

Perceived Benefits of 'Online Shopping, Trust, and Safety' & Relationship with Purchase Intension: Women Customers perspective.

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Abstract: The enormous growth of the internet has led to the accelerated growth in the field of e-commerce. Online shopping with regard to its growth has more perceived benefits and reason behind the increasing percentage of sales which is directly and indirectly related to the trust and safety in online shopping and leads to purchase intention of customers. The research study is designed to examine the relationship between perceived benefits of online shopping, perceived trust and safety and purchase intention from the perspective of Indian women customer's. The cross-sectional primary data is collected from the women customers from Delhi NCR of India using judgmental sampling method. The questionnaire is developed with the help of literature review and industry experts. The structural equation modeling approach (SEM) is used to examine the cause and effect relationship between the perceived benefits of online shopping, perceived trust & safety and purchase intention from the perspective of Indian women customer's. The results of the analysis using SEM indicates that for the female customers the most important factor is the reviews from the existing users which provides the sense of trust and safety to them. The other perceived benefits of online shopping like perceived expectations, perceived usefulness, ease of use and perceived expectation and actual received also add the sense of trust and safety to the female customers. The trust and safety leads to the purchase intension for the women customers for the online shopping.

Keywords: Online shopping behavior, Women customers, Perceived benefits, Perceived expectations, Perceived usefulness, Ease of use, perceived expectation and actual received

1. INTRODUCTION

There are a huge number of individuals who are utilizing various modes on web, for shopping online through various e-commerce centers where they can purchase any item anytime. Female clients are the key players in the present situation of e-shopping pattern. The way and view towards online shopping thinking process of women is changing in all aspects just to satisfy their needs of daily basis. India is the greatest commercial centre of web clients who legitimately or in a roundabout way open up new world markets for online purchasers and vendors. Utility, accommodation, efficient, well-being, security, simple operating system and part shopping experience on web based shopping are the primary explanation for notoriety and development of e-business. Ladies are the dominant buyers and entitled for 80% of shopping for their houses (Forbes 2015, www.forbes.com). That is why, their expectation and sentiments about internet shopping matters a lot as they can influence their family members if they are satisfied (S.Tamilarasi and R. Angayarkanni, 2016). In this specific circumstance, the point of this exploration is to think about the apparent advantages of internet shopping, check trust and security and their association with purchase intension of female client's viewpoint. This examination fetches the information of

female clients from various urban areas in India with regards to apparent advantages of web based shopping, trust and security and its with purchase intensions of ladies.

1.1 Perceived Benefits

Perceived benefits is the perceived value in which customer's evaluated the merits of a product or service and its ability to meet their need and expectation, especially in comparison with its peers. (investopedia.com) April 12, 2019). Leung Y. (2013) Perceived benefits defined as beliefs about positive outcomes associated with a behaviour in response to a perceived threat.

1.2 Perceived Usefulness

Perceived usefulness is an independent construct, it is a degree to which a person believes that using a particular system would enhance their job performance. (Davis, 1989)

1.3 Perceived ease of use

Davis (1989) refers to the degree to which a person believes that using the particular system would be free of effort. The study by tyalor and stutton (2010) showed that perceived ease of use has both direct and indirect impact on intention to purchase.

1.4 Perceived Expectation

Perceived expectation is somewhat vague in terms of meaning of "should".(Parasuraman, Berry, and Zeithamal (1990. P.12).

1.5 Perceived expectation and actual

Perceived expectation is what should a consumer get and actual is what they actually received and gap between perceived expectation and actual to create a negative impact. Parasuraman, Zeithamal, and Berry (1988, p.17). Olson and Dover, 1976

