

Factors Affecting Consumer Online Purchasing Behavior: A Review



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ABSTRACT

This systematic review article focuses on the factors that lead to consumer behavior in online shopping. Online shopping is generally a popular shopping platform for consumers. Consumer behavior in online shopping is different from the retail market where he/she has access to an item on online shopping sites that is quickly replacing traditional or physical stores. Consumers usually spend hours shopping online for sale, and consumers often simply connect to the cart without making any purchases. Accordingly, the present studies have analyzed a large number of past researches into factors that contribute to consumer behavior in online shopping. As a result, the search efforts resulted in a total of 24 papers, which can be systematically analyzed. In particular, the review aims to articulate two key themes, internal and external, based on thematic interpretations. Based on the literature reviewed, it listed 23 attributes for the assessment of consumer purchase behavior, with 8 factors correlated with external factors. The remaining 15 factors, on the other hand, are related to internal factors. The research is intended to educate organizations and researchers about influential consumer online shopping behavioral factors.

Key words: Consumer Behavior, Online Shopping, Internal, External

1. INTRODUCTION

Throughout the e-commerce business cycle, the consumer uses the internet for several reasons and purposes, such as: searching for product features, pricing or feedback, choosing goods and services via the internet, purchasing, making payments or any other means accompanied by the delivery of the appropriate product via the internet, or any other means and, last but not least, sales service. The internet has grown in recent decades into a massive global marketplace for the exchange of products and services. The internet has been adopted as an essential medium in many developed countries, offering a wide array of products with 24-hours availability and full area coverage. Internet transactions have long been embraced in developing countries, and the phenomenon is

becoming more common in their respective local populations. Similarly, we found in Malaysia that the pattern of online shopping has been rising year after year. This statement supported by statistics from [1] under which there are reportedly 16.53 million users of e-commerce in Malaysia. The study of consumer's online shopping behavior has been one of the essential e-commerce research priorities in the last decade [2].

Online research on consumer behaviors has been carried out in a wide range of areas, including IT, marketing, management science, psychology, and social psychology. According to [3], consumer behavior requires the analysis by individuals, associations, or organizations of their system of choosing, obtaining, using, and disposing of goods, services, interactions or ideas to meet the desires of the consumer and the effect of these processes on the consumer and society. Online shopping behavior (also called online shopping behavior and Internet shopping/purchasing behavior) refers to the Internet method of buying goods or services.

Before buying any product via an online platform, consumers need to know the factors that could influence their purchasing behavior because those factors will determine whether or not consumers would buy the product. Some consumers may have the intention to make a purchase but, owing to the interception of internal factors such as the poor perception of the goods by consumers; it would then cause the said consumers to avoid making a purchase. As stated by [4], it is recognized that online shopping attitudes might be categorized to give the consumer either a positive or a negative outlook, specifically on issues related to the conduct of the Internet purchase. This research paper seeks to identify the review factors that lead to consumer behavior in online shopping and establish the factors influencing consumer online purchasing behavior.

1.1 Consumer Behavior

Consumer behavior is a dynamic and effective decision-making mechanism that involves physical activity in assessing, purchasing, utilizing, or disposing of goods and services. It consists of an analysis of what product the consumer would purchase, why the consumer would buy such a product when the consumer would buy the product, where

