
Online Shopping Behavior in UK Retail Industry

Dissertation

University of technology

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CHAPTER 1

1. INTRODUCTION

1.1INTRODUCTION AND BACKGROUND

The results of a poll I conducted with UK residents to gauge their attitudes on purchasing in stores and online are presented in this study. Only a small percentage of those who took the survey said they planned to undertake regular online grocery shopping in the future, despite the fact that the majority of them had done so in the past. In addition to a range of other concerns, consumers' confidence and faith in the service's online and physical components are essential issues. People are hoping that addressing these problems will encourage more people to shop online for food.

In today's digital age, businesses use a variety of online marketing techniques to attract clients, including social media marketing. Online purchasing is flourishing as a result of restrictions imposed on cities and countries during a pandemic. Most online stores allow customers to utilize the store's search feature to browse for certain models and brands. The process of acquiring goods and services from merchants that seek to sell their items online is referred to as "online shopping." Concerned about third-party access to their personal information, customers who shop online and reveal all of their personal information have been labeled as having trust concerns. So the study relies on thematic data analysis to highlight identified hazards and levels of trust in online shopping behavior across the retail company. Improving the way customers shop, study products and services, and conduct business has been a major impact of ICT advancements.

1.1.1BACKGROUND OF THE ORGANIZATION

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In recent years, e-commerce technology and procedures have had a substantial impact on corporate practices across the board. More than two-thirds of UK businesses were already doing business online in 2000, according to the Department for Trade and Industry (DTI). Online sales to consumers have climbed by 53% since 2000, from \$4 billion to \$6.1 billion, 26 according to an Office for National Statistics online survey of 12,000 enterprises of all kinds (2002). e-tailers in the UK broke a trend of diminishing sales on UK high streets in February 2009, according to BBC News (2009), with a 13% yearly sales increase. An all-time high of 19.6% was recorded in December 2008 when comparing the same month the year before with non-seasonally adjusted numbers for online retail sales. Each week during February 2009, UK internet retailers earned sales of £167 million, according to the Office 40 for National Statistics.

According to analysts, e-commerce has yet to reach its full potential (Rohm and Swami Nathan, 2016, TE0, 2020 and Lokken et al., 2016 ;). There is a good chance that most internet users are simply looking for information, rather than making actual purchases. 38 In today's fiercely competitive business environment, successful organizations must learn to turn online information seekers into long-term consumers. For businesses, this is a huge obstacle. Consumers must be kept happy and converted into repeat customers, according to Helander and Khalid (2017). Helander and Khalid are cited by Conrad and colleagues) as a source of information .Online retail strategy can be improved by conducting research on consumer purchasing habits (Lohse et al., 2019 cited in Teo, 2020). According to the World Economic Forum, understanding and responding to customer motivations and behavior is a need, not an option "for reasons that have been held for generation's .Engel, Blackwell, and Miniard (2017) when it comes to online retail, merchants must be aware of customers' motives and respond to those motivations in the most effective manner.

1.1.2 OPERATIONAL COMPANY

Tesco is a well-known multi-national grocery store with operations in more than 100 countries across the world, with its headquarters in the United Kingdom. Tesco, a grocery chain, is owned by Wal-Mart. After moving to the neighborhood in 1919, Jack Cohen decided to create his own grocery store in order to serve the people there. Located in Selwyn Garden City in the Hertfordshire county, Tesco's headquarters are located. With the most recent data from the company, Tesco has been named the third-largest retailer in America. This company has operations in Hungary, the Czech Republic, Slovakia, Ireland, and the United Kingdom in addition to the United Kingdom. It is estimated that 28.4% of retail sales in the UK are accounted for by the major supermarkets, according to the British Retail Consortium. Customers were able to purchase products from a number of Tesco's merchants on the company's website. The company has a presence in more than 7005 locations around Europe. In addition to Jacks and one-stop convenience stores, other Tesco subsidiaries include F&F, Booker, and Marko, just to name a few.

1.2 RESEARCH ARGUMENT

Companies that want to grow their market share should consider offering their products and services online, according to Yi, Yuan, and Yoo (2020). This is because internet-based sales have grown in recent years. Customers' trust and loyalty are greatly affected by this, according to these experts. The authors of Mohsen and colleagues (2018) contend that internet buying is only beneficial to large corporations with a clear eye on the global market, and not to small or medium-sized businesses.

1.2.1 BUSINESSES RISK

Losing a significant portion of their customer base if they do not sell their items online, Blake, Neuendorf, and Valdiserri in 2019; Balatas and Papastathopoulou in 2020, The milkman and take-out dinners (deliveries of ready-to-eat meals) were two examples of food delivery specialized marketplaces. The food business has a lot of untapped potential because of the advent of online purchase. In response to the emergence of new partnerships, such as Ocado, major supermarkets like Tesco and Sainsbury's have made substantial investments in this area.

1.2.2 GROCERY SHOPPING

Grocery shopping is a common practice for most people, and it usually includes a wide variety of things (Raijas and Tuunainen, 2021; Rohm and Swami Nathan, 2016; Wasserman, 2016). The food retail industry in the United Kingdom, which has reached maturity, is characterized by strong competition and low profit margins. Since there is so much rivalry in the grocery retail market, companies must look for ways to keep customers by improving their service, their products, and their websites. A 2016 book by Rohm and Swami Nathan (Rohm) outlines the results of their research. In light of grocery shopping's economic importance, as well as evidence of competition between online and offline retail channels, consumer research into the motivations and attitudes of grocery shoppers is particularly essential. Grocery shopping attitudes and practices are being studied as a way to add to the existing body of knowledge. These findings should help future e-commerce operations obtain a deeper grasp of their customers' needs.

1.3 PROBLEM DEFINITION

As a result of these findings, the current research is focused on internet purchases, as well as the numerous risks and lack of trust that consumers believe are linked with them. However, trust breaches can have a detrimental influence on both the financial outcomes of an organization as well as the confidence of its customers in the organization. It will therefore be required of the scholar to conduct more research on the topic area under discussion. As a result, accomplishing a company's goals and objectives within a specified time limit may prove to be rather difficult. A company's ability to establish credibility through its products and services is critical to its success (Tandon, Karan and Sah, 2018).

1.4 RESEARCH QUESTIONS AND OBJECTIVES

1.4.1 OBJECTIVES

Tesco was chosen as a case study for this research since it is a large and well-known retailer in the United Kingdom.

1. To assess the retail idea of internet shopping.
2. To give advice on how to manage the difficulties and risks that come with internet purchasing
3. In order to assess the risks associated with conducting internet business.
4. To find out how consumers feel about the risks and rewards of doing business online.

1.4.2 RESEARCH QUESTIONS:

1. What exactly is the concept of internet purchasing, and how does it work? "When you shop online, what amount of risk are you willing to take?
2. Consumers at Tesco seem to be pleased with their purchases.
3. When it comes to acquiring the trust and loyalty of its customers, what is the association's strategy?
4. What are the experiences and perspectives of those who shop for food in person when it comes to offline food shopping?
5. What are the pros and cons of using OGS?
6. What can be done to make OGS a better place? It is more likely for OGS to occur when certain conditions are in place?

1.5 AIM OF RESEARCH

It would be easier to understand how individuals buy online and make purchasing decisions while comparing different sellers if this study were to be conducted. It is necessary to analyse two layers of customer behavior in the online market in order to acquire a thorough understanding of this issue. These layers are as follows:

1. One way to categories consumption behavior is into two categories
2. Individual consumption behavior and aggregated consumption behavior.

This type of research is done on an individual basis and focuses on people's behavior as well as the factors that influence their purchase decisions, among other things. It is also known as market research. By conducting this research, it is planned to gain a more comprehensive understanding of the influence of two variables on the decision-making processes related with online purchases in general. Common behavioral patterns can be observed in each of the four segments, as well as cross-sectorial similarities and contrasts, as well as differences between the segments. They used a conceptual purchase process model that they constructed because there was none available at the time that accurately mirrored real-world internet shopping methods for conducting their experiment. Market behavior analysis examines how online customers behave collectively in the online marketplace by examining a large representative sample of Internet users, which is used in this study. In order to demonstrate how customers behave in a variety of circumstances, several retail establishments are employed. In this study, the researchers hope to learn more about how consumers' purchasing decisions are influenced by their online research and shopping experiences. Several aspects of a society's behavior can be traced back to the individual activities carried out by its members, which is known as the "causal chain."

1.6 RESEARCH DESIGN AND OUTCOME

The research plan is constructed using a range of approaches to satisfy the study objectives. We've given a brief explanation of this study's unique method for analyzing online customer behavior in the introductory chapter. This style of design helps us better understand how people make online purchases.

This thesis discusses this complex subject through the use of a range of mixed-methods approaches. Another is research philosophy, which can be defined as a collection of beliefs or concepts that aid in the identification and analysis of the types of data that are to be collected and analyzed. Positivism and Interpretivism are the two styles of research

philosophy that are now in use. If the type of data to be identified is quantitative in nature, the Positivism philosophy is the collection of beliefs that are utilized to identify that form of data. Interpretivism is the approach we take in this investigation. It assists in acquiring a deeper understanding of the subject and receiving human perception in a more detailed manner.

The second method entails the use of research techniques such as deductive and inductive reasoning to the situation. The following logical technique is employed to test a hypothesis when the data is numerical: When the data is provided in the form of words or sentences rather than numbers, an inductive technique is utilized to test hypotheses. In order to test the new hypotheses, we are currently adopting an inductive methodology. Using this method has the additional benefit of allowing qualitative rather than quantitative information-based hypotheses to be tested, which is advantageous.

I've devised a method for determining how consumers act in real time on the internet at the individual level by a number of different ways are used to collect information from the participants. Surveying, systematic literature reviews, action research, case studies, and experimental research are some of the methodologies that are available. Specifically, a systematic literature review is used in the current study, which is a type of research technique. As a result, skills and knowledge can be enhanced as a result of this since it facilitates the development of a more in-depth understanding of the subject matter.

In agreement with past research, online decision-making behaviors in two industries are explored. Two areas I've chosen are banking and mobile network providers since customers only look at the service, while others also look at the actual objects.

Banks have been at the forefront of e-services with the rise of internet banking. Customer relations with banks are changing tremendously due to the Internet in this industry (Jayewardene and Foley, 2020). In the United Kingdom, where clients increasingly turn to the internet for information on financial goods, more than 2.5 million Google searches in one month included phrases related to "retail banking" (Zafar, 2016; Green light, 2017). A significant amount of this field's knowledge may now be found on the Internet, as seen by

the facts presented below. According to a recent survey, the Internet's role in banking has received little attention.

There is a lot of activity in the mobile market because of its high penetration. Service marketing is still a relatively new field, but it has a lot of possibility for growth (Decker and TruServ, 2017). The industry's backbone is made up of operators and mobile phone providers. As a result of this, the procedure of purchasing a mobile phone becomes more complicated. As a result, I think further research into this area is warranted. There was 30 percent of the UK's adult population who acquired a mobile phone online in 2012, according to Mintel's research on UK mobile commerce. New research can be developed as a result of the findings of this examination, both theoretically and empirically. Our findings show that the dynamic model of online purchase decision-making we've proposed has increased our ability to describe the process. According to this study, internet data can be used to investigate many aspects of online purchase behavior. A little move in the right direction is all that can be expected for now. Even so, there's a lot more that can be done with the ideas outlined in this article. The research also looks at the shopping habits of four distinct consumer groups in two of the UK's most significant markets. As the process progresses and consumers' behavior changes, there are noticeable shifts. There are a number of individual features that influence people's decision-making, according to the study (such as decision-making style and product expertise). Each of the four main kinds of online consumers has its own theoretical and practical implications.