2. Literature Review

Web based shopping now daily turns into another pattern of shopping in India. Individuals of India are increasingly worried about time, vitality sparing, wellbeing, security and trust. Web based shopping gives them a stage for being refreshed and getting every one of the advantages of these (Deepti Kshirsagar 2015). In the event that the purchaser's experience is great with the advertiser as far as after deal benefits then it will be a convincing purchasing for next buy and enable them to purchase progressively through Online medium. (Renuka Sharma, Kiran Melaka, Sharhank Sharma, 2014). Comfort is the most significant persuasive apparatus for purchasers to shop on the web. Indian ladies require chance free shopping, simple internet shopping knowledge, and furthermore worries about the protection and security issues of the site. Indian customers dependably like to shop from those web based shopping sites which give different shopping installment techniques. (Prashant Raman, 2014). The drivers of web based shopping choice are trust, secure exchanges and right data got. (Mittal, 2013). According to (Cheung and Lee, 2006)

point of the online customer towards web based shopping is to persuade to shop on the web, trust on web administrations, security, site protection, and accessibility of client care, helpline, locations and contact numbers, check by the outsider and the highlights of the site are the prerequisites of an online customer. John B. Horrigan (2008) expressed that online market is where practically the greater part of network access clients are shopping and more than this are the potential clients of e-shopping. The individuals who are shopping and the individuals who are potential clients both are worried about the wellbeing and security installments that has a place with the trust working among clients, as the quantity of e clients are ceaselessly developing yet at the same time they have a dread in regards to security and protection while shopping on the web. In this specific circumstance, the point of this exploration is to think about the apparent advantages of internet shopping, saw trust and security and its association with buy intension of ladies client's viewpoint. The examination catches the information of ladies clients from various urban areas in India with regards to apparent advantages of web based shopping, saw trust and security and its association with buy intension of ladies.(Sharma, 2011) recommended that online customer dependably stress over safe item conveyance, right item conveyance and right costs of the item and on the off chance that they found any mis-coordinate they begin losing the confidence on web based shopping, this disarray may prompt absence of trust in their shopping procedure since they can't feel and contact the item in web based shopping. Archana Raje, Vandana Tandon Khanna, (2012) concentrated on the administration quality, opportune conveyance, security and protection amid installment, right item conveyance are the variables impacting the e-shopping conduct of clients. Manish Dwivedi, Kumawat Mahesh, Verma Sanjeev,(2012) examined about the administrations given by e-advertiser like propelled client administrations, assortments under single rooftop, Worldwide market achieve, no time limitations, mass reach in few ticks are the elements impacting the obtaining conduct of online clients. (Nahla Khalil, 2014) found that web based shopping is the best medium to get the item and administrations for all customers uncommonly for the individuals who are physically impaired or not ready to move the closest market to get their requirements satisfied. (Kuppuraj P, 2014) talked about the utilization and significance of internet business. According to the investigation e-shopping is a huge part in the life of the present client. For purchasing anything the first inclination that strikes a chord is web based shopping, where they can get all brands, variations, decisions and in particular all days, unsurpassed open for all. (Vipin Kumar, Kadambini Kumari (2014) had learned about the mechanical developments as a piece of human's day by day schedule, disconnected or physical shopping isn't coordinating with the present life timetable of the clients. The present workplace, late working hours, 24 hour work shifts are not giving whenever to individuals go to market and purchase products with the goal that web showcase is progressively helpful in method for time deficiency, comfort, wellbeing and security, simple return, post buy administrations and so forth. Web shopping encourages towards marked item get to which isn't accessible in the nearby markets. It is additionally a totally different approach to make an incentive for clients and manufacture associations with them. (Kotler and Armstrong, 2012, 532). Determinants of client's online buy expectation: An Experimental Investigation in India expresses that the trust of the purchaser on online procedure just as the last buy involvement, enable the online client to be increasingly sure and to be an ordinary online customer and leaves a positive impression in the brain of shopper. The advertisers should focused on additional on those elements of web based shopping which leads in making fulfilled clients, since fulfillment is that factor of web based shopping, which prompts produce the repurchase aim of an Online Shopper. (Thamizhvam and Xavier, 2013). Non-online customers need to shop online items, extraordinarily the ladies and young people. Be that as it may, the dread of no touch and feel bound them to make

a stride back uniquely amid the shopping of garments, jewellery, purses and aromas (Eliasson, Lafourcade, and Smajovic, 2009). (Sharma and Mittal, 2009)- States that Indian economy is developing with a monster speed in Internet business field. Populace of India is in millions and half of it is youthful, vivacious and innovation agreeable, which acknowledge advancements and innovation in positive way because of accommodation, comfort and gigantic item decisions. Web based shopping in India demonstrates a gigantic potential for purchasers just as for online advertisers in different item classes. According to the scientist for female internet shopping is the most ideal approach to delight. (Seock and Bailey, 2007).

