Consumer Behaviour Determinants and Online Shopping Behaviour Model under B2C E-Commerce Prospects

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Abstract: This paper enhances the existing literature by thoroughly examining the challenges faced in the burgeoning Indian e-commerce markets, identifying the factors influencing e-commerce development in India, obstacles to effective B2C e-commerce, and strategies to improve online shopping. The review emphasises the identification of factors influencing customer choice for B2C e-commerce, including their dimensions and sub-dimensions in relation to online customer care experience. The paper elucidates several potential behavioural applications that researchers may investigate, particularly in the context of establishing a B2C e-commerce model for online purchase behaviour.

Keywords: E-Commerce, B2C, Online Shopping Behaviour, Technology Acceptance Model (TAM), Digital Marketing Impact, E-Commerce Trends, Prospects and Challenges

[1] INTRODUCTION: The expansion of B2C e-commerce in India has been remarkable in recent years. The primary factors contributing to the heightened importance of ecommerce include the capacity to offer a secure setting for online purchasing and transactions (Grewal, Himani & Shivani, 2012). The increasing prevalence of B2C online shopping has resulted in a multitude of issues for e-commerce entities. This research paper examines the obstacles and impediments to B2C e-commerce. To gain a deeper insight into the potential of the B2C e-commerce business, it is crucial to examine customer behaviour about online buying in the B2C context. The study examines prior studies to determine the characteristics that affect customers' online shopping behaviour. The online purchase intention of the client is defined as the construct that

enhances customers' intent to make purchases online (Salisbury et al., 2001). The determinants of client purchase intention were classified into three categories: product qualities, perceived attributes of the website as a sales channel, and consumer characteristics (Chang et al., 2005). This research ultimately examines the literature concerning the evolution of several online buying behaviour models. The conceptual framework has been evaluated within the parameters of the TAM and TPB models.

[2] GROWTH OF B2C E-COMMERCE IN INDIA: PROSPECTS AND CHALLENGES:

Debbarma, Sonnet, Nandi, and Gipsy (2014) did a study to investigate the variables impacting the rise of e-commerce and the problems encountered by Indian e-commerce entities.The principal factors contributing to the expansion of ecommerce in India, as outlined in the *document:*

Augmentation of internet utilisation: Increasing computer literacy resulting from the integration of computer technologies in education Reduction in free time availability due to a hectic lifestyle; rising disposable income among the middle class leading to enhanced purchasing power; heightened consumer awareness regarding diverse market products; and the accessibility of product information, a hallmark of e-commerce,

encourages customers to make online purchases after reviewing product feedback and evaluations.

Bansal, Rashmi (2013) examined many socio-cultural aspects in India in relation to the global context that influence the development of e-commerce in India. The elements addressed encompass geographical locations, customs, the rural-urban divide, regional languages, and transit difficulties. The various driving factors supporting ecommerce include time efficiency, convenience of home shopping, extensive online product availability, numerous offers and discounts, simple access to detailed product information, and the ability to compare products. The obstacles of B2C ecommerce included concerns regarding product quality, the lack of tactile interaction, delays in product delivery, and the absence of substantial discounts. Daru, Dr. Mahesh U. et al. (2015) delineated the obstacles and issues associated with ecommerce.

1. Privacy concerns regarding data control and security issues related to unauthorised data access represent the foremost challenges in the e-commerce landscape.

2. Infrastructural issues affecting timely delivery responses, problem resolution, and order placing.

3. The ethical concerns around online piracy, email spamming, and web spoofing

impede the expansion of e-commerce businesses.

4. Cybercrimes such as cyberstalking, phishing, fraud, identity theft, and information warfare.

5. Limitation of various banking payment gateways.

6. Incorporating delivery fees into online transactions.

7. Counterfeit websites.

8. Veracity of the product's quality presented.

Customer dissatisfaction: E-commerce offers numerous options for producers, consumers, retailers, and wholesalers or distributors (Awais, Samin, 2012). The manufacturers may establish an internet presence, connect with their commercial partners, and cultivate their brand identity. They can establish direct connections with clients and retailers, as well as offer their items straight to them (Kaur Pradeep, Dr. Joshi, 2012). Customers can now not only make purchases online but also access services such as banking, travel, and hotel reservations. They can communicate with one another via discussion forums and online groups to exchange ideas and compare experiences (Waghmare, G.t., 2012). The shopkeeper can connect his firm online to provide clients with accessible information, fulfil electronic orders, and maintain ongoing

communication with them. An increase in online purchases will enhance the retailer's market position (Abhijit Mitra, February 2013).

