DOI : 10.18843/ijms/v5iS1/01
DOIURL :http://dx.doi.org/10.18843/ijms/v5iS1/01

To Study the Influence of Gender and Income on Individual's Online Shopping Continuance Intention on Amazon.in for Consumer Electronics

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ABSTRACT

The purpose of this paper is to study the factors that contribute to an individual's online shopping continuance intention on Amazon.in with respect to consumer electronics. The study also examines how gender and income moderates these factors. It aims to examine the effects of marketing strategies, service quality, relative price, advantage, trust, through a path model derived conceptually from the Expectation Confirmation model and Technology Adoption model. The research is based on a rather small sample size of 146 respondents though it does consider both genders almost equally and all relevant age groups to provide a clear understanding. The data was collected using non-probabilistic, convenience-based approach. The study will help online marketers in devising effective marketing strategies and building customer loyalty which is rather low in this era of online shopping. The research contributes in enhancing the understanding of the drivers of online shopping continuance intention based on gender and income differences.

Keywords: continuance intention, expectation confirmation theory, SmartPls 3, technology adoption model.

INTRODUCTION:

Over the past decade, a rapid growth in online purchases, across product categories, has been witnessed in India. According to the e-commerce sectoral report issued by India brand equity foundation [1] in March 2018, "The Indian e-commerce market is expected to grow to US$ 200 billion by 2026 from US$ 38.5 billion as of 2017. The value of e-commerce market is expected to cross US$ 50 billion by 2018." Much of this growth has been propelled by internet and smartphone penetration in urban and sub-urban markets. This exponential growth has also been triggered by the support from the Government of India under its project named "Digital India". According to IBEF (2018) "The internet industry in India is likely to double to reach US$ 250 billion by 2020, growing to 7.5 per cent of Gross Domestic Product (GDP), with the number of mobile internet users growing to about 650 million and that of high-speed internet users reaching 550 million.5 About 70 per cent of the total automobile sales in India, worth US$ 40 billion, are expected to be digitally influenced by 2020 as against US$ 18 billion in 2016 [1]." Earlier researches focused on acceptance and adoption motivations, including e-store characteristics as predictors of shoppers' intentions (Chen, 2003) [2], the use of decision aids [3], expected satisfaction [4] and shopping orientations/motivations [5]. But while initial research was predominated by questions about adoption and acceptance motivations and predictions of intentions, it was acknowledged from the outset that the use of the Internet by consumers could be broadly represented as a three-dimensional phenomenon. The first dimension was adoption (with its associated factors like motivations, drivers, perceptions, intentions); the second dimension was actual usage post-adoption (with its attendant factors like control/ impulsivity, loyalty/variety, and task/process orientation); and the final dimension was evaluation post-

usage (with its attendant factors of confirmation, satisfaction, and continuance). On the basis of this, it was proposed that the base model of intention, adoption and continuance (MIAC).

The present research focuses on the online purchase of electronic goods. Electronics segment includes online sales of consumer electronic devices such as TVs, smart devices, speakers, laptops, PCs etc. One of the main benefits of online electronic market comes from product ratings and customer reviews, that have a very high impact on the purchase decision compared to other e-commerce categories. Further-more, detailed product and feature descriptions, pictures or product videos provide a comprehensive overview and much more information compared to traditional brick and mortar stores. Price comparison is an additional reason for customers to research consumer electronic and media products online before buying them, particularly in the area of high price devices such as TVs or laptops. Consumer electronics most often give rise to so called proven winners in terms of price or quality. Therefore, marketplaces like Amazon sell those proven winner products at large volume. While the industry experienced the so called ROPO-phenomenon, which stands for Research-Online Purchase-Offline, the trend is slowly shifting to higher conversion of online shops as delivery time and costs decrease more and more. Competing multichannel merchants try to add free delivery and installation services to increase convenience and address non-tech savvies. Changes in the patterns of retailing have brought immense transformation to consumer's purchasing behavior, Sunil (2013) [6]. In order to attain commercial success on the social media platform, it is imperative for the marketers to understand the factors that contribute to a consumer's online purchase decision-making process and actual purchase. Because of the different individual characteristics of the online buyers and the dynamic social media environment, it is difficult to predict online consumer behavior even for the experts (Armstrong and Scott, 1991) [7]. Several researches in the fields of consumer behavior, information system and decision-making have tried to study and investigate the factors that contribute to the adoption of social media for information gathering purpose and actual purchase. According to Schiffman (2007), consumer behavior allows for improved understanding of purchasing motives and purchase frequency [8]

