

# A Study of Factors Affecting Consumer Buying Behaviour in Online Shopping (Case Study: Digikala Online Store)

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#### **ABSTRACT**

This study was conducted with the aim to investigate determinants of consumer buying behaviour in Digikala Online Store. This research was applied in terms of objective, and descriptive-correlational according to data collection method. The statistical population of this study consist of 200 consumers in Digikala Online Store, and they were selected by simple random sampling method according to Cochran's formula for infinite population. A valid questionnaire was used to collect data; and its reliability was confirmed by Cronbach's alpha. Structural Equation Modelling (SEM) was used to analyse data and examine hypotheses. Statistical SPSS and AMOS software was used as the data analysis tool. Findings indicated that all research hypotheses were confirmed, and this study concluded that factors such as user interface quality, product information quality, variety of choices, security perception, and saving money in online shopping could have positive effects on consumer attitude and encourage consumers to purchase.

**Keywords**: Buying behaviour, consumer, online store.

#### 1. INTRODUCTION

Consumer behaviour has been one of the most important issues that attracted marketing researchers' attention in recent decades (Soloman et al., 2014). Variation in consumer behaviour is due to various determinants of individual's behaviour and attitude towards purchase. Existence of different consumer groups for markets of a product indicates great differences. Nowadays, consumers are considered as the key of success or failure of a company (Kardes et al., 2014). Therefore, understanding consumer behaviour is very important. Study on consumer decision making processes is important because of the complex global development in all fields and marketing have forced marketers to make their

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works purposeful (Jones Christensen et al., 2015). Nowadays, e-commerce has been rapidly expanding as a new communication channel and has been competing with traditional channels (Kim & Peterson, 2017). In addition, any company, which invests in e-commerce, will see a large number of rivals shortly (Clemons et al., 2016). Observed growth in online sales can be considered as a part of the Internet benefits due to provision of a high volume of quick and inexpensive information (Lee & Dion, 2012). In order to fully utilise the potential of this phenomenon, business owners, who use e-commerce as a distribution channel need to have a clear understanding of online buyers, what they buy online, their reasons for online shopping, and how a non-online buyer can be changed into an online buyer in order to increase their sales. Once this information is available, retailers can formulate clear strategies for retaining existing consumers and attracting future consumers (Motwani et al., 2015).

It is very difficult to attract customers to an online company because first the online company needs to convince customers to do online shopping, and then customer will select a desired company from a large number of competitors. Therefore, the online company need to establish effective relationships with customers in order to be chosen. Understanding consumer behaviour is a key to creation of such relationships (Jiang & Jones, 2016). Despite customers' attitudes, perceptions and motivations about clicking on banners and doing online shopping are not obvious, they play important roles in the success or failure of e-marketing strategies of companies. Study on determinants of customers' attitude and their online buying behaviour results in obtaining information about how to attract customers, provide satisfaction, design websites, plan on advertising for this new way of selling, create customer commitment to website, gain advantage over competitors, and finally increase sales (Chang & Wu, 2012). The main question is which determinants of consumer's decisions will lead to purchase from an online store? (Srivastava, 2013).

In the same researches (Wani& Malik, 2013; Richard& Habibi, 2016; Fasanghari& Sadeghi, 2014) the relationship between on-line shopping and purchasing behaviour through elements like relational benefit, information satisfaction and site commitment were studied and less attention was paid to consumer attitude. As a result, the research based on an experimental approach introduces characteristics and influential factors of online purchase and also study the effect of them on consumers purchasing behaviour through consumer attitude. As a result, the study tries to offer identification and understand consumers purchasing behaviour in online shopping.

Therefore, the main goal of this research is to investigate which factors affect consumer behaviour in online shopping and lead them to online shopping and purchasing.