1.7 SIGNIFICANCE OF RESEARCH

The outcomes of this study will benefit retail organizations since they will make them more aware of the potential threats and trust concerns they may be facing. There are numerous ways in which various strategies might help the organization overcome its challenges. In addition, Tesco has a better understanding of the numerous dangers associated with

internet shopping as a result of this investigation. There is an increase in organizational performance as well as innovative solutions to the problems that have been raised. As a result, the findings of this study can be used by other researchers to improve their own research and perhaps serve as a starting point for new studies. An enormous effect will be felt at all social strata, with the potential to spur more research in this field. Research on consumer behavior and motivation in various retail environments, as well as research on the Internet, is the basis of our study.

1.7.1 ADVANTAGES

The advantages of doing business electronically are numerous. With "[e-commerce] it is possible to lead to progress in trade, expand markets and improve efficiency and effectiveness," according to the Office for National Statistics (ONS) (2016). There are many advantages for both customers and suppliers in doing business through the internet, according to the Department of Trading and Industry (2015). These include "more market penetration, increased customer response, greater flexibility, and lower rates."

1.7.2 DISADVANTAGE OF ONLINE SHOPPING

There are a number of disadvantages to shopping online. According to a lot of researchers, consumers are afraid of online purchases because they are concerned about their security. In a study conducted by Teo (2002) and Lokken et al., it was discovered that many customers are inhibited from making online transactions because of worries about safety and perceived threats (2016). According to Gupta and Handa, young Indians are hesitant to make purchases online as a result of cultural disparities between them and their western counterparts (2018). Customers in Spain are apprehensive about making online purchases

because of the perceived risk. This is what researchers Martin, Camarero, Hernandez, and Vallis discovered during their research (2019) additionally, according to a 2020 study by Teo, customers' concerns about internet access prices and the time it takes for the internet to reply were identified to be the most common reasons for them to refrain from making purchases online. When there is insufficient information about the products available for purchase, there are technological problems with the website, and there are additional taxes, grocery shopping becomes a significant challenge. Consumers are increasingly pushed to purchase goods and services online for a variety of reasons. It is necessary to improve the delivery service in order to persuade more people to purchase meals online, such as by making same-day delivery available. Lokken et al. (2016) cited credit card security and the ability to compare products from a variety of catalogues (better data) as two factors contributing to a rise in online purchases in their study. In order to stimulate growth in online shopping, security and trust issues must be addressed on a worldwide scale, according to Teo (2020). In order to get information on what UK consumers believe about online grocery shopping using data that was collected from outside the country, it was necessary to collect data from outside the country.



CHAPTER 2

LITERATURE REVIEW

2. OVERVIEW

Using pertinent literature reviews and an outline of current understandings of online consumers, buying behavior, and the context in which they shop, this chapter attempts to put the research challenge into context. Before going into specifics, it provides a general overview of the three disciplines of research utilized in this thesis: consumer behavior, decision science and information systems (IS). Throughout the chapter, topics like consumer behavior and decision-making processes are presented and discussed in further detail. These theories have been reviewed and discussed in detail throughout the past half century, and the procedures that underpin this inquiry have been thoroughly examined. For this reason, it is necessary to have a basic comprehension of how the Internet influences consumer behavior as well as a working knowledge of how customers themselves behave. Consumer behavior and information systems disciplines have recently seen the creation of a new line of Internet studies, which explores how people behave online. A look at consumer behavior in an online world is included in this chapter's conclusion. For this study, it is critical to understand how purchasing decisions are made online, as well as the limits of current information.

There are many variables to take into account in this study because it aims to examine the impact of individual traits on internet shopping habits. As a result of prior research, a thorough model of the influence of individual traits on online shopping behavior was developed. For the first time, the impact of market characteristics other than product features has been examined in this study. The market's and individuals' characteristics are shown in Figure 2.1(a). The final section of the study discusses the results of the online purchase decision-making process and how it affects future consumer behavior. Acceptance of the alternative and online customer happiness is two ways to gauge the success of this strategy. An examination of online decision-making processes comes to a close in this chapter's exploration of the need for new instruments for analyzing

online consumer behavior. Online shoppers' actual behavior is being analyzed by experts in order to better understand their online shopping habits in a market generated by millions of people. The entire purchasing process is also being modeled by researchers to better understand online shopping behavior (Figure 2.1b).

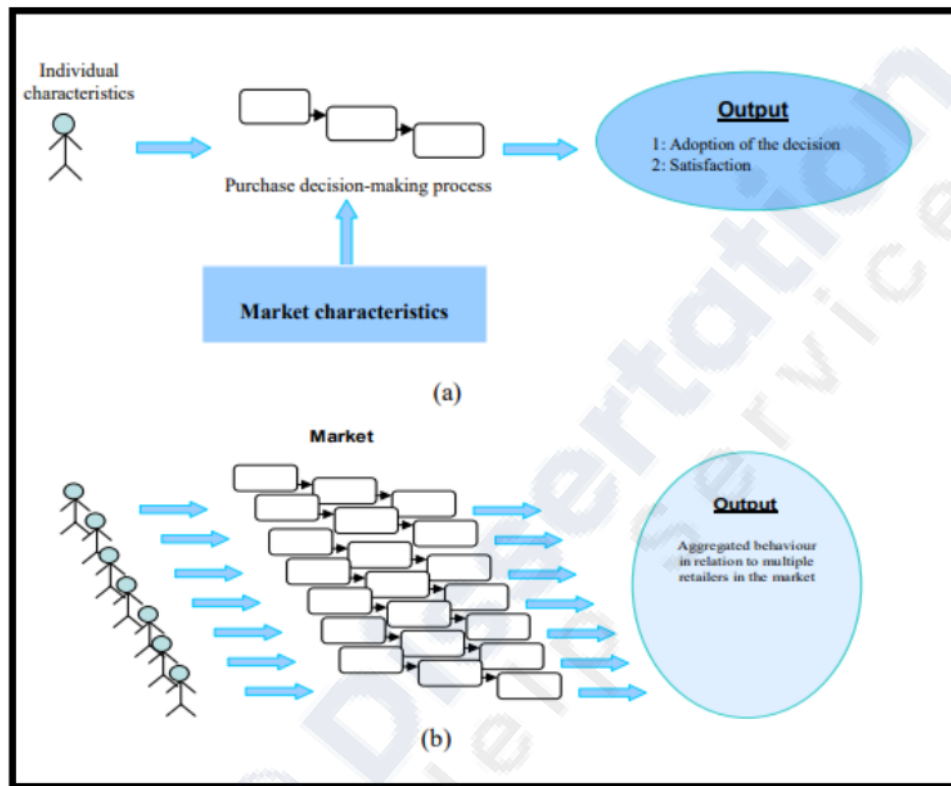


Figure 2.1 market characteristics

2.1 RETAIL INDUSTRY ADOPTS ONLINE SHOPPING CONCEPT

Consumers and users can buy directly from the supplier via online shopping, according to Vasi, Kilibarda, and Kaurin's (2019) opinion. For example, this is similar to a one-on-one exchange of commodities between a business and its customer. Using online shopping, both the vendor of the product and the buyer who also is controlled by different will be able to profit. Because of the advancements in modern trade technology, the position of the intermediary has been completely

eliminated. Because practically every product is now available for purchase on the internet, the scope of online shopping has grown dramatically in recent years. Furthermore, the overall number of websites and applications has expanded dramatically over the internet. Rita, Oliveira, and Farisa (2019) have offered their perspectives on online shopping, stating that it is completely entailed in the process of making a trade or searching for a thing online in order to acquire the product. Customers' ability to make purchases over the internet is completely dependent on this. The buyer can make a purchasing decision through the internet regardless of where the organisation selling the product is based in terms of location. Currently, the vast majority of businesses offer the ability to conduct online purchasing through the use of a website. Customers can place orders from anywhere in the world, regardless of where they are physically located. The entire concept of online purchasing has the potential to alter the spectrum of the entire planet, potentially shrinking the size of the entire world. When placing an order online, customers do not need to physically inspect the product, and if they do not like it for any reason (quality, cost, material, or anything else), they can return it to the seller within a specified time frame. The entire platform allows customers to do so without any hassle. Today, internet shopping has become a popular trend in the business world, demonstrating the importance of this notion.

2.1.1 RETAIL SECTOR RISK TYPES ONLINE

In the opinion of Håkansson (2020), there are a number of risks that can be encountered when conducting business via the internet. These dangers could make it difficult to conduct business effectively and efficiently over the internet. The following are some of the online risks:

1. In the retail industry, data privacy and security is one of the most important types of risk. Securing and encrypting company data is one of the organization's most difficult tasks in the age of technology and the internet. If a corporation wants to conduct online business, it must be aware of everything that could jeopardise the privacy of its customer data. Today's technological advancements make it possible for hackers to gain access to any

and all of a person's personal information. In order to protect their data and improve their operations, companies need be aware of the software and techniques they are employing

2. Return of goods and warranty: The retail industry is also exposed to the risk of consumer returns. When organisations have to deal with returned merchandise, this type of risk becomes a typical source of concern. This business is faced with the issue of increasing its supply chain while yet being unable to resale things at their original pricing. After using the goods, many buyers return it, or they may return a different product from the original. In the world of online business, this type of risk is all too common. The customers are returning some of the goods before the warranty period have expired.
3. A logistical problem is the next risk that an online retailer may encounter. It is impossible for an online merchant to run out of goods. So that they don't run out of supplies, they must do a thorough inventory analysis and evaluation in their warehouse. Another logistical problem is the delivery of the wrong goods or the delay in the delivery of the product. This will assist develop client confidence in the organisation by ensuring that the product is sent and delivered in a timely manner. The buyer's address, the type of product, and the expected delivery period should all be clearly communicated to them so that any errors on their part may be discovered and remedied (Zimmermann and Jucks, 2018).
4. Search engine optimization (SEO) has become increasingly crucial for retailers in recent years due to the fierce competition in the online retail market. Online businesses must optimise their websites in order to expand their customer base and boost sales. Another SEO issue is that of online traffic, which can have a dramatic impact on a website's ranking in a matter of hours. This poses the greatest threat to the company's existence.
5. Other internet risks include fraud, copyright infringement, Phishing, and many more.

2.1.2 RISK AND TRUST ASSOCIATED WITH ONLINE SHOPPING BEHAVIOR IN THE RETAIL INDUSTRY ARE DISCUSSED HEREIN

Saxena and Gupta (2018) claim that risk and trust have a significant impact on online shopping and retail behavior. Trust is more important than danger when it comes to e-commerce. Tesco's market share can grow if they enhance client confidence by digitally selling goods and services. The supermarket will see a steady flow of repeat customers.

