A Study on Exploring the Various Factors of Individual Attitude Towards Online Shopping with Special Reference to Private Universities

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Abstract: This study was undertaken to investigate the attitudes and buying intentions of students towards online shopping in private universities in the Guwahati region. The growth of e-commerce has made it important to understand the factors influencing consumer behavior in this context. A structured questionnaire was administered to a sample of 310 students and employees from private universities in the Guwahati region to collect primary data. The questionnaire included items related to attitudes towards online shopping, buying intentions, convenience, trust, risks, website design, and promotional strategies. The data collected was analyzed using statistical analysis techniques like factor analysis.

The study's findings will contribute to the existing knowledge about online consumer behavior in private universities in Guwahati and provide valuable insights into the factors influencing students' attitudes and buying intentions towards online shopping. The study's limitations include sample representativeness and generalizability. Future research should explore the impact of specific promotional strategies on buying intentions among students in different regions.

Overall, this study provides useful insights for e-commerce businesses and marketers to attract and retain customers in this market segment.

INTRODUCTION
Online Buying Behavior

In the present times, online shopping has become an integral part of an individual's buying behavior and attitude. The easy accessibility of the internet has greatly influenced consumer preferences and buying patterns. Online shopping has attracted consumers by offering them a hassle-free shopping experience and massive discounts. Many businesses have taken advantage of this trend by moving online to reduce their marketing costs and overall prices of their goods and services. Online companies are using social media platforms to advertise and communicate about their products, conduct satisfaction surveys and take feedback from customers.

Online shopping consumer behavior is also referred to as online buying behavior and internet shopping buying behavior. It is influenced by five key elements such as e-stores, logistics support, product characteristics, and website technological characteristics. Online shopping offers customers a wide range of products at lucrative prices, from daily essentials to household appliances, groceries, clothing, books, software, hardware, accessories, health insurance, and more.

With the upgradation and advancement of technology, a great revolution in online shopping is expected in India in the coming years. More and more consumers are using mobile phones for online shopping, which has enabled them to switch faster from retail to online shopping. The buying behavior of Indians is changing rapidly, and businesses are collaborating with big online companies to offer attractive deals and discounts.

LITERATURE REVIEW

Primary research is being conducted in Bangalore in order to buy various products over the internet. A special Focus is being given to gather the impact of demographics in influencing Indian Internet users in consuming different services online. The research categorized it into three parts: High Involvement, Medium Involvement and Low Involvement. Involvement here refers to the consideration of Price, purchase intervals, Perceived Risk and Personal emotional. (Sakthivel, 2006)

online Shopping Motivation based on Utilitarian and Hedonic Motivation: The Study indicated that Male adolescents holds significantly more positive attitude towards online Shopping on Utilitarian Motivation (Specifically on Convenience, Lack of Sociality and Cost Saving) then the Female adolescents. (Huang, 2010)

Utilitarian and hedonic shopping motivation differs fundamentally. Utilitarian motivation is defined as rational and goal oriented (Hirschman, 1982) and applied to shopping shows that the benefit depends on the efficiency during the process of acquisition. Hedonic motivation contrarily refers to the search of emotions such as happiness, enjoyment, and fantasy, experienced during the shopping procedure. Therefore, consumers with a strong hedonic motivation seek the enjoyment of the process rather than the utility of the purchased product. It is evident that much attention has been placed over the last years on hedonic motivation since it has become the extension of utilitarian motivation, both of which are necessary in order to sustain a competitive advantage for retailers (Parsons, 2002)

A framework has been proposed to increase researcher's understanding of Consumer's attitudes towards online shopping and the intention to shop on the internet. This Frameworks considers the TAM (Technology Acceptance Model) and they applied it to the online Shopping Model. They Suggested that Consumer attitude towards online shopping depends on the direct effect of online relevant Features. Online Features can be either Consumer Perception of functional and Utilitarian dimensions like 'ease to use' and 'usefulness' and the other dimensions like the enjoyment. (Ton.ita.perea., 2004). The study of the analysis shows that the online buyer is not only affected by the ease of the usefulness or the enjoyment but also by the previous online Shopping experiences, Situational factors, trust etc.

