from genuine customers......)	0.59	
	This site is free from errors and provides accurate, updated and complete information	0.54	
	Generally, this site offers lower prices as compared to other sites	0.41	
	This site does not deliver fake products	0.32	
EASE of USE	This site has high interaction speed	0.37	0.69
	It has interactive features (such as online chat and easy phone access) which help in quick problem resolution...	0.76	
	The information required for shopping on this site is sufficient	0.72	
	This site offers complete information on all its deals. Hence, I do not need to refer to other sources	0.70	
	Information required for shopping on this site is easy to locate	0.55	
	Easy to search and find way while shopping on this site	0.35	

EASY & FAST RETURNS	*I am sure that this site has a fast process for returns*	0.87	0.61
	I am convinced that this site has an easy process for returns	0.78	
	I am certain that this site does not have any hidden terms & conditions in its return policy	0.68	
	I am confident that this site offers good after sales service such as product installation and demo	0.40	
TIME SAVING	*I feel assured that all items ordered will be delivered on time*	0.42	0.61
	Shopping on this site saves me time as compared to other sites.	0.74	
	This site provides access to all required or necessary product information in-depth	0.66	
VALUE FOR MONEY	*This site provides attractive offers and deals from time to time*	0.79	0.62
	This site offers prices which are cheaper than those offered by a physical store	0.72	
	Generally, the items that I am looking for, are available and in-stock on this site	0.32	

SUBJECTIVE NORM	*I have read news reports which say this is a good site for online shopping*	0.83	0.50
	I am influenced by mass media reports to try this site	0.82	
	After watching the advertisements on various media, I was tempted to try this site	0.43	
	My relatives feel this is the right site for online shopping	0.42	
	My classmates and friends feel this is the right site for online shopping	0.38	
	My family feels this is the right site for online shopping	0.78	
BEHAVIOURAL INTENTION	*I plan to shop on this site again*	0.92	0.89
	I intend to use this site within the near future	0.91	
	I will recommend this site to others	0.90	

Measurement Model: Confirmatory Factor Analysis (CFA)

Byrne (2010) suggested that the structured equation modelling (SEM) consists of two sub-models – i.e.: measurement model and structural model. Confirmatory factor analysis (CFA) was conducted using AMOS 21.0 software to estimate the measurement model. The quality of the measurement model was assessed through CFA and its estimation generated a good fit: CMIN=345.8; p<0.001; CMIN/DF =3.144; GFI=0.924; NFI=0.918; TLI =0.929; CFI =0.942; RMSEA =0.0471; SRMR =0.0471. The Measurement model (CFA) results are summarised in Table 2. The statistical significance of variables was assessed via Critical Ratio (CR). Factor loadings for all items (related with each of the seven constructs) were found to be greater than 0.60. All factor loadings emerged significant at the 0.05 level. This indicates key confirmation for convergent and discriminant validity of the measurement model. Once the model strength was established via Confirmatory factor analysis (CFA), the structural analysis was conducted.

Table - 2: Measurement model (CFA)

Factors	Items	Factor Loading	Critical Ratio (CR)	Cronbach α
TRUST	*I have found this site to be secure for transmitting sensitive information such as debit/credit card details*	0.760	Fixed	0.80
	This site offers useful customer reviews (i.e. they constitute feedback from genuine customers......)	0.714	14.68	
	This site is free from errors and provides accurate, updated and complete information	0.791	15.92	
EASE of USE	*This site has high interaction speed*	0.687	Fixed	0.77
	The information required for shopping on this site is sufficient	0.726	13.74	
	Easy to search and find way while shopping on this site	0.771	14.35	
EASY & FAST RETURNS	*I am sure that this site has a fast process for returns*	0.805	Fixed	0.87
	I am convinced that this site has an easy process for returns	0.961	12.62	

TIME SAVING	*Shopping on this site saves me time as compared to other sites.*	0.655	Fixed	0.64
	This site provides access to all required or necessary product information in-depth	0.718	12.23	
VALUE FOR MONEY	*This site provides attractive offers and deals from time to time*	0.640	11.02	N.A
SUBJECTIVE NORM	*I have read news reports which say this is a good site for online shopping*	0.758	1.60	0.82
	My relatives feel this is the right site for online shopping	0.890	Fixed	
	My classmates and friends feel this is the right site for online shopping	0.890	16.60	
BEHAVIOURAL INTENTION	*I plan to shop on this site again*	0.888	Fixed	0.89
	I intend to use this site within the near future	0.864	24.75	
	I will recommend this site to others	0.826	23.18	

