

Consumer Online Buying Decisions: A Critical Appraisal of Literature

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Abstract

Since last two decades buying of goods and services from online stores using Internet started off. But players of this industry could reach to the general public residing in second and third category Indian cities in recent past only. Now companies are eagerly interested in understanding the factors affecting Indian consumers so that their needs and wants can be understood and served profitably. This research paper is an attempt to critically evaluate those factors which affect consumer buying behavior in Indian Internet based business environment. For the purpose of coverage of topic researcher has classified the literature under three categories which are Literature related to vendor related factors, Literature related to consumer related factors and Literature related to other factors. Vendor related factors include those factors which are primarily controlled by the companies that are engaged in selling their goods and services on internet along with their intermediaries through which such sales take place. Consumer related factors have been bifurcated under two heading that are consumer demographic factors and consumer psychographic factors. Besides this there are several other factors which may affect consumer's buying decisions and they are classified as other factors. This research paper also tries to identify the gaps (if any) in the available literature of the factors affecting consumer online buying decisions.

Keywords: Online Buying, Consumer Behaviour, Marketing Mix

Introduction

Online buying, also termed as Internet buying, refers to purchasing goods or services through Internet. This type of buying is categorised under the heading Electronic Commerce (E-Commerce). E-Commerce is classified under four categories namely Business-to-Customer (B-2-C), Business-to-Business (B-2-B), Customer-to-Customer (C-2-C) and Customer-to-Business (C-2-B). Present study relates with Business to Customer (B2C) segment of E-Commerce. B2C segment comprises selling of goods and services by the E-tail companies directly to their customers. Organisations involved in selling products and

services through internet are increasing rapidly in India. At the same time interest and actual purchase transactions by retail customers are also increasing consistently. Therefore it is becoming necessary for the organisations to identify and make use of all those factors which affect consumer's online buying decisions. For the convenience and better understanding of such factors they have been classified under following three categories:

1. Literature appraisal of Vendor related Factors
2. Literature appraisal of Consumer related Factors
3. Literature appraisal of Other Factors

Literature appraisal of Vendor related Factors

At the vendor's end organisations of different nature try to fulfill the customer's demands. These organisations might be involved in the tasks of production, distribution, logistics and other related services. This heading of vendor related factors covers the efforts by all such organisations. All such organisational efforts are academically termed as marketing mix components. Hereafter researcher will try to analyse coverage and gaps of service marketing mix components in the area of electronic retailing.

i. Background of Marketing Mix

Initially in year 1948, James Culliton while describing business executives used the term 'mixer ingredients'. This term was further explained by incorporating important elements by Neil H. Borden in year 1964 (Borden, 1964). Borden included marketing mix of manufacturers by including product planning, pricing, branding, channels of distribution, personal selling, wholesale and retail segment of the trade, advertising, promotion, packaging, display, servicing, physical handling, fact finding and analysis. He has also specified four market's forces that rule the mixing of marketing elements; they are behaviour of consumers, traders, competitors and the government. McCarthy (1964) refined this further and defined the term marketing mix as a combination of all of the factors at a marketing manager's command to satisfy their target market. It carries decision about product, price, place and promotion.

Prior to that Von Stackelberg (1939) discussed the concept of action parameter which was very much similar to marketing mix. On that basis Rasmussen (1955) developed parameter theory and suggested that the four determinants related to competition and sales are price, quality, service and advertising. Mickwitz (1959) used this theory to the PLC (Product Life Cycle) Concept. Frey (1961) classified such terms under two headings. First

head was offerings (included product, packaging, brand, price and service) and second head was methods and tools (included distribution channels, personal selling, advertising, sales promotion and publicity). Lazer and Kelly (1962) suggested three elements of marketing mix- the goods and services mix, the distribution mix and the communication mix.

ii. Development of Marketing Mix

Later on, 1980 onwards, plenty of researchers proposed several new extensions into the marketing mix. Judd (1987) proposes a fifth P (people). Shostack (1977) made remarkable achievement in the area of Services Marketing. Through the paper 'Breaking free from product marketing' he claimed that Marketing purely deals with services. He said that even product marketing is part of services marketing.