The wholesalers or distributors might forge stronger connections with reputable manufacturers to enhance their commercial operations. Ecommerce will assist wholesalers in reducing the expenses associated with information creation, processing, storage, distribution, and retrieval due to the digitisation of these processes (Abhijit Mitra, February 2013). The obstacles and impediments hindering the rapid expansion of e-commerce in India (Kaur, Er. Harjot, Kaur, Mrs. Daljit, Apr 2015):

a) Security concerns during online transactions are the primary issue of e-commerce. Online transactions necessitate the provision of credit or debit card information, although Indian consumers remain uncertain about the identity of the merchants engaged in these transactions (Waghmare, G.t., 2012).

b) Acquiring clients for an e-commerce platform entails significant costs due to the extensive promotion and marketing efforts necessary to raise awareness among potential customers, particularly challenging at the startup phase of the e-commerce business

(Bhavya Malhotra, 2014). (Shivani, Grewal, H., June 2012).

c) The Cash on Delivery payment method frequently becomes a costly option for e-commerce enterprises, since buyers typically refuse payment upon product delivery (Shivani, Grewal, H., June 2012).

d) Although Indian shoppers are cognisant of internet purchasing, they prefer the convenience of physically visiting the marketplace. They report more satisfaction in acquiring products after examining, touching, and experiencing the product prior to the transaction. Indian consumers exhibit limited awareness of the availability of internet security solutions (Bhavya Malhotra, 2014).

[3] DETERMINANTS INFLUENCING CONSUMER CHOICE FOR ONLINE SHOPPING:

Four primary characteristics were discovered that influenced customer satisfaction in online buying in a survey done among Malaysian students (Syed Shah Alam and Norjaya Mohd. Yasin, 2010). Oliver (1980) provided a model that identifies customer satisfaction as a function of anticipation and expectations disconfirmation, demonstrating that satisfaction greatly influences customer attitudes and purchase intentions. Churchill and Suprenant (1982) demonstrated that

disconfirmation serves as an intervening variable influencing pleasure in their experimental research. The impact of disconfirmation can be assessed by client expectations and the perceived performance of the products. Several theoretical models elucidate the interplay among intentions, attitudes, user beliefs, and actual system utilisation, including:

Perceived Characteristics of Innovation (PCI) (Moore, G.C. and Benbasat, I, 1991), Theory of Reasoned Action (TRA) (Ajzen, I and Fishbein, M. 1985), Theory of Planned Behaviour (TPB) (Ajzen 1991), and the Technology Acceptance Model (TAM), which addresses perceived ease of use and perceived usefulness as determinants of online user behaviour. Davis (1989). Bagozzi et al. (1992) and Davis et al. (1989) determined that the Technology Acceptance Model (TAM) supplanted the attitude metrics in the Theory of Reasoned Action (TRA) by incorporating two technology acceptance criteria simplicity of use and utility.

In the study of the Amazon.com instance about online book purchases, Philipp Klaus (2013) formulated a conceptual framework for online customer service experience utilising the developing consensus technique. The research revealed 28 characteristics of online customer service experience (OCSE), which were organised into a conceptual model comprising two primary dimensions and eight sub-dimensions. The

primary dimensions encompass Psychological factors and Functionality, with eight sub-dimensions categorised under these two main dimensions: trust, value for money, and context familiarity as psychological factors, and usability, communication, product presence, interactivity, and social presence as functionality-related factors. The study has incorporated the dynamic model of OCSE by analysing the fluctuations in individual dimensions and linking them to the various stages of the consumer purchasing process. Bhagat, Sneha Mahendra's (2015) research study examines the determinants affecting buy and non-purchase behaviour in online purchasing. The study intended to identify the characteristics necessary to enhance the e-commerce website experience. Taweerat et al. (2014) discovered that empathy, assurance, pricing, and information quality on websites affected customers' online purchase intentions, while assurance, empathy, reliability, and responsibility impacted online customers' non-purchase intentions.

