Exploring the Critical Website Characteristics and their Influence on the Online Shopping Adoption of Consumers in Mumbai

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ABSTRACT

Purpose- Online retail, while today representing a small fraction of the e-commerce space is one of the fastest growing segments. It is also the most challenging in fulfilling its fundamental proposition of transcending physical boundaries to deliver a variety of products to the customer's doorstep. The potential growth of online shopping has triggered the idea of conducting a study on online shopping in India. This study explored the important online website characteristics that influence online shopping adoption in Indian context. Design/Methodology/Approach- This was an empirical study utilizing exploratory cum descriptive type of research design. Data were collected through structured questionnaire. This study is based on the large sample collected from Mumbai. Socio-demographic profiles of respondents were analyzed using frequency distribution. Factor analysis using principal components method of factor extraction with varimax rotation was used. Item analysis, linear regression analysis technique was also used to determine the influence of various dimension of website characteristics on online shopping adoption of consumer. Findings-the research results reveal six important online website characteristics which influence the online shopping adoption in Indian context. These six factors are visual appearance, ease of use, website management, interactivity, security and privacy information and financial benefits. Practical implications - These findings enable the e-commerce companies to gain a meaningful insight of understanding nuances of important website characteristics and their influence on online shopping adoption. The study also provides a powerful tool for e-commerce marketers for strategy formulation in the areas of marketing, brand positioning, pricing policy, and distribution etc.

Keywords: Website characteristics, Online shopping adoption, Demographics.

INTRODUCTION:

Internet revolution is undoubtedly the driving force in today's economy. The advent of Internet has created enormous opportunities in various fields. Internet along with technology has paved a remarkable pathway in the world of e-commerce. The Internet has significantly affected many domains of human interaction in the twenty first century. It has established completely new conventions in how people share information; and this, in turn, has created completely new frontiers of business and consumer behaviors. As a result, the number of Internet users continues to break record, and opportunities for online shopping continue to expand as well (Overby & Lee, 2006).

Online shopping offers a dominant alternative to traditional retail shopping and thus has garnered increasing interest from both practitioners and academics. In a typical online buying experience, prospective customer visits multiple web pages, through which the consumer processes the gathered information, before eventually making a purchase. A consumer's visit to a website is well demarcated and it is described as using a session, conceived as starting when a consumer visits a specific website and ending when either the consumer leaves the website or closes the browser tab or window (Kushwaha and Shankar 2013). Managing customer experiences in

a retail setting is highly contextual and important (Grewal, Levy, and Kumar 2009), but a basic understanding of the nature of online shopping outcomes and the factors that influence them remains an emerging area of study (Narayanan and Kalyanam 2015). Customer loyalty is a rear phenomenon in e commerce because few important factors such as Existence of price transparency in e- commerce and the availability of competitive businesses just a few clicks away. Also, as compared to brick-and-mortar stores, making new customers online costs 20 to 40% higher due to existence of large number of competitors (Gefen, 2002). Therefore, online vendors are highly interested in understanding the factors that govern customer loyalty and prolonged patronage to buy from the same website.

If compared with physical retail settings, the website depicts the face of the online retailer In B2C online buying. Hence, the online buying site has a significant impact on online buying perceptions. Thus, important website characteristics like quality and security features of a website will bear an impact on perceived usefulness and perceived ease of use of the site for the buyer as well as trust of the buyer for the online retailer. However, these inter-relationships have not been thoroughly researched to give specific conclusions (Liao , Palvia and Lin, 2006). Several authors in e-commerce research believe effective strategies and recommendations for designing and managing websites are yet to be developed. The high cost of getting new buyers on the online medium and the issues related to maintaining them is the reason for increased importance of customer satisfaction and loyalty for online vendors (Zhang, Dixit and Friedmann 2010). Online vendors are at distinct advantage with loyal customers because they perceive problems in product performance and service as genuine and are ready to pay premium hence they show more tolerance and flexibility in all such cases (Anderson and Swaminathan 2011).