Booms and Bitner (1981) made a significant work by adding three Ps (physical evidence, process and participants/ people) to the original 4 Ps to apply the marketing mix concept to services. By recognizing the special character of the services they demonstrated the importance of Environmental factors (Physical Evidence) influencing the quality perception. They also included the Participants (personnel and customers and related humans) and the Process (considering the characteristics of co-creation) of service delivery as the additional Marketing Mix factors. Therefore Services Marketing Mix became very popular in academic literature due to simplicity and richness of concept. MaGrath (1986) suggested the addition of three Ps (personnel, physical facilities and process management) which was quite similar to work of Booms and Bitner. Kotler (1986) added political power and public opinion to four P model. Brunner (1989) said that four Ps of Marketing mix elements should be extended for services by incorporating Concept, Cost, Channel and Communication Mix. He said that generalized tools of marketing are inadequate and new concepts must be developed to explain and manage

the Services Marketing. Baumgartner (1991) advised the theory of 15 Ps. Heuvel (1993) said that in case of services interaction between the service provider and the customer is crucial and has direct effect on the service quality and quality perception. According to him Services Marketing Mix includes Personnel, Product, Place, Price and Promotion. Vignalis and Davies (1994) suggested the addition of S (service) to the basic four marketing mix. Goldsmith (1999) suggested that there should be 8 Ps (product, price, place, promotion, participants, physical evidence, process and personalization). Melewar & Saunders (2000) discussed about company's visual identity in delivering services. He added a new P to the 7Ps of the Marketing Mix namely the Publications. Grove et al., (2000) opined that Services Marketing can be compared to a theatrical production. In what way service is performed is as important as what is performed. Customer experience becomes the important critical factor in this transaction. The traditional Marketing Mix does not sufficiently capture the special circumstances that are present while marketing a service. Four strategic theatrical elements Actors, Audience, Setting and Performance are part of the Services experience. He opined that these elements must be further added to the extended services Marketing Mix model of Booms and Bitner.

iii. Retail Marketing Mix Components

Ster van der (1993) said that The Marketing Mix for retailers is divided into two groups of factors the logistical factors and the commercial factors. According to him logistical factors includes Place Mix, Physical Distribution Mix and Personnel Mix whereas Commercial factors includes Product Mix, Presentation Mix, Price Mix and Promotion Mix. Rousey & Morganosky (1996) opined that retailing marketers should replace the 4Ps with the Lauterborn's 4 C's which are Customer needs, Convenience (to customer), Cost (to customer) and Communication. Kotler (2003) said that

factors like procurement and service to customer have become fundamental elements of the retailer's marketing mix. Retail marketing decision includes decisions about target Market, Product assortment and Procurement, Services and Store Atmosphere, Price Decision, Promotion Decision and Place Decision.

iv. Electronic Retail Marketing Mix Components

Peattie (1997) while analyzing e-commerce marketing mix said that the new communication and interaction capabilities will change the whole lot around marketing in many industries, yet the basic marketing concept will remain untouched. In Electronic commerce new role for the 4P's of the Marketing Mix includes Product (co-design and production), Price (higher transparency), Place (direct customer contact) and Promotion (more control of the customer, more interaction) Aldridge et al. (1997) pointed the important differences between the physical Marketing and the online marketing. He said that traditional marketing mix will remain the backbone of Ecommerce by including a new and different role in the online marketplace. Lawrence et al. (2000) added two additions (people and packaging) to four Ps in e-commerce based businesses. O'Connor and Galvin (1997) suggest that the 4P's will remain the backbone of online marketing. New technology based marketing maintains the 4P's as the fundamental planning tool in online businesses. Bhatt and Emdad (2001) said that businesses still take their strategic marketing decisions based on the four Ps. New Character of the 4P's is Product (new options of customized products), Place (any time and any location service), Price (price discrimination according to customization along with price transparency) and Promotion (personalised promotional flexibility). Allen and Fjermestad (2001) accepted that the traditional four P marketing Mix can be the base for the E-Commerce marketing and suggested the changes needed to make the model suitable for e-marketing.

He said that Product should include information and innovation, Place should include higher reach, Price will have intense competition and Promotion will have more information and direct links.