#### 2. THEORETICAL PRINCIPLES

#### 2.1 Consumer Behaviour

Schiffman et al. (2007) argue that consumer behaviour is a research on process of selection, purchase or disposing experiences, ideas, service and products to meet needs and desires of groups and individuals. Consumer behaviour is also defined as the customer behaviour in seeking to buy, use, evaluate, and classify goods and service that are expected to meet their needs. Proctor et al. (1982) acknowledge that the main purpose of consumer behaviour analysis is to explain why consumers act in specific ways under certain conditions. Adelaar et al. (2003) argue that consumer behaviour is resulted from an emotional reaction; and customers can build situations for buying products or service. This emotional response is influenced by three independent factors: pleasure, stimulation, and dominance. Pleasure is a situation in which a person feels good and happy. Stimulation is related to different states of emotion which is felt by people in different situations and it can be emotional, active, disturbed, or sleepy feeling. Dominance is on the other hand an individual emotion which can control or enforce in a particular situation (Rahim et al., 2014).

#### 2.2 Consumer Attitude

Attitudes are emotional feelings which people have about phenomena (Hogg & Smith, 2007). Attitudes consist of three main components: 1) Cognitive component: Knowledge and perceptions which are obtained from direct experience of attitude subject along with other sources of information; 2) Emotional component: It includes consumer emotions and feelings about a specific product or brand; and 3) Behavioural component: Individual desire to perform a measure or behaviour towards subject of attitude in a specific way (Tajzadeh, 2016).

Increase in individual attitude towards products reduces need for thinking and taking new decisions and determines and predicts individual behaviour towards ordinary and conventional issues, and it finally makes social life easier. Being aware of individual attitudes can be very important. If individual attitudes can be understand then their behaviour can be predicted and control. For instance, if an online store is aware of consumers' attitudes towards the provided service, it can better adapt its service to consumers' attitudes, thereby ensuring consumer satisfaction for greater profitability (Lee & Chang, 2011).

## 2.3 Online Shopping

In comparative studies, online media is defined as dependence on the Internet, and on the contrary, offline media is defined as non-dependence on the Internet.

Online shopping has potential to challenge market structure and nature of products. The Internet allows for relatively easy and low-cost entry for new entrants to markets. Some benefits of retail on the Internet are as follows:

- 1. Small businesses can expand their affordability and performance areas.
- 2. Eliminating dissuasive entry costs in many industries.
- 3. Hardware and software advances improve interfaces (in computer systems) and functionality (Huang and Lin, 2007; Kim & Sugai, 2008).
- 4. Updated online information.
- 5. Possibility of interacting with customer representatives and prompt order.
- 6. Removal of store costs and sales agents and perhaps some storage costs
- 7. Compared to real catalogues, they do not need any cost for printing or posting; and information can be quickly changed and updated.
- 8. A much wider coverage of advertisement can be implemented at a relatively modest cost (Javadi et al., 2012).

#### 3. DETERMINANTS OF CONSUMER BEHAVIOUR

Factors, which affect consumer behaviour, are as follows:

## 3.1 User Interface Quality

Layouts of stores, and composition or organizational designs such as ease of use are put in this group. A high-quality user system with good design may reduce consumer's searching cost and necessary time for information processing. In other words, it will minimize efforts in purchasing selection and tasks. It seems that online shopping is pleasurable and satisfying for consumers when retail websites have desired speed, order, navigation or easy guidance. Consumers save money on these websites by such features at the time of purchase for cognitive efforts to know how effective online shopping is made. Furthermore, general guidance functions are able to help users find specific topics in documentation. Guidance functions or tasks also include information about store's navigation (guidance) or use of appearance profiles of order such as role of product list. Most online stores offer product search engines, website map, and navigation guide to help consumers search and buy (Park & Kim, 2003; Park & Kim, 2008).

#### 3.2 Security Perception

Secure Internet transactions make negotiation effective in e-commerce. Consumers always worried about disclosure of their financial and private information. Despite the fact that most Internet sales websites consider ultimate privacy for private protection and ensure security of exchanges, they do not provide detailed information on how secure personal exchanges and data are secured (Park & Kim, 2003; Park & Kim, 2008). Before purchasing products,

customers take into account various risks associated with purchase. These types of risks are called perceived or predicted risks (Javadi et al., 2012). These risks usually play important roles in decision making process regardless of nature of buying events; and each purchase contains a level of risk. Baier (1986) believes that consumers may be unhappy with their purchases when the purchased product does not meet customer's expectation. He found that consumers' behaviour is risky and they may not be able to find their desired purchase, while the perceived risk may affect their purchase (Gefen, et al., 2003). The Internet is a very risky environment due to the lack of personal contact, the impossibility for physical evaluation of products, failure to enter into contracts or after-sales services, insecure security in exchanges, and not-protected privacy (Yoo & Ross, 2014; Kim et al. 2008). Results of empirical studies indicate that perceived risk may reduce consumers' tendency to purchase goods and service via the Internet (San Martín & Camarero, 2009).