the consumer would buy the product, how often the consumer would buy the product, and how much the consumer would use the product. How do external factors and internal factors could influence consumer online purchasing behavior? According to [5], the external influences could be categorized into five sections, such as demographics, socioeconomic, technology, and public policy; culture; sub-culture; reference groups; and marketing. Instead, internal factors come from several psychological mechanisms, including behavior, thinking, perception, motivation, self-image, and semi-iotics. Another crucial issue derived from the report [6], in which authors stressed that the behavior, based on internal and external factors, of individual consumers and groups of consumers might differ. Some examples of such factors include the consumers personalities, psychological and social drives, which could shape the decision-making and the actual purchase behavior. As presented by [7], the connection between consumer behavior and marketing strategy is about raising the probability and the frequency of buyer behavior. In justifying the researcher's proposition, it is essential to understand the consumers and recognize the consumers needs and desires. As highlighted by [8], it is understood that human needs and motivations are inextricably linked and that the relationship between them is so intertwined that it becomes challenging to pinpoint the precise difference which may characterize them. For instance, consumers might want to buy new jackets to protect them from cold weather. Still, in reality, it would be their sincere desire to accord to the latest fashion trend that has given a more significant weightage to their decision-making process in purchasing such jackets. Also, it is essential to note that the interpretation of consumers desire to buy could also be influenced by existing advertisements, as highlighted by [9]. Thus, such decisions to purchase would be determined by various personal traits found from the said advertisements that might be related to consumers specific needs. This paper presents factors affecting consumer online purchasing behavior: a review. The next part of this paper would illustrate the methodology and material used in this systematic literature review.

2. METHODS

It is a review paper that extracts research papers and doctoral thesis from tools, including Google Scholar, ScienceDirect, and Research gate. The papers and articles are classified according to the author, title of the research, factors leading to consumer behavior, and year. This paper includes 24 articles on factors contributing to consumer behavior when shopping online. Table 1 provides an overview of numerous research studies conducted to examine factors that contribute to online shopping consumer behavior. Table 2 is a matrix analysis for 24 articles; we deduced that 23 attributes had been continuously used by other researchers to measure consumer purchasing behavior; 8 factors are associated with the external elements, while 15 factors are with the internal factors. Based on our analysis, vendor/service/product characteristic (VSP) is the most fundamental external factor.

According to [18], the concept of VSP may be expanded to include relevant specifics of internet stores such as the goods they offer and the services they provide to support online sales purchases. Furthermore, the survey conducted by [30] stated that she discovered about 16 over 35 previous findings had examined the relationship between vendor/service/product characteristic/consumer services against other factors. From this study, it was shown that this element was recognized as dominant in the consumer's shopping actions. For example, consumers should weigh factors such as the availability of retail shops, the efficiency of online services, the credibility of the vendor, and even the public's product testimonials when determining the requirements of the right vendor to buy goods from them.

Meanwhile, consumers would evaluate the quality of services offered based on the accessibility to contact vendors and the ability to provide satisfying responses in catering to consumer requests. In considering the aspect of product characteristics, consumers would usually evaluate the quality of the product, the price of the product, the product availability, and the product variety. The argument can be confirmed by a survey conducted by [10], which collected 100 survey responses from Pakistani consumers, which led to the conclusion that vendor-related factors would, in fact, influence consumer behavior towards online purchases of goods.

Meanwhile, in comparing and analyzing the internal factors, we observed that trust and security would be the ultimate component between the internal factors. Security issues would always be continuing pressing matter among consumers when it comes to online shopping. Their concern would mostly be due to the possibility of misusing details as provided by consumers for marketing purposes and the possibility of abusing the usage of payment details by an external and unauthorized party. Therefore, vendors who opted to sell products through an online platform should initiate in generating ideas and methods through the advancement of technology in protecting web transactions and preventing such abuse from happening to consumers.

A survey done by [13] could illustrate to what extent would such concern had impacted on consumers. The researcher had collected questionnaires from different clusters, namely, 140 teachers and students, while another 70 polls were from the public of Saudi Arabia. From this survey, it demonstrated that 55% of the respondents felt secured and were confident to make purchases online as they placed a higher degree of trust towards the online shopping platform. Even so, it was observed that about 30% of the respondents were not convinced that online payment transactions were secured while the remaining 15% of the respondents took a neutral stance when asked about online shopping. Nevertheless, based on the finding, it can be concluded that most of the respondents from Saudi Arabia provided a positive attitude and reaction by feeling secured and confident towards online shopping.

