Exploring Influencing factors of Intention to Purchase- A Study in context of online Consumer-Generated Advertising (CGA) in C2C marketplace

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Abstract

Consumer-Generated Advertising (CGA) on digital platforms, including as blogs, videos, social media, hashtags, tweets, and retweets, has become increasingly popular in recent years as a result of the considerable rise in smartphone usage. Readers are engaged by a potent online marketing approach with efficient online CGA. The amount of research being done on the whole scope of Purchase Intention Influencers in the context of Online CGA on C2C Sites is growing daily. In the literature on marketing and consumer interaction, many structures for defining intention to purchase goods and services that are influenced by online CGA are disclosed. The current study examines the elements that influence customers' willingness to make purchases as a result of CGA on C2C platforms. An in-depth qualitative analysis was conducted. The current study concludes that the key variables influencing purchase intention are the consumer's internet experience, perceived enjoyment, usefulness, ease of use, trustworthiness, attitude, social influence from friends, family, and experts, subjective norm, and perceived behavioural control. This conclusion is based on a literature review and qualitative investigation. The results of this study suggest that while developing marketing techniques to sway consumers' purchase intentions, more attention should be paid to the aforementioned aspects.

Keywords: Consumer- Generated Advertising (CGA), Online Advertising, C2C, Online, Purchase Intention, Theory of Planned Behavior

Introduction:

A third of all people—2.6 billion—were forced to stay indoors as a result of the pandemic. In this case, digital connectivity and communication across many media emerged as the preferred approach. During the pandemic, working from home increased each smartphone's average monthly data usage significantly. Today, a larger number of people spend more time online engaging in a wider variety of activities. India will have 1 billion internet users by 2030, with a stronger usage of digital technology in daily life and a higher degree of engagement, predicts the

KPMG M&E Report 2019 (KPMG, 2019).

A 2020 KPMG India study revealed the following preferences:

- The e-Commerce gap between Tier II and III cities is now nearly nonexistent.

- Greater confidence in electronic payment systems: 85% of respondents currently choose contact-free transactions, demonstrating their trust in the mechanism behind digital payments.

- In India's smaller towns, the amount of digital payments has dramatically increased.

- Cashless transactions appear to be accepted increasingly commonly in India.

Social media platforms were created initially as a way to stay in touch with friends and family, but over time they started to control how people behaved in public. The dynamics of demand in many industries are now controlled by digital communities. The people who consume the content are viewed as the creators, curators, and conversers of original content. Social media may help businesses learn more about the who, what, where, and how of audience consumption. With the help of analytics, user-generated content, and social media platforms, SOHO and Brands can now test out personalised strategies that will increase sales and maximise profitability.

Internet has recently infiltrated people's minds, and with its quick expansion, people may connect with one another around the world for a low cost through highly engaging channels like chat rooms, WhatsApp, Facebook Messenger, webinar meetings, etc. According to Ronald E. Goldsmith (Goldsmith Ronald E., 2006), consumer motives for online opinion sharing include lowering risk, securing lower prices, and having pre-purchase knowledge at their fingertips. Previous studies have noted a link between a consumer's internet experience and their online shopping behaviour(Bhatnagar, 2000); (Yoh E. D., 2003). The link is not substantial, according to certain studies (Zhou L. D., 2007).

According to Hernandez (2010), the influence of online experience on consumer behaviour lessens as people become more accustomed to shopping online as it becomes more integrated into their daily life. With the increased use of the internet, consumers now have access to a variety of technological advancements for the purchase of goods and services, as well as quick, efficient, and effective information transfer (Diamond, 1998). Consumer-generated advertising (CGA), as investigated by Ertimur et al., is a marketing outcome of current technological innovation. It is brand communication produced by consumers that has the appearance, feel, format, and intent of traditional advertising (Ertimur, 2011).

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For many years, marketers have used CGA in conjunction with other platforms to create effective campaigns . CGA was defined by (Berthon, 2008) as "publicly disseminated, consumer-generated advertising message whose subject is a collectively recognised brand/product."

Customer to Customer (C2C) consumer-generated Classifieds, which are "short" advertisements in print, electronic, radio, and internet media, are just one of the many subfields of consumer-generated advertising. They influence people's decisions subjectively for their own benefit, based on their own perceptions and their belief in the source material or social media platform. Recently, C2C communication and transactions have benefited greatly from internet media. Traditional interpersonal selling has been automated and globalised via C2C platforms, making it easier for sellers to communicate information about their goods and services with more people for free.Online CGA engages users to promote ad response on social networking platforms and e-commerce websites, such as blogs,

matrimony and dating sites, chat rooms, online communities, newsgroups, Facebook, Instagram, Linkedin, Olx, WhatsApp, TripAdvisor, Yelp, Holiday Watchdog, etc. Therefore, it is now vitally crucial to do a detailed analysis of the factors that influence Purchase Intention as it is created in the context of online CGA on C2C websites and platforms.