The study found that perceived benefits (such as convenience and cost savings) and perceived risks (such as privacy and security concerns) significantly influence the intention of Indian consumers to shop online. Furthermore, the study found that the perceived benefits of online shopping significantly influenced consumers' intention to shop online, while the perceived risks had a negative impact on consumers' intention to shop online. The study also found that trust in online shopping and the level of education of the consumer were significant factors influencing the perceived benefits and risks of online shopping. The research tool used in this study was a structured questionnaire, which was designed to measure the perceived benefits and risks of online shopping among Indian consumers. (Sahney, 2013)

The rapid development of e-commerce has made online shopping a popular option in many countries, including Malaysia. Understanding the factors that influence consumers' online shopping intentions is important for retailers and policymakers. This study aims to identify the factors that influence online shopping intention in Malaysia. The study finds that perceived usefulness, perceived ease of use, perceived risk, website design, and social influence significantly influence online shopping intention in Malaysia. The study also finds that perceived usefulness has the strongest positive effect on online shopping intention, followed by website design and perceived ease of use. On the other hand, perceived risk has a negative effect on online shopping intention. the findings suggest that retailers should focus on improving website design and perceived usefulness to increase consumers' online shopping intention. Retailers should also address consumers' perceived risk associated with online shopping by providing secure payment options and reliable delivery services. Policymakers should also consider implementing regulations to protect consumers' rights and promote online shopping in Malaysia. This study contributes to the literature on online shopping intention and provides a framework for future research on the topic (Wai, 2019)

Significance of the study

A study conducted on individual attitudes and buying intentions towards online shopping in private universities has immense significance for various reasons. Firstly, it can identify the factors that influence online shopping behavior, which can help e-commerce businesses and policymakers understand the needs and preferences of potential customers. This information can further aid in developing targeted marketing strategies and policies to promote online shopping. Secondly, the study can provide valuable insights into consumer behavior and help businesses tailor their services and offerings according to their customers' needs, thereby increasing customer satisfaction and loyalty. Furthermore, the study can contribute to academic literature by exploring the gap in knowledge regarding online shopping in Guwahati, leading to a deeper understanding of consumer behavior and attitudes towards online shopping in the Indian context.

Research methodology

Research design is the overarching plan or approach that a researcher uses to carry out a study. It encompasses various elements such as selecting research participants, measuring variables, sampling methods, and data analysis techniques. Research design plays a critical role in determining the quality and validity of a study, as well as ensuring ethical and efficient research practices. To conduct descriptive research, the researcher observes and describes the behavior, attitudes, or characteristics of a group or phenomenon. This type of research is particularly useful in providing a comprehensive understanding of the subject being studied. In the case of this study, the focus is on examining attitudes and buying intentions towards online shopping among individuals in private universities in the Guwahati region. The study will provide a detailed description of the respondents'

attitudes and buying intentions, offering insights that can inform marketing strategies and policy decisions for both retailers and private universities.

In this study, the population looks over to all the private Universities in the Guwahati Region. The population for the study is all the students and the employees of Private Universities of Guwahati Region.

The Sampling Technique that has been used in the study is Snow Ball sampling .The Sample Size taken for this research is 310 where it includes Four university of the Guwahati Region. The sample for this study consisted of 310 respondents, who were selected using convenience sampling. The respondents were all individuals who have shopped online at least once in the past year. The sample included both male and female respondents, with varying age groups and income levels.

For attaining the objectives of the study, Primary data is collected to gather a better understanding on the viewpoints of the students and employees who engaged themselves in online Shopping.The Primary Data has been used to collect the first-hand information from the field or via. The surveys. The primary Data for the survey was collected by questionnaire and distributed among the students and the employees of the different universities in Guwahati region by offline as well as online mode. For offline, the researcher himself distributed the questionnaire whereas for online, google forms were distributed.The questionnaire designed comprised of 23 questions which includes (22) Closed ended questions and (1) Open Ended question. The open-ended questions are asked to get any free individual suggestion towards online shopping. The Scales that have been used in the questionnaire is the Likert scale.

