

FACTORS DETERMINING INDIAN CONSUMERS' ATTITUDES TOWARDS ONLINE SHOPPING

Manika Jain*
Sanjay K. Jain**

ABSTRACT

The paper aims to assess Indian consumers' attitudes towards online shopping and examine the impact of select factors like perceived usefulness, website design, perceived ease of use, perceived risks and benefits, shopping orientations, and online shopping experience. Literature has identified these as significant factors influencing consumer attitudes towards online shopping. A structured, non-disguised questionnaire was administered to 603 online shoppers to collect data on consumers' attitudes towards online shopping and the factors that determine it. Based on analysis, only four factors, viz., perceived benefits, website design, perceived ease-of-use, and online shopping experience, emerged as significant factors affecting consumers' online shopping attitudes. The paper provides implications for online marketers based on the research findings.

Keywords: Online shopping, Consumer Attitude, Shopping Orientation, Past Experience

1. INTRODUCTION

The Internet has proved to be a dynamic virtual medium for channeling flows between customers and firms. Despite this, e-commerce held a small share of India's retail trade, at about 7%, in 2023 (E-Commerce Industry Report, November 2025, IBEF). To fully tap the country's online shopping potential, it becomes imperative to identify the factors that determine consumer attitudes towards online shopping and suggest strategies to help e-marketers attract a larger number of online shoppers more frequently. Past studies reveal that consumer adoption of online shopping depends upon consumer attitudes towards online shopping (e.g., Fishbein & Ajzen, 1975; Ajzen, 1991), which in turn depend upon several internet technology and consumer related factors such as perceived usefulness and ease-of-use of internet as a shopping medium, perceived risk and benefit of making online purchases, website design, consumers shopping orientation and past online shopping experience (Davis *et al.*, 1989; Lohse & Spiller, 1998; Li *et al.*, 1999; Tan & Teo, 2000; Lee, *et al.* 2001; Mathwick *et al.*, 2001; Burke, 2002; Parasuraman & Zinkhan, 2002; Li & Zhang, 2002; Ankar *et al.*, 2003; Cheung *et al.*, 2003; Heijden, 2003; Lim, 2003; Dillon & Reif, 2004; Lee, 2009; Lopes & Galletta, 2006; Richards & Shen, 2006). Since studies investigating the impact of all these factors examined in juxta-position are lacking in the Indian context, the present study has been undertaken to fill this gap in the literature. More specifically, the study aims to assess e-shoppers' attitudes towards online shopping and examine the impact of the aforementioned antecedents posited as significant determinants of consumer attitudes towards online shopping in prior studies.

2. CONCEPTUAL FRAMEWORK

2.1 Consumer Attitude towards Online Shopping

Consumers' attitude towards online shopping may be defined as their psychological state, positive or negative evaluative feelings, related to making purchases on the internet (Fishbein & Ajzen, 1975). Behavioral models such as the Theory of Reasoned Action (Fishbein & Ajzen, 1975), Triandis' (Triandis, 1980), Technology Acceptance Model (Davis, 1989), the Theory of Planned Behavior (Ajzen, 1985), and the Decomposed Theory of Planned Behavior (Taylor & Todd, 1995) explain the adoption and usage of information technology. In all these models, attitude towards a specific behavior has been proposed as a significant factor influencing consumer decision making and reinforcing that (Engel *et al.*, 1968, 1986; Howard & Sheth, 1969; Howard, 1989; Gatignon & Robertson, 1985; Shifter & Ajzen, 1985; Bagozzi & Warshaw, 1990). In the online shopping literature, too, there has been evidence in support of the influence of consumer attitudes on the use of the internet as a purchase medium (Shim & Drake, 1990; Limayem *et al.*, 2000; Flynn & Goldsmith, 1993; Fenech & O'Cass, 2001; Goldsmith & Bridges, 2000; Chen *et al.*, 2002).

