# A study on factors limiting online shopping behaviour of consumers

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## Abstract

**Purpose** – This study aims to investigate consumer behaviour towards online shopping, which further examines various factors limiting consumers for online shopping behaviour. The purpose of the research was to find out the problems that consumers face during their shopping through online stores.

**Design/methodology/approach** – A quantitative research method was adopted for this research in which a survey was conducted among the users of online shopping sites.

**Findings** – As per the results total six factors came out from the study that restrains consumers to buy from online sites – fear of bank transaction and faith, traditional shopping more convenient than online shopping, reputation and services provided, experience, insecurity and insufficient product information and lack of trust.

**Research limitations/implications** – This study is beneficial for e-tailers involved in e-commerce activities that may be customer-to-customer or customer-to-the business. Managerial implications are suggested for improving marketing strategies for generating consumer trust in online shopping.

**Originality/value** – In contrast to previous research, this study aims to focus on identifying those factors that restrict consumers from online shopping.

**Keywords** Consumers, Factors, Online shopping

**Paper type** Research paper

## Introduction

Today, people are living in the digital environment. Earlier, internet was used as the source for information sharing, but now life is somewhat impossible without it. Everything is linked with the World Wide Web, whether it is business, social interaction or shopping. Moreover, the changed lifestyle of individuals has changed their way of doing things from traditional to the digital way in which shopping is also being shifted to online shopping.

Online shopping is the process of purchasing goods directly from a seller without any intermediary, or it can be referred to as the activity of buying and selling goods over the internet. Online shopping deals provide the customer with a variety of products and services, wherein customers can compare them with deals of other intermediaries also and choose one of the best deals for them (Sivanesan, 2017).

As per Statista-The Statistics Portal, the digital population worldwide as of April 2020 is almost 4.57 billion people who are active internet users, and 3.81 billion are social media

users. In terms of internet usage, China, India and the USA are ahead of all other countries (Clement, 2020).

The number of consumers buying online and the amount of time people spend online has risen (Monsuwe *et al.*, 2004). It has become more popular among customers to buy online, as it is handier and time-saving (Huseynov and Yildirim, 2016; Mittal, 2013). Convenience, fun and quickness are the prominent factors that have increased the consumer's interest in online shopping (Lennon *et al.*, 2008). Moreover, busy lifestyles and long working hours also make online shopping a convenient and time-saving solution over traditional shopping. Consumers have the comfort of shopping from home, reduced traveling time and cost and easy payment (Akroush and Al-Debei, 2015). Furthermore, price comparisons can be easily done while shopping through online mode (Aziz and Wahid, 2018; Martin *et al.*, 2015). According to another study, the main influencing factors for online shopping are availability, low prices, promotions, comparisons, customer service, user friendly, time and variety to choose from (Jadhav and Khanna, 2016). Moreover, website design and features also encourage shoppers to shop on a particular website that excite them to make the purchase.

Online retailers have started giving plenty of offers that have increased the online traffic to much extent. Regularly online giants like Amazon, Flipkart, AliExpress, etc. are advertising huge discounts and offers that are luring a large number of customers to shop from their websites. Companies like Nykaa, MakeMyTrip, Snapdeal, Jabong, etc. are offering attractive promotional deals that are enticing the customers.

Despite so many advantages, some customers may feel online shopping risky and not trustworthy. The research proposed that there is a strong relationship between trust and loyalty, and most often, customers trust brands far more than a retailer selling that brand (Bilgihan, 2016; Chaturvedi *et al.*, 2016). In the case of online shopping, there is no face-to-face interaction between seller and buyer, which makes it non-socialize, and the buyer is sometimes unable to develop the trust (George *et al.*, 2015). Trust in the e-commerce retailer is crucial to convert potential customer to actual customer. However, the internet provides unlimited products and services, but along with those unlimited services, there is perceived risk in digital shopping such as mobile application shopping, catalogue or mail order (Tsiakis, 2012; Forsythe *et al.*, 2006; Aziz and Wahid, 2018).

## Literature review

A marketer has to look for different approaches to sell their products and in the current scenario, e-commerce has become the popular way of selling the goods. Whether it is durable or non-durable, everything is available from A to Z on websites. Some websites are specifically designed for specific product categories only, and some are selling everything.