Analysis and findings:

Factor analysis is a statistical technique used to identify underlying factors that explain the variation in a set of observed variables. In order to fulfil the objective 1, the researcher conducted a factor analysis to identify and determine the various factors that influence the attitude and buying intention of individuals towards online shopping.

The purpose of this study is to identify and determine the various factors that influence the attitude and buying intention of individuals towards online shopping. The study aims to answer the following research questions as per the objective:

1) What are the factors that influence consumers' attitudes towards online shopping?
2) What factors influence the buying intention of consumers towards online shopping?

To achieve these objectives 1, a questionnaire was designed and administered to a sample of respondents. The data collected were analysed using factor analysis in SPSS software.Factor analysis was conducted to identify and determine the various factors that influence the attitude and buying intention of individuals towards online shopping. The data collected from the questionnaire were analysed using factor analysis.

The KMO (Kaiser- Meyer- Olkin) And Bartlett's Test

Table 1

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.880
Bartlett's Test of Sphericity	Approx. Chi-Square	7323.139
	Df	1035
	Sig.	.000

For this Data the value is 0.880 which falls into the range of being Meritorious: so. we should be confident that the factor analysis is appropriate for this Data. For these Data, Bartlett's test is highly significant ($p < 0.001$), and therefore factor analysis is appropriate.

SPSS Output 2 lists the eigenvalues associated with each linear component (factor) before extraction, after extraction and after rotation. Before Extraction SPSS has identified 46 linear components within the data set (we know that there should be as many eigenvectors as there are variables and so there will be as many factors as variables). The eigenvalues associated with each factor represent the variance explained by that particular linear component and SPSS also displays the eigenvalue in terms of the percentage of variance explained (so, Factor 1 explains 24.471% of total variance). It should be clear that the first few factors explain relatively large amounts of variance (especially factor 1) whereas subsequent factors explain only small amounts of variance. SPSS then extracts all factors with eigenvalues greater than 1, which leaves us with 11 factors. The eigenvalues

associated with these factors are again displayed (and the percentage of variance explained) in the columns labelled Extraction sum of squared loadings. The values in this part of the table are the same as the values before extraction, except that the values for the discarded factors are ignored (hence, the table is blank after the Eleventh factor).

In the final part of the table (labelled Rotation Sums of Squared Loadings), the eigenvalues of the factors after rotation are displayed. Rotation has the effect of optimizing the factor structure and one consequence for these data is that the relative importance of the Eleven factors is equalized. Before rotation, factor 1 accounted for considerably more variance than the remaining three (24.471% compared to 10.128, 10.128, 7.610, 4.695, 3.581, 3.400, 2.757, 2.732, 2.582, 2.381 and 2.190%), however after extraction it accounts for only 11.982% of variance (compared to 11.937, 10.490, 8.848, 4.368, 4.228, 3.255, 3.039, 2.863, 2.786 and 2.729 % respectively).

Table 2

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	11.257	24.471	24.471	11.257	24.471	24.471	5.512	11.982	11.982
2	4.659	10.128	34.599	4.659	10.128	34.599	5.491	11.937	23.920
3	3.501	7.610	42.209	3.501	7.610	42.209	4.825	10.490	34.410
4	2.160	4.695	46.904	2.160	4.695	46.904	4.070	8.848	43.258
5	1.647	3.581	50.485	1.647	3.581	50.485	2.009	4.368	47.626
6	1.564	3.400	53.885	1.564	3.400	53.885	1.945	4.228	51.854
7	1.268	2.757	56.642	1.268	2.757	56.642	1.497	3.255	55.110
8	1.257	2.732	59.374	1.257	2.732	59.374	1.398	3.039	58.149
9	1.188	2.582	61.956	1.188	2.582	61.956	1.317	2.863	61.012
10	1.095	2.381	64.337	1.095	2.381	64.337	1.282	2.786	63.798
11	1.007	2.190	66.527	1.007	2.190	66.527	1.255	2.729	66.527

The first analysis the researcher run was using an orthogonal rotation. SPSS Output 3 shows the rotated component matrix (also called the rotated factor matrix in factor analysis) which is a matrix of the factor loadings for each variable onto each factor. This matrix contains the same information as the component matrix in SPSS Output except that it is calculated after rotation.