According to one study, organizations can increase customer confidence by reducing the online risks associated with online product sales. Trust is a critical component of the online shopping experience for brick-and-mortar retailers. With the rise of internet shopping, one of the best ways to remain profitable is to build a long-term relationship with your customers. Tesco has to deal with the following risks while conducting business digitally and establishing trust:

Product non-delivery is a prevalent sort of online risk that customers encounter. Despite making a payment, they're afraid they won't get the item they ordered. Consumers' online shopping habits are affected by this danger. Tesco needs to be made aware that you can get the goods and services to their customers faster. This is a crucial consideration. As a result, customers felt more secure making purchases and the internet business prospered. Loss and damage to the product are other concerns for the customer. Customer behavior, in turn, has an effect on consumer trust. Tesco cannot build a loyal client base or expand its income and market share if it delivers a defective or damaged product (Kazancoglu and Aydin, 2018).

It is Tesco's return policy, which is associated with risk and trust, that Tesco designed. Tesco's return policy development must be easy, as it will have a significant impact on customers. Customers' perceptions and ability to purchase Tesco products and services on the digital platform are both influenced by the company's return policy. The shopper's purchasing mentality is influenced by the return and exchange policy. Tesco's customers' trust in the company is also impacted by this, as a rigorous policy cannot build loyalty and trust in Tesco. Let customers return their products and get back the money they paid Tesco for goods and services they want to purchase.

Conspicuity danger: Convince risk is one of Tesco's biggest challenges. Purchasing goods and services online is the most convenient option for customers. To save time and money for their customers, Tesco should be able to operate their business in a digital platform in a way that allows them to save both time and money while they are sitting at home. The lack of a Convenience Policy at Tesco poses a serious threat to the company's reputation and may cause customers to lose faith in it. The complete online business should be able to deliver products in a flexible manner (Lăzăroiu and et al, 2020).



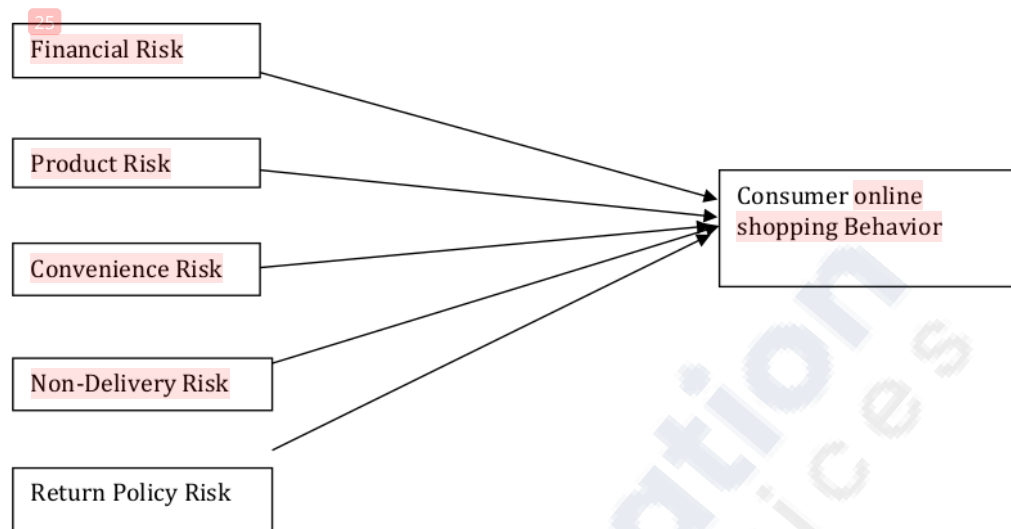


Figure2.2 Perceived Risks

2.1.3 CHALLENGES AND RISK INVOLVED IN ONLINE SHOPPING REQUIRED RECOMMENDATIONS

Grewal and others (2020) believe that enterprises must overcome the hurdles and risks of internet commerce. As a result, their performance will improve and their market share will grow with more devoted clients if they accomplish to do so. Some of the Tesco's recommendations include:

High-quality group of people: Tesco's customers would be less likely to get a damaged or incorrect product if the retailer established a separate department to inspect the quality of product and service before they are shipped. More trusting customers who are pleased with Tesco's operations will result as a result of this. This high-quality staff will also help save other employees' time and money while also enhancing the online buying experience. As a corporation conducts business in multiple countries, it is able to establish a high-quality staff for each one. Tesco will benefit from this by having a stronger online presence in the global market.

Another option is to use flexible technology, which may be adapted to the environment in which it is used. Open-source technology will allow them to receive orders in accordance with the client's specifications, and they can also solicit feedback from customers so that the company may improve its online sales of products and goods. As a result, they will get credibility and repeat business. Tesco has the ability to analyse their market based on the needs of their customers and deliver the items on schedule (Mani and Chouk, 2018).

Tesco could consider adopting a flexible return policy in order to reduce risk and build customer trust. In order to protect both buyers and businesses, a return and exchange policy should be tailored to the specific product or items. Tesco's more lenient return policy has helped the retailer increase its market share and streamline its online operations. This will also assist them in overcoming the hurdles that buyers have when they acquire damaged or incorrect goods and services and fear of returning the product.

Increasing the amount of money spent on SEO: Investing in search engine optimization is a great method to keep up with the competition when it comes to online ordering. Increased market share and customer trust are gained by putting the website at the top of Google's search results page and reducing traffic to the site. More market share can be gained through improving the market's image.

Using technologies that can protect Tesco's data and keep it private is another way Tesco may reduce the risk connected with online buying. Thus, they can lessen their exposure to hackers and the unauthorised release of private information. Allowing for a variety of payment methods, including cash on delivery, debit or credit card, and UPI (Sharma and et. al, 2020)

2.2 FOCUS OF THIS STUDY

Due to the increasing level of competition in the online retail industry, it is critical to gain a better understanding of how consumers make purchasing decisions now more than ever before. In addition, consumers must be taken into account. Making a buying decision is a decision making process. Formal adoption of a choice Number 2 in terms of satisfaction Individual characteristics B) other disciplines have had a significant impact on the evolution of behavior in the market. Understanding how people make

purchasing decisions is a result of combining consumer behavior and decision making science. This purchase process cannot be thoroughly studied without knowing how customers make their decisions. In digital world studies, consumers' interactions with their environment are also examined. The majority of these studies are carried out by IS researchers, although consumer research has also been included in a few of them. The part on online customer behavior, on the other hand, has them all together. The research's underlying regions are shown in Figure 2.2.

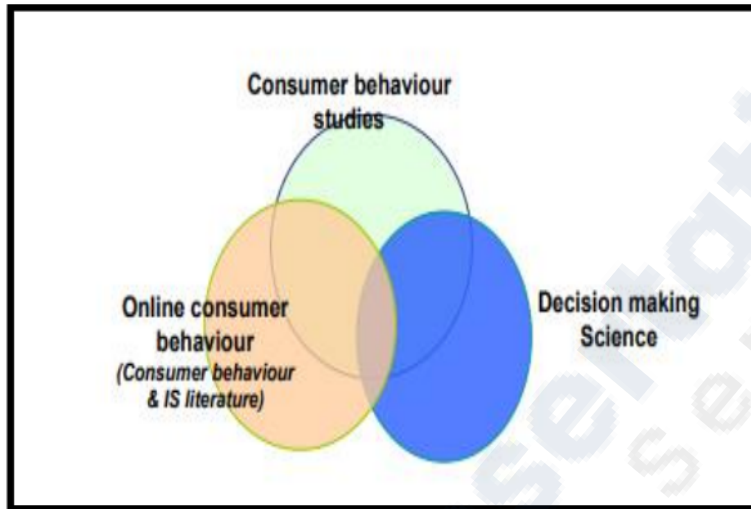


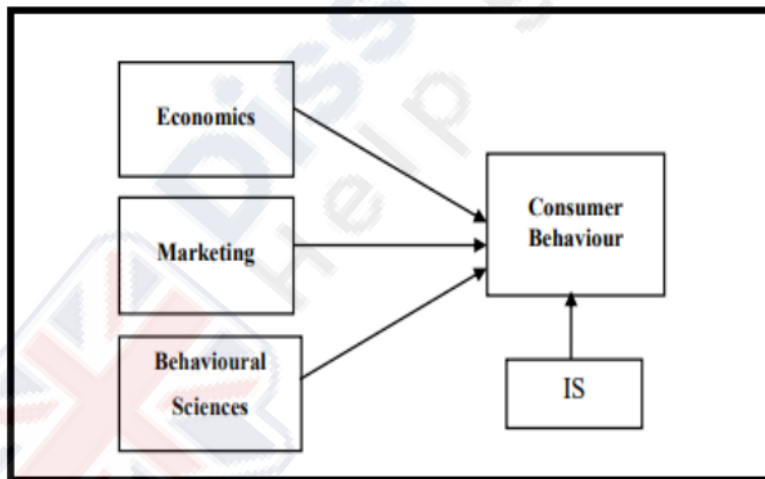
Figure 2.3 research's underlying areas of focus

2.3 CONSUMER BEHAVIOR RESEARCH

Consumer decision-making processes are defined and debated in this section, as well as the evolution of major assumptions about consumer behavior during the course of the twentieth century. Specifically, we'll discuss the significance of consumer purchasing behavior research, what we already know about it, and where we currently have gaps in our understanding of it in the next section. In the sector, consumer behavior studies are conducted on a regular basis to better understand their preferences. Making Decisions Using a Scientific Approach Consumer behavior on the internet is being studied in depth (Consumer behavior & IS literature)

2.3.1 AS A DISCIPLINE, CONSUMER BEHAVIOR IS AN ESSENTIAL

According to Belch and Belch (1998), "consumer behavior" includes "the process and activities people engage in when searching for, selecting, acquiring, using, evaluating, and disposing of items and services in order to satisfy their needs and desires" (Engel, Blackwell and Miniard, 1995). In this definition, we can see the breadth and depth of this field. When it came to consumer behavior in the late 1960s, it was a relatively new field. As a result, it has emerged from the likes of economics, marketing, and behavioral sciences (Figure 2.3). For example, it borrows concepts from "other scientific disciplines, such as psychology (the study of the individual), sociology (the study of groups), social psychology (the study of how a person behaves in groups), anthropology (the influence of society on the individual), and economics" (Smith and Rupp, 2003). However, as the Internet has grown in popularity, other fields of study looking at how people use technology, including IS, have contributed to its expansion.



5
Figure 2.4 Emergence of consumer behavior from other discipline

2.3.2 CONSUMER DECISION MAKING

Developing, adapting, and utilizing decision-making techniques by customers are a key issue in consumer behavior (Moon, 2004). Behavior patterns that consumers exhibit before, during and after making a purchase decision could be referred to as "consumer decision making" in a more precise definition (Du Plisses). Research into consumer decision-making has been a major focus for a long time. The buying action was the focus of early studies on decision making (Loudon and Bitta, 2016). Consumer decision-making studies began to incorporate modern marketing concepts only in the 1950s, when a larger range of activities were considered in the research (Engel, Blackwell and Miniard, 2015). The modern research shows that there are more activities involved in the buying than the actual purchase. Despite the end outcome, there are many additional elements that play a role in a consumer's decision. Research into this topic has been extensive, and a variety of models have been produced in response. The goal of models is to show the decision-making process and the elements that influence it.. In the following chapter, we'll go through them in further detail.