# 3.3 Product Information Quality

Product information quality means customer satisfaction or dissatisfaction with total information service which is provided by sellers for consumers and it includes the following cases: 1) Information quality, 2) Quality of interaction with user, and 3) Security (Park and Kim, 2003; Javadi et al., 2012). The provided information by store website for customers has a significant impact on their decisions to buy. Features such as content validity, full description of product or service, perceivable content for all consumers, support facilities including tracking purchase process from purchasing to getting products, and customer access to personal and buying information, user-friendly websites, ease of access to websites, and ease of using websites, possibility of offering suggestions and comments by users are factors which affect consumer buying behaviour and lead them towards online shopping (Chen & Teng, 2013: Wu et al., 2013).

# **3.4 Saving Money**

Online shopping saves money since it reduces costs of product and search. Therefore, consumers will be able to buy products at lower prices. When consumers realize that they get products with the same quality and at lower prices, they may be willing to buy (Mollahasani et al., 2011).

#### 3.5 Variety of Choices

Online stores provide more diverse products for selection because they are not under pressure in terms of space and place like other physical stores (Mollahasani et al., 2011).

# 4. EMPIRICAL RESEARCH BACKGROUND

Studies have been conducted to investigate shopping behaviour of online customer. The summary of the studies are summarized in Table 1.

Table 1: Summary of Studies in Online Shopping Behaviour

Researcher name	Year	Subject	Results
Richard & Chebat	2016	Modelling online consumer behaviour.	Background and personal characteristics affect consumer attitude; and attitude also has a positive and significant effect on online consumer purchase intention.
Richard & Habibi	2016	Advanced model of online consumer behaviour.	Consumers' feelings after visiting website of stores positively affect their perception and attitude towards store environment, and then this perception affects their behaviour leading to online shopping.
Wani & Malik	2013	Comparative study on online buying behaviour.	Advantages and risks of achieved perception, security and information affect online consumer purchase intention and attitude.
Morshedlou et al.	2015	Study on determinants of consumer attitude towards online purchase intention.	There is a direct relationship between technical factors of a website and its information with consumer attitude towards online purchase. Consumer attitude also has a significant positive effect on online purchase intention.
Fasanghari and Sadeghi	2014	Explanation and investigation of determinants of consumer buying behaviour in online shopping (case study: mobile sales websites in Iran).	Customer commitment to online stores is largely dependent on information satisfaction and communication advantage and quality of user interface; and simultaneously, information satisfaction and communication advantage are significantly affected by quality of goods and service information, quality of customer communication and feeling of safety. These results indicate that collection of information from online store is an important factor which affects customer loyalty and consumer buying behaviour.

#### 5. RESEARCH CONCEPTUAL FRAMEWORK

Based on the previous sections and the main research subject, this section represents conceptual research framework as general purpose and was drawn based on review of theoretical literature and related empirical studies. Figure 1 illustrates the relationship between online shopping, consumption approach and consumers purchasing behaviour.

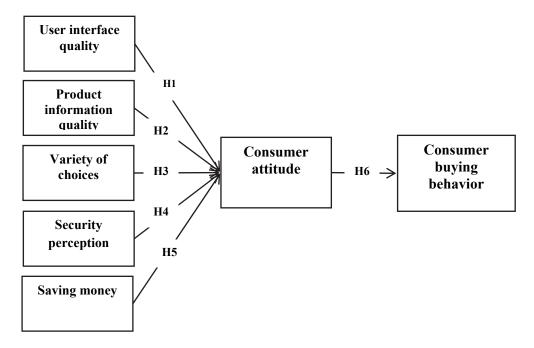


Figure 1: Conceptual model (adopted from Park and Kim (2003) and Wani et al. (2013)