3. Gap in Research

Study of previous literature reveals that the bulk of existing literature is concerned with describing perceived risk factors in online marketing. Few studies have been carried out in foreign countries, but the situation is completely different in India. Delhi NCR region has early initiators and adopters of technology which shows a growing trend towards online shopping, but much less literature has been found about the perceived benefits of online shopping in relation to trust, safety and their relationship with purchase intention from women customer's prospective.

4. Need of the study

Online marketing model is one of the largest growing business model in Indian context. With the increasing popularity of online shopping, the market is escalating and justification for online shopping has become imperative for e-retailors (Zhou.et.al.2007). This paper explains the online shopping behavior of the women customers in India with the help of different perceived benefits and other related factors. This paper adds the value in the sense that in the changing scenario of online shopping how the companies can attract the women customers to increase their sales revenue.

5. Scope of the study

This particular research study covers the Women online shoppers from the Delhi and NCR area of India. These cities has maximum literate women which provide a healthy and exact database for the research study.

6. Limitations of the study

Every study has got its own limitations because researcher has time, cost and energy level constraints. Although the present research has broad domain but still suffers from limitations. The respondents of the study are from Delhi NCR only. Sample size is also small, besides this the study focuses on the perception of female online buyers only. The scope of the study includes apparels, home appliances, handbags and jewellery whereas other products are not taken in to consideration.

7. Relevance of expected results

From the business point of view it is very much important to identify the perceived benefits of online shopping from customer's viewpoint so that the online sellers can identify the factors that they must consider during dealing with customers. It also help the online marketers to make customer comfortable to shopping with and to make their clients loyal to them. As customers are the king of any market and if they have trust and feel safe during shopping then only the business can run. So the present research study has an ample scope for the online marketers.

8. Vistas for further research

This research study is concentrating on four limited categories of products and the respondents are female from Delhi NCR. The other researchers can pursue research study on Perceived Benefits of 'Online Shopping, Trust, and Safety' & Relationship with Purchase Intension online shopping behavior separately on Appealers, Jewelry, Handbags, Home appliances and other products categories as well. With this the other researchers can take other states of India and foreign countries as well. They can also pursue their researches on the perception of Male, comparison of Male and female or overall perception of customers from any specific region.

9. Research Methodology and Design

The research design of the study describing about the procedure of data collection, measurement and analysis of data. This research study is exploratory and descriptive in nature. Descriptive study is used to define and describe the perceived benefits, trust and safety among women online customers of Delhi NCR. Exploratory research design is used to explore the effect of perceived benefits, trust, safety, review of other users and perceived services factors on the purchase intention of women.

9.1 Sample design:

Delhi NCR Region includes five major cities Delhi, The capital of India, Faridabad, Gurugram, Noida and Ghaziabad. Women customers having no online shopping experience were not included in the study as respondents they are not having the knowledge and lack of awareness about the perceived benefits of online shopping. Cities objective of the research study is to relationship between perceived benefits of the online shopping, perceived trust and safety and purchase intension from the perspective of women customers. The primary cross-sectional data is collected from female customers with the help of a structured questionnaire. The sample size in the study consists of four hundred (400) female customers from NCR cities in India.

9.2 Sampling Plan

This study aims at studying the different factors explaining the perceived benefits of online shopping from women customers' perspective. The cross sectional primary data is collected from the female respondents from different cities in India. The non-probability sampling method namely *judgmental sampling* method is used to decide the female customers to be considered in the sample. A pilot survey is also conducted with 30 women customers in order to finalize the questionnaire. Few modifications are made in the statements included in the questionnaire based on the observations of pilot test results. The questionnaire includes the different statements of the selected factors in the study related to different aspects of online shopping behavior. These included statements in the questionnaires and then the primary cross-sectional data is collected from female customers of Delhi NCR with the help of a structured questionnaire.