Kalyanam & McIntyre (2002) developed the e-marketing mix model. This is a construct that identifies different e-marketing functions and provides arrangement of e-marketing tools. In comparison to the traditional marketing mix their model indicates that the e-marketing mix includes 4Ps and further contributes several new elements, and directly represents personalization which is a form of segmentation as an endogenous function. The resulting e-marketing mix is presented in the following acronym: 4Ps + P2C2S3, where traditional 4P's stands for product, price, place, and promotion; P2 refers to personalization and privacy; C stands for customer service and community whereas S stands for site, security, and sales promotion. The product, price, place, promotion are already described in the traditional marketing mix. As per Kalyanam all the new elements are essential from an e-marketing perspective and they may overlap across the other elements.

Literature appraisal of Consumer Related Factors

Consumer related factors can also be under different categories. But for smooth understanding of the topic they have been classified under two categories. These are consumer physiology and economy related factors or demographic factors and consumer mental status related psychographic factors.

i. Demographic Factors: Important demographic factors and related literature is below mentioned.

Gender: Nagra & Gopal found gender as a demographic variable which significantly affects online purchase behaviour of consumers. They

stated that females are more impulsive in their buying behaviour in comparison to males (Nagra & Gopal, 2013). While analyzing online buying behaviour of customers at Singapore, Cho and Jialin (2008) found that females, in comparison to males, were less likely to trust online selling websites. Hasan (2010) conducted a research to understand attitude towards online shopping and concluded that men exhibited more positive cognitive and behavioral attitude towards online shopping than women. Accordingly few researches suggest that men exhibit more confidence and likely to shop online more than females (Chou et al. 2010). This has also been opined that men's purchase motivations are preferably utilitarian (Steenkamp et al. 1999) while women's causes of purchases are primarily social and personal motives (like change in routine etc.). Contrary to most of the above mentioned literature about women a study by Richa Dahiya (2013) revealed that sellers should keep women buyers as their target customer while framing their strategies of online retail. She opined that females shop more in online mode as compared to men therefore marketing companies should plan the policies and strategies to attract this segment in present times and also in near future plans of the company. (Dahiya R. 2012)

Income: Bagchi stated that income is positively related to online shopping tendency. It is also not surprising that online shoppers tend to earn more money than traditional store shoppers (Bagchi and Mahmood 2004). Sultan and Henrichs (2000) opined that the consumer's shopping motivation is positively related to their income level. Several other researchers (Li et al. 1999; Susskind 2004) have also opined that Income is positively related to online shopping tendency. They further confirmed that generally non-store shoppers tend to earn more money than shoppers from traditional stores. Similarly other researchers had also supported that higher the level of income results in the positive perception towards non-store shopping

(Wotruba and Pribova 1995).

Age: Schiffman in his book stated that many at times teen aged or young adults take opinion of their parents and presume that information more authentic than advertisements while taking buying decisions (Schiffman et al. 2010). In few recent findings it was also explored that parents are taking opinions and recommendations of their teen kids especially in case of online buying. (Nagra & Gopal, 2013) stated that age significantly affects online buying behaviour of consumers. Google India Study (<http://yourstory.in/2013/01/google-india-study-about-online-shopping/>) did a survey in year 2013 and they found that among all the respondents 71% were of age group 18 years to 25 years. This survey indicates that possible highest number of shoppers in India is among young internet users.

Education: Wotruba and Pribova have also stated in their findings that higher the level of education relates with positive perception towards non-store shopping (Wotruba and Pribova 1995). Venkatesh and Morris find that men are more likely to shop online than females and exhibit more confidence in online retail environments (Venkatesh and Morris 2000). Many scholars in their studies found a positive relationship between education and money consumers spent while shopping online (Li et al. 1999).

Marital Status: Thompson has stated in his studies that ladies have more power in nuclear families than complex families (Thompson, 1985). Davis & Rigaux (1974) surveyed twenty five families in Belgium on the basis of three steps of purchase process. Survey findings showed that mostly husbands took initiative in need identification and further they were even more dominant in information gathering but when it came to taking final decision family was more inclined towards taking joint decisions. Roth (2001) in his study interestingly found that wives tend to under-report their decision-making powers in household decisions especially in the cases where wife does

not work for pay or comparatively less educated than their husbands.