The findings of Mohammad et al. (2012) shown that non-delivery risk and financial risk adversely affected customer attitudes towards online shopping behaviour. Adrita et al. (2013) expressly suggested that online retailers should prioritise price and after-sales service factors. Achal and Kapil (2013) performed factor analysis on young

online consumers, revealing that internet accessibility, website security, convenience of online transactions, and timely delivery impacted their purchasing behaviour. Sajjad et al. (2012) identified the primary elements impacting online buying behaviour as convenience, price, security, time, confidence, discounts, and after-sale service, whereas the primary impediment was the sharing of personal information. A quantitative research study was conducted by gathering responses using a questionnaire, and factor analysis was utilised on the data. Factors influencing online customers' buying decisions include convenience and advantages of online shopping, promotional activity on websites, and the products and services offered. Factors necessitating enhancement in e-commerce websites were product and service presentations, post-sale services, and logistical operations. Expensive products, hazards linked to internet purchasing, and a lack of confidence deter buyers from engaging in online purchases.

Wani, Sajid Nazir, and Malik, Sheeba (2013) conducted a study to examine the disparities in perceived risks and benefits associated with online shopping between British and Indian consumers, the correlation between consumers' intentions and attitudes towards online shopping, and the relationship between consumers' perceptions of online shopping risks and benefits and their willingness to make purchases online. The

primary reasons for the non-adoption of online purchasing are the perceived hazards identified by consumers (Forsythe et al., 2006; Torkzadeh and Dillion, 2002; Bhatnagar et al., 2000). The advantages of the internet relative to conventional buying have contributed to clients' acceptance of online shopping (Bhatnagar and Ghose, 2004; Forsythe and Shi, 2003; Alba, Weitz, Janiszewski, Lutz, and Wood, 1997; Hoffman and Novak, 1996). The majority of studies have focused on perceived risks and benefits at the individual consumer level, with much fewer investigations undertaken at the national level. The researchers formulated three research hypotheses based on the theory of reasoned action (TRA), which serves as the study's theoretical framework. The Theory of Reasoned Action (TRA) connects belief, attitude, and behavioural intention, and has been employed to forecast the attitudes and purchase intentions of customers in India and the UK regarding online shopping, notwithstanding the beliefs related to perceived risks and rewards. Furthermore, an exploratory study issue has been investigated to discern the distinctions between British and Indian customers' perceived dangers and benefits of internet buying. The research methodology encompassed both postal and online survey techniques for data collecting. Online surveys were distributed to 200 participants for data gathering. Multiple regression analysis was utilised to evaluate hypotheses on perceived risks

and benefits associated with internet buying. Simple regression analysis has been utilised to evaluate the hypothesis regarding customers' attitudes towards their online purchasing intentions. A one-way ANOVA test was employed to assess the significance of the difference in perceived risks and benefits of online buying between Indian and UK clients. The findings indicated that Indian consumers perceived greater dangers when shopping online compared to their UK counterparts. Security and trust emerged as significant concerns in online shopping, with British buyers exhibiting higher online sales compared to the Indian market.

Mishra and Mahalik (2018) examined the delivery systems of prominent B2C e-commerce entities through Correspondence analysis. The attributes examined in the research study include reliability (consistency in performance), responsiveness (quality of reaction), competency (knowledge and expertise), accessibility (ability to reach or obtain), courtesy (treating with respect), communication (exchange of information), credibility (honesty and trustworthiness), empathy (demonstrating genuine concern), security (resistance and protection), tangibility (being real and desirable), needs assessment (surveying needs), need fulfilment (identifying and addressing needs), fairness (equitable treatment), error correction (promptly rectifying mistakes), and treatment

(manner of conduct). A questionnaire was developed, and participants were requested to identify the B2C e-commerce website that exemplifies the highest service quality attribute.

This analysis analysed four prominent B2C e-commerce websites: Flipkart, Amazon, Snapdeal, and Myntra. The overall sample for data collection comprised 120 participants, yielding a response rate of 80%. The data underwent correspondence analysis due to the study's focus on the association between two variables: characteristics and websites. Two hypotheses (null and alternative) were established to assess the independence of the qualities and websites variables. The use of the chi-square test indicated that the observed value was smaller than the critical value, with the p-value exceeding alpha. Consequently, the alternative hypothesis, which posits a correlation between qualities and the website, is rejected, while the null hypothesis is supported. The analysis of e-commerce website attributes, utilising weights, distances, squared distances to the origin, inertia, and relative inertia, determines the significance of each component concerning each attribute. An examination of many e-commerce websites has been conducted about the attributes categorised as factors. The features of responsiveness, reliability, accessibility, competency, credibility, communication, empathy, needs assessment, and security are satisfactory and

nearly uniform across the four examined websites. Nonetheless, the characteristics of tangibility were identified as being at an inadequate level. The attribute of need fulfilment was predominantly focused on the delivery personnel rather than the customer. Likewise, the concepts of fairness and courtesy were seldom comprehended by the delivery service provider.