Table 1: Overview of Selected Research Paper

Paper ID	Author	Title of The Research	Factors Leading to Consumer Behavior	Year
P1	Hooria Adnan	An Analysis of the Factors Affecting Online Purchasing Behavior of Pakistani Consumers	Perceived Benefits Perceived Risk Hedonic Motivation Psychological Factors Website Design	2014
P2	Hashim Shahzad	Online Shopping Behavior	Financial Risk Product Performance Risk Delivery Risk Trust & Security Website Desing	2015
P3	Syuhaily Osman Benjamin Chan Yin-Fah Bei Hooi-Choo	Undergraduates and Online Purchasing Behavior	Socio-Demographic Attitude, Purchase Perception Website Quality	2010
P4	Nahla Kalil	Factors affecting the consumer's attitudes on online shopping in Saudi Arabia	Privacy Factor Emotional Factor Social Factor Psychological	2014
P5	Mohammad Hossein Hossein Rezaei Mojtaba Nourbakhsh Amir Poursaeedi Ahmad Reza Asadollahi	An Analysis of Factors Affecting on Online Shopping Behavior of Consumers	Financial Risk Product Risk Attitude, Return Policy	2012
P6	Ujwala Dange, Prof. Vinay Kumar	A Study of Factors Affecting Online Buying Behavior: A Conceptual Model	External Environment Demographics Personal Characteristics Vendor/Service/Product Web Site Quality	2015
P7	Hana Uzun, Mersid Poturak	Factors Affecting Online Shopping Behavior of Consumers	Price Of Product Perceived Risk Web Design Delivery Time Last Expereince Influence Of Trust (Safety)	2014
P8	Hadi Bastam Vahideh Tabasi Vahidreza Kouchakzadeh Mozhgan Faraji	A Study of Factors Affecting Consumer Buying Behaviour in Online Shopping (Case Study: Digikala Online Store)	User Interface Quality Security Perception Product Information Quality Saving Money Variety Of Choices	2018
P9	Zahid Ahmeda, Ling Su Kalsoom Rafique Sher	A study on the factors affecting consumer buying behavior towards online shopping in Pakistan	Perceived Benefits Domain Specific Shopping Orientations	2017
P10	Vilasini Jadhav Monica Khanna	Factors Influencing Online Buying Behavior of College Students: A Qualitative Analysis	Availability, Low Price , Promotion, Comparison, Convenience, Customer Service, Perceived Ease Of Use, Attitude, Time Consciousness, Trust And Variety Seeking	2016
P11	Kaur Harmanjot Kochar Roopjot	A Review of Factors Affecting Consumer Behavior towards Online Shopping	Cultural Personal Psychological	2018
P12	Anirudha Sanker Roy	Consumer Purchasing Behavior Towards Online Shopping: An Empirical Study On Othoba.com	Pricing & Payment Method Product & Quality Trust Service	2019