Occupation: In another study by Nagra and Gopal, it was concluded that occupation as a demographic variables does not have any significant effect on customer's online shopping behaviour (Nagra & Gopal, 2013). In their research on Indian students, found that most of the students preferred to purchase only low-cost items from online stores as they were not having faith on such online sellers.

ii. Psychographic Factors: Important psychographic factors and related literature is below mentioned.

Attitude: Vazquez and Xu (2009) posit that customers' attitude, motivations, and information search behavior affected their online purchase behavior. Whether this new channel will be adopted by all consumers depends upon consumers' profiles and their attitudes toward online shopping (Dholakia and Uusitalo, 2002). In several studies of internet shoppers it was found that most of the buyers generally have positive attitude towards Internet (Park and Jun 2003), they enjoy surfing on the internet.

Lifestyle: Bellman and colleagues (1999) in their publication with ACM stated that online consumers lead a wired lifestyle and are time starved. It was mentioned that possibly online consumers shop through this channel to basically use it to save their time. They seem to value their saving of time over cost savings through online buying. According to Mahi, impulse buying (hedonic value) is important factor in online shopping by Indians (Mahi and Eckhardt, 2007). On the contrary Overby and Lee (2006) in their empirical work concluded that utilitarian value is more strongly related than hedonic value to preference towards the Internet retailer and in that shopping frequency can play a moderating role.

Security of Personal Information: Ha and Stoel (2009) stated that customers give importance to

safety and experiential aspects of online shopping. Hsu et al. (2006) said that customers fear that online shopping involves exchange of confidential data. The security and confidentiality factors play a significant role in the use of online shopping Web sites. Bellman claimed non-importance of privacy of personal information by the online buyers. (Bellman et al. 1999)

Trust: Ha and Stoel (2009) also stated that customers give importance to trust and service aspects of online shopping. In the early research work by scholars in the area of online shopping trust was considered an important component and several trust based models were developed. (Hwang, Y & Kim, D.J., 2007)

Perception: Ha and Stoel (2009) state that Online Shopping is convenient and easy to use, takes about a few minutes to order things, cost the similar prices except delivery charges. Perception should be given due importance as it help in framing attitude toward the transactions.

Customer Innovativeness: Innovativeness refers to the speed and acceptability by an individual for trial of new options or novel routes (Rogers 1995). Innovativeness becomes important as online retail is comparatively of recent origin in comparison to traditional offline stores. Sultan and Henrichs (2000) reported that innovativeness of the consumer are positively related to the consumer's willingness to use online shopping medium for their purchase transactions.

Literature appraisal of other Factors

Some other factors also influence consumer online buying decisions significantly. Important factors are given below mentioned.

Culture & Social Factors: Consumers belonging to individualistic cultures found to develop a more innovative profile. They were more predisposed to shop, than persons of collective culture, from online stores (Jarvenpaa et al. 1999). Societies can

also be classified on the basis of high or low in masculine culture of society. Masculinity depicts the extent of the differences in gender roles in a society (Steenkamp et al. 1999). In a masculine culture, social gender roles can be clearly experienced different from each other. On the contrary, social gender roles generally overlap in a feminine culture. The societies believed to be high in masculinity culture tend to show higher ratio of male shoppers than a less masculine society (Shiu and Dawson 2002). Stafford (2004) executed a research in three countries USA (high masculine culture), Turkey (low masculine culture) and Finland (lowest masculine culture among three) and compared their consumer's online shopping behavior. Research findings revealed that buyers from less masculine societies (Finland) are comparatively less involved in online shopping than persons from more masculine societies (Turkey). This data is quite consistent with the earlier findings of gender pattern that males shop more than females in online shopping category. Interestingly there is no significant difference in online shopping behavior between consumers of Turkey and USA. Consumers from individualist cultures develop a more innovative profile and are more predisposed to shop via Internet than consumers from cultures which favour collectivism (Jarvenpaa et. al 1999; Steenkamp et. al 1999). Researchers have argued that individuals' attitudes tend to be group-determined, rather than individually-determined, when they are motivated to engage in a pro-social behavior by social influence (Lee 1990).