Devedi, Sujtha, and Pathak (2017) conducted research to analyse the factors of review material that online customers consider before to making a purchase of items or services. The study aimed to comprehend the criteria that buyers utilise in internet reviews to inform their purchasing decisions. The additional purpose was to identify the critical variables in administering the online review process. A descriptive study method has been employed, and primary data has been gathered using a standardised questionnaire. A non-probabilistic, convenience sampling method is employed to pick the sample of respondents. A total of around 104 respondents were selected for primary data gathering.

Analysis of the mean score reveals the following parameters to be highly favoured in the search for online reviews:

  a. Utilisation of aggegated consumer reviews;

b. Online evaluations concerning product utilisation;

c. Comprehension of cost-benefit analysis via reviews;

d. Information pertaining to discounts or promotions on the product;

e. Reviews about logistical services;

f. Information regarding product warranty and guarantee.

The researchers used a one-sample t-test to determine if the parameters for online reviews assessed on a sample of respondents were comparable to those of the total population. The results indicate that the overall population mean and the sample mean's perception of online reviews are same for the following parameters (where the null hypothesis has been accepted):

- Consumers evaluate online to acquire further information;
- To authenticate an unfamiliar product;
- To validate comparable experiences;
- To avert erroneous purchasing decisions;
- Customers participate in online communities or platforms to glean insights from evaluations; and
- To examine authentic images of the product/service.

The criteria for which the null hypothesis has been dismissed are:

Product usage information; product quality; information regarding offers and discounts; cost-benefit analysis of the product;

Additionally, factor analysis was conducted on the criteria associated with online reviews that customers utilised to inform their purchasing decisions. Four factors were identified in this study:

Factor: 1 was designated as the rating and realism assessment.

Factor: 2 referred to as the "What Is in It for Me" (WIIFM) principle, elucidates the customer's expectations for online content, including bargains, discounts, and product benefits.

Factor: 3 designated as Syndrome Exercise caution, as the majority of the variables encompassed pertain to the prudence a consumer exhibits prior to purchasing a product or service.

Factor: 4 designated as Inquisitive Orientation, comprised variables that assist the client in comprehending the new product and doing comparative analyses of the available information. An F-test (one-way ANOVA) was conducted to examine gender-based differences in the components, revealing that only the Rating and Reality Check factors are influenced by gender. Finally, Pearson's Correlation has been conducted to analyse the relationship between consumers'

utilisation of online reviews for product purchases and their purchasing responses. At a 5% level of significance, a significant positive correlation exists between the parameters individuals utilise from internet reviews and their purchasing decisions. The correlation value of 0.138 signifies a weak association, thereby affirming that online content reviews can only partially affect purchasing decisions.

[4] BEHAVIOUR MODELS IN BUSINESS-TO-CONSUMER ONLINE SALES:

Butt et al. (2016) investigated the applicability of the Technology Acceptance Model through Structural Equation Modelling (SEM) for customer adoption of online shopping in a developing nation. The authors performed a comprehensive literature analysis to investigate the determinants affecting the adoption of online shopping, in addition to the two primary elements of the-

Technology Acceptance Model: perceived usefulness and perceived ease of use. They endeavoured to establish a conceptual framework by establishing hypotheses on the relationship between the identified characteristics and the perceived ease of use (PEOU) and perceived usefulness (PU) of the Technology Acceptance Model (TAM). Other discovered criteria included website quality, customer service, consumer attitude, trust, intention to purchase online, and

enjoyment of online shopping. The data was gathered via a questionnaire to elucidate the link among various variables and to ascertain client reactions about the components of the technology adoption model. The primary respondents were students from several universities in Lahore. The authors deemed the 340 replies usable, which underwent confirmatory factor analysis.

Following the exclusion of items with factor loadings below 0.5, the remaining loadings were evaluated using the goodness-of-fit metric, which indicated a satisfactory model fit. The validity assessment included convergent and discriminant validity, and it was determined that all constructs in the model met the validity criteria. The dependability of the constructs was evaluated to determine their internal consistency using Cronbach's alpha, which exceeded 0.7 for all constructs.