There are several things to consider about the format of this matrix are as Follows: -

- Factor loadings less than 0.5 have not been displayed because these loadings to be suppressed. The Suppression of the value less than 0.5 and
- eliminating the value which are less than 0.5 from the Rotated Component Matrix will provide a clear idea to analyse the Exact number of Components factors that to be taken into consideration to bring the insights for the objective.

Table 3

Rotated Component Matrix[a]											
	Component										
	1	2	3	4	5	6	7	8	9	10	11
9. What motivates you to shop online?								0.769			
10. How much time do you usually spend shopping online in one session?										-0.822	
11. How 3 do you use internet for shopping?							0.566				
12. How frequently do you buy products online?							0.813				
13. Do you go to a retail store first before making your final purchase online?									0.851		
14. Select an approximate amount you would spend on a single online purchase:											
15. Level of Agreement in Association with Motivation [I enjoy looking for discounts online.]				0.719							
15. Level of Agreement in Association with Motivation [The Online Shopping Provides Pleasure.]				0.773							
15. Level of Agreement in Association with Motivation [For most of the time, I go online, shopping when there are sales and offers.]				0.480							
15. Level of Agreement in Association with Motivation [I can				0.557							

keep up with the new fashion as well as with trends]										
15. Level of Agreement in Association with Motivation [The Online Shopping makes ME Feel happy]			0.757							
15. Level of Agreement in Association with Motivation [I feel that Shopping Online Saves time.]			0.501							
15. Level of Agreement in Association with Motivation [I can access wide selection and availability online]				0.621						
15. Level of Agreement in Association with Motivation [I can access many brands online]				0.548						
15. Level of Agreement in Association with Motivation [I am much comfortable to shop online as I can do it in my own personal space.]										
15. Level of Agreement in Association with Motivation [shopping online allows me to compare products and prices easily]			0.529							
15. Level of Agreement in Association with Motivation [I purchase products online because of the functionality rather than their aesthetic appeal]			0.416							
16. Do you find any role of website design in building positive Intention towards online shopping?										0.900
17. If yes, Level of Agreement in association with Website Design.	0.671									

[Easier to Navigate the website of the online Shopping Portal]											
17. If yes, Level of Agreement in association with Website Design. [The Website Design Helps me in searching the product easily]	0.558										
17. If yes, Level of Agreement in association with Website Design. [While shopping online, I prefer to purchase from the website that provide Safety and Ease of Navigation]	0.740										
17. If yes, Level of Agreement in association with Website Design. [I believe that the familiarity with the website Before Making Actual Purchase Reduce the risk of Shopping online.]	0.615										
17. If yes, Level of Agreement in association with Website Design. [Logical and Organised information Provided by an online Shopping Website.]	0.524										
17. If yes, Level of Agreement in association with Website Design. [Visually appealing of Product on online Shopping Website]	0.679										
17. If yes, Level of Agreement in association with Website Design. [Ease of responsive of the website of the online shopping portal]	0.652										
17. If yes, Level of Agreement in association with Website Design. [Easily accessible product descriptions	0.572										

and images on the website of the online shopping portal]											
17. If yes, Level of Agreement in association with Website Design. [Easy to add or remove items from the shopping cart on the website of the online shopping portal]		0.671									
17. If yes, Level of Agreement in association with Website Design. [The modes of payment offered by the shopping website]					0.606						
17. If yes, Level of Agreement in association with Website Design. [The clarity of bills that are being displayed for purchased item by an Online Shopping Website]					0.570						
17. If yes, Level of Agreement in association with Website Design. [Availability of options to communicate and interact in case of a problem.]					0.588						
18. If yes, Level of Agreement in association with Website Design. [Online shopping has reduced the frequency of traditional shopping.]								0.523			
19. Level of Agreement Related to transaction [Display of the price of the product along with the discounts when making an online purchase]	0.676										
19. Level of Agreement Related to transaction [Display of shipping time of the product to you when making an online purchase]	0.761										