Table 1: Continued Overview of Selected Research Paper

Paper ID	Author	Title of The Research	Factors Leading to Consumer Behavior	Year
P13	S. K. Gamage, Lakmini V. K. Jayatilake	Factors Influencing on Consumer Attitude towards Online Shopping: An Assessment of Research	Website Quality Consumer Life Style Previous Online Shopping Vendor / Service Product Characteristic	2019
P14	Dipti Jain, Sonia Goswami, Shipra Bhutani	Consumer Behavior towards Shopping: An Empirical Study	Perceive Risk Perceived Enjoyment Perceived Usefulness Perceived Ease Of Use	2014
P15	Rizwana Bashir Irsa Mehboob Waqas Khaliq Bhatti	Effects Of Online Shopping An Empirical Study Of Pakistan	Trust Convenience Time Product Variety Privacy	2015
P16	Mutaz M. Al-Debei Mamoun N. Akroush Mohamed Ibrahim	Consumer attitudes towards and perceived web quality	Trust Perceived Benefits Perceived Web Quality Electronic Word Of Mouth (Ewom)	2014
P17	Guo Jun Noor Ismawati Jaafar	A Study on Consumers' towards Online Shopping in	Perceived Usability Perceived Security Perceived Privacy Perceived After-Sales Perceived Marketing Mix Perceived Reputation Consumers' Attitude T	2011
P18	Payal upadhyay Jasvinder Kaur	Analysis of Online Shopping Behavior of Customer in Kota	Demographic Perceived Risk The Reputation Of Retailer Consumer Orientation Price Type Of Access	2016
P19	Jayendra Sinha Jiyeon Kim	Factors affecting Indian consumers' online buying behavior.	Financial Risk Product Risk Convenience Risk Delivery Concern Return Policy	2012
P20	Hani A. Jawa Kamelia Chaichi	Factors Influencing Consumer Behavior Towards Online Shopping in Saudi Arabia	Website Design Quality Perceived Trust Perceived Convenience Advertisement & Promotion	2015
P21	Shailesh B Badre	Study on Factors Affecting online Shopping Behaviour of	Website Design Website Reliability Customer Service Privacy & Security	2020
P22	Matthew Tingchi Liu James L. Brock Gui Cheng Shi, Rongwei Ting Hsiang Tseng	Perceived benefits, perceived risk, and trust: Influences on consumers' group buying behaviour	Perceived Benefit Perceived Risk Trust	2013
P23	Na Li and Ping Zhang	Consumer Online Shopping And Behavior: An Assessment	External Environment Demographics Personal Characteristics Vendor/Service/Product Web Site Quality	2002
P24	Nazia Tahsina Khan Shahreen	Factors Affectiang the Attitude toward Online Shopping: An Empirical Study on Urban Youth in Bangladesh	Trust Security External Environment Price Product Last Experience	2017

2.1 Conceptual Model

As shown in Figure 1, it is a conceptual model for categorizing consumer purchasing behavior among external and internal factors. They analyzed these variables to identify the pattern of their online shopping conduct. It was clear to the public that the internet created a global shopping movement that eventually changed society's way of purchasing products and services. There had been several studies reviewing the factors of consumer purchasing behavior towards online shopping.

According to [18], how consumers behave towards purchasing products have been a growing concern for sellers. The author emphasized the importance of focusing on critical factors in the study of consumer purchase behavior. In evaluating consumer buying behavior, he also found that factors have increased market weight and attention to provide sellers with the ability to offer excellent website conception, website efficiency, user service, personal privacy, and protection.

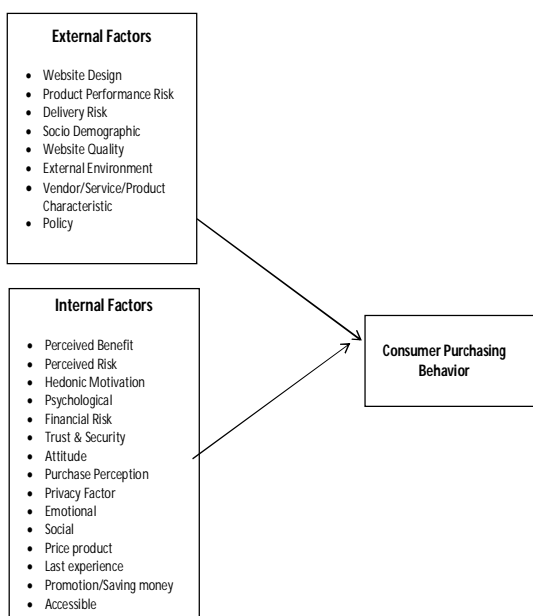


Figure 1: Conceptual model for external and internal factors consumer online purchasing behavior

3. ANALYSIS AND DISSCUSSION

For this section, the study was carried out, which compiled all the 24 articles attributed and tabulated the data into a bar graph as illustrated in Figure 2, to investigate the element was commonly used by researchers to evaluate consumer buying behavior. The calculation in the figure above the bar reflects the total number of papers that used the factor as an indicator, which indicates that confidence and protection are the key

factors that could be used to evaluate consumer buying conduct.