2.3.3 STUDIES OF CONSUMER DECISION-MAKING HAVE PROGRESSED OVER TIME

Theories about how consumers make decisions have changed and evolved over time. It's the economic perspective, which assumes that people act rationally to maximise their gains from a transaction that served as the foundation for the early theories. For this theory to work, a rational decision maker with clearly defined preferences and a specific set of options must exist. It is just the option itself that determines the value of each option in the collection of possibilities. It's up to the consumer to find out which option best serves their needs and then make a decision accordingly. When it comes to competition in the market, customers are making reasonable selections. Despite this, the rational choice theory has its limitations and cannot explain widely seen, less "rational," decision behavior (Bettman, Luce and 31 Payne, 2018). Adversaries, role models, friends and family, and one's own state of mind and emotions all play a role in whether or not a customer makes an impulse buy (Smith and Rupp, 2018). All product options, their advantages and drawbacks, and their final choice must be known by consumers in order for the economic view to be right. Unrealistic though these expectations may be, they should be avoided. As a general rule, consumers don't have access to all information, don't have the time, and aren't motivated enough to make a "perfect" selection. To avoid "exhaustive" decision-

making, they choose to settle for a "satisfying conclusion" that is adequate rather than the best possible option (Schiffman, Hansen and Kanuk, 2018). If you're looking to forecast customer behavior, this approach has made a significant contribution (Bettman, Luce and Payton 2018) that should not be overlooked. It's more than just picking the best option. When it comes to picking a method of decision-making, customers may perform "cost-benefit" analysis in addition to evaluating the usefulness of various options. As a result of these concerns, a new generation of consumer behavior theory was born, one that takes an information processing approach to the process of making purchasing decisions.

2.3.4 PROCESSES FOR DECIDING ON PURCHASES

An information processing strategy may explain how people make purchasing decisions, according to recent research. In the end, the decision is up to the customer. According to a variety of models, the purchase decision-making process is constructive and affected by the customer's needs and surroundings (Bettman, Luce and Payne, 2018). Because of this, it differs between individuals, decisions, and situations. (Xia and Sudharshan, 2019) For many years, researchers have been interested in studying consumer information processing behavior when it comes to traditional purchasing, which takes place in a brick-and-mortar store.

2.3.5 CONSUMER DECISION-MAKING IS MODELED

The easiest approach to illustrate this process is through the use of models (Livette, 2016). By connecting the causes and consequences, they are able to explain how variables and circumstances are related. In order to better understand how customers make product selections, researchers use models. Consumers' decision-making process and subsequent actions are depicted in this info graphic. Models help us understand how consumers make their decisions (Engel, Blackwell and MiniardErasmus, 2016). As a result, models are useful in the study of complicated situations since they reduce the complexity of reality. One of the most difficult aspects of understanding consumer behavior is to understand how it is influenced by the use of decision support systems and the ease with which consumers may gather, evaluate, process, and make purchases online. A greater understanding of the situation can be gained by using visual behavioral models. It is also crucial for organizations to establish theoretical knowledge and

models that help them better understand their "customer," "segment the market," and eventually boost profitability (Rockwood and White, 2019).

2.3.6 VARIETY OF MODELS FOR CONSUMER BEHAVIOR

There are two main types of consumer behavior models that may be found in the various studies. Among the first group of models are those that demonstrate the steps in the decision-making process, as well as a variety of relevant aspects and their connections to that process. The earliest versions had a lot of different). They're called "grand models" for a reason (Kassarjian, 2019). In more modern models, the elements have been simplified. Each of these design elements is discussed in great length in Chapter 2. Another set of models focuses on customer behavior and attempts to act as a predictor of future behavior. They concentrate on the order of elements and the consequences of their causality in influencing behavior. Key models in this subject include Fishbein and Ajzen's Theory of Reasoned Action and Ajzen's Theory of Planned Conduct. It is well known in the Information Systems industry that there are two distinct types of models (IS). A lack of progress has occurred in this first area, which focuses on how consumers make decisions while making purchases on the internet. This type of approach is consistent with the findings of this research, which aims to discover customer behavior beyond the decision output.

2.3.7 BEHAVIORAL DIFFERENCES

As customers behave in a variety of ways, multiple models of purchasing decision-making behavior are developed and adapted in different ways by different people. Here, some of the behavioral differences that have been described in prior literature are explained. Consumer search and buying behavior has been the primary emphasis.

2.3.7.1 VARIATIONS OF CONSUMER SEARCH

There is a wide range of individual variation in search behavior (Moore and Lehmann, Malhotra, 2016). A more in-depth look at search activity is provided by Kaas (2017), who breaks it down into stages based on how well consumers know the market and how frequently they make purchases (Figure 2.4). If a product is new to consumers, they will begin the process of

establishing their own ideas about it. Product attributes and criteria are outlined in this phase, which helps them make a more informed decision. Brand information is the next stage after the criteria have been established. They gather data relevant to each brand in order to make comparisons between the various qualities they look for and the standards they use. When they've finished gathering situational information (Kaas, 2017), they go on to the last stage, where they exclusively collect information unique to a certain product. In the context of e-commerce, Sproule and Archer (2018) used this category.

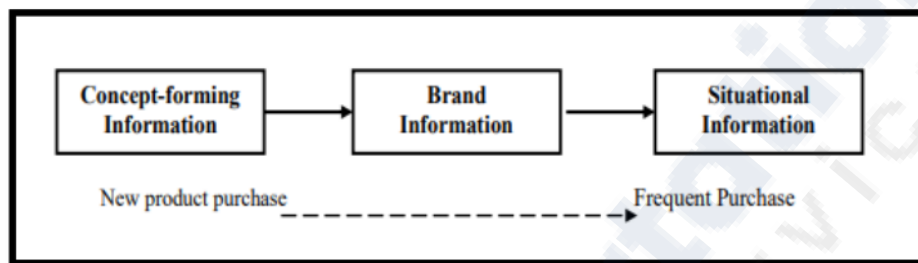


Figure 2.5 Stages of information search

2.3.7.2 DIFFERENT WAYS THAT PEOPLE SEEK FOR INFORMATION

This is according to Assael and Kotler (2020), who identify four distinct buyer behavior patterns, depending on factors such as brand loyalty, product value, frequency of purchase, and customer engagement. Consumer behavior and the context of the purchase are both considered in determining which categories and characteristics to include in a product, as shown in Table 2.1. (i.e., the purchase situation) Each item on the list has a different level of difficulty. The decision-making process may be complicated if there are several criteria that produce conflict between the alternatives, if the products are expensive and not widely available, or if there is a higher level of risk associated with the products. Increased options and quality possibilities, ambiguity about value for many features, fewer traits that are similar between alternatives, and the difficulty in making purchasing decisions are all contributing reasons to the difficulty in making purchases, according to some researchers (Bettman, Johnson and Payne,). In Chapter 3, we'll go through the broad scope of this study's goals and methods. As can be observed, certain industries require substantially more resources than others.

Purchase type	Characteristics
Complex Buying Behaviour	High consumer involvement Major differences among brands Expensive product Infrequent purchase More time, information and help required
Dissonance-Reducing Buyer Behaviour	High consumer involvement Little difference among brands Expensive product Infrequent purchase Relatively quick Quick response to a good price
Habitual Buying Behaviour	Low customer involvement Little brand difference Same brand purchase Little search for information about the brand Receive information through media passively
Variety-Seeking Buying Behaviour	Low customer involvement High perceived brand difference A lot of brand switching

Table 2.1 Types of purchasing behavior

2.4 SUMMARY

As important as e-consumer behavior is now, it remains a mystery (Dennis 2019). Despite the enormous quantity of Internet research that has taken place over the past decade, some issues remain unanswered. It is because of this that many previous Internet research have become obsolete.

Individual consumer online behavior is distinct from traditional behavior, according to a review of the literature by Koufaris and Van (2015). There has been an impact on customers' natural cognitive flow, decision-making process, and contentment due to the properties of the Internet. A lot of attention has been paid to online consumer behavior, especially search behavior. Many questions remain unanswered regarding how consumers make purchases. Therefore, the purpose

of this study is to learn how online shoppers make their purchasing judgments. Decision-making processes on the Internet are extremely complex, dynamic, and unstructured (Bucklin 2020).

Understanding dynamic and complex systems is best done by modeling, which simplifies reality. However, the dynamic nature of online behavior makes it difficult to model (Van den Poel and Buckinx, 2016). Contextual components rather than the stages of the buying process are the primary emphasis of several conceptual models for online purchasing. While traditional purchase models have benefited from the addition of internet shopping components, there is little empirical data to support this claim. We failed to account for the difficulties of conducting business over the internet (Louvrieris 2017). We need new models to explain the real-world processes of online purchases in order to portray dynamic behavior, therefore we need models that can explain behavioral variations while preserving a common framework for all purchases. For more than half a century, consumer research has relied heavily on the classical model, and decision analytic improvements can help us better understands purchase decision-making.

CHAPTER 3

3. RESEARCH METHODOLOGY

This part focuses on the two key study questions: I what influences and influences customers to purchase online, and many of whom are online shoppers in terms of demographics. Researchers use a methodology to identify, analyses, and interpret the data they collect. Data collection and analysis are the focus of this section, which enables the researcher to answer two key questions. As a result, it is easier to achieve the research goals and objectives. In addition, the data collected in this area can be used to test the goal's

accuracy. The onion framework can be used to explore several aspects of research technique (Kumar, 2018).

3.1 IDEALOGY OF RESEARCH

The term "research philosophy" refers to a system of beliefs or concepts that researchers use to determine what kinds of data they should collect and analyze. In terms of research philosophy, positivism and interpretivism are the two most prevalent options to choose from. The philosophy of positivism is applied when the type of data that needs to be defined is quantitative in nature. Interpretivism philosophy, on the other hand, is utilized when the data type and rules are associated with the human mind and perception of a qualitative character. Interpretivism was the research philosophy of choice for the investigator in the current investigation. As a result, we will obtain a deeper understanding of the subject and a more nuanced understanding of how humans perceive things.

Research approach:

It's being used to test hypotheses or theories in order to achieve goals and objectives. The two methods of investigation are known as deductive and inductive. The deductive strategy is employed to evaluate a hypothesis when the evidence is numerical. The inductive approach, on the other hand, is used to test theories when the data leads to the formation of words or statements. Using an inductive technique, the examiner is testing new theories that will be formed as a result of the study. The use of this strategy also aids in the testing of theories based on qualitative data (Snyder, 2019).

Research design:

Research designs can be classified as either descriptive, explanatory, or experimental. The investigation design allows for appropriate procedures to be applied in the study. Quantitative data can be explained through the use of a descriptive design. An explanatory study approach, on the other hand, provides a better understanding of the phenomenon by examining the relationship between two variables. The explanatory research design will be

employed in the current study to examine the data in a more thorough and comprehensive manner.

Research strategy:

To get data from participants, researchers might use a range of methods, including surveys, interviews, systematic literature reviews, action research, case studies, and experimental research. It has been determined that the optimum approach for the current inquiry is to conduct a systematic literature review. In order to improve one's knowledge and abilities in a particular area, it is necessary to do more research. Because it allows you to acquire data from various secondary sources, using it will save both time and money (Mukherjee, 2019).