Type of Product: Scott (1976) concluded that family buying decision may vary as per product category and its importance in household purposes. Sheth also stated that role allocation in families might change on the basis of perceived importance of an article (Sheth, 1983).

Buyer's Satisfaction from Earlier Transactions: Satisfaction refers to online users' general feelings about previous online shopping experiences (Bhattacharjee 2001). Many scholars had clearly

concluded that satisfaction has a positive relationship with customer's online shopping tendency. (Devaraj et al. 2002) It is inevitable that online retailers should gain good understanding of factors impacting consumer satisfaction in online retail environment.

Gaps in Common Literature related to Consumer Online Buying Decisions

Many researchers and academicians expressed their opinions and shared their research findings for about half a century old Marketing Mix components along with service marketing mix components but relevance, richness and simplicity which are the fundamental aspects of a concept are not given by many scholars. Peattie (1997) through his model talked about co-creation but was unable to answer the challenges of e-retail during co-creation. Lawrence et al. (2000) added people and packaging in basic 4P model and ignored the process related challenges. Bhatt and Emdad (2001) focused on recreation of four P's but could not answer customer complaint and grievance redressal related questions. Allen and Fjermestad (2001) focused on recreation of four P's but they also missed the importance of human involvement and future role of participants in e-retail. Their model also lacked on personalization aspect.

Kalyanam & McIntyre (2002) tried to develop rather more comprehensive model and used the abbreviation 4Ps + P2C2S3 for including various e-retail components. This model has included several new dimensions which were not discussed thoroughly in earlier researches.

But this model had few repetitions and some noticeable lacunas as well. This model included sales promotion as a separate component which was already included in Promotion head of 4P's. This model included customer service and customer security as separate headings whereas they are purely part of Process. As Process includes services before and after sale of product along with

the service during the sales process therefore it was needed to create these different headings.

After going through the above significant gaps and challenges it appears that fundamental Service Marketing Mix Model given by Booms and Bitner (1981) maintained its relevance and coverage across the business models and formats including e-retail. Therefore it is suggested that researchers may evaluate suitability of basic Service marketing Mix Model given by Booms & Bitner and assess its applicability in the present Indian e-retail business environment.

Further majority of studies claim that male shop more than females in case of online buying. Few researchers have claimed that females shop more than males. Therefore it becomes necessary for researchers to investigate the facts in Indian environment. Regarding income there is no discrepancy. Almost all the scholars have concluded that generally online shoppers earn more than traditional offline shoppers. This can also be analysed by the researchers as in India online stores are reaching to the lower middle class section of the society. As per earlier research it is also recommended that youth buy more than their senior counterpart but with the increasing awareness and pace of increasing online retail penetration this should also be investigated again. Regarding education and online buying significant contradictory opinions are available. Similarly understanding buying decisions in families and decisions among persons of different occupations is also very difficult to judge. Similarly if persons of different attitude and different lifestyle vary in their online buying decision making should also be analysed. Earlier studies opined that customers are worried about their personal information but recent studies has exactly reverse outcome that customers are worried about their personal information. This can also be investigated by the upcoming researchers. Earlier researches were keeping trust, perception and attitude as central element in buying decisions but recent studies have also changed this

equation and they are more focused upon consumer's overall profile having his demographic and family conditions. Among various other factors including social, cultural and earlier experience and satisfaction are also important to be investigated. Extent of masculinity in the family or society or family can also be important determinant in buying decision and area for future research work. Customer's individual innovativeness, situation of buying and type of product involvement is also very important and can be potential area for future research work.

Conclusion

This article deals with analysis of literature contributed by the eminent scholars to understand consumer online buying decisions. Further this article also tries to identify the gaps and contradictory areas in the available literature of the concerned area. This article recommends the area in which further research is needed especially in Indian context as limited research has taken place in this domain. Therefore gaps have been identified and suggested for future course of action for research purposes and author suggest for testing applicability of service marketing mix components given by Booms and Bitner in the e-tail business environment to attain clarity in above mentioned gaps in the available literature.

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