Aladwani, Palvia, 2002 stated that organization's capability to manage its website influence how good is a website, and how they can take the advantage of a website to gain competitive advantage? These days, organizations across the globe are providing information about their businesses, products, and services and sell them through their website. Content of the website plays a major role in deciding whether visitors will purchase products and services or decide to invest based on the information on the website. If the content of website is useful, it is considered a good website. Many researchers have attempted to evaluate websites and proposed a variety of criteria, methods, and techniques. Most studies, however, have proposed specific evaluation criteria for various properties of website and have used methods such as inspection, testing, and inquiry to identify the problems that occur while performing a specific set of tasks. Across the globe, companies want to know whether their messages are being well-delivered to visitors through their website from business point of view (Cebi, 2003). There is little research on actual website content and characteristics. This paper tries to fill this research gap and it intends to explore the critical website characteristics of online shopping, it also tries to ascertain the influence of critical website characteristics on online shopping adoption.

LITERATURE REVIEW:

From a buzzword to a current-day reality, e-commerce in India has been experiencing remarkable growth, successfully changing the way people transact. People today can shop literally everywhere within minutes, be it their workstations or homes, and most importantly, at any time of the day at their leisure. The online market space in the country is burgeoning in terms of offerings ranging from travel, movies, hotel reservations and books to the likes of matrimonial services, electronic gadgets, fashion accessories and even groceries (IBEF, 2017). Loiacono, Watson, Goodhue, 2007 stated that online customer experience is a perception that is left behind in the customer's mind, formed by the amalgamation of the many pieces of sensory information taken in during the encounter with the online shopping sites. The positive and negative perceptions will mainly depend on the quality of the website and the information along with the feeling of control over the operations done through the website. The positive and negative perceptions can be understood in terms of the benefits and the costs involved while using the shopping sites. These perceptions are conceptualized as usefulness and ease of use. Customers tend to use the site frequently if a positive perception is created while shopping online. The design of the website should be given adequate importance because in the online shopping environment, it is the medium of interaction between business and consumers. Website quality can be mainly assessed based on website content and characteristics and website design. Website content falls in the construct for perceived usefulness and therefore, website design has been continued for perceived ease of use (Ranganathan and Ganapathy 2002)

In online shopping, consumers go through a step by step browsing and purchasing experience in which a variety of factors influence various aspects of the purchase process. what is being purchased and where it is being purchased (website). They also affect the browsing outcomes of page views and visit duration, which subsequently influence the purchase decision, based on this a basket of certain value is realized (Mallapragada, Chandukala,2016). Clear layout and variety of selection on the website can reduce the customer's search cost for quality information of

experience goods hence it can be concluded that website design (contents and characteristics) has significant effect on customer satisfaction for online retailers, it becomes very important in the experience goods category. New technologies, like virtual product experience technology, can enable potential customers to experience online products virtually, which allows consumers to better understand and evaluate experience goods (Luo, Ba, Zhang, 2012) Firms should also emphasize on enhancing online service quality during post-purchase phases (Jiang and Benbasat 2005). In reference of e-commerce acceptance context, user satisfaction with the shopping site is the better indicator of acceptance of the shopping site rather than the usage itself. Online customer experience has two components wherein there is an experience of the hygiene condition in terms of perceived ease of use and there is an experience of the motivation condition in terms of perceived usefulness. Proper online support and tracking feature should be provided in the shopping site so that the user gets confidence and he/she is also at ease while using the shopping site. Also, website quality and information integrity are important variables for the website designers and online retailers (Bolar and Shaw, 2015).

Liao, Lin ,2006 stated that online Shopping sites can operate at different cumulative functional levels namely Informational, Communicative and Transactional. At the informational level, the site provides information about the different products and services. At the communication level there is interaction limited to email, static enquiries and information updates. At transactional level, selection of the product, making an order and payment transactions can be conducted. However, value proposition to the customer at the transactional level of online shopping site is the highest. At the transactional level, there are various functionalities to be supported and other concerns associated with the functionalities emerge.