Research choice:

Quantitative and qualitative research options are available to researchers. An important aspect of quantitative research is the collection of data that may be expressed numerically. Qualitative, on the other hand, collects information that isn't numerical but instead may be described using words. There are three subcategories of these two options: mono, mixed and multi-method. Both quantitative and qualitative data can be collected using the Mono technique. In a nutshell, only one type of data is collected. Mixture captures both types of data, whereas multi collects both types of data but more than two times. The quantitative data for the selected study will be collected using the mono approach in the current investigation.

Timing:

When and how information needs to be acquired are determined by the timeframe. Cross-sectional portions and longitudinal sections are two types of sections. For a single instance, the data from the cross-sectional appropriately qualified was obtained over a shorter period of time. In this case, the longitudinal time horizon collected information over a longer period of time and collected information numerous times. It will be employed in the current research to gather data for one time only, which will be shorter in duration and less

expensive than the traditional longitudinal approach (Ledford and Gast, 2018). (Ledford and Gast, 2018). (Ledford and Gast, 2018).

Data collection:

An important part of data collection is obtaining information from multiple sources. The questionnaire and the secondary data source are both used to acquire data. This type of source captures data directly from the user, which has never been previously used in any research. The term "secondary source" refers to data that has already been used in other investigations. A secondary data source is employed in this study to acquire information from a variety of sources. Obtaining this information also has the advantage of being more affordable and available in a shorter amount of time (Alam, 2020).

Data analysis:

For data analysis, two methods exist: Percentages and frequencies and thematic analysis. Analysis of quantitative and qualitative data is carried through using frequency distributions. According to the current research, non-numerical data will be analyzed using a thematically data analysis technique in order to gain a more complete understanding..

Research ethics:

When conducting research, it's critical that the examiner adhere to certain standards of ethics. These morals and ethics are being observed in order to inflict pain on the feelings and sentiments of others. Honesty, integrity, transparency, openness, and a host of other values must be adhered to (Iphofen and Tolich, 2018).

Research limitation:

The research is being hindered by a lack of understanding about the subject matter. The biggest obstacle to gathering and analyzing data is a lack of knowledge about the study itself. Time management is another issue; it's difficult to allocate time efficiently among several pursuits.

3.1.1 ONLINE SHOPPING

By "online shopping," we mean making and selling purchases using a website on the Internet. The fastest-growing Internet application, according to Forsythe and Shi (2003), is "Internet shopping; yet, the bulk of online shoppers use information gained online to make purchases offline." According to www.acnielsen.com, there were 627 million persons who had done online buying as of October 2005 at the time of publication of this research (ACNielsen Report on Global Consumer Attitudes towards Online Shopping, 2005). According to this study, Germans and Britons are the most frequent online shoppers. According to another survey on www.acnielsen.com, books are the most often bought online item, followed by DVDs/Video Games/Games and Plane Reservations (ACNielsen Report on Global Consumer Attitudes towards Online Shopping, 2005). A credit card is the most popular way of payment (ACNielsen). Sweden has long been one of Europe's fastest-growing internets and e-commerce markets, as evidenced by the data listed top, and so this trend has continued today. On the list of the top 20 nations where people shop online, Sweden came in at No. 9, just behind Japan and the United States (ACNielsen Report on Global Consumer Attitudes towards Online Shopping, 2005).

3.1.2 TYPES OF PEOPLE WHO USE THE INTERNET CONSUMERS VS. SURFERS

Several researchers have identified two distinct groups of web users, according to Forsythe and Shi (2003): Internet Shoppers and Internet Browsers. Individuals who undertake online purchasing are referred to as Internet Shoppers, whilst individuals who simply surf the internet are referred to as Internet Browsers. There are a variety of elements that influence consumers' opinions toward internet purchasing. Several studies have been conducted to investigate customers' impressions of online shopping, and specialists have narrowed the field down to four major criteria that will be examined in the light of historical research.

3.2.1 CONVENIENCE

It is believed that when it comes to internet purchasing, browsing and looking for available on the web is more efficient and convenient retail shopping in terms of both time and effort. When searching for a product or item in a brick-and-mortar store, customers may find it easy and quick to explore product catalogs on the internet, but it is more difficult and time-consuming in the real world to search for the same product or item using a normal search approach. If there is one thing that customers have always emphasized about online shopping, it is the ease of being able to finish their transactions from the comfort of their homes. Internet users, according to Darian (1987), benefit from a variety of factors, including a reduced time commitment, greater adaptability, and a reduction in overall of physical labor necessary. There have been numerous studies, namely those conducted by Bhatnagar and Ghose (2016) that have demonstrated that one of the most significant benefits of online purchasing is the convenience it provides to the customer. An additional compelling reason to buy online is the opportunity to have numerous items delivered to one's house or place of business, which goes above and beyond comfort of being able to purchase whenever and wherever one wishes. The authors of the study "typology of online customers," which was released in 2016, say that customers who place a high value on convenience, balance, diversity, and retail proximity are examples of the various types of online consumers. According to the conclusions of this survey, "convenience and a need for variety" are two of the most important factors that influence people's decisions to purchase items online. According to Morganosky and Cude's research, these findings are consistent with their findings (2015). A 1999 poll by Webcheck found that one of the most significant advantages of doing business online is the ease with which it may be accomplished. Customers have the capacity to readily compare prices while making purchases online when compared to traditional transactions, which is a significant advantage when it comes to making purchases online. This is one of the reasons why shopping online offers the advantage of being able to compare prices from a variety of different merchants and vendors.

3.2.2 TIME SAVING

It is common for people to find that shopping online saves time. Time and patience can be saved by using an online catalogue to find what you're looking for. Consumers could save

both work and attention by purchasing goods and services online. Internet buying saves time and eliminates the need to visit a physical store as one of the reasons given by Rohm and Swami Nathan (2004). Some of the people who took the survey said that the time it takes to receive products or services ordered online is also a significant factor to take into account. Because of the time it takes to receive or get delivery from vendors, buyers aren't enticed to shop online because of the possible savings in time (Corbett, 2016). In some cases, online shopping at Harod's in London can save a person in Florida more time than going to Burdines, for example, depending on your definition of time savings (Alba et al. 1997, p. 41, emphasis added). Most online grocery shopping customers mention time savings as the primary factor in their selection, according to Morganosky and Cude (2015). It is impossible to emphasize the time savings that can be realized when making an online purchase. There is a clear difference between people who buy online and those who don't, according to Goldsmith and Bridges (2016). Online shoppers are more concerned with simplicity, speed, and choice than those who don't buy online. High-quality websites have an impact on whether or not customers shop online at all, according to a 2005 study by Kamariah and Salwani.

3.2.3 WEBSITE DESIGN/FEATURES

One of the most important variables affecting online purchasing is the design of the website and the activity of online shopping. To entice customers to make online purchases, the most appealing qualities include: attractive website design, high reliability/fulfillment rates, responsive customer support teams, and a secure/private shopping experience. Chen and Shergill (2015). According to Kamiah and Salwani (2015), the better the quality of a website, the more likely it is that a customer will make an online purchase. According to Liang and Lai, web design quality has a significant impact on consumer selection of electronic stores (2000). The design of a website is one of the most critical factors that encourage consumers to shop online. Web site design was recognized as a significant feature for online buying by nearly 100,000 online shoppers (Reibstein, 2000). Researchers Zhang and Dran (2000; 1999; 2000) found that website design aspects have a significant impact on the level of happiness and discontent that consumers have with a particular website. An investigation conducted by Yasmin and Nik (2010) found that online buying

behavior and website characteristics had a strong correlation. There are a number of factors that can influence how people feel about a website, including its design (Zhang, et al 1999). According to Li and Zhang's (2002) research, a well-designed website can aid clients in making successful purchases and encourage them to return. However, low-quality website features might also impede online buying. By Liang and Lai (2000), high-quality websites and features have a direct impact on online shopping habits of users. A high percentage of internet users have serious security worries according to research by Belanger, Hiller, and Smith (2002).

3.2.4 SECURITY

People are more likely to shop online if they feel secure doing so. Because of credit card theft and privacy issues, as well as the dangers of non-delivery and post-purchase support, many internet users avoid online buying. Online transaction security, on the other hand, has received a great deal of focus. Whenever access to credit card information is transferred in a safe and secure manner, transaction risk is decreased. Secure electronic transactions were first implemented in Europe and Singapore in 1996 and the UK in 1995, respectively (SET). As stated by Bhavnagar and Ghose (2016), security is one of the 14 attributes that prevents consumers from making online purchases because of concerns about the safety of their personal information. According to Coney and Gautam (2016), online shopping has become safer as a result of advances in technology and the increased frequency with which people purchase for goods on the internet.

3.3 DEMOGRAPHICS OF ONLINE SHOPPERS

Online clients' demographics are another element to keep in mind. Online shoppers' demographics will be investigated to discover whether there are any discrepancies in demographics, such as whether closer in age people prefer online shopping. Researchers have shown that online buyers tend to be middle level managers and professionals with college degrees or above (Kehoe et al., 1998; Hoffman et al., 1996). Net shoppers are often male, between the ages of 18 and 40, with at least a secondary education and an average annual family income of at least \$5000, according to an article in the Business Times and an

online questionnaire. Those who took the online poll were mostly Chinese, aged 18 to 36, with some college education but earning less than \$3500 per month, according to the results. According to Miller (1996), a different poll, children and teenagers are the primary users of the Internet. Ghose and Bhavnagar were involved (2016). According to Sims and Koi, gender and income were found to be the most discriminating variables (2017). Efficient e-commerce needs to rely on segregating the customer base, according to Berry" (1999). On the other hand, demographics have been used by Bhavnagar and Ghose to demonstrate the features of Web users (2016).

3.4 RESEARCH MODEL

Figure 1 depicts the authors' study model, which is based on a slew of studies on consumer views toward online buying in general and online shopping behavior in particular. Figure 1 displays the elements that influence consumers to shop online, as depicted by the diagram.

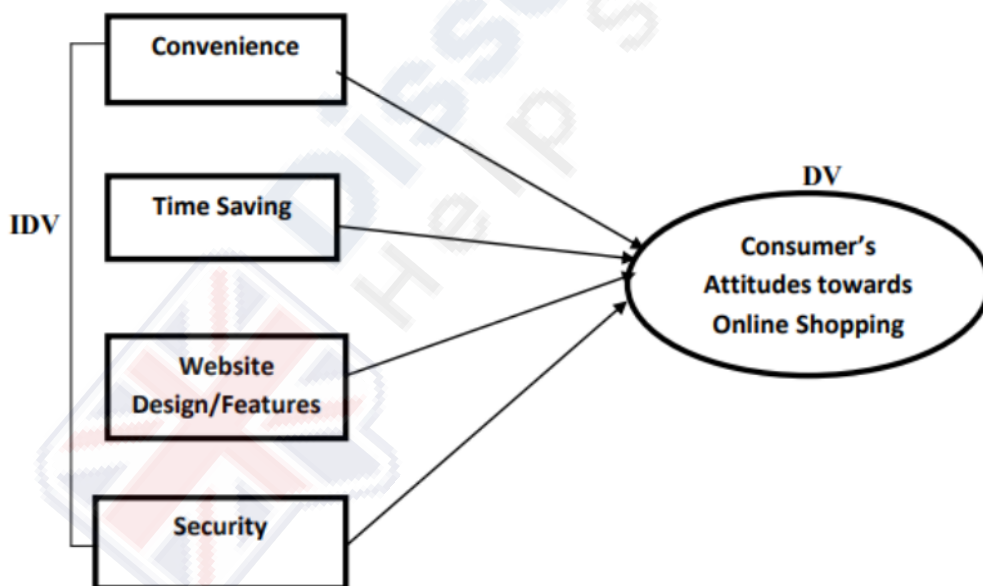


Figure 3.1 Research model schematic diagrams

The following diagram depicts a relationship between the dependent variable (DV) and the independent variables (IV) (IDV). Convenience and time-saving, website development of security are viewed as independent characteristics that encourage customers to buy the product rather than consumer views regarding online purchasing. For this study, the authors built a research model that will serve as a foundation and aid in the analysis and interpretation of the empirical findings. Convenience Efficiencies in Web Design and Development Security Online Shopping Attitudes of Consumers

3.5 RELATED LITERATURE

Previous research on online shopping is summarized in Table 1.