Literature Review:

Post Pandemic Media & Entertainment Sector, India:

Consumers' habits and preferences for consuming information and entertainment were irrevocably altered by the pandemic. The business sector is changing. Only the "digital" and "online gaming" divisions saw increase in 2020, adding INR26 billion to revenue over the previous year. Digital advertising's share of overall ad revenue rose from 24% in 2019 to 32% in 2020. Digital advertising, which includes e-commerce advertising, increased to INR35 billion. India now has 795 million internet users, including 747 million who have broadband access, an increase of 11%.According to the Ericsson Mobility Report from November 2020, 5G technology will account for 350 million, or around 27%, of all mobile subscriptions in India by the end of 2026. According to Comscore, Analysys Mason, and eMarketer, the number of smartphone users climbed from 340 million in 2018 to 448 million in 2020, accounting for 32% of India's population. India surpasses China, Mexico, Argentina, and South Korea to occupy third place globally in 2020 in terms of the amount of time spent consuming content via phone (4.6 hours per day). Customers spent 32% more time online in 2020 (1,669 billion minutes compared to 1,261 billion minutes) than they did in 2019. (Source: 2020 Comscore India has 448 million active social media users in 2020, up 21% from 2019. SME (Small, Medium Enterprises) and long tail marketers spent the majority of the INR 90.6 billion (EY projected figure) that was spent on performance advertising on Google, Facebook, and e-commerce platforms in 2020. Advertising on e-commerce platforms will account for 12% of all digital ad revenue in 2020 as more firms drive sales through online channels, which are closest to the point of purchase. This will amount to more than INR35 billion. More than 400,000 small and medium-sized firms (SMEs)

use significant advertising platforms to advertise their goods and services both locally and abroad, according to industry discussions. This figure is expected to reach 500,000 marketers in the following two to three years. A rise in hyper-local entrepreneurs, whose target markets are focused in particular parts of cities, was also prompted by the epidemic. SME emphasis relies on performance advertising, specifically search, social, and classifieds, and predicted spending over INR90 billion on advertising in 2020 on websites like Google, Facebook, Flipkart, Amazon, Just Dial, etc. (EY projections). Digital advertising, which ranked second to television in 2020 due to the ongoing growth of digital infrastructures including broadband connections, screens, digital payments, e-commerce, etc., is predicted to catch up to television advertising by 2024 or 2025 after closing the gap (EY estimates).

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Consumer-Generated Advertising (CGA):

A market trend analysis reveals that retailers are in focus, and there is a substantial e-commerce market. In order to capture and hold onto the market, retailers must carefully understand the psychology and conduct of the virtual consumers.Consumer-generated advertising (CGA), which is consumer-created brand communications with the appearance and feel as well as the style and intention of advertising in a traditional format, is one marketing outcome of technological innovation (Ertimur, 2011). Marketers have employed CGA in conjunction with other platforms or for successful campaigning over the years (Ives, 2004). CGA was described by (Berthon, 2008) as "any publicly disseminated, consumer-generated advertising message whose subject is a collectively recognised brand/product." As past study has shown, user-generated content, online and mobile advertising, and interactive marketing are all coupled to create CGA (Ertimur, 2011); (Campbell, 2011); (Knoll, 2016). User-generated advertisements have also been referred to as CGA (Ertimur, 2011); (Knoll, 2016).

According to(Knoll, 2016), YouTube, a creative video-sharing website with 1,900 million users who build content communities, was selected as a primary source for studying CGA. When compared to other internet advertising strategies, CGA performs significantly better at gaining consumer trust and thereby engaging customers more (Ertimur, 2011); (Knoll, 2016); (Lawrence, 2013). Through opinion-sharing brand conversations, which were first employed in the CGA contest (Campbell, 2011); (Ertimur, 2011); (Knoll, 2016), this type of engagement, social media-based marketing, advertising, and promotion was formed.

Researchers found that seven factors influence how viewers judge CGA: the identity of the creator, their skills and motivations, their sympathies for the artist, the social impact, audience loyalty, and their engagement with the work (Ertimur, 2011); (Hansen S. J., 2014); (Lawrence, 2013); (Thompson, 2013). Social connection, personal identity, enjoyment, and empowerment are the four motivational factors they found (Knoll J. a., 2017). Value co-creation and SD logic are widely used to describe CGA development (Muniz A. a., 2011); (Thompson, 2013). In general, consumers gain when CGA are distributed as virtual objects since this creates opportunities for resource integration, encourages numerous relationships among actors, and reaps the benefits of these actions (Figueiredo, 2016).

Researchers claim that as users (actors) in social networks register, inspect, and circulate virtual things, their value is changed. Consumer-generated material, such as pictures and videos taken by consumers and produced by them, is one of the key components of an efficient marketing mix, according to research by (Winer, 2009).