LITERATURE REVIEW AND THEORETICAL FRAMEWORK:

According to Catherine Dwyer (2007)" Having one or multiple accounts in SMWs has become one of the most popular and faster growing internet activities; SMWs applications attract already hundreds of millions of users and these research community" [9]. Social media has created new ways to communicate and share information. Most SMWs are online based and provide a variety of ways for users to interact, such as email and instant messaging services. SMWs are being used regularly by millions of people, and it now seems that social media will be an enduring part of everyday life [9]. According to Carlota Lorenzo (2011), SMWs, besides providing networking possibilities they offer to users, can also empower them as consumers; because online networks offer users the possibility to obtain more information about companies, brands and products (often in the form of user reviews) and make better buying decisions [10]. With exponential rise in internet usage in India, due to smart phone penetration, social media is appearing as an important platform for e-commerce.

The literature review indicates a changing trend in the research conducted on online shopping behavior. The initial researches focused on adoption of the online platform for purchase followed by capturing purchase continuation behavior and also studying actual purchase behavior through panel data. Due to the dynamic characteristics of individual consumer, changing online environment, online social ties, it is imperative to understand the factors that contribute to online purchase intention as well as the factors that contribute to customer loyalty that gets reflected in the repurchase behavior. The online platform is now a very integral part of the integrated marketing system and thus, the researcher intends to investigate the factors that contribute to it becoming so.

Norshidah (2014), gave insights into individual's online shopping continuance, stating a Significant relationship between TAM variables (perceived ease of use, perceived usefulness), time orientation, price orientation leading to satisfaction and repurchase behavior [11]. TAM variables given by Vekatesh (2003) have been adopted in several models studying online purchases [12].

Forsythe et al. (2006) studied the post adoption online shopping continuance. Relative advantage, perceived risk and online experience were highlighted the important variables for online shopping continuance [1].

Dennis et.al. (2010) investigated the antecedents of continuance intention towards e-shopping and trust, site quality alongside TAM variables came out to be significant variables to study continuance behavior [14].

Chang and Chou (2010) integrated the constraint-based and dedication-based relationship perspectives to online shopping [15].

Chao Wen et.al. (2011) presented an integrated model of consumer online repurchase intention integrating trust

and perceived enjoyment with TAM variables [16].
Chinho Lin (2014) studied the online shopping habits and its relationship with customer satisfaction and online repurchase intention [17].
Mutas et.al. (2014), Indiani et.al. (2015), Takhire et.al. (2015) identified e-word of website quality and trust can have a positive attitude towards online shopping.
YoungMin Choi (2013) also concluded that perceived ease of use, perceived usefulness, risk, shopping enjoyment create attitude towards online grocery purchase.
Vincent Ying Fung (2012) identified convenience, social, risk, product and merchant factors as important variables for online purchase intention [18].
Chan Man-Kit (2003), Zhan Chen (2003) identified trust, product risk, process risk and risk propensity to purchase intention [19].
Nikolaos Pappas (2015) identified marketing strategies as a major antecedent to online purchase behavior [20].
The tools used by prior researches are mostly Principal Component Analysis (Chang and Chaou (2010) [15], Chao Wen et.al. (2011) [16], Qinyu Liao (2009) [21], Liu (2009) [22], to derive the most important variables, structual equation modelling (Dennis et.al. (2010) [14], Nikolaos Pappas (2015) [20, Zhan Chen (2003), Young Min Choi (2013), Indiani et.al. (2015), Takhire et.al. (2015)
and Partial [19] least Squares Method (Norshidah Mohamed (2014) [11], Chuanlan Liu (2009)
[13], Liqiang Chen (2009) [23], Hsu et.al. (2014) [24], Vincent Ying Fung (2012 [18]), Belanger et.al. (2002) [25]. Principal Component analysis software was developed by Dr. Hair [26].

THEORETICAL FRAMEWORK:

TAM:

(Davis, 1985) proposed this model originally in 1985, suggesting that the users' motivation can be explained by three factors namely, perceived ease of use, perceived usefulness and attitude towards using the system [27]. Originated in the psychological theory of reasoned action and theory of planned behavior, TAM has evolved to become a key model in understanding predictors of human behavior toward potential acceptance or rejection of the technology (Davis, 1985). He also suggests that perceived usefulness and perceived ease of use are the two most important individual beliefs about using an information technology [27].