No	Writers	Research Design/ Data Collection and Sample frame.	Sample Size and Response Rate	Conclusion of the Research
1.	Shahriar Azizi and Masoud Javidani (2010) Measuring e-shopping intention: An Iranian perspective	Descriptive Study, Stratified Sampling	Sample drawn from 120 people households in Tehran	<ul style="list-style-type: none"> - E-Shopping -- Intention is not affected by perceived benefits. -E-shopping intention has positive impact on attitude towards online shopping in Iran. - The results showed that Iranian users have not confronted any risky situations while shopping online.
2.	Shergill and Chen (2005) Consumers Attitudes towards Online Shopping In New Zealand	Non Probability and convenience sampling.	149 online shoppers selected but only 102 usable questionnaires collected.	<ul style="list-style-type: none"> -The research found one of the major reasons of not shopping online is security issues. - The study concluded that many online shoppers are less satisfied with website design.
3.	Osman, Yin-Fah and Hooi-Choo (2010) Undergraduates and Online Purchasing Behavior	Convenience sampling	100 undergraduate students were selected.	<ul style="list-style-type: none"> -Writers have concluded that mostly students buy books, cloths, travel bookings and computer hardware's. - Website quality and purchase perception have significant relationship with online shopping.

4.	Sami Alsmadi (2002) Consumer Attitudes Towards Online Shopping In Jordan: Opportunities And Challenges	Convenience sampling	500 Self administered questionnaire distributed in Ibrid Jordan.	-Security of online users is important factor that stops the willingness of online purchasers. - The study concluded that the higher the incomer the more attitude towards online shopping.
5.	Sarigiannidis and Kesidou (2009) Consumer characteristics and their effect on accepting online shopping, in context of different product types.	Descriptive study	A total of 232 internet users are selected.	-Product involvement positively affects consumers to shop online. - It is concluded that privacy have no effect over consumers intentions towards online shopping.

3.6 REASONS FOR SELECTING A RANGE OF POSITIVE THEORIES

The selection of theories to support a research issue is one of the most important and trivial portions of thesis writing. 'Researchers' examination of prior consumer behavior and online shopping research articles lead them to develop crucial theories, which will be presented in the following paragraphs.. Understanding what motivates online shoppers to make purchases is one of the many benefits of using tools like Consumer Buying Behavior Process. For those who have done extensive research on online buying, researchers have shown that consumers begin their online journey with a need or an issue that must be addressed before moving on to information seeking and finally purchasing. Using this purchase process helps to illustrate the stages that one must take before making a final decision to buy something. Icek Ajzen (1988, 1991) suggested the Theory of Planned Behavior (TPB) as an addition to his Theory of Reasoned Action (TRA). In addition, this is a crucial idea since it connects attitudes and conduct. It sheds light on the process of influencing other people's conduct. This idea will be useful in figuring out how customers alter their shopping habits when making purchases from websites rather than brick-and-mortar establishments. It is an information system theory established by Fred Davis and Richard Bagozzi (Davis 1989, Bagozzi & Warsaw 1992) that aims to investigate the acceptability of a certain system by its users. The TAM. Because this theory is widely

utilized in the study of consumer attitudes concerning online buying, it was chosen by the authors. Because internet buying is a relatively new phenomenon, we're going to focus our investigation on the attitudes of consumers toward the convenience and security of doing their purchasing this way. As a result of TAM, we will be able to better understand how consumers build their opinions about a specific system, such as online purchasing. There's also the fact that it is an extension to Ajzen & Fishbein's (1980) theory of Reasoned Action (TRA).

3.7.1 CONSUMER BUYING BEHAVIOR PROCESS

Consumer behavior research requires an understanding of the theoretical underpinnings of consumer buying behavior. To understand our own behaviors, we must first understand the personal and psychological processes that lead to them. These processes are discussed in depth below. People's preferences for various products and aspects of their lives can be explained in part by behavioral science research, which has provided new insights into these topics.

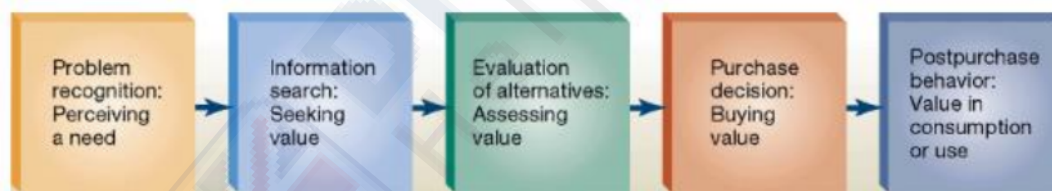


Figure 3.2 consumer decision process

The five steps of the consumer decision process are Problem detection, Information search, Evaluation of options, Purchase decision, and post-purchase behavior. Information search and analysis begins with an understanding of a consumer's needs, and then progresses to the evaluation of potential solutions, which is based on information gleaned from both

internal and external sources. In the process of evaluating 19 options, a weight is assigned to each product's value. Following the successful evaluation of alternatives, you will be faced with three options: buying from whom, buying at what time, or not buying at all. Whether or not you're happy with your purchase, the post-buy phase is all about how you respond to it. Askegaard, Solomon, and Bamossy are the other three (2016).



CHAPTER 4

4. DATA ANALYSIS AND DISCUSSION

Examining the data and discussing the findings is a critical element in the research process. The empirical findings from this investigation will be ⁵³described in detail in this chapter by the researchers. The primary data used in the research was gathered through the distribution of questionnaires to students on the Gotland Campus as well as members of the general public who stopped by the university cafeteria and the Gotland Library. The findings of the frequency of respondents' agreement with statements are presented in the following table. Each statement is regarded as a separate module.



Modules	Strongly Agree	Agree	Uncertain	Disagree	Strongly Disagree
Convenience	Frequency				
1. I get on-time delivery by shopping on-line	15	66	17	1	1
2. Detail information is available while shopping online	19	55	19	6	1
3. I can buy the products anytime 24 hours a day while shopping online	56	31	6	5	2
4. It is easy to choose and make comparison with other products while shopping online.	25	42	16	15	2
Website Design/Features					
5. The website design helps me in searching the products easily	25	41	25	8	1
6. While shopping online, I prefer to purchase from a website that provides safety and ease of navigation and order	52	30	13	3	2
7. The website layout helps me in searching and selecting the right product while shopping online	29	48	12	9	2



8. I believe that familiarity with the website before making actual purchase reduce the risk of shopping online	33	45	15	6	1
9. I prefer to buy from website that provides me with quality of information	43	45	10	1	1
Time Saving					
10. Online shopping takes less time to purchase.	17	39	24	18	2
11. Online shopping doesn't waste time	15	29	34	19	3
12. I feel that it takes less time in evaluating and selecting a product while shopping online	6	31	24	34	5
Security					
13. I feel safe and secure while shopping online	4	36	25	26	9
14. Online Shopping protects my security.	1	17	46	24	12
15. I like to shop online from a trustworthy website.	46	47	4	1	2
Source: Empirical data, for research purposes only					

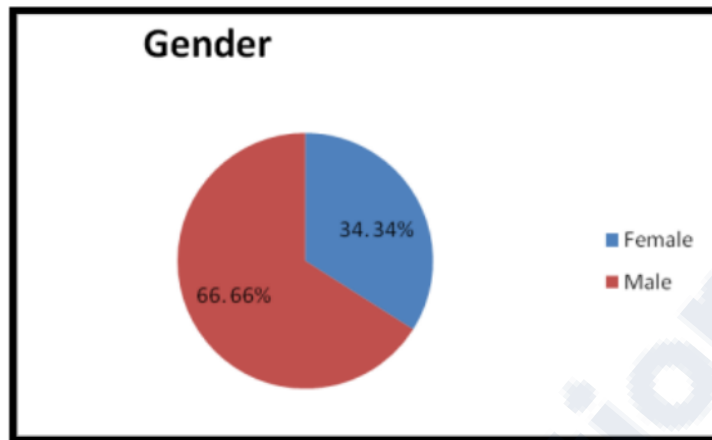
All demographic characteristics except for gender will be correlated with each other and with attitudes toward online buying in Gotland by researchers using charts and figures to see the demographic characteristics of U.K online customers. Starting with demographic information, which respondents provided in the form of age, gender, income, and education, researchers will begin their investigation. Upon completion of the first stage, the questionnaire's first section will be examined for four factors. Section one of the questionnaire will be broken down into modules of 15 questions, with each module representing one of the four main influences on online shopping, as shown in table 5. Table and graph frequency and likert scale values will be used to assess and explain each of the four modules that make up the first element of convenience. From highly agreeing to strongly disagreeing, writers have utilised a five-point Likert scale that ranges from a score of 5 to 1. By taking into account how frequently people respond to statements like "I obtain on-time delivery by shopping online," the average score for each module can be calculated. Let's say "Strongly agree" is represented by "5" and the other responses are "4, 3, 2,

1," then we can use this data to create the following formula using the 100 input values. "395" is equal to 5×15 (frequency) plus 4×66 , 3×17 , 2×1 , and 1×1 . The average score for this module is 3.95 when multiplied by 100 (the sample size). Each of the 15 modules will be figured out in the same way. There are four modules for convenience, five for website design/features, three for time savings, and three for security. There are four categories of modules that we'll look at: convenience, time-saving, website design/features and security. Initially we'll look at each module individually before grouping them into these four categories. Finally, the researchers will be able to calculate the average for each group. For the purpose of determining the general trend in consumer attitudes toward online shopping, this amount will be divided by the number of modules that are included in each group to arrive at an average. We can easily calculate an overall average score by adding all of the average scores for each module, such as $2.5 + 3.5 + 4.5 + 3.7 = 14.2$, and then dividing that number by 4, which gives us 3.55 as a result. If the mean score for each module is 2.5, then the next one is 3.5, and so on. This is the final question to be investigated by researchers. Consumers are being polled on whether or not they shop online for reasons other than the four cited by the researchers in question 16. This part will focus on the answers given by the respondent. The final section sums up our findings and compares them with past studies.