According to earlier research, about 9 out of 10 consumers rely their purchasing decisions on user-generated material (Roesler, 2017). Although there is more interest in the interaction between CGA and traditional media, there is still room for improvement in our knowledge of how CGA affects customer acquisition, retention, and relational outcomes (You, 2020). According to Thompson (Thompson, 2013), customer-generated content, including CGA, is recognised as consumer empowerment through value co-creation. Online CGA exchanges, in which the communicator gives the recipient a commercial message, sometimes have consumer-made characteristics. People are influenced by those who share their views and worldview, according to social influence studies (Hilmert, 2006) (Wilson, 1993).

Consumer-initiated CGA is highly trusted since it is seen as more real, credible, recognisable, engaging, and non-corporate consumer source (Lawrence, 2013). CGA artists' motivation is essential in order to convey credibility, authenticity, and trustworthiness (Eagly, 1978). As mentioned by (Gronroos, 2013), discussions on the potential effects of links between customers and service providers, both direct and indirect, in terms of value co-creation and outputs have been continuing.

Consumer attitudes towards social media advertising, however, are a topic that has yet to be thoroughly investigated, according to Liu-Thompkins(Liu-Thompkins, A Decade of Online Advertising Research: What We Learned and What We Need to Know, 2019). At the same time, long-term effects of online advertising for strategic branding are as of yet not clear (Voorveld H. , 2019).

Customer to Customer (C2C) consumer-generated Classifieds advertisements, which are "short" advertisements in print, electronic, radio, and digital media, are just one of the many subfields of consumer-generated advertising. In contrast to expensive Display Ad-structured campaign strategies by specialists or business organisations, they produce subjective decisions of individuals for their own benefit, driven by personal opinion and faith in the publication, channel, website, and social media platform. In the past, customers communicated their wants through newspapers and other periodicals. Recently, C2C communication and transactions have benefited greatly from internet media. Traditional interpersonal selling has been automated and globalised via C2C platforms, making it easier for sellers to communicate information about their goods and services with more people for free. Online CGA on social media platforms and e-commerce websites, such as unorganised businesses more from a small office/home office (SOHO),

small blogs, matrimonial and dating sites, chat rooms, property portals, education portals, online communities, newsgroups, Facebook, Instagram, LinkedIn, second-hand car selling portals, Olx, WhatsApp, TripAdvisor, Yelp, Holiday Watchdog, Magicbricks, etc., engage viewers to drive ad response. Different C2C portals have certain universal traits as well as some unique ones. The current study broadens the definition of CGA and conceptualises it from the standpoint of a customer who uses the C2C market to make money for themselves without necessarily having a B2C organisation structure or methodology.

The power of CGA in the C2C sector is enormous. As a result, it is now crucial than ever to thoroughly investigate the factors that influence purchase intention in online CGA on C2C websites and platforms.

Social networking Sites and C2C Communities:

Businesses are using social networking sites (SNS) more and more to communicate with and engage with their clients. SNS also enable users to create consumer-to-consumer (C2C) groups and invite others to join them (Tsai, 2011). Through private messages and the community page in public mode, these communities allow for both member interaction and transactions. These networks offer a variety of ways to do business, from finding roommates to selling used goods. These new SNS-based transaction channels have an impact on both conventional online and offline channels, such as websites that sell old goods, as well as physical channels like selling by scrap traders.

Social Media Marketing & Consumer's Purchase Decision:

It is recognised that social media marketing (SMM) can reach consumers and affect their decision-making (Mangold, 2009), (Felix, 2017). As a result, SMM has recently received a lot of attention in marketing literature (Lamberton, 2016); (Leung, 2017).

New apps on C2C platforms, social networking websites, and e-commerce sites significantly altered consumer interaction and purchasing decisions. Communications on C2C sites have raised consumer expectations for online

experiences (such as information outcomes, dialogue, and involvement) as well as consumer approaches to product discovery and purchasing.

Because users of social networking sites value their shopping information more than that provided by traditional marketing channels, this type of User Generated Content (UGC) enables users to make well-informed purchasing decisions (Reinartz, 2002); (Trusov M. B., 2009). Users' information sharing greatly influences customers' online purchasing decisions (Liang, 2011); (Stephen, 2009); (Trusov M. B., 2009). Consumers typically listen to verbal suggestions from their friends, family, and even the media before making a purchase.

Purchase intention is positively and directly related to a number of product relationship characteristics in the setting of online communities, including satisfaction, quality, and commitment (Tsiotsou, 2006). Furthermore, previous research has shown that trust is a potent predictor of purchase intention (See-To, 2014).. Transactions in different online communities, such Facebook C2C communities, are likely to be impacted by consumer trust.

According to Ajzen's (Ajzen, The theory of planned behavior, 1991) The theory of planned behaviour, behavioural intentions are motivational factors that reflect the amount of effort a person is willing to expend to carry out a behaviour. According to the Theory of Planned Behaviour (TPB), the consumer's behavioural intention, or the actual online purchase, is the best predictor of behaviour. The development of the internet and the quick development of e-commerce have had an impact on customer purchasing behaviour, including their decision-making and transactional processes. Online users have a computer as a tool and a virtual world as a source of knowledge.