The prominent factors like detailed information, comfort and relaxed shopping, less time consumption and easy price comparison influence consumers towards online shopping (Agift *et al.*, 2014). Furthermore, factors like variety, quick service and discounted prices, feedback from previous customers make customers prefer online shopping over traditional shopping (Jayasubramanian *et al.*, 2015). It is more preferred by youth, as during festival and holiday season online retailers give ample offers and discounts, which increases the online traffic to a great extent (Karthikeyan, 2016). Moreover, services like free shipping, cash on delivery, exchange and returns are also luring customers towards online purchases.

More and more people are preferring online shopping over traditional shopping because of their ease and comfort. A customer may have both positive and negative experiences while using an online medium for their purchase. Some of the past studies have shown that although there are so many benefits still some customers do not prefer online as their basic medium of shopping.

While making online purchase, customers cannot see, touch, feel, smell or try the products that they want to purchase (Katawetawaraks and Wang, 2011; Al-Debei *et al.*, 2015), due to which product is difficult to examine, and it becomes hard for customers to make purchase decision. In addition, some products are required to be tried like apparels and shoes, but in case of online shopping, it is not possible to examine and feel the goods and assess its quality before making a purchase due to which customers are hesitant to buy (Katawetawaraks and Wang, 2011; Comegys *et al.*, 2009). Alam and Elaasi (2016) in their study found product quality is the main factor, which worries consumer to make online purchase. Moreover, some customers have reported fake products and imitated items in their delivered orders (Jun and Jaafar, 2011). A low quality of merchandise never generates consumer trust on online vendor. A consumer's lack of trust on the online vendor is the most common reason to avoid e-commerce transactions (Lee and Turban, 2001). Fear of online theft and non-reliability is another reason to escape from online shopping (Karthikeyan, 2016). Likewise, there is a risk of incorrect information on the website, which may lead to a wrong purchase, or in some cases, the information is incomplete for the customer to make a purchase decision (Liu and Guo, 2008). Moreover, in some cases, the return and exchange policies are also not clear on the website. According to Wei *et al.* (2010), the reliability and credibility of e-retailer have direct impact on consumer decision with regards to online shopping.

Limbu *et al.* (2011) revealed that when it comes to online retailers, some websites provide very little information about their companies and sellers, due to which consumers feel insecure to purchase from these sites. According to other research, consumers are hesitant, due to scams and feel anxious to share their personal information with online vendors (Miyazaki and Fernandez, 2001; Limbu *et al.*, 2011). Online buyers expect websites to provide secure payment and maintain privacy. Consumers avoid online purchases because of the various risks involved with it and do not find internet shopping secured (Cheung and Lee, 2003; George *et al.*, 2015; Banerjee *et al.*, 2010). Consumers perceive the internet as an unsecured channel to share their personal information like emails, phone and mailing address, debit card or credit card numbers, etc. because of the possibility of misuse of that information by other vendors or any other person (Lim and Yazdanifard, 2014; Kumar, 2016; Alam and Yasin, 2010; Nazir *et al.*, 2012). Some sites make it vital and important to share personal details of shoppers before shopping, due to which people abandon their shopping carts (Yazdanifard and Godwin, 2011). About 75% of online shoppers leave their shopping carts before they make their final decision to purchase or sometimes just before making the payments (Cho *et al.*, 2006; Gong *et al.*, 2013).

Moreover, some of the customers who have used online shopping confronted with issues like damaged products and fake deliveries, delivery problems or products not received (Karthikeyan, 2016; Kuriachan, 2014). Sometimes consumers face problems while making the return or exchange the product that they have purchased from online vendors (Liang and Lai, 2002), as some sites gave an option of picking from where it was delivered, but some online retailers do not give such services to consumer and consumer him/herself has to courier the product for return or exchange, which becomes inopportune. Furthermore, shoppers had also faced issues with unnecessary delays (Muthumani *et al.*, 2017). Sometimes, slow websites, improper navigations or fear of viruses may drop the customer's willingness to purchase from online stores (Katawetawaraks and Wang, 2011). As per an empirical study done by Liang and Lai (2002), design of the e-store or website navigation has an impact on the purchase decision of the consumer. An online shopping experience that a consumer may have and consumer skills that consumers may use while purchasing such

as website knowledge, product knowledge or functioning of online shopping influences consumer behaviour (Laudon and Traver, 2009).