Structural Equation Modelling was employed to analyse the relationships among the constructs in the provided hypothesis. The test results demonstrated a positive correlation between website quality and perceived ease of use, as well as between customer service and perceived ease of use. The remaining hypotheses are likewise corroborated by the research study. Attitude significantly impacts perceived usefulness, perceived ease of use, trust, and the online shopping experience. Finally, the hypothesis

indicating a significant relationship between the intention to purchase online and customer attitude is corroborated by the research. Consequently, the study was done to comprehend customers' intentions regarding B2C e-commerce in developing nations by examining the applicability of the Technology Acceptance Model (TAM) through Structural Equation Modelling (SEM). The study utilised a dual-framework, combining elements such as trust and online purchasing experience (belief variables) with perceived ease of use (PEOU) and perceived usefulness (PU) from the Technology Acceptance Model (TAM).

The second component was determining the impact of Perceived Ease of Use (PEOU) and Perceived Usefulness (PU) on consumers' attitudes towards online buying. The future study scope encompasses product category-specific studies, analysis of customer behaviour regarding online product searches followed by purchases in traditional stores, and an examination of the influence of trust on customer attitudes about online shopping. Dr. Bolar and Dr. Shaw (August 2015) collected responses from approximately 127 online shoppers to examine the influence of website quality, perceived behavioural control, and information integrity on the customers' online purchasing experience. A significant finding from this study revealed that customer satisfaction is more affected by customers' online experience

than by consumption. Online customer experience (OCE) is characterised as the perception developed by customers during their interaction with products, services, or enterprises (Rose et al 2011). The impression encompasses customer perceptions derived from sensory information acquired through the online interface of the website. According to the Technology Acceptance Model (TAM), perceived usefulness (PU) and perceived ease of use (PEOU) shape these perceptions (Davis, 1989). The author defines perceived usefulness as the extent to which the client perceives that technology usage has significantly impacted their lives. The perceived simplicity of use refers to the customer's conviction that utilising the technology will need minimal effort. Information integrity and website functionalities were regarded as the determinants of perceived usefulness (PU) and perceived ease of use (PEOU). The idea of perceived behavioural control denotes the control that a user believes they can exert over an object, stemming from their innate confidence in utilising it or managing a resource to facilitate its use. According to the writers, user happiness is the assessment of the overall customer experience. Consequently, OCE is regarded as a good factor influencing consumer happiness. The authors created a conceptual framework grounded in the theory of planned behaviour (TPB) to formulate hypotheses for assessing the objectives. Ten distinct hypotheses

were formulated to examine the impact of website quality, perceived control over online experiences, and the integrity of information presented on the website on perceived usefulness (PU) and perceived ease of use (PEOU), respectively. Additionally, the remaining four hypotheses were formulated to examine the impact of perceived utility and perceived ease of use on website utilisation and customer satisfaction, respectively. The research employed exploratory factor analysis to discover and validate the constructs. The factor scores were utilised in multiple regression analysis to evaluate the hypotheses.

The test validated all the hypotheses provided in the investigation. The study's outcomes reveal that user happiness with the e-commerce site reflects customer approval of the shopping website relative to its usage. Online customer experience (OCE) comprises two elements: hygienic conditions (perceived ease of use, PEOU) and motivational conditions (perceived usefulness, PU). To facilitate user-friendliness for the end-user, perceived behavioural control is crucial for e-tailers; concurrently, to foster motivation, the quality of the website and the integrity of information must be prioritised. Yi Jin Lim, Abdullah et al. (2016) conducted a study to examine the relationship between perceived utility, subjective norms, and online purchasing behaviour regarding purchase intention.

The selected sample for the study comprised university students aged 18 to 34. Out of 800 distributed surveys, only 662 were deemed legitimate. The gathered data was examined utilising SPSS 18 and AMOS 16. Structural Equation Modelling has been employed to evaluate model fit and test hypotheses. The perceived utility and subjective norms were found to favourably and significantly affect online purchasing intention. Nevertheless, the subjective norm exerted a small and unfavourable influence on shopping behaviour. The perceived utility has a negligible impact on shopping behaviour. The intention to purchase was proven to considerably enhance online shopping behaviour.

[5] CONCLUSION

The literature study findings reveal several aspects influencing consumers' choice for online purchasing. The literature presents several perspectives on the obstacles encountered by B2C e-commerce entities in the Indian market. Some models have been previously developed to illustrate the relationship between factors affecting customer behaviour and the perceived utility and perceived ease of use inside the Technology Acceptance Model (TAM) for B2C e-commerce. The majority of the evaluated research publications have focused on studies aimed at conceptualising the consumer behavioural model for online purchasing, with insufficient emphasis

on the type of product category. Consequently, there exists additional potential for enhancing the behavioural model by incorporating experiencing characteristics relevant to a particular product category.

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