Previous studies have shown that earlier online buying experience has a significant impact on purchase intentions (Broekhuizen, 2009); (Brown, 2003); (Gefen D. K., 2003); (Hernandez, 2010); (Jayawardhena, 2007), (Ling K. C., 2010); (So W. C., 2005), and reduce uncertainties.

According to earlier research, personal sources have a significant impact on consumers' product preferences and purchase decisions(Price Linda L., 1984), the diffusion of

new products (e.g., (Johan, 1967),, attitudes of consumers prior to use (Herr Paul M., 1991), and post-use evaluations of the product (Debra Grace, 2004). Customers use CGA to choose their spouses, instructors, and roommates as well as to purchase real estate, used goods, products from micro, small, and medium-sized businesses, services, and other goods and services. As a result, a dynamic, interactive CGA communication is a potent instrument for influencing consumer attitudes and behaviours.

Research Gap & Research Objective:

Research Gap:

In the majority of cases, brand communities were the focus of earlier study on online communities. As a result, there is a pressing need in the current environment to look into the factors that contribute to consumer engagement that results in PI influenced by CGA and C2C marketplace transactions, including C2C communities established on social networking websites (SNS). Research on online consumer behaviour has looked at a variety of topics, including purchase preferences, shopping motivations, personality factors, and internet usage (Monsuwe, 2004); (Zhou L. D., 2007).

Online consumer behaviour is influenced by a number of elements, according to previous study, and many of them need to be further investigated in order to stay up with evolving consumer wants and internet usage habits.

Research Objective:

- Exploring Influencing Factors Towards Intention to Purchase
- Understand Perspective in context of online Consumer-Generated Advertising (CGA) in C2C marketplace

Qualitative Study

Qualitative Study: The Knowledge over Time:

Qualitative research is a particular empirical approach that allows academics to enter previously uncharted territory (Atkinson, 2010). Methodical empirical study is transformed into the meaning (Shank, 1994). According to Atkinson P. &. (Atkinson P. &., 2001), "Qualitative research is a broad umbrella-like term that covers a wide range of methodologies, perspectives, and strategies."

Qualitative research is used to describe, explain, explore, understand, or build a theory in order to support an investigator's objective (Leedy, 2001).

We have chosen to gather insights for the current study using "In-depth interviews" (IDI), a qualitative data collection technique also known as qualitative interviewing. In order to get the desired results, this strategy typically lasts a long time and guarantees direct, one-on-one contact with the individual participants through face-to-face, telephonic, or video-based conversations. To prevent data loss and gather accurate information, the interviewer must be highly trained whether the IDIs are conducted over the phone or via video call.

According to Thompson's study (Thompson P. , 2000), in-depth interviews are inappropriate for those who are always talking about themselves. A good in-depth interview and daily conversation have many things in common. According to research by Burges (Burgess, 1984) and Lofland & Lofland (Lofland, 1995), an in-depth interview is typically seen as a form of discussion.

Research Methodology for Qualitative Study:

- Context is used to gain a deeper understanding of Purchase Intension in online Consumer Generated Advertising (CGA)
- Create a research strategy using an interpretive method using semi-structured "Depth Interviews" conducted in person, over the phone, or via Skype.
- Assure comfort and raise reaction rates.
- A sample of 25 respondents was interviewed using a variety of methodologies
- Maximum variance as the criterion for selecting a purposive sample for in-depth viewpoints from various specialists and individuals. Maximum variation sampling was used to gather responses from a range of stakeholders, ensuring variety in respondents' composition to minimise bias as suggested in earlier studies (Dey et al. 2016; Filieri et al. 2017). This method was based on relevant sampling literature (Bryman, 2012); (Denzin, 2000); (Bryman A, 2007); (Wayne Read, 2019); (Kemp et al. (2013); Wittkowski et al. (2013).

- Relevant theories deduced from perspectives in face-to-face interviews (Creswell, Educational research: Planning, conducting and evaluating quantitative and qualitative research, Edition 2, 2005)

- In the present study, data documented by Journal entries. Seven-step process modified from Van Kaam (van Kaam, 1996) could determine themes and patterns from participants' interview process (Moustakas, 1994). Data was stored, catalogued, and coded using Altas Ti Version 8 Software. a recognized software program.

In order to create a relaxed and comfortable interview environment, steps were prepared and interviews were scheduled for convenient times and locations. In order to enable participants to speak freely on a theme without admitting they were providing a particular answer, each interview lasted, on average, between forty-five (45) minutes and one (1) hour (Leedy, Practical research: Planning and design, 8th edition, 2005). The same questions were asked again, this time without the investigator's feelings, perceptions, and prior information to focus solely on the respondent's perspectives.