The alpha values indicate that scale items for the seven latent constructs were largely reliable

Structural Model and Hypotheses Testing

The structural model was developed to test the effect of ease of use, easy & fast returns, time saving and value for money on attitude and the effect of trust, attitude and subjective norm on behavioural intention. SEM with maximum likelihood estimation (MLE) was used to assess the research model. The structural path coefficients and the results of hypotheses testing are summarised in Table 3.

**Table - 3: Results of the structured equation model**

Hypothesis	Structural path			Standardized estimate	p	Result
H1	Easy & fast returns	→	Attitude	0.493	***	Accepted
H2	Perceived usefulness in terms of Time saved	→	Attitude	0.929	***	Accepted
H3	Perceived usefulness in terms of Money	→	Attitude	0.640	***	Accepted
H4	Perceived Ease of use	→	Attitude	0.917	***	Accepted
H5	Attitude	→	Behavioural Intention	0.187	**	Accepted
H6	Subjective Norm	→	Behavioural Intention	0.082	.065	Rejected
H7	Trust	→	Behavioural Intention	0.542	***	Accepted

Note: In p -value column, (***) indicate significance smaller than 0.001, (**) indicate

significance smaller than 0.01

H1 tests whether the return process of a site, affects attitude in terms of shopping from the site. The results show that this path coefficient is positive and significant (0.49, $p < 0.001$), demonstrating the return process influences attitude. H2 proposes that perceived usefulness in terms of time saved while shopping on a site, impacts attitude towards the site. This is supported by a significant path coefficient (0.929, $p < 0.001$), indicating that time saved impacts attitude. H3 suggests that perceived usefulness w.r.t money saved, impacts attitude. This is affirmed with a significant and positive path coefficient (0.64, $p < 0.001$). H4 tests if perceived ease of use affects attitude in terms of online shopping. Results indicate a significant and positive path coefficient (0.917, $p < 0.001$). H5 tests if attitude has an impact on behavioural intention in terms of online shopping. Empirical analysis reveals a significant and positive path coefficient (0.187, $p < 0.01$). H6 tests if subjective norm influences behavioural intention towards online shopping. This hypothesis was not accepted as the path coefficient was not significant in the hypothesised direction. H7 tests if trust is a determinant of behavioural intention in terms of online shopping. Results indicate a significant and positive path coefficient (0.542, $p < 0.001$). The final model along with the structural path coefficients (in brackets) and results of hypotheses testing are depicted in Figure 2.