From the various findings and viewpoints of the previous researchers, the present study identifies the complications online shoppers face during online transactions, as shown in Figure 1. Consumers do not have faith, and there is lack of confidence on online retailers due to incomplete information on website related to product and service, which they wish to purchase. Buyers are hesitant due to fear of online theft of their personal and financial information, which makes them feel there will be insecure transaction and uncertain errors may occur while making online payment. Some shoppers are reluctant due to the little internet knowledge. Furthermore, as per the study done by Nikhashem *et al.* (2011), consumers unwilling to use internet for their shopping prefer traditional mode of shopping, as it gives roaming experience and involves outgoing activity.

Several studies have been conducted earlier that identify the factors influencing consumer towards online shopping but few have concluded the factors that restricts the consumers from online shopping. The current study is concerned with the factors that may lead to hesitation by the customer to purchase from e-retailers. This knowledge will be useful for online retailers to develop customer driven strategies and to add more value product and services and further will change their ways of promoting and advertising the goods and enhance services for customers.

## Research methodology

This study aimed to find out the problems that are generally faced by a customer during online purchase and the relevant factors due to which customers do not prefer online shopping. Descriptive research design has been used for the study. Descriptive research studies are those that are concerned with describing the characteristics of a particular individual or group. This study targets the population drawn from customers who have
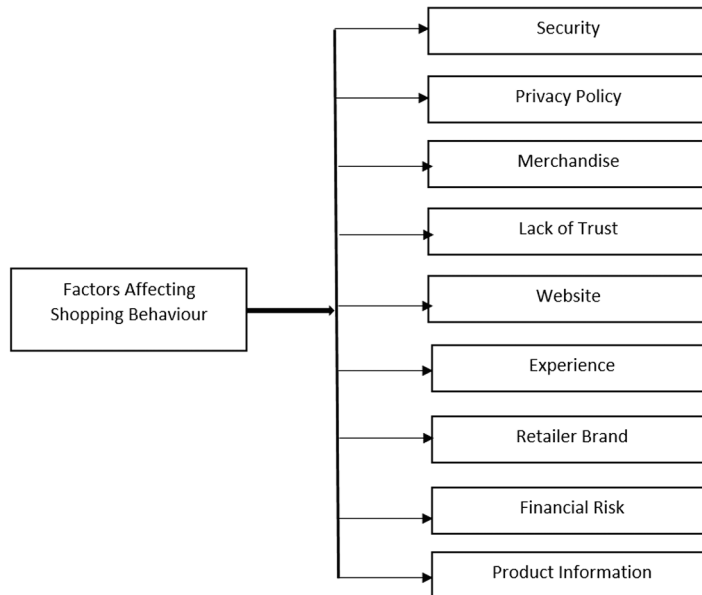


**Figure 1.**
Conceptual framework of the study

purchased from online stores. Most of the respondents participated were post graduate students and and educators. The total population size was indefinite and the sample size used for the study was 158. A total of 170 questionnaires were distributed among various online users, out of which 12 questionnaires were received with incomplete responses and were excluded from the analysis. The respondents were selected based on the convenient sampling technique. The primary data were collected from Surveys with the help of self-administered questionnaires. The close-ended questionnaire was used for data collection so as to reduce the non-response rate and errors. The questionnaire consists of two different sections, in which the first section consists of the introductory questions that gives the details of socio-economic profile of the consumers as well as their behaviour towards usage of internet, time spent on the Web, shopping sites preferred while making the purchase, and the second section consist of the questions related to the research question. To investigate the factors restraining consumer purchase, five-point Likert scale with response ranges from "Strongly agree" to "Strongly disagree", with following equivalencies, "strongly disagree" = 1, "disagree" = 2, "neutral" = 3, "agree" = 4 and "strongly agree" = 5 was used in the questionnaire with total of 28 items. After collecting the data, it was manually recorded on the Excel sheet. For analysis socio-economic profile descriptive statistics was used and factors analysis was performed on SPSS for factor reduction.

## Data analysis and interpretation

The primary data collected from the questionnaires was completely quantified and analysed by using Statistical Package for Social Science (SPSS) version 20. This statistical program enables accuracy and makes it relatively easy to interpret data. A descriptive and inferential analysis was performed. Table 1 represents the results of socio-economic status of the respondents along with some introductory questions related to usage of internet, shopping sites used by the respondents, amount of money spent by the respondents and products mostly purchased through online shopping sites.