Tsao and Tseng, 2011 stated that electronic service quality has a positive effect on the brand equity of the website, i.e., the more satisfactory the service quality, the stronger the brand equity. Greater the degree of website brand equity perceived by online shoppers, the lower the degree of perceived risk. Apparently, website brand equity boosts online shoppers' confidence, which reduces uncertainty in online transactions. The brand equity of the website, as expected, had positive influences on customer value. Through perceptions of increased website brand equity, customers gradually accrue positive associations to themselves. Such associations include utilitarian benefits such as time-saving, high utility, and bargain pricing; and, hedonic benefits such as pleasant and willingly protracted shopping experiences. Similarly, in a study conducted by Hung, Tsang, 2010, Content and stylistic features (e.g. aesthetics and navigational usability) of employment websites can enhance job seekers' attraction to the organization. The focus on content issues has dominated traditional non-web-based recruitment research for years Generally, job seekers are highly interested in information such as compensation, organizational culture, and job previews. Meanwhile, such information could be easily disclosed on organizational websites, and could enhance job seekers' attraction to the organization. In an online context, the exposure to the product is mediated by Information technology. Thus, it is intuitive that online buying would be influenced by not only the product characteristics but also by the website characteristics (Madhavaram and Laverie 2004). How a user reacts to an online shopping environment is often dictated by the nature of the consumer task, which ranges from goal-directed to open-ended (Hoffman and Novak 1996).

OBJECTIVES OF THE STUDY:

This paper is intended to achieve the following objectives:
• To explore the critical website characteristics of online shopping.
• To determine the influence of critical website characteristics on online shopping adoption.

RESEARCH METHODOLOGY:

This was an empirical study utilizing exploratory cum descriptive type of research design for gaining the background information. For the present study, purposive sampling method was employed for collection of the primary data. Primary data were collected through structured questionnaire. This study is based on the large sample. The entire sample was collected from Mumbai. A total 380 questionnaires were distributed to the different areas of the Mumbai city. Out of 380, 360 questionnaires were returned from the respondents. After reviewing the received questionnaires 20 questionnaires were not appropriately filled up by respondents. So, finally 340 questionnaires were usable for analysis purpose.

Measurement:

As measures are having direct linkage with the result of the study, it is very much important that measures are taken carefully. The questionnaire was divided into two sections. First section includes Demographic

Information (Age, Gender, Income, Education, Employment status). In Second section the questions are related to various website characteristics which influence the consumer buying intention.

Statistical Techniques:

Socio-demographic profiles of respondents were analyzed using frequency distribution. Reliability of the construct was checked by applying Cronbach's alpha. Further to explore the manageable level of dimensions, factor analysis using principal components method of factor extraction with varimax rotation was used. Apart from these, item analysis, linear regression analysis technique was used for determine the influence of various dimension of website characteristics on online shopping adoption of consumer.

RELIABILITY:

When we are selecting scales to include in our study it is important to find scales that are reliable. There are many different aspects to reliability. One of the main issues concerns the scale's internal consistency. This refers to the degree to which the items that make up the scale 'hang together'. Are they all measuring the same underlying construct? One of the most commonly used indicators of internal consistency is Cronbach's alpha coefficient. Ideally, the Cronbach alpha coefficient of a scale should be above 0.7. The Cronbach's alpha values above 0.6 or more are considered very good for research instrument testing and moreover values above to 0.5 can be considered for further analysis (Nunnally 1978). The Cronbach's alpha for the 18items scales used in this study is 0.760 which is good enough suggesting that the scale is reliable.

Table 1: Cronbach's Alpha Values for all the measures

Description	No. of Items	Cronbach's Alpha
Critical website characteristics of online shopping	18	0.760

DATA ANALYSIS:

The online survey yielded 340 responses. Table 2 shows the sample characteristics of the respondents.

Table 2: Sample demographics (n= 340)

Items	Description	Frequency	Percent	Cumulative Percent
Gender	Female	144	42.4	42.4
	Male	196	57.6	100.0
Age	Up to 18	12	3.5	3.5
	18 to 35	226	66.5	70.0
	35 to 50	77	22.6	92.6
	above 50	25	7.4	100.0
Education Level	Up to 12	57	16.8	16.8
	Graduate	171	50.3	67.1
	Post Graduate and above	112	32.9	100.0
Current employment status	Full time employment	243	71.5	71.5
	Part time employment	18	5.3	76.8
	Self employment	15	4.4	81.2
	Unemployed	25	7.4	88.5
	Student	39	11.5	100.0
Income level	10000 to 25000	132	38.8	38.8
	25001 to 40000	110	32.4	71.2
	40001 to 55000	48	14.1	85.3
	55001 and above	50	14.7	100.0

The demographics indicate that most of the respondents were between 18 and 35 years old, and mostly male. In term of the education level, most of the respondents were of graduate and post graduate level categories. Almost 70% of the respondents belonged to full-time employment category. Almost 85% of respondents were in the earning bracket of 10000to 25000 and 25001 to 40000 monthly.