4.1 DEMOGRAPHY GENDER:

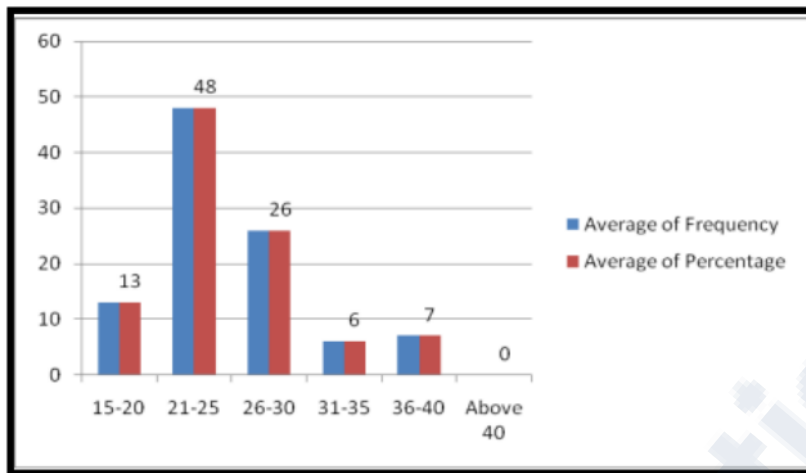
Demographic data shows that 66.66 percent of respondents are men, while 34.34 percent are women. As previously stated, the research is carried out among students at Gotland Campus, as well as in the university cafeteria, library, and Gotland's upper secondary school. There are a total of 100 people in each of these groupings. Women were more likely than men to say they had never done any internet shopping at the time of the poll. As a result, the results of the survey show that men are more likely than women to shop online.

FIGURE 4.1



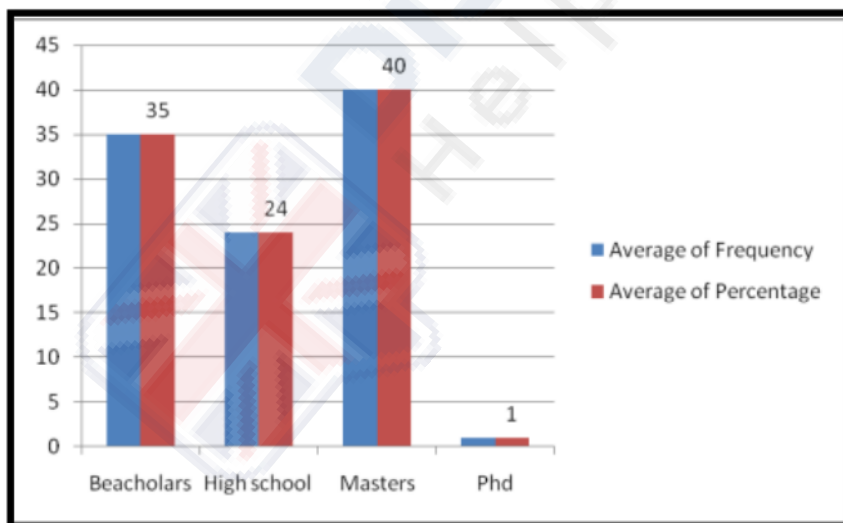
13 percent of respondents are between the ages of 15 and 20, 48 percent of respondents are between the ages of 21 and 25, 26 percent of respondents are between the ages of 26 and 30, and 7 percent of respondents are between the ages of 36 and 40. Earlier, we indicated that the study takes place in the cafeteria and library of Gotland University in Gotland. There are more students in high school, bachelor's, and master's degree programmes than any other group of responders. According to the survey, 48 percent of respondents between the ages of 21 and 25 prefer to purchase online. Overall, the results suggest that respondents who are between the ages of 21 and 30 (48 percent + 26 percent = 74 percent) are more familiar with shopping online than anyone else.

Figure 4.2



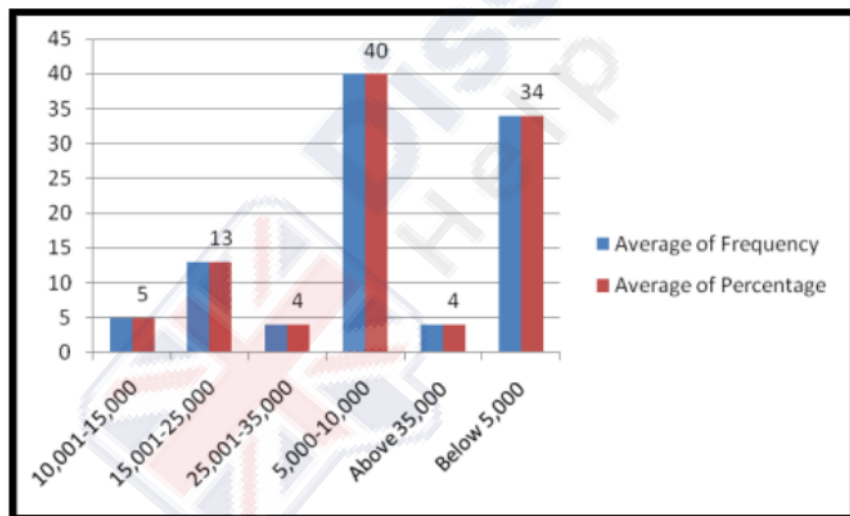
There are 100 participants in the study, 35 of whom are bachelor students, 24 of whom are high school or middle school students, and 40 of whom are master or PhD candidates. The majority of respondents (40%) are master's degree students. Most of our respondents attend Gotland University, as evidenced by the fact that 75% of those who responded to the survey are undergraduates or graduate students.

Figure 4.3 Education



One of the most critical and delicately balanced determinants of a person's identity is their level of income. This chart shows that 5% of respondents have a monthly income of \$1,000-15,000 SEK, 13% have a monthly income of \$15,000-25,000 SEK, 4% have a monthly income of \$2500-35,000 SEK, 40% have a monthly income of \$5,000-10,001 SEK, and only 4% have a monthly income of \$35,000 or more. As previously stated, the research is carried out among students at Gotland Campus, as well as in the university cafeteria, library, and Gotland's upper secondary school. Most of our replies are, therefore, college students. There are also international students who are unable to get a job in Sweden because of language challenges and a lack of available positions. In contrast to students, a small but significant number of persons have full-time jobs, while others get government benefits or bring money from their home countries. As a result, just 26% of those polled reported a monthly income of over \$27,000 SEK, while 74% reported a monthly income of \$10,000 SEK or less, resulting in a combined 34% monthly income of \$5,000 SEK or less.

Figure 4.4 income



4.2 ANALYZING THE CORRELATION BETWEEN VARIOUS DEMOGRAPHIC VARIABLES

A correlation research with demographic parameters is proposed in the next section to determine how strongly each demographic element influences views about internet buying. Table 3 of the appendix shows the average scores for the various age groups, with the 15-20 year olds scoring an average of 3,79, the 21-25 year olds scoring an average of 3,75, and so on for the other age groups scoring an average of 3,73 for the other age groups (Tables 3, 456, and 3,571 for the other age groups). Respondents' agreement or disagreement with statements on consumer attitudes about online shopping is used to determine each average score. Next, we figured out what the average age was for each age group and came up with the following averages, such as $15-20 = (15+20)/2 = 17.5$, and so on for 22-5, 27-5, 35-35, and so on for 50-and-up and beyond. A -0.7381 correlation coefficient was found between these age groups, indicating a very strong negative relationship between a person's age and their opinions against online shopping. Online shopping among the elderly is less popular than it is among persons their own age group, as evidenced by the fact that older people are less likely to make purchases online. In order to earn a bachelor's or a master's degree, students must devote an average of two years of study time to each. According to the statistics gathered, the average time spent in high school is 10 years, $10+4=14$ for bachelor's degrees, and $14+2=16$ for master's degrees. Table 4 in the appendix shows the averages for each group to be 3.84, 3.75, and 3.62, respectively. A correlation value of - 0,956 demonstrates a strong negative link between age and views about online shopping, which suggests that more education makes on-line shopping less enticing to people. We averaged the scores awarded to each income group to arrive at a score of 3.84 for the overall income category, with scores of 3.67 for the overall income category, 3.65 for the overall income category, and 3.74 for the overall income category. Using Table 5 in the appendix, the average of each income bracket has been determined and divided by the number of income groups, as follows: $(5000+10000)/2 = 7500$ This data is meaningless because, according to the correlation statistics, there is only a minor negative association between wealth and views on internet shopping.

CHAPTER 5

5. CONCLUSION

With the rise in popularity of the World Wide Web, also known as www, online shopping is becoming increasingly popular. Marketers now have a new challenge: figuring out what customers want when they shop online. Marketers can gain a competitive advantage by better understanding the consumer's attitudes toward online buying, improving the elements that encourage customers to shop online, and striving to enhance the factors that affect consumers to purchase online. So our research has concentrated primarily on two questions: i) what variables encourage consumers to shop online and ii) what features are most appealing to Gotland online shoppers. iii) Who are the demographics of online shoppers? With our findings, online merchants will have a clearer insight of the specific variables that drive customers to shop online, and they can then develop strategies for meeting the needs of UK-based online shoppers. As part of our research, we looked at demographic parameters such as Age, Income, and Education in the United Kingdom to determine if there was a correlation between these factors and the attitudes of online shoppers. The following are the results of our research: starting with demographics, the correlation between age and gender reveals -0,7381. This study found a large negative link between a person's age and their attitude about online purchasing, indicating that the elderly had a less enthusiastic attitude toward online shopping. In order to better tailor their marketing efforts to the needs of different age groups, internet businesses can use this information. On the other hand, a connection was made between education level and attitudes toward online purchasing, and the results revealed -0,95688 (a very strong negative correlation), which indicates that higher education makes on-line shopping less appealing. No conclusions can be drawn from the correlation results between income and attitudes regarding internet buying, which have an R-squared value of -0,1226. The second

section of the study focuses on the characteristics that encourage people to shop online.. We found that website design/features is the most influencing and attractive factor among four factors, with an average score of 4,064; convenience is second, with an average score of 3,96; time saving is third, with an average score of 3,28; and security is fourth, with an average score of 3,35. Last but not least, we observed that low pricing, discount, feedback from valued customers and quality of product and information are also deemed to be key considerations after examining the extra comments made by 31 respondents out of a total sample size of 100.