The interviewer paid close attention to the respondent's expressions, queries, and occasional tangents while taking careful notes and listening intently to them (Bhattacherjee, Acceptance of e-commerce services: the case of electronic brokerages, 2000)(Leedy, Practical research: Planning and design, 8th edition, 2005). Eight further interviews were conducted in English, leaving seventeen that were conducted in Bengali. Confidentiality was preserved by avoiding using respondent names or other personal information while transcribing the data and translating it into English. Farmer et al. (Farmer. Tracy, 2006) recommended that detailed interview transcripts be analyzed and supported by pertinent sources. (e.g. secondary data -newspaper articles, published materials). Data collected was used to identify statements related to the research issue. Relevant words, phrases, or sentences chosen from discussions that express certain ideas and opposing viewpoints, along with comparable patterns recognised, categorised, and arranged into different themes, serve as codes for identifying the variables

impacting behavioural or purchase intention. The identified material gave the researcher a variety of interpretations to put together a description of the phenomenon as participants had experienced it. (Leedy, Practical research: Planning and design, 8th edition, 2005).

Three overarching topics emerged from this investigation.

In order to enhance the current study, respondents were asked for suggestions for new interview questions.

The development of Themes, Word Cloud, and Frequency Analysis were all done using Atlas Ti Version 8 Software. Extensive in-depth interviews with experts from various fields, proprietors of small businesses, and housewives—mostly from Kolkata and other areas of West Bengal—were conducted in order to acquire a thorough understanding. Newspaper articles and pertinent scholarly writing have both been examined.

The qualitative study, which examines consumer engagement in online consumer-generated advertising (CGA) in the context of a C2C marketplace, is based on the opinions of respondents from a variety of professions, including a housewife, an AI/media analytics professional, a consultant and entrepreneur, a boutique/small business owner, a doctor, a college student, a teacher, a journalist, a content writer, a singer, a dancer, a professional in digital marketing/ marketing. According to Creswell's Educational research (Creswell, Educational research: Planning, conducting and evaluating quantitative and qualitative research, Edition 2, 2005), the study involved exploring, understanding perspectives, and developing themes rather than examining relationships between variables and differences between groups. All of the respondents used the internet and had firsthand experience making purchases there. They all had opinions and ideas on shopping online from different sources and secondhand sites. In such deals, the seller's profile is more significant than the buyer's or seller's small business because both parties have similar profiles. As a result, C2C was the mode of business communication that generated transactions. Seller's CGA served as a crucial marketing tool. Based on research Interviews recommended by (Moustakas, 1994), interview questions framed to target concise open responses, e.g. "how" is more limiting than "what",

"perceives" motivates participants to give individual perceptions, personal experiences, "describes" stimulates sharing details, and "experience" motivates sharing views.

In-depth text analysis and a word cloud created using Atlas Ti Version 8 Software were used to extract common themes and patterns from respond.

A word cloud generated through Atlas Ti Version 8 Software to detect common themes from responses

Frequency analysis of words picked from verbatim by respondents resulted following words mentioned at least 10 times as a whole:

Online, purchase, important, intention, product, time, via, behavioral, shopping, sites, buy, c2c, site, easy, quality, antecedent, offline, whatsapp, experience, olx, therefore.

The Primary Three Emerging Themes

The following patterns from the responses were discovered using the research methodology, word frequency analysis, and insights from the interviews:

a) General attitude of consumers

b) Influence of friends, family, experts

(c) Consumer's perceived control on behavior in context of CGA in C2C market place influencing Purchase Intention.

These 3 major patters have been captured in form of following primary three emerging themes:

Theme 1: TO BUY OR NOT TO BUY

• Consumer's internet experience, perceived enjoyment, usefulness, ease of performing, trustworthiness, as a whole 'attitude' towards CGA in context of C2C marketplace influences intention to purchase

• Theme 2: INFLUENCERS

Influence of Friends, Family, Experts and News reports act as important factor towards consumer's intention to purchase

• Theme 3: A FINE ONLINE

Consumer's confidence on handling online shopping from CGA in context of C2C marketplace, and having enough time and money to buy, as a whole consumer's 'Perceived Control on the Behavior' influences intention to purchase

The following sub-sections discuss the three themes in detail.

Theme 1: TO BUY OR NOT TO BUY

Consumer's internet experience, perceived enjoyment, usefulness, ease of performing, trustworthiness, as a whole 'attitude' towards CGA in context of C2C marketplace influences intention to purchase

Respondents' views indicating importance of using internet, level of experience, average time spent, and some more factors, should be studied as drivers of Purchase Intention.