FACTOR ANALYSIS:

In order to judge the suitability of the factor analysis there are two criteria – sample size and KMO index. The convention is that there should be at least 5 cases for each variable. Thus, for our study it should be at least 80 while our actual sample size is 340. Two statistical measures to help assess the factorability of the data are Bartlett's test of sphericity (Bartlett, 1954), and the Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy (Kaiser, 1970). The Bartlett's test of sphericity should be significant ($p<.05$) for the factor analysis to be considered appropriate. The KMO index ranges from 0 to 1, with .6 suggested as the minimum value for a good factor analysis.

Table 3: KMO and Bartlett's Test Results

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		.851
Bartlett's Test of Sphericity	Approx. Chi-Square	3421.642
	Df	276
	Sig.	.000

From the above table it is clear that in our case the KMO index is 0.851 which is also large (> 0.05) and more than the required value of 0.6. For Bartlett's test the chi-square value is 3421.642 with 276 d.f and is statistically significant at $p < 0.05$. Hence, for the purpose of our study the factor analysis is suitable. Principle Component Analysis has been applied to extract the factors underlying the data structure. The result is shown in the table no. 4. The six components taken together, for each component, eigenvalues exceed 1.00, explain 66.8% of the variance. Thus, the way the variance is distributed among the factors changes. After rotation still, the number of factors remains at six.

Table 4: Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	7.254	32.42881	32.42881	7.254	32.42881	32.42881
2	2.259	10.0988	42.52761	2.259	10.0988	42.52761
3	1.635	7.309223	49.83683	1.635	7.309223	49.83683
4	1.55	6.929232	56.76606	1.55	6.929232	56.76606
5	1.164	5.20363	61.96969	1.164	5.20363	61.96969
6	1.091	4.877286	66.84698	1.091	4.877286	66.84698
7	0.968	4.327417	71.1744			
8	0.882	3.942957	75.11735			
9	0.803	3.589789	78.70714			
10	0.77	3.442264	82.14941			
11	0.677	3.02651	85.17592			
12	0.641	2.865573	88.04149			
13	0.533	2.382762	90.42425			
14	0.509	2.275471	92.69972			
15	0.468	2.092181	94.7919			
16	0.428	1.913362	96.70526			
17	0.385	1.721132	98.4264			
18	0.352	1.573606	100			

The factor analysis result is reproduced in table no. 5. It shows the factor loading of each variable on all the Six factors. Factor loadings are simple correlations between variables and the factor. Varimax rotation has been used as it maintains the independency of factors.

Table 5: Factor Analysis Results

Items	Factor loading					
	Factor 1	Factor 2	Factor 3	Factor 4	Factor 5	Factor 6
The website has clear layout	.738					
The website provides matching photos for context	.726					
The website has appropriate contrast between background and text.	.725					
It is easy to assess information from the website.		.722				
The website provides items categories.		.712				
The website provides shorting and filtering option		.696				
The information offered on the website is updated regularly			.786			
The website provides latest product range			.761			
The website is free of faulty and pirated product			.742			
The website provides links for relevant information of company and distributors			.687			
The website provides interactive function (i.e. message board) by which online visitors can actively communicate with each other				.846		
The website provides online consumer community where online consumer can share experiences and feedback with other consumers				.715		
The website provides privacy statement					.818	
The website provides third-party security seals					.730	
The website provides price comparison function						.787
The website provides membership bonus collection for free gift						.778
The website provides special offers						.730
The consumer purchase can be paid by installments using credit card						.644

The six factors that have been extracted are primarily account for the online shopping website features:
1. **Visual appearance**: It is the first and the most important website characteristics that determine the online shopping adoption of consumer. It explains 32.42% of the total variance explained. This factor consists of three items related to website layout, color display and pictures of the products. Most of the consumers prefer online shopping because it provides lots of verities of product as well as wide assortment with high visual appearance. Also, consumer can purchase product any time with easy mode of payment.
2. **Ease of use**: It is the second significant factor that governs the website characteristics. It explains 10.09% of the total variance. Previous research also found that consumer indulges in online purchase because it takes less time in comparison to store and traditional shopping during purchase.
3. **Website management**: The third and most important factor which determine the consumer shopping attention towards online buying. It explains the 7.30% of variance. Quality of website design and management attracted lot of the consumers to purchase the product from online stores. These days companies are spending huge money to maintain their website and are also ensuring that it remains easy assessable site for online shopping.
4. **Interactivity:** While shopping online, website interactivity play a very crucial role for shaping the buying intention of consumer. The interactivity factor consists of two items. These two items explains the 5.20% variance.
5. **Security and privacy information:** Security and privacy information are the other next important factors of online shopping website. It explains the 5.20% of variance of the total variance. Consumer purchase product via online because they feel and consider the product are authentic as well as shopping sites also provide exchange and refund facilities for the consumer, which create a sense of security while shopping via online sites.