*ARSD College, University of Delhi, Dhaula Kuan, New Delhi, Delhi; Email: manika80@gmail.com (Corresponding Author)

**Department of Commerce, Delhi School of Economics, University of Delhi, Delhi

In the literature, consumers' attitudes toward online shopping have been posited as a multidimensional construct. It has been conceptualized as consumers' acceptance of the internet as a shopping medium (Jahng et al., 2001). Then, it may also refer to consumer preference for a specific online store. These two dimensions are negatively associated with the third dimension, the perceived risks associated with online shopping, such as financial risk, product risk, and concern for privacy and security (Senecal, 2000; Borchers, 2001; Bhatnagar et al., 2000). The fourth dimension is consumers' trust in online stores, which has been observed to reduce the perceived risks of online shopping significantly. Perceived control, enjoyment, and perceived membership benefits have also emerged as other important antecedents of consumer attitude towards online shopping (Koufaris et al., 2001; Cho et al., 2001). Bellman et al. (2000) examined the relationship between consumers' personal characteristics and their attitudes towards online shopping. They found that more time-constrained consumers tend to shop online more frequently. Bhatnagar et al. (2000) and Jarvenpaa et al. (2000) found that while the convenience of using the internet as a shopping medium positively impacts consumer attitudes towards online shopping, the perceived risks thereof are negatively related to consumer attitudes.

2.2 Antecedents of Consumer Attitude towards Online Shopping

Several variables have been proposed as determinants of customer attitudes towards online shopping in the online marketing literature. Through this research, we propose to study the impact of perceived usefulness and perceived ease of use of online shopping media, perceived risks and perceived benefits of online shopping, website design, consumers' shopping orientations, and past online shopping experience. A schematic presentation of the antecedent variables examined in the study, and their impact on consumers' online shopping attitudes, is shown in Fig. 2.2. (Note: The conceptual framework empirically investigated in the study is enclosed in the larger dotted square.)

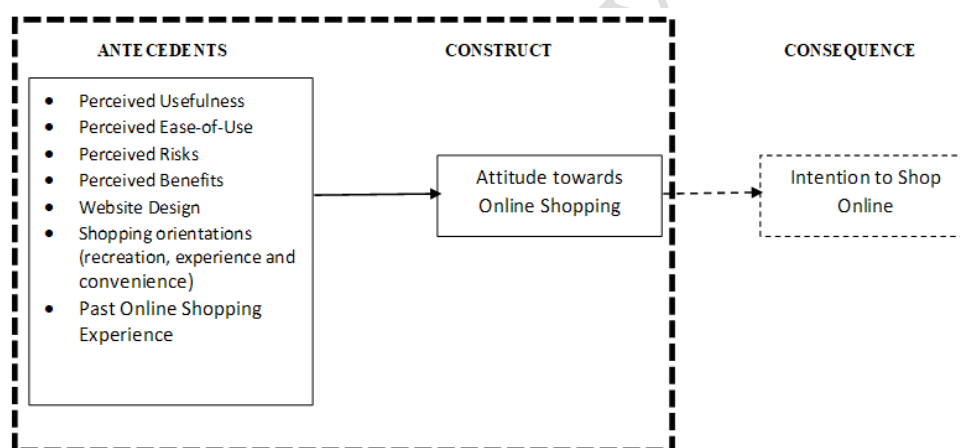


Fig. 2.2: Antecedents of Consumer Attitudes towards Online Shopping

Source: Adapted from Monsuwe et al. (2004).

- a) **Perceived Usefulness:** Davis et al (1989), Elliot & Fowell (2000), Lee et al. (2001), Cheung et al. (2003), Ramayah & Jantan (2003), Heijden (2003), Kloppping & McKinney (2004), Monsuwe et al. (2004), Richards & Shen (2006), and Lee (2009) observed a positive impact of perceived usefulness of the internet on the consumers' attitude towards online shopping. Hence, we posit:

H1: The higher the perceived usefulness of the internet as a shopping medium, the more favorable the attitude of consumers towards online shopping.

- b) **Perceived Ease of Use (PEOU):** Lee, et al. (2001) recognized that ease of information search, ordering, use and customer service influences consumers' online shopping attitude positively (Davis, 1989; Davis et al., 1989; Elliot & Fowell, 2000; Lee, et al., 2001; Cheung, et al., 2003; Ramayah & Jantan, 2003; Heijden, 2003; Kloppping & McKinney, 2004; Monsuwe' et al., 2004; Richards and Shen, 2006 and Lee, 2009). Hence, we posit:

H2: The greater the perceived ease-of-use of the internet as a shopping medium, the more favorable is the attitude of the consumers towards online shopping.