Figure 2. Structural model
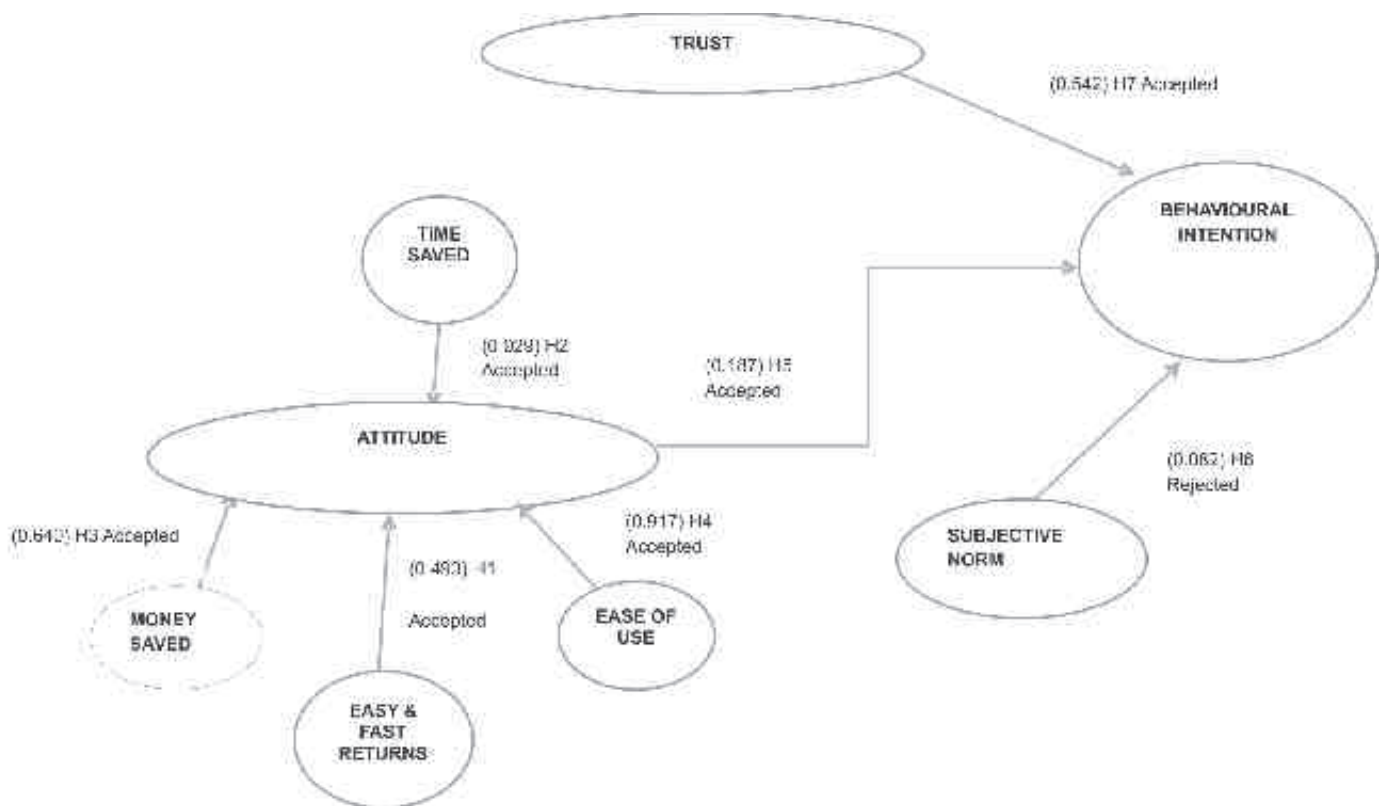
DISCUSSION

The purpose of this study is to understand which factors impact online shopping behavioural intention. The findings add to existing literature on online buying behaviour in emerging markets. The study investigates aspects which are rare in literature on online consumer behaviour in India, but important in context of online shopping in the country. Post-purchase experience assumes greater significance in an online shopping environment since the customer is actually able to physically interact with the product, only once it has been bought. More so, in case of emerging economies, where the Internet penetration is relatively lower and consumers depend more on shopping from conventional stores which enable them to closely assess the products before buying.

The Relationship between Perceived Ease of Use and Attitude

Ease of use refers to aspects such as high interaction speed and sufficiency of information required for a good online shopping experience. It emerged as a strong predictor of attitude in this study. Hence, ease in using a particular online shopping site is an important aspect that directly shapes consumer attitude which then impacts loyalty and advocacy towards that site. This is supported by studies conducted by Lohse and Spiller (1998); Gupta, Handa and Gupta (2008). If using the online shopping site is simple and trouble free, the shoppers do not end up expending time and energy struggling with complex systems. Rather, they end up enjoying the shopping experience.

The Relationship between the Return Process and Attitude

A return process is considered effective, if it is fast and easy. This provides more confidence to the shoppers, makes their attitude more positive which in turn increases their likelihood of buying products online. The results show that an easy and fast return process has considerable influence on attitude. This finding is in confirmation with the conclusion of Xu and Paulins (2005). The return process becomes more significant in emerging economies like India where most consumers shop from brick & mortar stores. Their comfort with online shopping is relatively lower and hence having a buyer friendly return process increases the confidence to shop online.

The Relationship between the Perceived Usefulness in Terms of Time Saved and Attitude

The perceived usefulness offered by a shopping site in terms of time saved emerged as a strong predictor of attitude. It was found to be chiefly associated with availability of in-depth product information and the time saved on that site vis-a-vis other shopping sites. This finding is consistent with previous studies findings that, perceived usefulness, by way of getting useful information, impacts online shoppers' attitude (Lee & Ngoc, 2010).