In India, increasing percentages of overall revenue are generated by fewer percentages of online shoppers. Since they are the target market for businesses run by online micro entrepreneurs, understanding the balance bigger number of online shoppers who spend smaller percentage of total revenue is equally crucial. One-of-a-kind vendors who utiliseWhatsapp, Instagram, Facebook pages, and Facebook LIVE to push sell and run businesses are online micro entrepreneurs, who are frequently women. Content and background play essential roles in all of these interactions, especially LIVE, and should appropriately reflect the organization's or seller's aims. They frequently lack a physical store, therefore the web platform gives them a stimulating workplace comparable to those seen on online classifieds platforms. The seller is more significant than

their company division. In a C2C setting, messages about personal relationships, recommendations, products, and prices are crucial to process advancement. Olx and social media platforms promote C2C communications and transactions, and CGA is essential in marketing goods and services devoid of conventional advertising. Here, CGA communications monitors customer perceptions of lifestyle, financial worth, the choice of new and used products, the push for lifestyle improvement, win-win scenarios for both the buyer and the supplier, and feel-good elements. Demographic information and target audience preferences are crucial for attracting customers to CGA in the C2C sector. In the case of online purchases and purchases from physical stores, the consumer intends or executes an impulse purchase for cheap cost, little participation, or basic things, but does substantial R&D over a certain price: "choose online, but buy offline."

When the conditions are right and there is enough of time, shopping is enjoyable and fun. Many producers of the goods (such as those who make costume jewellery) take pleasure in sharing their passion with customers. As a result, Purchase Intention is significantly influenced by Perceived Intrinsic Enjoyment.

Shopping as a leisure activity, as enjoyable while taking place in "appropriate circumstances," and as a pleasant pastime are crucial to understanding behavioural intention, or purchase intention.

According to the opinions of the respondents, it is crucial to consider consumer perceptions of the usefulness of purchases made through C2C platforms when analysing purchase intentions. In order to determine whether consumers compare items, obtain helpful shopping information without visiting a physical store, browse through more possibilities, and decide on quality vs. price in a comfortable manner without depending on the desire of the salesperson to present, it is vital to do research. Social media and online classifieds sites like Olx made it simple to compare the choices. Olx and Quicker are helpful for buying but not selling for some customers. Because Product Quality, particularly for garments/fabric, cannot be expressed online, both Seller and Buyer first confront difficulties. Given that buyers can only compare look and

price, sellers risk losing business.

Low-cost internet enables online buying, which saves time and resources. WhatsApp groups are useful for fast communication, however incorrect product deliveries take a long time to fix. Even if time is wasted by addictive product scrolling, it is a worthwhile pastime. Online retailers rapidly update and show the newest styles to prospective customers. Payment options like Paytm, phone pay, and Google pay guarantee quick and simple transactions. The transfer of funds over WhatsApp may occur soon. Compared to laptops and PCs, cheap and handy smartphones are playing a crucial role in fast transactions. Jio's arrival and improved telecom technology forced every player to lower prices, yet semi-urban areas are still plagued by inadequate network coverage. Visit a real store instead if you need anything right away because online purchases require 3–4 days for delivery.

Some customers customised the items they purchased and resold in a sub-business segment of second-hand product sales on Olx and other platforms.

Online shopping is essential for items like clothing, footwear, kitchenware, and other items where sizing is a concern. The exact size must "feel" right; numerical size is useless.

Online shopping might be useful in some situations if an offline store's location is unclear.

According to the respondent's perspective, the 'usefulness' of CGA in the C2C market has a significant influence in generating purchase intentions because consumers perceive it to be easy to compare items, to acquire helpful shopping information, to save time, etc.

Based on user-friendly navigation, functionality-resulting experiences, and word-of-mouth, respondents' opinions on whether shopping via a C2C platform is simple to grasp and carry out depend on examples like "Easy selling via Olx, Easy payment via Paytm." Online purchases are highly likely to occur and can take place any time, any day. Olx makes it simple for sellers and buyers to connect by establishing User IDs, posting product images, specifications, and estimated prices, then facilitating negotiations and closing deals. However, occasionally a

customer calls and complains, which annoys the merchant. While purchasing from WhatsApp groups is simple, exchanging messages there may be challenging due to social pressure. In these circumstances, offline mode has less restrictions.

Many customers are adept at using C2C platforms to purchase and browse CGAs, as skill development is inevitable when one engages in more transactions and navigation and builds confidence. The quality and quantity of reach on social media platforms like Whatsapp groups, Instagram, and Facebook pages / LIVE depend on the seller's network and promotion.

As a result, consumers' perceptions of how "easy to understand," "easy to do," and "easy to learn the skills" contribute significantly to the generation of "purchase intention."

Sellers typically create Facebook pages and Whatsapp groups with other like-minded individuals to market fashionable, intriguing products. For sellers without actual workspaces, Facebook pages or WhatsApp groups serve as virtual workspaces. Therefore, it's crucial to keep the group's interest levels high and interactions constructive. For instance, saree clubs with female customers who enjoy wearing, looking at, or purchasing sarees. It is crucial to research the psychology of the target audience, as well as their shifting needs and diverse interests. Microbusiness owners with greater ability can create larger WhatsApp groups and grow their clientele. Larger groups reply more quickly and with less effort. Up until a business is established, selling relies on human trust and personal communication.