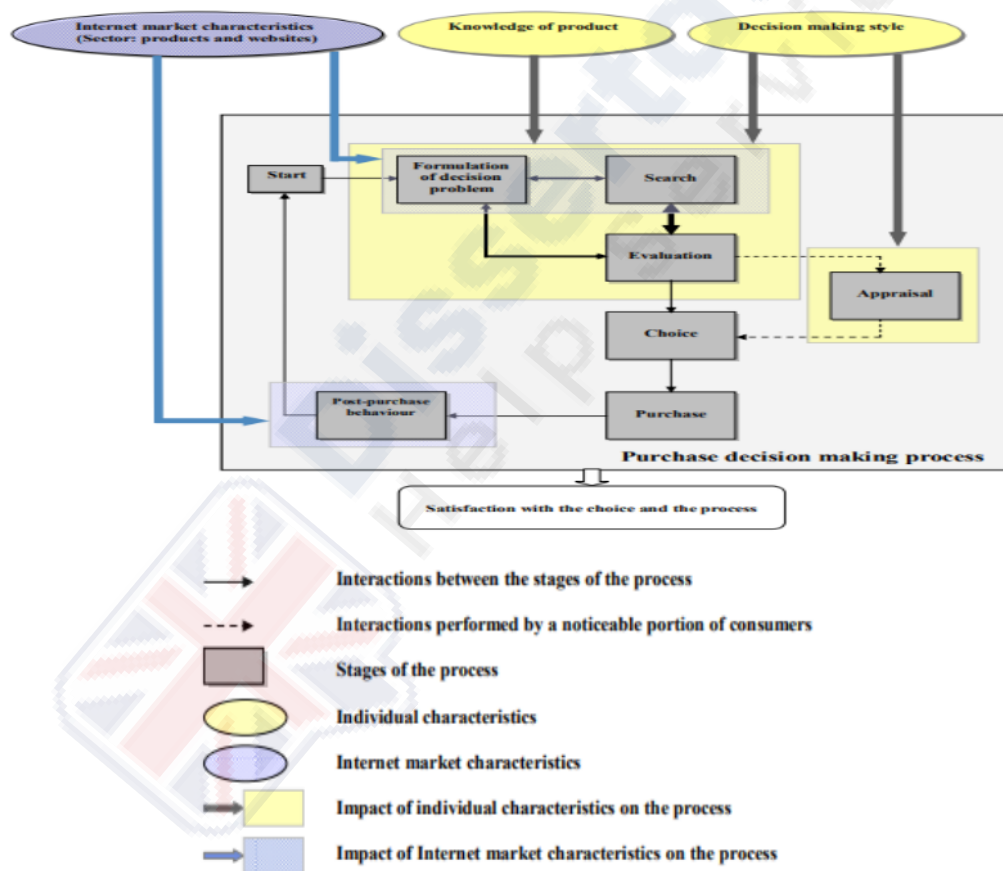


Figure 5.1 an updated model of the decision-making process for online purchases

5.1 LIMITATIONS AND FUTURE RESEARCH DIRECTIONS

Notwithstanding the fact that the study has a number of shortcomings, it really has allowed for new avenues of investigation for future research. As a result, based on product category under consideration, it is likely that the characteristics of hazard, as well as its impact on e-commerce adoption, will differ. This is a possible scenario. The ability to distinguish between the variances that exist across different product categories would be extremely beneficial. Furthermore, it was discovered that the risk perception associated with the procurement of services is significantly higher than the perceived risk related to the purchase of a product. As a result, it may be advantageous to conduct research to discover how consumers' perceptions of risk alter as they progress through FLC lifecycle and implement effective purchases. There were no electronic commerce adopters among the participants in this study, which was designed to understand how individuals view the dangers involved with buying for goods and services on the internet. It is critical to recognize and account for the differences in perception of threat between e-commerce customers, although the actual threat can differ dramatically between customers. Several studies have demonstrated that when a product is heavily discounted, customers are more likely to consider it to be a danger to their health and well-being than when it is not. This is in accordance with prior research findings. As a result, the risk variables that influence business intelligence (BI) at the time of sale may differ from the risk variables that influence business intelligence (BI) during the acquisition process. Naturally, this is something that needs to be looked into more thoroughly.

A consequence of this is that future studies may divert their attention away from typical e-commerce activities and toward e-banking in order to acquire a more in-depth understanding of the e-commerce corporation as an entity in its own right. Finally, how much one engages in the decision-making process ultimately impacts the amount of risk exposure one is exposed to. It is possible that these findings will be transformed by categorical analysis if they are analyzed in terms of categories, as suggested by the implications of this paradigm's implications. Because of the ramifications of the existing paradigm, this possibility exists. The study's design will

determine whether or not it is feasible to explore this variable in a future study. Research in online consumer behavior is in need of new areas. In this study, internet panel data was highlighted as a valuable resource. The developed measures should be used in other online markets, and they should also be improved upon.

An increased focus on cross-visiting behavior is particularly needed by researchers. In A cross-visiting retailer is just one aspect of the actual internet behavior. Sites for comparing and contrasting. Despite the recent proliferation of comparison studies, sites, customer interactions with them, and the role of retailers should all be explored in concert with one another. This study was a step in the right direction, but additional research is needed in diverse areas .necessary. The results of a clustering study show that there are groups of consumers with a common interest cross-visiting behavior is different. Possibly, more investigation will uncover the explanation for this Access to all options is made simple through the use of segmentation. Four hypothetical people's actions are described.

Qualitative methods were also used to examine each piece in great depth. Future research can help develop a foundation for future investigations .The findings of this study and assess the expected behavior a focus on numbers. This study focused on two industries, both of which were found to be fairly comparable. Both were shown to exhibit similar behavior, but this has to be tested in different industries. The findings from Variations in process output were found in different segments, as revealed by this research .Presented an initial explanation based on information provided by customers themselves. However ,It is necessary to conduct additional studies in order to determine the precise relationship between the various traits and analyses the results.

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APPENDIX A

Factor types	Individual factors	Surveyed Studies	Major findings
Demographics	Gender	(Alreck and Settle 2002);(Brown <i>et al.</i> 2003); (Donthu and Garcia 1999); (Korgaonkar and Wolin 1999);(Van Slyke <i>et al.</i> 2002);(Seock and Bailey 2007); (Garbarino and Strahilevitz 2004);(Li <i>et al.</i> 1999); (Rodgers and Harris 2003); (Stafford <i>et al.</i> 2004);(Zayer and Coleman 2012);(Zhang <i>et al.</i> 2012);(Hasan 2010);(Sakkthivel 2009); (Young and Stoel 2004);(Kim and Kim 2004)	Male consumers make more online purchases and spend more money online than females
		(Blake <i>et al.</i> 2003);(Burroughs and Sabherwal 2002); (Goldsmith and Goldsmith 2002); (Raijas and Tuunainen 2001); (Hernandez <i>et al.</i> 2011);(Sin and Tse 2002)	No difference
	Age	(Bellman <i>et al.</i> 1999);(Bhatnagar and Ghose 2004a); (Bhatnagar <i>et al.</i> 2000b); (Donthu and Garcia 1999);(Joines <i>et al.</i> 2003); (Korgaonkar and Wolin 1999);(Stafford <i>et al.</i> 2004); (Sakkthivel 2009);(Sorce <i>et al.</i> 2005)	+
		(Li <i>et al.</i> 1999);(Rohm and Swaminathan 2004);(Hernandez <i>et al.</i> 2011)	0
	Income level	(Bagchi and Mahmood 2004); (Donthu and Garcia 1999); (Korgaonkar and Wolin 1999); (Li <i>et al.</i> 1999);(Mahmood <i>et al.</i> 2004);(Mathwick <i>et al.</i> 2001);(Miyazaki and Fernandez 2000);(Susskind 2004); (Burroughs and Sabherwal 2002); (Sakkthivel 2009)	+
		(Raijas and Tuunainen 2001); (Sin and Tse 2002); (Hernandez <i>et al.</i> 2011)	0
	Education level	(Li <i>et al.</i> 1999);(Liao and Cheung 2001); (Susskind 2004);(Burroughs and Sabherwal 2002); (Sin and Tse 2002); (Sakkthivel 2009)	+
		(Bagchi and Mahmood 2004); (Bellman <i>et al.</i> 1999);(Donthu and Garcia 1999); (Mahmood <i>et al.</i> 2004)	0

APPENDIX B

Factor types	Individual factors	Surveyed Studies	Major findings
Risk reduction measure	Money-back guarantee(risk relievers)	(Kim and Kim 2004);(Van den Poel and Leunis 1999)	+
	Store reputation (risk relievers)	(Jarvenpaa <i>et al.</i> 2000);(McKnight <i>et al.</i> 2002) ;(Van den Poel and Leunis 1999); (Lee <i>et al.</i> 2011a);(Mark and Harris 2007)	+
	Reduced-price (risk relievers)	(Kim and Kim 2004); (Van den Poel and Leunis 1999)	+
	Security protection	(Ha and Stoel 2012); (Ranganathan and Ganapathy 2002);(O'cass and Fenech 2003);(Belanger <i>et al.</i> 2002);(Liao and Cheung 2001);(Ranganathan and Grandon 2002);(Swaminathan <i>et al.</i> 1999);(Grewal and Dharwadkar 2002); (Mark and Harris 2007)	+
	Privacy protection/assurance	(Ha and Stoel 2012); (Kim and Kim 2004);(Ranganathan and Ganapathy 2002); (Ranganathan and Grandon 2002); (Belanger <i>et al.</i> 2002); (Swaminathan <i>et al.</i> 1999);(Tsai <i>et al.</i> 2011);(Lee <i>et al.</i> 2011a)	+
Online store feature	Information content/quality	(Bigne-Alcaniz <i>et al.</i> 2008);(Ha and Stoel 2012); (Kim and Kim 2004);(Ranganathan and Ganapathy 2002);(Perdue 2002);(Ranganathan and Grandon 2002); (Pearson <i>et al.</i> 2012)	+
	Online store design	(Kim and Kim 2004); (Liang and Lai 2002); (Mark and Harris 2007); (Ranganathan and Ganapathy 2002);(Quick 1999);(States 1999);(Zimmerman 2002); (Verhagen and van Dolen 2009);(Chau <i>et al.</i> 2000);(Childers <i>et al.</i> 2001);(Bank 1997);(Bell and Gemmell 1996);(Cho <i>et al.</i> 2003);(Fram and Grandy 1997);(Hoffman <i>et al.</i> 1996);(Iacobucci 1998);(Peterson <i>et al.</i> 1997);(Powell 2001);(Weinberg 2000);(Udo and Marquis 2002); (Eroglu <i>et al.</i> 2003a);(Childers <i>et al.</i> 2001) (Yoon 2002);	+

APPENDIX C

Variables	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Gender	1.51	.500	-.033	.079	-2.003	.158
Age	2.47	1.191	.594	.079	-.256	.158
Education	3.34	1.446	.616	.079	.205	.158
Income	2.97	1.330	.910	.079	.546	.158
Internet access availability	4.6624	1.24906	-.305	.079	-.551	.158
Perceived Internet expertise	4.6318	1.34718	-.366	.079	-.644	.158
Online buying frequency	3.00	1.666	.392	.079	-1.004	.158
Product quality concern	4.3927	1.61388	-.234	.079	-1.326	.158
Site design	4.3968	1.28607	-.354	.079	-1.060	.158
E- service quality	4.1625	1.20187	-.149	.079	-1.182	.158
<i>Reliability</i>	4.2397	1.37804	-.178	.079	-1.043	.158
<i>Responsiveness</i>	4.1047	1.34820	-.110	.079	-.821	.158
<i>Personalization</i>	4.1109	1.38445	-.068	.079	-.760	.158
Reputation of online store	4.3080	1.28601	-.256	.079	-.733	.158
Perceived convenience	4.7581	1.21610	-.459	.079	-.567	.158
Privacy and security concerns	4.0362	1.53790	.073	.079	-1.255	.158
Environmental uncertainty	3.9289	1.13250	-.009	.079	-.858	.158
Perceived consumer TCs	3.4226	1.31661	.328	.079	-1.194	.158

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