9.3 Source of data

Data source of this particular study is secondary as well as primary data. Secondary data was collected from the existing literature reviewed from many national as well as international journals, websites, books, online database and reports. Primary data of the study was collected from March 2018- November 2018 with the help of semi structured questionnaire designed after a pilot survey conducted with 30 women customers in order to finalize the questionnaire. Few modifications are made in the statements included in the questionnaire based on the observations of pilot test results

9.4 Instrument design

The non-probability sampling method namely *judgmental sampling* method is used to decide the female customers to be considered in the sample .A pilot survey was conducted with 30 women customers in order to finalize the questionnaire. Few modifications are made in the statements included in the questionnaire based on the observations of pilot test results. The questionnaire includes 51 different statements of the selected factors in the study related to different aspects of online shopping behavior. These included statements in the questionnaires were originally identified with the help of literature review and discussion with online shopping industry executives. All the included statements are ranked on five point likert scale of 1 to 5, (1) is used for strongly disagree and (5) for strongly agree in the questionnaire. The construct validity of the scale is tested with the help of confirmatory factor analysis (CFA) method and the relationship between the different factors is used with the help of SEM method.

9.5 Data analysis and Interpretation

Data analysis is a process of converting the raw data in to a useful information and this particular research paper tries to examine the relationship between perceived benefits of the online shopping, perceived trust and safety and purchase/re-purchase intension from the perspective of women customers by applying SEM (structural equation modelling) technique

This research paper aims to examine the impact of different dimensions of online shopping facility, perceived services and review from other users on the perceived trust and safety and finally on the intention to purchase.

The structural model to be examined as shown in the figure. In the structural model the perceived benefits is a 2nd order constructs and measured with the help of four different constructs namely-
Perceived ease of use (PEOU)
Perceived usefulness (PU)
Perceive expectation (PE)
Perceived expected and actual (PEA).

The perceived services and reviewed from other users are Ist order exogenous constructs. The three constructs are supposed to influence the perceived trust and safety of the buyers of the online shopping. The higher level of trust and safety in the mind of a consumer influences their intention to purchase. The following hypothesis are assumed to be tested in the structural model-

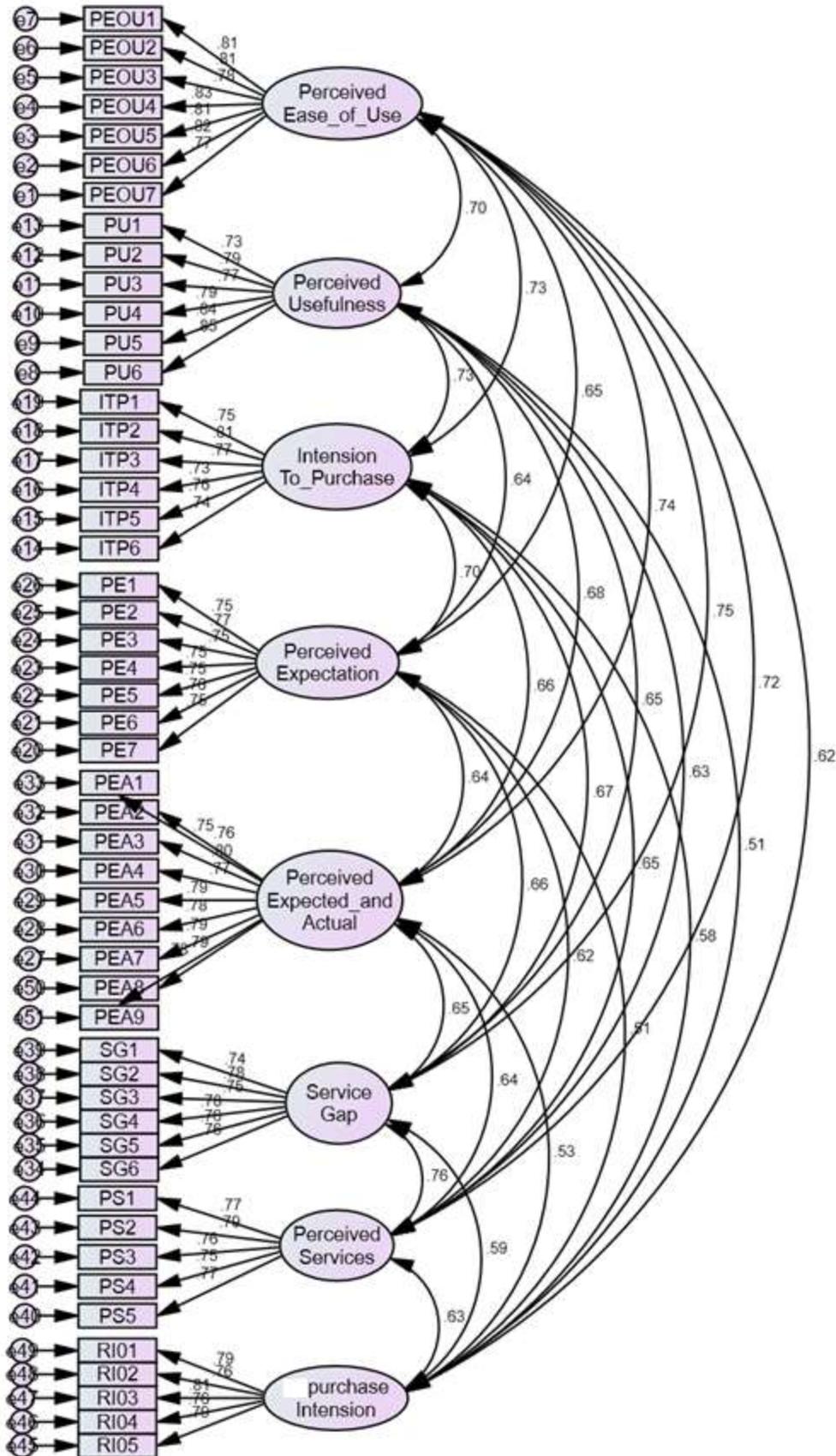
Hypothesis 1: There exist significant impact of perceived benefits of online shopping on the trust and safety with the process.