Since the buyer and seller do not physically meet, online purchases are more reliant on the trust element than offline purchases. If a customer has a terrible experience, other buyers are less likely to take a chance. Therefore, addressing unfavourable consumer comments and having confidence in the quality of the products are essential for a successful business. Any product that is of poor quality or is broken needs to be replaced right away, or if that is not possible, the money should be repaid.

Because offline products are physically examined before

purchase, there is a widespread misconception that product quality varies between offline and online purchases. To retain the fundamental trust and goodwill of the seller, quality monitoring upon delivery is crucial, especially for food product merchants. Online feedback and response systems are required. It's possible for dissatisfied customers to leave bad feedback, therefore it's crucial to read customer evaluations before making an online purchase.

Consumer trust in the integrity of the seller is a key factor in purchase intention. They favour purchasing from well-known, reputable, referred, or closed-group sellers. If the buyer has a casual relationship with the vendor, they will trust the digital transaction more. Additionally, customers like transparent communication that doesn't include any extra fees like delivery or GST.

It's crucial to research consumers' opinions of online communities and websites' credibility. Selling through Facebook pages or Whatsapp groups depends on individual credibility and prior business dealings. As a result, the buyer should receive the things that were ordered. Even when a product is easily trusted offline, for a microentrepreneur whose business is modest, it can raise doubts during an online purchase. As a result, the buyer frequently begins by testing the purchase process with inexpensive, low-involvement products. If there is a Cash on Delivery option, many customers will purchase. In Indian culture, both the buyer and the seller frequently accept minor variations.

Customers choose trustworthy online platforms as a result. The overall 'Trustworthiness' of the entire process is crucial in developing purchase intentions.

Respondent views:

Purchasing through a C2C platform is based on the unique relationship between the seller and the buyer. If a product is well-known and available with an online discount on a C2C platform, the buyer will make an informed decision. The buyer interprets a negative customer review as the "worst" possible outcome. Buyers perceive "good" in terms of a product's attributes and presumptions.

Therefore, customer perception of whether buying products from C2C websites is good or negative is a crucial

precursor to frame consumer attitude and generate purchase intention.

Online shopping is not lucrative and is not a good idea for low billing because it results in shipping fees. As there are no maintenance fees with online purchasing compared to traditional stores, discounts are extended. Modern technologies and discounts make internet shopping more popular with the younger generation. Physical stores are preferred by seniors. It pays to purchase during stock clearing. Males are more brand-conscious and prefer to use online classified platforms like Olx and Quikr instead of buying from unofficial sources like Whatsapp groups or Facebook pages/LIVE.

Thus, the study above demonstrates whether consumers believe it to be clever or dumb to buy products via C2C websites.It is crucial to set the stage for consumers' attitudes and, ultimately, their purchase intentions.

Even if the product is not perfect, many people are fascinated by brands and purchase inexpensive branded products from C2C platforms. Some people reject used goods from Olx since there is no warranty on them.

Therefore, whether a user likes or dislikes the idea of buying products from C2C websites, it is a crucial determinant of attitude as well as behavioural intention or purchase intention.

When sellers place orders for customised goods (such as trash jewellery in a dress-matching colour) but do not ultimately purchase them, they may be subjected to unpleasant situation. Long talks can occasionally lead to no sales. Due of the buyer's limited perspective, ample free time, and access to the internet, this is possible. Members of groups on WhatsApp may misuse contact information instead of buying something.

The study mentioned above demonstrates that attitudes and, by extension, purchase intentions are strongly influenced by whether buying a product through a C2C website would be pleasant or unpleasant for the supplier or the consumer.

Theme 2: INFLUENCERS

In the context of the C2C market, friends, family, experts, and news stories have a significant impact on consumers' perceptions of CGA and, consequently, their propensity to buy.

According to the opinions of the respondents, consumers' judgements of normative social pressure, or their perceptions of what other people believe, have a significant impact on their intention to make a purchase. A buyer's decision might be influenced if family members habitually purchase from unofficial web sources. The power of word-of-mouth is significant. Consumers can sometimes be restrained by friends' unfavourable comments about websites like Olx.

As a result, the opinion of friends and family about purchasing on a C2C platform is a significant factor and affects purchase intention.

Customers are occasionally encouraged and discouraged by their friends and family to shop online via C2C sites. In order to connect, sellers need to have great interpersonal and language communication skills. If the vendor is well-known among their peers, selling is made simple and the customer expects a certain delivery.

Therefore, whether the consumer receives encouragement from friends or family to purchase online is a key determinant of what other people think about the behaviour in question and, consequently, of Purchase Intention.