According to the results, most (68.4%) of the respondents were belonging to the age between 21 and 30 years followed by respondents who were below the age of 20 years (16.4%) and the elderly people above 50 were very few (2.6%) only. Most of the respondents who participated in the study were females (65.8)% who shop online as compared to males (34.2%). The respondents who participated in the study were students (71.5%), and some of them were private as well as government employees. As per the results, most (50.5%) of the people having income below INR15,000 per month who spend on e-commerce websites. The results also showed that most of the respondents (30.9%) spent less than 5 h per week on internet, but up to (30.3%) spend 6–10 h per week on internet either on online shopping or social media. Majority (97.5%) of them have shopped through online websites and had both positive and negative experiences, whereas 38% of the people shopped 2–5 times and 36.7% shopped more than ten times. Very few people (12%), shopped only once. Most of the respondents spent between INR1,000–INR5,000 for online shopping, and few have spent more than INR5,000 also.

As per the results, the most visited online shopping sites was amazon.com (71.5%), followed by flipkart.com (53.2%). Few respondents have also visited other e-commerce sites like eBay, makemytrip.com and myntra.com. Most (46.2%) of the time people purchase apparels followed by electronics and daily need items from the ecommerce platform. Some of the respondents have purchased books as well as cosmetics, and some were preferring online sites for travel tickets, movie tickets, hotel bookings and payments also.

### Factor analysis

To explore the factors that restrict consumers from using e-commerce websites factor analysis was done, as shown in Table 3. A total of 28 items were used to find out the factors

| Variables | | Frequency | (%) |
|---|---|---|---|
| Gender | Male | 100 | 34.2 |
| | Female | 52 | 65.8 |
| Age | Below 20 | 25 | 16.4 |
| | 21–30 | 104 | 68.4 |
| | 31–40 | 15 | 9.9 |
| | 41–50 | 4 | 2.6 |
| | Above 50 | 4 | 2.6 |
| Occupation | Government employee | 2 | 1.3 |
| | Private employee | 23 | 15.2 |
| | Self employed | 14 | 9.3 |
| | Student | 108 | 71.5 |
| | Other | 4 | 2.6 |
| Income (per month) | Less than 15,000 | 53 | 50.5 |
| | 15,001–30,000 | 17 | 16.2 |
| | 30,001–60,000 | 23 | 21.9 |
| | Above 60,000 | 12 | 11.4 |
| Hours spent by respondents on the internet per week | Less than 5 h | 47 | 30.9 |
| | 6–10 h | 46 | 30.3 |
| | 11–15 h | 22 | 14.5 |
| | More than 15 h | 37 | 24.3 |
| No. of times respondents shopped online | Once | 19 | 12 |
| | 2–5 times | 60 | 38 |
| | 6–10 times | 21 | 13.3 |
| | More than 10 | 19 | 36.7 |
| Highest amount spent by respondents on online shopping | Less than INR500 | 9 | 5.7 |
| | INR500–INR1,000 | 38 | 24.1 |
| | INR1,000–INR5,000 | 69 | 43.7 |
| | More than INR5,000 | 42 | 26.6 |
| E-commerce sites mostly preferred | Flipkart | 84 | 53.2 |
| | eBay | 14 | 8.9 |
| | Amazon | 113 | 71.5 |
| | MakeMyTrip | 20 | 12.7 |
| | Other | 23 | 14.6 |
| Products purchased by respondents | Daily need items | 52 | 32.9 |
| | Apparels | 73 | 46.2 |
| | Travel tickets | 29 | 18.4 |
| | Movie tickets | 46 | 29.1 |
| | Books | 34 | 21.5 |
| | Electronics | 68 | 43 |
| | Other | 10 | 6.3 |

Table 1.
Socioeconomic status
of respondents

that may restrain consumers to buy from online shopping sites, and the results were six factors. The Kaiser–Meyer–Olkin (KMO) measure, as shown in Table 2, in this study was 0.862 (>0.60), which states that values are adequate, and factor analysis can be proceeded. The Bartlett's test of sphericity is related to the significance of the study and the significant value is 0.000 (<0.05) as shown in Table 2.

The analysis produced six factors with eigenvalue more than 1, and factor loadings that exceeded 0.30. Moreover, reliability test of the scale was performed through Cronbach's $\alpha$ test. The range of Cronbach's $\alpha$ test came out to be between 0.747 and 0.825, as shown in

Table 3, which means ($\alpha > 0.7$) the high level of internal consistency of the items used in survey (Table 4).