## 5.1 Research Hypotheses

**H1: First hypothesis**: User interface quality affects consumer attitude in online shopping.

**H2: Second hypothesis**: Product information quality affects consumer attitude in online shopping.

**H3:** Third hypothesis: Variety of choices affects consumer attitude in online shopping.

**H4: Fourth hypothesis**: Security perception affects consumer attitude in online shopping.

**H5:** Fifth hypothesis: Saving money affects consumer attitude in online shopping.

**H6: Sixth hypothesis**: Consumer attitude affects consumer behaviour in online shopping.

#### 6. METHODOLOGY

This research was applied in terms of objective and had descriptive-correlation nature and method. Statistical population of this research was infinite and consist of Digikala online store customers. Sample size was obtained equal to 171 according to simple random sampling and Cochran's formula for infinite population at confidence level of 99%. 200 completed questionnaires were collected and analysed from the online questionnaire. This research used Park and Kim's questionnaire (2003) data collection tool that consist of two sections for respondents' personal and professional characteristics and questions about determinants of consumer buying behaviour and attitude (refer Table 2). Face validity of questionnaires was confirmed by experts in research subject. Pre-test was done to determine reliability of research tool (25 subjects out of original sample through knowledgeable experts in research subjects); and calculated Cronbach's alpha was appropriate for main scales of questionnaire (refer Table 2).

Table 2: Different sections of questionnaire along with number of items, measurement scale and Cronbach's alpha value

Section	Number of items	Measurement scale	Cronbach's alpha value	
Personal and professional characteristics (age, gender, education)	-	Based on nominal and distance scales	-	
User interface quality	4	5-point Likert scale (1= very low to 5=very high)	0.844	
Product information quality	6	5-point Likert scale (1= very low to 5=very high)	0.925	
Variety of choices	4	5-point Likert scale (1= very low to 5=very high)	0.942	
Security perception	4	5-point Likert scale (1= very low to 5=very high)	0.901	
Saving money	4	5-point Likert scale (1= very low to 5=very high)	0.862	
Consumer attitude	4	5-point Likert scale (1= very low to 5=very high)	0.899	
Consumer buying behaviour	4	5-point Likert scale (1= very low to 5=very high)	0.974	

In this research, structural equation modelling (SEM) was used to study and test conceptual model of this research. Structural equation modelling is typically a combination of measurement and structural models. Based on the measurement models, researcher defines which observable variable (or indices) can be used to measure endogenous (latent) variables. In structural models, there are causal

relationships between endogenous variables (latent). In other words, relationships between latent variables are identified in a structural model (Abarashi and Hosseini, 2012).

#### 7. FINDINGS

Data of respondents' demographic characteristics was obtained after collecting questionnaires as summarized in Table 3. The table illustrates the number of respondent according to their education level divided into five groups: diploma, associate degree, bachelor, master and PhD. The respondents were also group based on gender. The table shown that men participant is twice the number of woman participant about 66%. Regarding to the level of education, distribution of the groups was fairly balanced.

Table 3: Demographic variables

<b>Educational levels</b>						der
Diploma	Associate degree	Bachelor	Master	PhD	Female	Male
25	42	41	61	31	67	133

Structural equation modelling through Amos software was used to test research model and hypotheses. Since general fit of model should have an appropriate value before partial fit of model or research hypotheses, model was first modified according to the obtained initial information from AMOS software. Hypotheses are then tested and direct and indirect relationships between research variables are investigated. Initially, measurement and structural models were respectively studied. General fit of model aims to answer the question of whether collected empirical data supports conceptual model of research; hence, Amos software calculates a number of indexes which indicate general fit of model. Table 4 shows fit indices of initial model as well as desired values of indices.

According to data in Table 4, fit indexes of model do not have proper values which indicate unsupported collected experimental data from conceptual model of research. Therefore, the proposed model needs to be modified. According to the obtained information from Amos software, model need to be modified before testing the hypotheses.