Expert social effect on consumers' purchase intentions is a significant factor. Newspaper reports—both good and bad—have an impact on consumers' purchasing decisions on C2C platforms. Online sales platforms like Olx are naturally promoted in print and television to encourage consumers to make purchases and sales because they save time, money, raise consumer interest in the products, and reduce traffic congestion. Some respondents believed that since there were both advantages and disadvantages to using the internet, people should rely on their own experiences rather than news broadcasts.

Therefore, a key antecedent to Subjective Norm and, consequently, Purchase Intention is whether the customer has read news stories stating that shopping on C2C sites offers a convenient method of making purchases.

Theme 3: A FINE ONLINE

Consumers' perceived control over their behaviour, which is influenced by their confidence in handling CGA's online purchasing in the context of a C2C market and their availability of funds and time, affects their intention to buy.

The majority of people can easily make purchases online, according to Respondents. Customers who are older will occasionally ask for assistance or use a Whatsapp group or Facebook account. Many times, even if they first need assistance, they can manage with confidence as their usage increases.

Therefore, the user's perception of his or her ability to control behaviour and, consequently, purchase intention depend greatly on whether the user believes that, if he or she so desired, buying a product via a C2C website or platform would be easy or difficult for him or her.

As the Respondents noted, facilitating conditions, such as time, money, and feasibility, are significant motivators that lead to purchase intention. The type of product has an impact on both time and cost. When a consumer has more time, they use the internet more frequently and have stronger purchasing intentions. Therefore, a key factor in the consumer's perception of managing behaviour and ultimately creating purchase intention is whether the consumer believes that he or she has the time and resources to make a purchase via a C2C website.

The degree to which consumers feel they have control over their online purchasing behaviour is a key factor in determining buy intention. Cash on Delivery must be an option, and the payment gateway must be hassle-free. Online shopping on C2C platforms is simple when the transaction process is good.

Perceived behavioural control, which is a key precursor to purchase intention, is how consumers rate their own ability to buy a product via a C2C website.

Findings & Discussions:

Based on literature review and qualitative study, the present study identifies that consumer's experience with Internet, Perceived Enjoyment, Usefulness, Ease of Use, Trustworthiness, Attitude, Social Influence- friends or family and experts. Subjective Norm, Facilitating Conditions, Self-Efficacy, Perceived Behavioral Control are important drivers towards intention to purchase. The analysis suggests that these factors of the end consumer are main driving force for Behavioral Intention or Purchase Intention as an e?ect of perceived need generated by or directed by online Consumer-Generated Advertising (CGA) in C2C marketplace. Here the advertiser or the copywriter should guess the general thinking of the cluster or target group of his/ her product / service, and reflect that message on advertisement copy or headline as offers. Online sellers should therefore focus on boosting Perceived Enjoyment, Usefulness, Ease of Use, Trustworthiness, Attitude, Social Influence- friends or family and experts. Subjective Norm, Facilitating Conditions, Self-Efficacy, Perceived Behavioral Control and design their advertising tactics accordingly. From the sellers' perspective, it is a question of media consumption, media exposure and reach.

Thus, CGAs with more usefulness including the above mentioned factors developing more favourable purchasing intention. Advertising should be carried out in a way that users of an area considered social but private do not find excessive or upsetting in order to preserve a favourable purchase intension.

The present study proposes a conceptual model, and further takes a quantitative approach aiming at generalization in context of larger population segment, providing a basis for interpretation and analysis (Adams J. K., 2007). A survey needs carried out in order to validate the conceptual model and the suggested study hypotheses.

Academic Contribution & Managerial Implications:

The study places a strong emphasis on key factors that influence the likelihood that a consumer will make a purchase, which will help online merchants and retailers develop strategies that will better meet customer needs, increase the likelihood that a consumer will make a purchase, attract new consumers, retain existing ones, and gain a competitive advantage.

This study helps scholars better understand the variables that affect buy intent in the context of online CGA in a C2C

market, as well as how to apply the newfound knowledge to create tactics that are more successful.

The study's findings will give marketing managers useful knowledge about building long-lasting relationships with customers, starting viable online businesses, monetizing and promoting brands on the CGA platform, and expanding businesses online. For Small Office/Home Office (SOHO) enterprises, sellers can use internet CGA enabled by technology, such as a smartphone, to display their culinary prowess or fashion designing abilities and make communication of nearly professional calibre. This study aids businesses in considering their product distribution strategy by shedding light on the factors that drive consumer participation in online CGA. Microbusiness owners on social media platforms and online marketplaces for used goods can simply and affordably connect with one another about the goods or services offered by online CGA.

This study contributed to the sparse body of knowledge on behavioural theories used to advertising. Furthermore, it practically helps online retailers and social media marketers, who can now optimise their adverts for interaction across platforms and categories.

Future research can concentrate on how to lower the risk in social media marketing by activities including regulating and reviewing advertising messages, monitoring copyright concerns and data security concerns, and enhancing the notion of consumer protection, according to (Nadaraja, 2013).

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