- c) **Perceived risks:** Technology, product, and vendor are significant sources of risks associated with online shopping (Lim, 2003; Su, 2003; Richards & Shen, 2006). Perceived risks associated with

return policy, delivery date, guarantee and warranty, product performance and service quality have been associated with unfavorable attitude towards online shopping (Lim, 2003; Li et al., 1999; Tan & Teo, 2000; Li & Zhang, 2002; Cheung et al., 2003; Dillon & Reif, 2004; Anckar et al., 2003; Lopes & Galletta, 2006). Hence,

H3: Online shoppers who perceive online shopping to be risky have a less favorable attitude towards online shopping.

- d) **Perceived Benefits:** Benefits such as convenience, information and transaction and delivery capabilities have been observed to influence consumer attitude towards online shopping positively (Lim, 2003; Dholakia & Uusitalo, 2002; Soopramanein & Robertson, 2003; Richards & Shen, 2006; Li et al., 1999; Tan & Teo, 2000; Li & Zhang, 2002; Cheung et al., 2003; Dillon & Reif, 2004; Anckar et al., 2003; Lopes & Galletta, 2006).

H4: Online shoppers who perceive online shopping to be beneficial have a more favorable attitude towards online shopping.

- e) **Website Design Efficacy:** Lohse and Spiller (1998), Li and Zhang (2002), Cheung, et al. (2003), Liao, et al. (2006), Chen, et al. (2004), Richards and Shen (2006); Heijden (2003) and Constantinides (2004) have found that online retail store attributes such as the number of links, image sizes, information content and presentation, search mechanism, media richness, perceived visual attractiveness, enjoyment, interface, network speed, ease of navigation, and website credibility enhance the online consumers' web experience, which positively influences their attitude towards online shopping

H5: The more effective the design and layout of the website, the more favorable the attitude of the online shoppers towards online shopping.

- f) **Shopping orientation:** Literature has classified shopping orientations as recreation/fun, convenience, and experiential (Li et al., 1999; Swaminathan et al., 1999; Richards & Shen, 2006). For recreational shoppers, shopping is a fun and leisure activity, and they are information-seekers. Convenience shoppers value convenience and time saved while shopping. Experience-oriented shoppers rejoice in the sensory aspects of brick-and-mortar shopping. Consumers' attitudes towards online shopping depend on their shopping orientations (Li et al., 1999; Swaminathan et al., 1999; Richards & Shen, 2006; Ghazali et al., 2006). Hence,

H6: Online shoppers who rank high on recreation orientation have a less favorable attitude towards online shopping.

H7: Online shoppers who rank high on experience orientation have a less favorable attitude towards online shopping.

H8: Online shoppers who rank high on convenience orientation have a more favorable attitude towards online shopping.

- g) **Past Online Shopping Experience:** It has been observed that satisfactory previous online shopping experiences result in higher amount spent on frequent online purchases (Lynch & Beck, 2001; Li & Zhang, 2002; Park & Jun, 2003; Cheung et al., 2003; Koyuncu & Lien, 2003; Yoh & Damhorst, 2003; Yang, 2005; Dillon & Reif, 2004; Jarvenpaa & Todd, 1996; Monsuwé et al., 2004; Weber & Roehl, 1999). Hence,

H9: The more satisfied consumers are with their past online purchases, the more favorable their attitude towards online shopping.

3. RESEARCH METHODOLOGY

A survey of 700 online shoppers across India was conducted to test the hypotheses. A non-probability convenience sampling technique was used to select the respondents for the study. A structured, non-disguised questionnaire was administered (in person and via e-mail) to collect responses. The response rate was 86.14%. Age-wise, 84.08% of the respondents were in the 18-25 and 26-35 year age groups. The youth are more tech-savvy and hence, more likely to shop online; therefore, their higher representation in the study sample should not be of much concern. Gender-wise, the sample was

equitably distributed, with 50% males and 50% females. The scale items from previous studies were adapted to assess consumers' attitudes towards online shopping and its antecedents. The responses were recorded on a 7-point Likert scale. Responses to the eight-item online shopping attitude scale (Chen et al., 2004) were coded as 7 for 'highly favorable attitude towards online shopping', 4 for 'indifferent', and 1 for 'least favorable attitude towards online shopping'. An average score of these responses was calculated, and the resultant variable was used as the dependent variable to study the impact of the antecedent variables on it (Jain & Jain, 2011).