ECT Model:

Expectation-Confirmation Theory (ECT), which was originated by Oliver (1980), involves a customer behavior model commonly used to define and predict satisfaction and repurchase intention. According to his arguments, repurchase intentions greatly depend on prior satisfaction, while satisfaction is obtained from dis confirmation and expectation for the products or services of which 'dis confirmation' has the strongest direct influence upon satisfaction [28]. Dis confirmation includes: 1) confirmation: actual performance meets the expected standard; 2) negative dis confirmation: actual performance fails to meet the expected standard; and 3) positive dis confirmation: actual performance exceeds the expected standard (Wu and Kuo, 2008) [29] (Churchill and Surprenant, 1982) [30] (Hsu, Chiu and Ju, 2004) [31]). Perceived performance into ECT as an antecedent of satisfaction, and further established that both expectations and perceived performance have an influence on dis confirmation [30]
Drawing on ECT, (Bhattacherjee, 2001) pointed out that IS customers' continuance decision-making process shows some features that similar to repurchase intention in the marketing field [32]. He proposed an Expectancy Continuance Model (ECM) based on the relationship between individuals' continued information technology (IT) usage decisions and consumers' repeat purchase decisions.

RESEARCH METHODOLOGY:

The research was conducted, through an online survey, on 160 respondents, chosen to use convenience sampling technique from National Capital Region (NCR). Complete responses were received from 146 respondents. The sampling frame consisted of individuals having shopped online (at-least once) on Amazon.in for consumer electronics products. The responses were collected through a structured questionnaire and the responses were measured on a 5-point Likert scale. The variables under study captured the factors that contribute to an Individual's online shopping continuance intention on Amazon.in for consumer electronics. The study also captured the differences in opinion based on gender and income level. The analysis was multivariate in nature and was largely done on SmartPLS 3.0, a path modeling software, developed by Dr. Hair [26].

Variables:

Confirmation. The confirmation of expectations suggests that users obtained expected benefits through their usage experiences with the IT, and thus leads to a positive effect on users' satisfaction.

Behavioral Intention (BI). (Bhattacherjee, 2001) defines buying (continuance) intention as "users' intention of future information system use" [32] as in this case the customers' repurchase intention on Amazon.in. In this study, BI captures the customer's desire to repurchase products on Amazon.in. It measures the customers' online store preference, their intention to continue using Amazon.in relative to other online platforms to purchase consumer electronic products and the degree of inclination is measured by frequency.

Perceived ease of use (PE). This has been widely studied side by side perceived usefulness in the context of technology adoption. It measures ease of use of information systems or technology. PE has been correlated positively with satisfaction, behavioral intention, perceived usefulness, trust etc. in online purchase context in several studies like (Koufaris, 2002) [36] (Wen et al., 2016)
[37]; Shang et.al, 2005 [38]; King and He, 2006 [39] to name a few. In this study, it measures the ease with which customers can navigate through the website, how easily one can find products that they wish to buy on Amazon.in.

Perceived usefulness (PU). Koufaris (2002) positively correlated perceived usefulness with consumers repurchase intentions [36]. Previous literature suggests that perceived usefulness is the most important determinant of users' adoption intentions (Davis, Bagozzi and Warshaw, 1989) [40] (Taylor and Todd, 1995) [41] (Venkatesh and Davis, 2000) [12]. PU refers to the perception of the customer relating to the usefulness of the technology and specifically the usefulness of the website (Amazon.in) for online shopping as in the context of this study.
The study captures the perceived usefulness by investigating whether shopping online on Amazon.in improves the quality of shopping, is quick, is a cheaper alternative, gives access to more variety and all in all results in an effective shopping.

Relative Advantage. This variable measures the advantage enjoyed by Amazon.in compared to competitors. In this study, relative advantage is measured by delivery is free of charge, free installation, lowest price, unbiased feedback and good service.

Trust This study captures the perception of the customers about the safety of the transactions made on Amazon.in, the trustworthiness of the vendors selling on Amazon.in and belief that Amazon can protect their privacy.

Satisfaction. (Lee and Chen, 2010) define satisfaction as "the degree of contentment that measures a customer's happiness with a shopping experience [42]. The study measures the satisfaction of the customers with the experience of using Amazon.in for online shopping.