*Factor 1* – The results revealed that the "fear of bank transaction and faith" was the most significant factor, with 29.431% of the total variance and higher eigenvalue, i.e. 8.241. The six statements loaded on Factor 1 highly correlate with each other. The analysis shows that some people do not prefer online shopping because they are scared to pay online through credit or debit cards, and they do not have faith over online vendors.

*Factor 2* – "Traditional shopping is convenient than online shopping" has emerged as a second factor which explicates 9.958% of total variance. It has five statements and clearly specifies that most of the people prefer traditional shopping than online shopping because online shopping is complex and time-consuming.

*Factor 3* – Third crucial factor emerged in the factor analysis was "reputation and service provided". It was found that 7.013% of variations described for the factor. Five statements have been found on this factor, all of which were interlinked. It clearly depicts that people only buy from reputed online stores after comparing prices and who provide guarantee or warrantee on goods.

*Factor 4* – "Experience" was another vital factor, with 4.640% of the total variance. It has three statements that clearly specifies that people do not go for online shopping due to lack of knowledge and their past experience was not good and some online stores do not provide EMI facilities.

*Factor 5* – Fifth important factor arisen in the factor analysis was "Insecurity and Insufficient Product Information" with 4.251% of the total variance, and it has laden five statements, which were closely intertwined. This factor explored that online shopping is not secure as traditional shopping. The information of products provided on online stores is not sufficient to make the buying decision.

*Factor 6* – "Lack of trust" occurred as the last factor of the study, which clarifies 3.920% of the total variance. It has four statements that clearly state that some people hesitate to give their personal information, as they believe online shopping is risky than traditional shopping. Without touching the product, people hesitate to shop from online stores.

| KMO measure of sampling adequacy | | 0.862 |
|---|---|---|
| Bartlett's test of sphericity | Approximate $\chi^2$ | 1,812.156 |
| | df | 378 |
| | Sig | 0.000 |

Table 2.
KMO and Bartlett's test

| Research variables | Cronbach's $\alpha$ |
|---|---|
| Fear of bank transaction and no faith | 0.747 |
| Traditional shopping is convenient than online shopping | 0.797 |
| Reputation and service provided | 0.825 |
| Bad experience | 0.816 |
| Insecurity and insufficient product information | 0.784 |
| Lack of trust | 0.760 |

Table 3.
Cronbach's $\alpha$

**Table 4.**
Factor analysis

| Factors | Name of the factor | Statements | Eigenvalue | % of variance | Loadings |
|---|---|---|---|---|---|
| 1 | Fear of bank transaction and faith | – The fact that only those with a credit card or bank account can shop on the internet is a drawback | 8.241 | 29.431 | 0.789 |
| | | – While shopping online, I hesitate to give my credit card number | | | 0.642 |
| | | – I do not prefer online shopping because of lack of trust over vendors | | | 0.601 |
| | | – I do not prefer to buy online because of bad returning policy | | | 0.580 |
| | | – The fear of wrong product delivery stops me to buy through online | | | 0.552 |
| | | – I do not prefer to purchase from online stores if they do not provide cash on delivery facilities | | | 0.394 |
| 2 | Traditional shopping is convenient than online shopping | – I think shopping on the internet takes lot of time | 2.788 | 9.958 | 0.713 |
| | | – Online shopping is complex as compared to traditional shopping | | | 0.706 |
| | | – It is more difficult to shop on the internet | | | 0.698 |
| | | – I believe online shopping cannot overtake the traditional shopping | | | 0.658 |
| | | – I prefer traditional shopping than online shopping | | | 0.614 |
| 3 | Reputation and service provided | – I prefer to purchase from reputed online websites | 1.964 | 7.013 | 0.775 |
| | | – I generally prefer to buy after comparing prices with all other websites | | | 0.732 |
| | | – I prefer to purchase online if website is secure and genuine | | | 0.726 |
| | | – I prefer those websites only that deliver the goods as soon as possible | | | 0.638 |
| | | – If there is no guarantee and warrantee of the product, I will never prefer to buy through online stores | | | 0.550 |
| 4 | Experience | – I do not prefer to purchase from online stores if they do not provide every month instalment (EMI) facilities | 1.299 | 4.640 | 0.776 |
| | | – I hesitate to shop online because my past experience was not good | | | 0.663 |
| | | – I do not prefer to buy online because of little knowledge of internet | | | 0.606 |