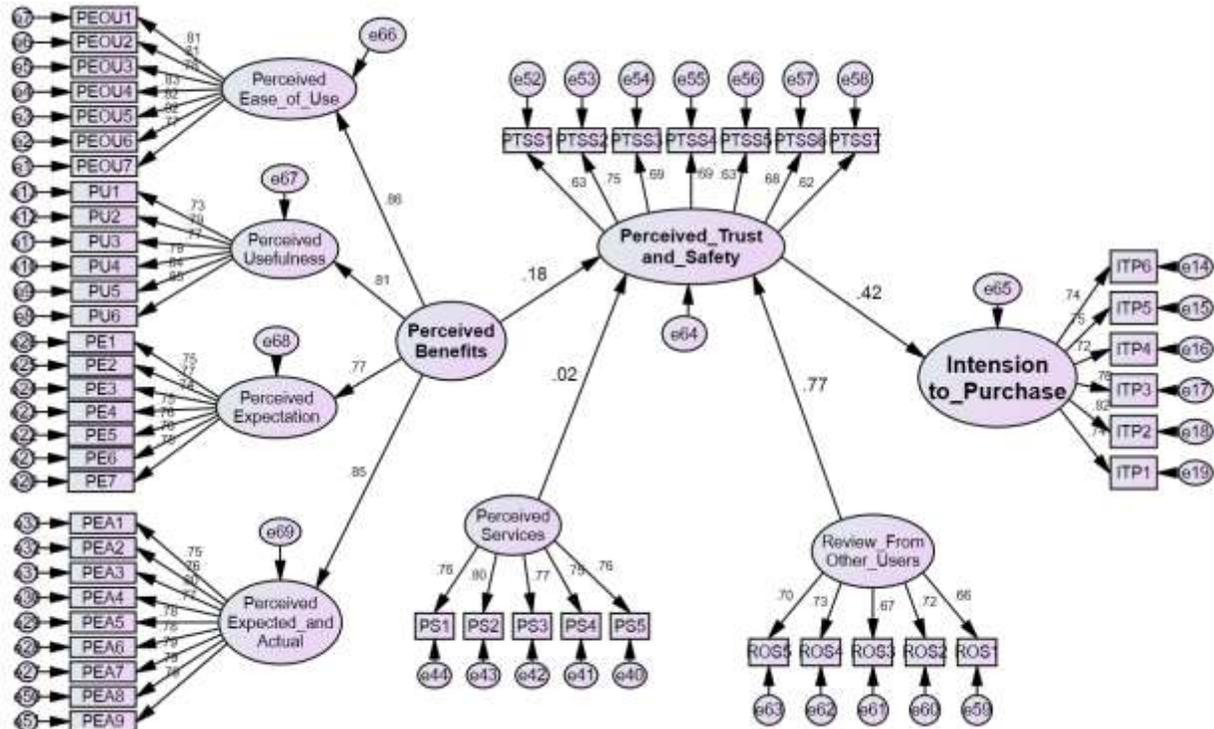
Hypothesis 2: There is a significant impact of perceived services of online shopping on the trust and safety of the purchaser.