Perceived usefulness was measured by a 5-item scale adapted from Davis (1989). Responses were coded as 7 for 'strongly agree that the internet is useful as a shopping medium' and 1 for 'strongly disagree'. *Perceived ease of use* was measured using a 6-item scale adapted from Davis (1989). Responses were coded as 7 for 'strongly agree that the internet is an easy-to-use shopping medium' and 1 for 'strongly disagree'. Perceived risk was measured through an 11-item scale adapted from Forsythe et al. (2006). The responses to these statements were coded as 1, indicating 'strongly perceive online shopping to be risky', and 7, indicating 'weak perceptions about the risks associated with online shopping'. *Perceived Benefits of Online Shopping* were measured through a 16-item scale adapted from Forsythe et al. (2006), where 7 indicates 'strongly perceive online shopping to be beneficial' and 1 indicates 'weak perceptions about the benefits of online shopping'.

Website Design Efficacy was measured using a 7-item scale adapted from Liu et al. (2008). Responses were coded from 7 to 1, where 7 represented 'strongly agree that websites are effectively designed' and 1 represented 'strongly disagree'. *Convenience, recreation, and experiential orientation* were measured through 3-statements scales adapted from Li et al. (1999) and Richards and Shen (2006). Responses were measured on the seven-point Likert-type scale wherein 7 represented 'strong convenience orientation', 'weak recreation orientation', and 'weak experiential orientation'. *The previous online shopping experience* was measured using a 5-item scale proposed by Dillon and Reif (2004). The responses were coded as 7 for 'highly satisfactory experience' and 1 for 'highly dissatisfactory experience'. The questionnaire was pre-tested with 50 respondents. Based on the comments received, the wording of a few scale items was modified. Reliability of each scale was assessed using Cronbach's alpha coefficient. Results are reported in Table 1. Barring the three orientation scales, the remaining scales have alpha values greater than 0.70, indicating high reliability.

Table 1: Reliability Results for Scales Used in the Study

Variable	Source	Scale Items	Cronbach's Alpha Value
Consumer Attitude towards Online Shopping	Chen et al., 2004	8	0.946
Perceived Ease-of-Use	Davis, 1989	6	0.979
Perceived Usefulness	Davis, 1989	5	0.978
Perceived Risks	Forsythe et al., 2006	11	0.926
Perceived Benefits	Forsythe et al., 2006	16	0.987
Website Design	Liu et al., 2008	7	0.985
Experience Orientation	Richards and Shen, 2006	3	0.651
Recreation Orientation	Richards and Shen, 2006	3	0.665
Convenience Orientation	Richards and Shen, 2006	3	0.610
Previous Online Shopping Experience	Dillon and Reif (2004)	5	0.985

4. ANALYSIS

The collected data were analyzed using descriptive statistics, correlation, and regression techniques.

4.1 Correlation analysis

Analysis of the data reveals that surveyed respondents hold only a moderately positive attitude towards online shopping ($M = 4.37$; $SD = 0.64$). The relationship of consumer attitude towards online shopping with each of the hypothesized antecedents was examined with the help of Karl Pearson's correlation coefficients. The results are presented in Table 4.1. All antecedent variables except perceived risks,

recreation orientation, and experience orientation (proposed relationships with attitude towards online shopping were reversed) had significant correlations with consumer attitude towards online shopping.

Table 4.1: Consumer Attitude towards Online Shopping & Its Antecedents

Variables	Mean	SD	Summary Statistics and Correlation Results
Online Shopping Attitude	4.37	0.64	
Perceived Usefulness	5.72	0.80	0.33**
Perceived Ease-of-Use	5.67	0.76	0.41**
Perceived Risk	3.10	0.88	0.40
Perceived Benefit	5.52	0.67	0.43**
Website Design Efficacy	5.64	0.79	0.46**
Recreation Orientation	2.22	0.90	0.08
Experience Orientation	2.42	0.99	0.10
Convenience Orientation	5.65	0.92	0.15**
Past Online Shopping Experience	5.62	0.84	0.25**

Note: 1. Significance level (one-tailed): ** $p \leq 0.01$, * $p \leq 0.05$

We, thus, find that except H_3 , H_6 , and H_7 (about perceived risks of online shopping and recreation and experience orientations), all other hypotheses, viz., H_1 , H_2 , and H_4 , H_5 , H_8 , and H_9 , were supported by the survey results, hence, accepted.