(*continued*)

| Factors | Name of the factor | Statements | Eigenvalue | % of variance | Loadings |
|---|---|---|---|---|---|
| 5 | Insecurity and insufficient product information | – I will not prefer online shopping if the description of products shown on the online websites are not accurate | 1.190 | 4.251 | 0.665 |
| | | – I will not prefer online shopping if online prices are high | | | 0.614 |
| | | – The information given about the products and services on the internet is not sufficient to make purchase | | | 0.548 |
| | | – If variety of goods available on the online stores are less, I will not prefer online shopping | | | 0.539 |
| | | – Online shopping is not secure as traditional shopping | | | 0.416 |
| 6 | Lack of trust | – I hesitate to give my personal information on online websites | 1.098 | 3.920 | 0.552 |
| | | – Without touching products, it is difficult to make buying decision | | | 0.521 |
| | | – Shopping online is risky | | | 0.511 |
| | | – I would be frustrated about what to do if I am dissatisfied with a purchase made from the internet | | | 0.488 |

Table 4.

## Conclusion

The study aimed to determine the problems faced by consumers during online purchase. The result showed that most of the respondents have both positive and negative experience while shopping online. There were many problems or issues that consumer's face while using e-commerce platform. Total six factors came out from the study that limits consumers to buy from online sites like fear of bank transaction and no faith, traditional shopping more convenient than online shopping, reputation and services provided, experience, insecurity and insufficient product information and lack of trust.

The research might be useful for the e-tailers to plan out future strategies so as to serve customer as per their needs and generate customer loyalty. As per the investigation done by Casalo *et al.* (2008), there is strong relationship between reputation and satisfaction, which further is linked to customer loyalty. If the online retailer has built his brand name, or image of the company, the customer is more likely to prefer that retailer as compared to new entrant. The online retailer that seeks less information from customers are more preferred as compared to those require complete personal information (Lawler, 2003).

Online retailers can adopt various strategies to persuade those who hesitate to shop online such that retailer need to find those negative aspects to solve the problems of customers so that non-online shopper or irregular online consumer may become regular customer. An online vendor has to pay attention to product quality, variety, design and brands they are offering. Firstly, the retailer must enhance product quality so as to generate consumer trust. For this, they can provide complete seller information and history of the seller, which will preferably enhance consumer trust towards that seller.

Furthermore, they can adopt marketing strategies such as user-friendly and secure website, which can enhance customers' shopping experience and easy product search and proper navigation system on website. Moreover, complete product and service information such as feature and usage information, description and dimensions of items can help consumer decide which product to purchase. The experience can be enhanced by adding more pictures, product videos and three-dimensional (3D), images which will further help consumer in the decision-making process. Moreover, user-friendly payment systems like cash on deliveries, return and exchange facilities as per customer needs, fast and speedy deliveries, etc. (Chaturvedi *et al.*, 2016; Muthumani *et al.*, 2017) will also enhance the probability of purchase from e-commerce platform. Customers are concerned about not sharing their financial details on any website (Roman, 2007; Limbu *et al.*, 2011). Online retailers can ensure payment security by offering numerous payment options such as cash on delivery, delivery after inspection, Google Pay or Paytm or other payment gateways, etc. so as to increase consumer trust towards website, and customer will not hesitate for financial transaction during shopping. Customers can trust any website depending upon its privacy policy, so retailers can provide customers with transparent security policy, privacy policy and secure transaction server so that customers will not feel anxious while making online payments (Pan and Zinkhan, 2006). Moreover, customers not only purchase basic goods from the online stores but also heed augmented level of goods. Therefore, if vendors can provide quick and necessary support, answer all their queries within 24-hour service availability, customers may find it convenient to buy from those websites (Martin *et al.*, 2015). Sellers must ensure to provide products and services that are suitable for internet. Retailers can consider risk lessening strategies such as easy return and exchange policies to influence consumers (Bianchi

and Andrews, 2012). Furthermore, sellers can offer after-sales services as given by traditional shoppers to attract more customers and generate unique shopping experience.

Although nowadays, most of the vendors do give plenty of offers in form of discounts, gifts and cashbacks, but most of them are as per the needs of e-retailers and not customers. Beside this, trust needs to be generated in the customer's mind, which can be done by modifying privacy and security policies. By adopting such practices, the marketer can generate customers' interest towards online shopping.

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