Table 4: Fit indices for initial model

Index name	Abbreviation	Estimated value	Accepted fit
Relative or normal Chi-square index	$X^2$	2.198	Higher than 0.9
Bonett- Bentler or normed fit index (NFI)	NFI	0.948	Higher than 0.9

Goodness of fit index	GFI	0.798	Higher than 0.9
Adjusted Goodness of fit index	AGFI	0.765	Higher than 0.9
Tucker-Lewis Index	TLI	0.968	Higher than 0.9
Comparative Fit Index	CFI	0.971	Higher than 0.9
Incremental fit index	IFI	0.971	Higher than 0.9
Parsimony Normed Fit Index	PNFI	0.869	Higher than 0.5
Parsimony Ratio	PRATIO	0.917	Higher than 0.9
Parsimony Comparative Fit Index	PCFI	0.890	Higher than 0.5
Root mean square error of approximation	RMSEA	0.067	Lower than 0.1

Table 5 shows reported fit indices in software output after final model test. Obtained results indicate an acceptable fit for final model.

Table 5: Fit indices for initial model

Index name	Abbreviation	Estimated value	Accepted fit
Relative or normal Chi-square	$X^2$	2.498	Higher than 0.9
index			
Bonett- Bentler or normed fit	NFI	0.955	Higher than 0.9
index (NFI)			
Goodness of fit index	GFI	0.981	Higher than 0.9
Adjusted Goodness of fit index	AGFI	0.922	Higher than 0.9
Tucker-Lewis Index	TLI	0.975	Higher than 0.9
Comparative Fit Index	CFI	0.978	Higher than 0.9
Incremental fit index	IFI	0.978	Higher than 0.9
Parsimony Normed Fit Index	PNFI	0.854	Higher than 0.5
Parsimony Ratio	PRATIO	0.894	Higher than 0.9
Parsimony Comparative Fit Index	PCFI	0.874	Higher than 0.5
Root mean square error of	RMSEA	0.048	Lower than 0.1
approximation			

Partial fit or hypothesis test should be done after general fit of model. Impact factor of each variable and significance of this coefficient are examined in this stage. Table 6 shows estimated impact factor for developed relations of model as well as significance of these coefficients. Accordingly, the approval or rejection of research hypotheses can be done.

Table 6: Results of studied direct hypotheses

Hypothesis	Studied relationship			Impact factor	Standard error	Critical ratio	Result
H1	User interface quality	$\rightarrow$	Consumer attitude	0.239	0.021	49.129	Confirmed
Н2	Product information quality	$\rightarrow$	Consumer attitude	0.376	0.032	30.853	Confirmed
Н3	Variety of choices	$\rightarrow$	Consumer attitude	0.075	0.030	33.573	Confirmed
H4	Security perception	$\rightarrow$	Consumer attitude	0.580	0.033	29.351	Confirmed
Н5	Saving money	$\rightarrow$	Consumer attitude	0.125	0.026	37.514	Confirmed
Н6	Consumer attitude	$\rightarrow$	Consumer behaviour	0.792	0.028	35.523	Confirmed
*:p<0.01							

## 7.1 Interpretation of first hypothesis test results

This hypothesis measures impact of user interface quality on consumer attitude in online shopping. Impact factor of this relationship is 0.293. Given that the critical ratio of this relationship is equal to 49.129 and higher than the critical value (1.96) and since significance value is less than 0.01, this hypothesis is confirmed. Hence, user interface quality affects consumer attitude positively.

## 7.2 Interpretation of second hypothesis test results

This hypothesis measures impact of product information quality on consumer attitude in online shopping. Impact factor of this relationship is 0.376. Given that the critical ratio of this relationship is equal to 30.853 and higher than the critical value (1.96) and since significance value is less than 0.01, this hypothesis is confirmed. Hence, product information quality affects consumer attitude positively.

#### 7.3 Interpretation of third hypothesis test results

This hypothesis measures impact of variety of choices on consumer attitude in online shopping. Impact factor of this relationship is 0.075. Given that the critical ratio of this relationship is equal to 33.573 and higher than the critical value (1.96) and since significance value is less than 0.01, this hypothesis is confirmed. Hence, variety of choices affects consumer attitude positively.

# 7.4 Interpretation of fourth hypothesis test results

This hypothesis measures impact of security perception on consumer attitude in online shopping. Impact factor of this relationship is 0.580. Given that the critical ratio of this relationship is equal to 29.351 and higher than the critical value (1.96) and since significance value is less than 0.01, this hypothesis is confirmed. Hence, security perception affects consumer attitude positively.