Hypothesis 3: There is significant impact of review from other users in the perceived trust and safety.

Hypothesis 4: There is a significant impact of perceived trust and safety on the intention to the purchaser.

The above mention hypothesis is tested with the help of structural model approach the result of SEM analysis is discussed below.





Endogenous Construct		Exogenous Construct	Standardized Beta	Regression Estimate	Critical Ratio	P Value	R Square
Perceived Trust and Safety	<---	Perceived Services	.024	.018	.547	.584	61.8%
Perceived Trust and Safety	<---	Review From Other Users	.766	.751	9.588	***	
Perceived Trust and Safety	<---	Perceived Benefits	.176	.142	3.868	***	
Intension to Purchase	<---	Perceived Trust and Safety	.422	.506	6.777	***	17.8%
Perceived Ease of Use	<---	Perceived Benefits	.860	1.000			74%
Perceived Usefulness	<---	Perceived Benefits	.812	.983	12.737	***	65.9%
Perceived Expectation	<---	Perceived Benefits	.767	.830	11.308	***	58.8%
Perceived Expected and Actual	<---	Perceived Benefits	.846	.798	12.552	***	71.6%

The result indicates that the p value of critical ratio is found to be less than 0.05. In case of all the cause and effect relationship except from perceived benefits to perceived trust and safety. In case

of relationship between perceived benefits and perceived trust and safety the positive significant impact is found (a standardized loading is = 0.18).

The perceived benefits of the online shopping are successfully influences trust and safety in the mind of women consumers. It is also found that the reviews from the other users are also having a significant impact on the trust and safety for the successful completion of the transactions.

However in case of perceived services it is found that trust and safety is not related with perceived services. Comparing the standardized beta of perceived services, comparing the standardized beta of perceived benefits and review from other users it can also be concluded that the reviews from other users are more helpful in influencing the trust and safety of the product and services purchase through online shopping.

Finally the ITP (Intention to purchase which is considered as a endogenous construct is found to be significantly influenced by perceived trust and safety of the online shopping.

In other words the purchase intention in case of online shopping is significantly caused by the perceived trust and safety. Higher the level of trust and safety high will be intention to purchase.

The stastical fitness index of the structural model analysis with the help of SEM Approach is estimated and shown below.

Statistical Fitness Indices	CMIN/df	GFI	CFI	NFI	RMSEA
Value	1.856	0.819	0.916	0.835	0.046

The results indicates that the CMIN/df statistics value is found to be 1.856 which is lower than the required value 3, GFI statistics is 0.819 (higher than the required value of 0.8), CFI statistics is 0.916 (higher than required value of 0.9), NFI 0.835 & RMSEA 0.064 (less than the required value of 0.08). Thus it can be concluded that the examined structural model is statistically fit and can be journalizes for understanding the behaviour of women consumers in case of the online shopping.

10. Conclusion and Discussion

In the present scenario internet shopping is significantly rising especially in the context of females. In Delhi NCR region, women are actively participating in jobs & businesses etc. Thus there is scarcity of time at their end and difficult to indulge in physical purchases. Therefore there is increasing trend for doing online shopping among women in this region. In this study the researcher examined the relationship of perceived benefits, perceived services, review from other users, perceived trust and safety and their effect on intension to purchase among online female shoppers in Delhi-NCR region. The present paper concludes that perceived benefits leads towards generating the perceived trust and safety of customers as well review from other users also leads the trust and safety among female clients. These two are leading to generate their intention to purchase towards online mode to satisfy their needs and to match up with their expectations. In this study, perceived benefits consist of perception regarding ease of use, usefulness, expectation and actual benefits and experiences of past purchases. Female purchasers are least concerned about perceived services (i.e. 0.02) but are more concerned about perceived trust and safety of delivered product (i.e. 0.42) and purchase review of other clients 1(i.e., 0.77). Thus the researcher concludes that the online purchase is constructed just if the ladies clients are getting every single seen advantage, saw trust and security.

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