Service Quality In this study, service quality is measured using the items related to product delivery on time, good condition of the received goods, how well the delivered products match the description, how quick is the service response and the timeliness of the refund.

Marketing strategies. The study also investigates the impact of marketing strategies employed by Amazon.in (e.g. Exchange offers, lightning deals, Amazon Exclusives, cash-backs and Great Indian Festival sale) on repurchase behavior and whether they lead to a relative advantage for Amazon.in.

DATA ANALYSIS:

The responses were collected from various age groups, occupations income levels, gender, education levels, employment levels, different purchase motivations and usage level. The information is presented in Table 1.
The responses were collected from various age groups, occupations income levels, gender, education levels, employment levels, different purchase motivations and usage level. The information is presented in Table1.
Data was analyzed using the Partial Least Square Structural Equation Modelling (PLS-SEM) method using the Smart PLS 3 software.

Measurement Model assessment Income as a Moderating Factor:

The model is assessed for internal consistency using composite reliability. It is a form of reliability that assesses consistency across items of the same variable. The composite reliability as shown in Table 2. is more than 0.8 that establishes internal consistency (Haier et.al., 2010 [26])
Table 4 presents the bootstrapping results of the impact of high and low income on the model. Since, all the p values are below 0.005, the null hypothesis stands rejected and it can be concluded that income has a significant

effect on the factors affecting repurchase intention on Amazon.in. It is also observed that marketing strategies do not provide a significant relative advantage in case of customers belonging to high income segment. Further, perceived usefulness of website has no significant impact on behavioral intention to repurchase for customers belonging to low income segment. Perceived ease of use and perceived usefulness have no significant relationship for customers from high income segment.

Measurement Model assessment Gender as a Moderating Factor:

The research also studies the moderating effect of gender on the variables affecting repurchase decisions. The demographics Table 1 shows an equal representation of male (52%) and female (48%) in the study. The AVE values as shown in Table 7 are more than the prescribed value of 0.5 (Hair et.al., 2010), establishing convergent validity [26]. Only relative advantage is slightly below
0.5 yet have a significant p value. The Composite Reliability as shown in Table 10 is above 0.8 for all variables establishing internal consistency. The bootstrapping results and the parametric tests indicate that there is no significant difference on account of gender on the repurchase intention of consumers with respect to consumer electronics on Amazon.in.

CONCLUSION:

The research indicates the significant role of income in online purchase decisions of consumers. Gender does not play a significant role in purchase decisions in an online environment. Although some previous research indicates that there are gender differences in the way consumers respond to online marketing and purchase intention. But, the study indicates that the purchase intention on Amazon.in is mostly the same for both the gender. It is observed that the consumer dynamics are changing double-income, nuclear families, joint decision-making, information is a click away, technological savvy, internet on the go etc. have contributed in the same. Female participation in online decision-making and purchase is constantly increasing.

Income does play a significant role in online decision-making process. Customer income has a positive relationship with satisfaction, confirmation and repurchase intention. It is observed that customer satisfaction and behavioral intention is positively correlated with high income as against low income. This is an important observation because the marketers can compete for the customer wallet share through price discounts, free delivery, cashback, discounted coupons etc.

The research recommends further research by studying the impact of other demographic characteristics like age, education as moderating factors to online decision-making process.

Table 1: Participants'demographics

Demographic	Category	%
Gender	Male	48.3%
	Female	51.7%
	<18	3.4%
	19-25	48.3%
	26-32	15.4%
	33-39	22.1%
	40-46	7.4%
	>46	3.4%
Education Level	Undergraduate	26.8%
	Graduate	14.1%
	Professional	3.4%
	Post-Graduate	41.6%
	Doctorate	14.1%
Employment Status	Full time	46.3%
	Part time	6.7%
	Unemployed	4%
	Student	42.3%
	Retired	0.7%

Demographic	Category	%
Family Income	<6 lakhs	34.5%
	7-12 lakhs	33.1%
	13-18 lakhs	11%
	19-50 lakhs	13.8%
	> 50 lakhs	7.6%
Purchase Motivation	Task fulfillment	79.6%
	Hedonic	20.4%
Websites used	Amazon	95.9%
	Flipkart	79.5%
	Snapdeal	34.2%
	Paytm	38.4%
	Ebay.in	8.9%
	Homestop 18	9.6%