The Relationship between the Perceived Usefulness In Terms Of Money Saved and Attitude

The results show that perceived usefulness in terms of money saved has considerable influence on attitude. The saving on a given e-commerce site is made via the various offers and bargains that are active from time to time and the price differences vis-a-vis offline stores. Perceived usefulness in terms of money saved, is more important in price sensitive emerging markets like India (Sharma, 2011). In India, large discounts by e-tailers are prevalent, to achieve higher loyalty levels. Only few studies have covered content elements such as discounts and offers, as the focus has been more on aspects such as - price dispersion and price expectations.

The above two discussions, echo research conducted by Bhattacherjee (2001) which suggests - "interaction between perceived usefulness and loyalty incentives" is important, as continuance intention motivation is possible not by incentives alone, but the service must also be perceived as useful.

The Relationship between Trust and Behavioural Intention

The results show that trust has a considerable impact on behavioural intention. The higher the security for transmitting sensitive information, greater is the freedom from errors, inaccuracies and incomplete on-site information. More the number of authentic customer reviews, higher are the trust levels. Online shopping in the developing countries is a more novel trend and given that there are only a handful of major shopping sites, such concerns are widespread (Khare, Khare & Singh, 2012). Trust in the online situation is of high importance and is a factor that influences customer experience across all interactions - before, during, and even after the purchase. "Trust is most important in maintaining relationship continuity in online retailing" (Verma, Sharma & Sheth, 2016).

The Relationship between Attitude and Behavioural Intention

As per the work of Li and Zhang (2002); Lee and Ngoc (2010) and Javadi et al.,(2012), attitude influences behavioural intention. According to this study results, attitude added moderately to the explanatory power of behavioural intention. "Behaviours are not fully under volitional control, even though a person may be highly motivated by her own attitudes....she may not actually perform the behaviour due to intervening environmental conditions" (Hasbullahet al.,2016). This paper has delved on the "intervening environmental conditions" that can deter online shopping in emerging markets such as India.

The Relationship between Subjective Norm and Behavioural Intention

Due to the absence of personal contact, influences such as a persisting classmate walking you into a particular shop, are absent in case of online shopping and the level of anonymity is higher vis-a-vis brick-and-mortar stores. Though subjective norm may elucidate behavioural intention to some extent, it was found that subjective norm does not have significant effect on behavioural intention and is a weak predictor. This outcome can also be attributed to the fact that respondents for this study were those who had shopped online, now and then, or regularly, at least once during the last 6 months to buy a tangible product i.e. they had online shopping experience. Hence, they depended less on the online experience of relatives and classmates. Also, these findings are consistent with some past studies wherein subjective norm was found to be insignificant in predicting intentions to purchase online (Lin, 2007); (Helmig, Huber & Leeflang, 2007)

Conclusion

Kumar and Anjaly (2017) argue that convergence of a youthful population with rising internet penetration has brought online retail in the limelight, in some developing markets. This research makes diverse contributions to the online retail literature as it empirically validates and extends dimensions culled out from studies conducted in the past, in developed markets, to developing markets. The study tests aspects that have not been empirically tested concurrently in a model in the Indian context. Moreover, it builds on existing literature, by testing certain critical variables - uncommon in literature on online consumer behaviour, in India, but important in perspective of online shopping in India.

The online shopping sector is booming in India and there is fierce competition amongst e-tailers. This study helps in understanding the antecedents of B2C e-commerce

behavioural intention. The return process of a site affects attitude, in terms of shopping from the site. Perceived usefulness (in terms of time saved) and ease of use emerge as strong predictors of attitude while perceived usefulness (in terms of money saved) and the return process, emerge as moderate predictors. Furthermore, attitude has an impact on behavioural intention in terms of online shopping. Trust emerges as a significant determinant of behavioural intention in terms of online shopping. On the other hand, subjective norm does not influence behavioural intention towards online shopping. Insights from this study are expected to enhance online shopping relationship marketing leading to higher profitability. This study is also expected to yield valuable insights on antecedents of B2C online shopping loyalty and advocacy which are likely to be useful to e-tailers intending to enter emerging markets like India.