## 7.5 Interpretation of fifth hypothesis test results

This hypothesis measures impact of saving money on consumer attitude in online shopping. Impact factor of this relationship is 0.125. Given that the critical ratio of this relationship is equal to 37.514 and higher than the critical value (1.96) and since significance value is less than 0.01, this hypothesis is confirmed. Hence, saving money affects consumer attitude positively.

#### 7.6 Interpretation of sixth hypothesis test results

This hypothesis measures impact of consumer attitude on consumer behaviour in online shopping. Impact factor of this relationship is 0.792. Given that the critical ratio of this relationship is equal to 35.523 and higher than the critical value (1.96) and since significance value is less than 0.01, this hypothesis is confirmed. Hence, consumer attitude affects consumer behaviour in online shopping positively.

### 8. CONCLUSIONS AND SUGGESTIONS

This study examined determinants of consumer behaviour in online shopping. Findings indicate that there is a strong and positive relationship between user interface quality and consumer attitude that lead consumers to online shopping. Furthermore, findings of this research consistent with research by Fasanghari and Sadeghi (2013). Therefore, high resolution and dense graphics in website should be avoided because it will slow down the website loading process for users. Besides that, using light and harmonic colours on website as well as specifying groups, sections and sub-sections of websites is also suggested. For instance, if a product is related to beauty and health, people can find their product by visiting the corresponding section. Website design should be user-friendly, attractive and also simple in order to ease the communication with users.

The second hypothesis test indicates that there is a strong and positive relationship between product information quality and consumer attitude leading to online shopping by consumers. Findings of this research are consistent with research by Wani and Malik (2013) and Morshedlou et al (2015). Therefore, it is suggested that experts should review and study the characteristics of products in

texts, images and videos. Furthermore, users should also be able to freely write their comments on websites. Characteristics of products also should be compared with other similar products at the same prices.

The third hypothesis test indicates that there is a positive and relatively moderate relationship between variety of choices and consumer attitude leading to online shopping by consumers. Findings of this research are consistent with research by Fasanghari and Sadeghi (2013). Therefore, it is suggested that varieties of different brands are included in the online store. For instance, instead of only selling renowned mobile phone brands, the online store also need to offer wide products brands with different price range. In addition, different colours of each product should be offered. Moreover, it would be efficient if online store could offer varieties of products in the online store as much as possible to satisfy customers' needs (purchase products from only one online store).

The fourth hypothesis test indicates that there is a strong and positive relationship between security perception and consumer attitude leading to online shopping by consumers. Findings of this research are consistent with research by Wani and Malik (2013). Therefore, it is suggested that online stores owner to obtain necessary licenses (i.e. electronic trust symbol, and etc.). The licenses together with the registration numbers can be displayed on website to make it reliable for customers. Hence, gain customer's trust. Furthermore, users should be assured of private purchase and personal information. Besides that, customers should be ensured that goods are provided with warranty or returned policy (approximately up to a week) such that customers' money will be fully reimbursed in the case of dissatisfaction. The Internet Payment Gateways should maximally secure in order to assure customers that their financial information will not be hacked or stolen. In order to gain customer trust, it is suggested that all products have one-year warranty.

The fifth hypothesis test indicates that there is a moderate and positive relationship between saving money and consumer attitude leading to online shopping by consumers. Outcomes of this research are consistent with research by Fasanghari and Sadeghi (2013). Therefore, it is suggested that some products can be sold at higher discounts every day and provide free delivery of products with prices of above one hundred Tomans. In addition, giving hierarchical discounts for purchases of more than a product will also help increase number of sales.

Finally, the sixth hypothesis test indicates that there is a strong and positive relationship between consumer attitude and consumer buying behaviour in online shopping, so that positive attitude leads consumers to do shopping. Findings of this research are consistent with research by Richard and Chebat (2016) and Richard and Habibi (2016).

Although based on the conceptual model all factors, user interface quality, product information quality, variety of choices, security perception and saving money, have effect on consumer attitude, analyses of impact factor reveals that product information quality and security perception have the most effect which leads to consumer behaviour. Consequently, companies should be careful about some factors like safe internet transactions, decreasing perceived and forecasting risks, creating protected privacy, quality of information and also quality of user interaction through planning the characteristics of on-line shopping to improve the probability of persuading consumers to buy the product.

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