4.2 Regression Results

To examine the influence of antecedent variables and to assess their relative importance in explaining variations in consumers' attitudes towards online shopping, multiple regression analysis was used. VIF statistics were used to assess multicollinearity among the independent variables. Since the VIF values for each independent variable are less than 10, our data set is not at risk of multicollinearity.

Table 4.2: Consumer Attitude towards Online Shopping and its Antecedents: Regression Results

	β	t-Statistic	p-Value	VIF Statistic
Dependent Variable: Attitude towards Online Shopping				
Constant				
Independent Variables				
Perceived Usefulness	-.04	-1.04	.296	2.96
Perceived Ease-of-Use	.12**	3.22	.001	2.79
Perceived Risk	.39	17.75	.000	1.29
Perceived Benefit	.33**	8.03	.000	2.52
Website Design Efficacy	.23**	6.44	.000	2.67
Recreation Orientation	.02	0.79	.426	1.52
Experience Orientation	.09	4.29	.000	1.53
Convenience Orientation	.04	1.62	.106	1.66
Past Online Shopping Experience	.04*	1.82	.069	1.17
Model Statistics	Adjusted $R^2 = 0.57$, $F = 89.06$, $p = 0.00$			

Note: 1. Significance level: ** $p \leq 0.01$, * $p \leq 0.10$

The adjusted R^2 value of 0.57 ($p \leq 0.01$) indicates that nine antecedent variables together explained 57% of the variation in consumer attitude towards online shopping. However, only four of these variables were found to be statistically significant antecedents of consumer attitudes. Perceived benefits of online shopping emerged as the most important antecedent ($\beta = 0.33$; $p \leq 0.01$), followed by website design efficacy ($\beta = 0.23$; $p \leq 0.01$), perceived ease-of-use of the internet as a shopping medium ($\beta = 0.12$; $p \leq 0.01$), and past online shopping experience ($\beta = 0.04$; $p \leq 0.10$). Past online shopping experience is found to be only marginally significant, with a significance level ≤ 0.10 .

5. CONCLUSIONS AND IMPLICATIONS

This study examined the significance of various factors affecting consumers' attitudes towards online shopping. Online marketers may employ insights from this study to design strategies to encourage a favourable consumer attitude towards online shopping. *Consumer perception of the benefits* of online shopping emerged as the most decisive influence on consumer attitude towards online shopping. The Internet offers unique opportunities to online marketers to offer time, place, and form utilities to their consumers. *Website design efficacy* emerged as a significant antecedent to consumer attitude towards online shopping. Simple but prompt consumer interface, well-presented and accurate information, easy

and speedy navigation, minimal buffering, and comprehensive search mechanisms are some key areas where online marketers can compete for a larger market share. *Consumers' perceived ease of use of the internet as a shopping medium also significantly influences* their attitude towards online shopping. Online marketers must therefore strengthen their back-end processes to ensure ease of ordering, payment, cancellation, return, refund, and grievance redressal. *Consumers' past online purchase experience* also emerged as a significant antecedent. Online marketers are therefore advised to ensure that consumers' online shopping experiences remain on the higher end of the consumer satisfaction continuum. Consumers' shopping orientations have not emerged as significant determinants of online shopping attitude, thanks to the ever-evolving technology. There are options for try-and-buy for experience-oriented consumers (e.g., Caratlane.com, Myntra.com). For recreation-seekers, interactive websites with links to social networks (Ajio.com, Lenskart.com, etc.) are available, and for convenience-oriented consumers, there is a 24/7 shopping model (Blinkit, Swiggy, etc.).

6. STUDY LIMITATIONS AND DIRECTIONS FOR FUTURE RESEARCH

The assumptions of a research design limit its scope. This study may have limited generalizability due to the sample selection method. In the future, larger samples randomly selected from across the country or the world may be used to overcome this limitation. This research examined a selected set of antecedents of consumer attitudes towards online shopping. The impact of antecedents such as culture and customization may be examined in future studies. The mediating and moderating effects of factors affecting consumer attitudes towards online shopping may be investigated in the future. The scale employed in the present study to measure consumer attitudes comprises items that are more antecedent-specific than those that merely measure attitudes towards online shopping. This limitation may be addressed in future research. The attitudes towards online shopping in specific purchase situations and product categories can be studied in the future.

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