MANAGERIAL IMPLICATIONS

Since March 2020 onwards, online shopping gained significant importance, across the world, like never before. The deadly and highly infectious coronavirus disease, commonly known as COVID-19, infected lakhs of people worldwide, including India. Since it spreads mainly via contact with an infected person or by touching a surface that has the virus on it, the best protection is to stay at home. This led to increased online shopping and a number of initiatives from online and even offline retailers, in facilitating it, globally. However with fierce competition in today's B2C e commerce market, an increasing number of e-tailers are currently facing issues in operating profitability. Insights from this study are expected to enhance online shopping relationship marketing leading to higher profitability, by improving the customer experience. This study aspires to help e-tailers to fine-tune market communications and reposition themselves to maintain the current customers as well as draw new ones. In emerging markets such as India, a considerable amount of money that is being burnt in providing discounts can be saved and invested in adding value to the customers. Online retailers need to ensure that the processing of returns is both easy and fast. This provides more confidence to the shoppers, makes their attitude more positive which in turn increases their likelihood of buying products online. Time saving was found to be chiefly associated with availability of all required product information in an in-depth manner, on the shopping site. The time saved in relative terms, i.e. the time saved as compared to other shopping sites also matters. Hence online retailers should ensure that not only is all necessary product information available on-site, in-depth, but also that their site has certain unique features which enable shoppers to save more time vis-a-vis competition.

Along with improving customer experience, e-tailers need to provide attractive offers and bargains from time to time. This will create a more positive attitude and incentivise online shoppers to visit the site again as well as recommend it to others.

Higher security for transmitting sensitive information, greater level of freedom from errors, inaccuracies and incomplete on-site information and a higher number of authentic customer reviews are likely to lead to higher trust levels. Therefore e-tailers must ensure that they use the latest cyber security technologies, keep information on their site updated 24*7 and that the customer reviews are not forged.

The study is expected to yield valuable insights on building B2C online shopping loyalty and advocacy and these are likely to be useful to e-tailers intending to enter emerging markets like India.

Limitations and Future Research Directions

This study was conducted in India. A similar study can be conducted in other emerging and developing economies after adapting the research methodology as per the environmental factors. This would yield valuable insights on antecedents of B2C online shopping loyalty and advocacy which are likely to be useful to e-tailers intending to expand into emerging markets.

Longitudinal studies are known to provide more perfect information of the real behaviour. Such a study could be conducted, given the dynamic nature of e-commerce markets and portals and the changing patterns of online consumer behaviour as well.

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Appendix A: Profile Of Respondents For Survey

Profile of Online Shoppers by Gender		
	Sample	**%**
Male	249	49.8
Female	251	50.2
Total	500	100

Profile of Online Shoppers by Age		
	Sample	**%**
18-21	132	26.4
22-29	156	31.2
30-39	94	18.8
40 & above	118	23.6
Total	500	100

Profile of Online Shoppers by Marital Status		
	Sample	**%**
Married	211	42.2
Unmarried	286	57.2
Other	3	0.6
Total	500	100

Profile of Online Shoppers by Occupation		
	Sample	**%**
Homemaker	26	5.2
Self Employed Professionals	63	12.6
Service	133	26.6
Business	22	4.4
Students	251	50.2
Retired	5	1.0
Total	500	100

Profile of Online Shoppers by Most Visited Site in last 6 months		
	Sample	**%**
Amazon	246	49.2
Paytm	40	8.0
Flipkart	99	19.8
Myntra	63	12.6
Others	52	10.4
Total	500	100

Profile of Online Shoppers by Age of Most Visited Site		
	Sample	**%**
Less than 6 months	110	22.0
6 months to 1 yr	155	31.0
1+ to 2 yrs	101	20.2
More than 2 yrs	134	26.8
Total	500	100

Profile of Online Shoppers by Product Type bought most often, online

Product Type bought most often, online	%
Clothes and apparels	34.0
Computers, Mobile and accessories	15.8
Electronics, gadgets and appliances	11.4
Books, Movies discs, Music discs & Video Games	11.4
Accessories such as – sports & fitness related footwear, belts, bags etc	7.2
Groceries	7.2
Health & Beauty, Personal care	3.8
Baby products	3.2
Home decor, furniture and Kitchen	2.0
Jewellery, Watches & Eye wear	1.2
Others	2.8