6. **Financial benefits:** The last and most important characteristics of website which influence the online shopping adoption of consumer is financial benefit. This factor consists of four individual items which explained almost 4.87% of variance. There are number of references in literature that mention the price and financial benefits as an input influencing the online consumer's behavior.

HYPOTHESES TESTING:

Multiple regressions were then conducted to test the hypotheses. The overall model fit for the multiple regressions was assessed by F statistics. From Table 6, it is obvious that 24.2 percent of the variance in online purchase adoption of consumer is explained by the overall model (F = 27.608, p < 0.05).

Table 6: Model Summary of regression analysis

R	.501
R Square	.251
Adjusted R Square	.242
R Square Change	.251
F Change	27.608
Sig. F Change	.000
Predictors: (Constant), VA, EOU, WM, INT, SPI, FB **Dependent Variable:** Shopping adoption	

Four independent variable; visual appearance, ease of use, website management, and interactivity had statistically significant relationship with online shopping adoption at 0.05 level. The website management dimension possesses stronger impact on online shopping adoption. Thus, Hypotheses 1, 2, 3, and 4 were supported and Hypothesis 5 and 6 were not supported.

Table 7: Results of Hypotheses testing

Hypotheses	Coefficients[a]				
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.628	.184		8.824	.000
Ho1: Visual appearance feature of website online service is positively influence the online shopping adoption of consumer	.094	.042	.112	2.227	.026
Ho2: Ease of use feature of website online service is positively influence the online shopping adoption of consumer	.082	.034	.107	2.409	.016
Ho3: Website management feature of website online service is positively influence the online shopping adoption of consumer	.162	.037	.202	4.356	.000
Ho4: Interactivity feature of website online service is positively influence the online shopping adoption of consumer	.074	.032	.102	2.349	.019
Ho5: Security and privacy information feature of website online service is positively influence the online shopping adoption of consumer	.094	.052	.097	1.806	.071
Ho6: Financial benefits feature of website online service is positively influence the online shopping adoption of consumer	.191	.049	.212	1.885	.068

a. **Dependent Variable:** Shopping adoption

In the study, there is a significant and positively influence the visual appearance, ease of use, website management, and interactivity and online shopping adoption of consumer. Visual appearance and Ease of use are an important high task-relevant cue. Ease of use of the website allows the customer to easily access the products, there is an organized layout, consumers can easily navigate the site, and learn how to use the site.

CONCLUSION:

In a competitive market, new form of shopping mode has been evolved due to the technology advancement. Online shopping market possessed a strong market share in the modern retail format. Also in an ever-increasingly competitive market, it is important to understand how consumers make a decisions regarding online shopping. Although many excellent studies have been devoted to online shopping, but very few are related to Indian context. This study has been explored the six important online website characteristics which influence online shopping adoption in Indian context. These six factors are visual appearance, ease of use, website management, interactivity, security and privacy information and financial benefits. This study also reveals that visual appearance, ease of use, website management, and interactivity are positively influenced the online shopping adoption. The findings reinforce the need to improve the security and privacy information as well as financial benefit factors. Although many previous study has been explored that financial issue and benefit is positively influence the online shopping adoption. This study has some limitation regarding the methodological parts. Basically the sample has been collected from different parts of the Mumbai city hence results cannot be generalized. The results may be varying in different part of India from same construct. Also due to the language barrier, some respondents were hesitant to furnish required information, although they were made comfortable by translating the questions in the language they understand but this may have resulted in to semantic barrier affecting the quality of response. Further this study provides initial findings related to exploration of the website characteristics which influence the online shopping adoption. However, this study only explored six factors. Thus, future study can explore some other dimension that are not covered in the study. Besides all respondents were internet savvy and sufficiently educated. Future research might examine the diverse internet users such as older, less internet savvy and less educated.

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