Table 2: Composite Reliability

Variables	CR (Income High)	CR (Income Low)
BI	0.868	0.864
Confirmation	0.962	0.954
PE	0.968	0.927
PU	0.941	0.919
Real_advantage	0.839	0.802
Satisfaction	0.942	0.959
Service quality	0.919	0.917
Mktg strategies	0.927	0.900
Trust	0.907	0.887

Table 3: Average variance extracted

Variables	AVE (high income)	AVE (low income)
BI	0.622	0.625
Confirmation	0.864	0.838
PE	0.911	0.808
PU	0.729	0.654
Real_advantage	0.512	0.450
Satisfaction	0.804	0.855
Service quality	0.695	0.645
Mktg strategies	0.716	0.645
Trust	0.766	0.726

Table 4: Bootstrapping (p-values)

	Income High	Income low	t-value income high	t-value income low	p-value income high	p-value income low
Confirmation.....>BI	0.628	0.671	5.929	8.012	0.000	0.000
PE....>PU	0.246	0.495	1.831	4.814	0.067	0.000
PE....> Real_Adv	0.589	0.391	4.850	4.013	0.000	0.000
PE...> trust	0.450	0.419	5.049	5.451	0.000	0.000
PU...>BI	0.337	0.140	2.511	1.182	0.012	0.238
Real_advantage....> service quality	0.833	0.792	18.245	17.683	0.000	0.000
Real_Advantage...> trust	0.524	0.538	6.335	7.572	0.000	0.000
Satisf...>Confirmation	0.785	0.753	15.178	13.477	0.000	0.000

	Income High	Income low	t-value income high	t-value income low	p-value income high	p-value income low
Service quality...>Satifaction	0.701	0.749	7.035	11.037	0.000	0.000
Marketing strategies..>Real_adv	0.077	0.416	0.491	4.585	0.624	0.000

Table 5: Parametric test

	Path Coeff (income high vs income low)	P values (income high vs income low)
Confirmation.....>BI	0.043	0.620
PE....>PU	0.250	0.931
PE....> Real_Adv	0.198	0.101
PE...> trust	0.032	0.392
PU...>BI	0.197	0.134
Real_advantage....> service quality	0.041	0.246
Real_Advantage...> trust	0.014	0.552
Satisf...>Confirmation	0.032	0.340
Service quality...>Satifaction	0.048	0.640
Marketing strategies..>Real_adv	0.339	0.975

Table 6: Welch-Satterthwait Test

	Path Coeff (income high vs income low)	t values (income high vs income low)
Confirmation.....>BI	0.043	0.320
PE....>PU	0.250	1.490
PE....> Real_Adv	0.198	1.280
PE...> trust	0.032	0.271
PU...>BI	0.197	1.109
Real_advantage....> service quality	0.041	0.653
Real_Advantage...> trust	0.014	0.132
Satisf...>Confirmation	0.032	0.422
Service quality...>Satifaction	0.048	0.400
Marketing strategies..>Real_adv	0.339	1.886

Table 7: Average variance extracted (AVE) for males and females and their t-values

Variables	AVE (female)	AVE (male)	t-value (female)	t-value (male)
BI	0.639	0.604	11.226	14.113
Confirmation	0.838	0.849	25.052	27.328
PE	0.831	0.818	19.554	15.156
PU	0.724	0.595	16.165	9.492
Real_advantage	0.485	0.442	9.965	7.492
Satisfaction	0.849	0.845	29.860	24.810
Service quality	0.700	0.676	14.168	12.728
Mktg strategies	0.659	0.666	10.299	12.271
Trust	0.717	0.745	13.849	14.152

Table 8: PLS-MGA

Variables	AVE diff (Male-Female)	p-Value (Male vs Female)
BI	0.035	0.689
Confirmation	0.012	0.400
PE	0.013	0.562
PU	0.129	0.964
Real_advantage	0.043	0.707
Satisfaction	0.004	0.530
Service quality	0.024	0.633
Mktg strategies	0.007	0.474
Trust	0.028	0.349

Table 9: Parametric Test

Variables	AVE diff (Male vs Female)	t-value (Male vs female)
BI	0.035	0.491
Confirmation	0.012	0.260
PE	0.013	0.192
PU	0.129	1.707
Real_advantage	0.043	0.569
Satisfaction	0.004	0.098
Service quality	0.024	0.337
Mktg strategies	0.007	0.079
Trust	0.028	0.383

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