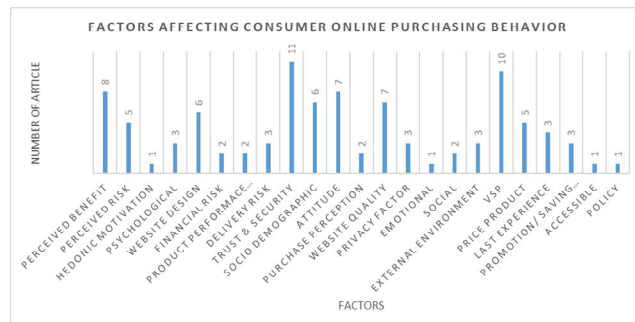


Figure 2: Factors affecting consumer online purchasing behavior

Discussions regarding the effect of trust and security on consumer purchasing behavior have been dominating research in recent years. As mentioned by [32] trust is defined as a desire of certain parties to commit the actions of other parties on the basis that the other party takes certain actions that are important to the trusting party, irrespective of the ability of the trusting party to monitor and monitor the other party. Meanwhile [11], the researcher established that trust and safety are imperative in providing a positive outcome towards consumer purchasing attitudes, especially for online shopping. In fact, [33] indicated that from their research, a breach of consumer trust would drive them to react negatively towards online shopping. On the other hand, protecting the personal details of consumers will lead them to view online shopping more positively. The acquisition of consumer trust is also a significant psychological factor that influences consumer intentions for buying online.

A survey conducted by [33] depicted that he collected 248 review responses from undergraduate students, whereby the result indicated that it was the consumer's trust in sellers and the risk taken by the sellers that would influence the consumers' attitude towards purchasing online. From this study, it shows that most consumers prefer to find sellers' ability to provide them with trust and excellent protection in particular by avoiding the risk of their details, such as their payment information, being stored in the seller's database while making online transactions.

Apart from trust and security, another factor that could profoundly affect consumer attitude towards online shopping would be the quality of consumer service. According to [28], consumer service is known to include the willingness and readiness of sellers or service providers to cater to consumers' needs, such as providing a timely response to satisfy consumers' demands, whereby this would elevate their trust towards the online sellers. Also, the sellers' ability to answer queries by the consumers could further aid them to further decide on making the right purchase for themselves.

A survey as completed by [28] (concluded that most 20–40-year-olds would have preferred to shop online due to the reliability and accessibility of the online shops' websites primarily when they can obtain more fabulous consumer service from the sellers. While there are a few researchers who have opted for financial risk to be a factor in consumer buying behavior, we agree that financial risk should be a significant component in bringing more control to consumer behavior during online shopping.

However, as stated by [36], consumers tend to have this fear of losing money through purchasing over the internet. More research has also found that such high risk perceived as above has discouraged consumers from shopping online in the future. In contrast, consumers would have a higher intent and willingness to buy online if such perceived risk were to deteriorate.

4. CONCLUSION

Online consumer purchasing behavior has many dimensions to study, and consumers behave differently in a variety of situations. This paper reviewed and analyzed current research on key factors affecting consumer purchasing behavior through online shopping. All articles emphasize the various factors that lead to consumer behavior in online shopping. The researcher identified vital elements such as trust and security and VSP (Vendor / Service / Product characteristics) that affect consumer online purchasing behavior. These factors clearly state that security is a crucial factor in the new era of digitalization that leads to consumer behavior in online shopping. Consumer behavior is a dynamic process, so creating a loyal customer is a difficult task, but with effective online strategies and a study of consumer behavior, one can achieve the desired results.

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