19. Level of Agreement Related to transaction [Return policy of the website is easy and understandable when making an online purchase]	0.855										
19. Level of Agreement Related to transaction [the security of the website to you when making an online purchase]	0.799										
19. Level of Agreement Related to transaction [availability of customer reviews and ratings when making an online purchase]	0.760										
19. Level of Agreement Related to transaction [the availability of multiple payment options when making an online purchase]	0.766										
19. Level of Agreement Related to transaction [availability of customer support options when making an online purchase]	0.768										
19. Level of Agreement Related to transaction [Easy and safe reversal of fund when any return or exchange is done]	0.786										
20. Level of Agreement in association with Risk factors [Fear of Misuse of the financial Details.]		0.800									
20. Level of Agreement in association with Risk factors [Risk of Privacy Leakage]		0.819									
20. Level of Agreement in association with Risk factors [Fear of 1n delivery of product]		0.851									

20. Level of Agreement in association with Risk factors [Fear of 1t getting what I paid for]		0.727								
20. Level of Agreement in association with Risk factors [Fear of delivery of wrong product]		0.765								
20. Level of Agreement in association with Risk factors [Unawareness about return policy]		0.727								
20. Level of Agreement in association with Risk factors [Low level of trust on return policy]		0.788								
Extraction Method: Principal Component Analysis.										
Rotation Method: Varimax with Kaiser Normalization.										
a. Rotation converged in 17 iterations.										

Therefore, By Examining the factor loadings of each item on each factor to determine the underlying factor structure. Items with factor loadings greater than 0.5 were significant and were used to interpret the factor. The 8 factors were labelled as follows:

Factor 1: Transactional Convenience and Security.

Factor 2: Website Design and Navigation.

Factor 3: Perceived Risk.

Factor 4: Motivation for Online Shopping.

Factor 5: Functionality and Convenience of website Design.

Factor 6: Product Availability and Variety.

Factor 7: Frequency of Online Shopping.

Factor 8: Comparison between Online and Traditional Shopping / Shopping Behaviour..

Transactional Convenience and Security: This factor includes questions related to ease of transaction and perceived security, such as the ease of making payments online, the security of personal and financial information, and the availability of customer support. A high level of agreement in these questions suggests that consumers prioritize safety and convenience in their online shopping experience.

Website Design and Navigation: This factor refers to the ease of use and aesthetic appeal of the online shopping website. Questions related to this factor include the availability of search options, the clarity of product information, and the availability of communication options in case of problems. A high level of agreement in these questions indicates that consumers value a well-designed and user-friendly website.

Perceived Risk: This factor includes questions related to the potential risks associated with online shopping, such as the fear of financial information misuse, privacy leakage, or receiving the wrong product. A high level of agreement in these questions suggests that consumers have concerns regarding the potential risks associated with online shopping.

Motivation for Online Shopping: This factor includes questions related to the reasons why consumers prefer online shopping, such as the convenience of accessing discounts, the pleasure provided by online shopping, or the ability to keep up with new

fashion trends. A high level of agreement in these questions indicates that consumers are motivated by various factors to shop online.

Functionality and Convenience of website Design: This factor includes questions related to the functionality of the website, such as the ability to compare products and prices easily, and the aesthetic appeal of the products. A high level of agreement in these questions suggests that consumers value websites that are both functional and visually appealing.

Product Availability and Variety: This factor includes questions related to the availability and variety of products offered by online shopping websites, such as the ability to access many brands and wide selection of products. A high level of agreement in these questions indicates that consumers value the convenience of being able to access a wide range of products online.

Frequency of Online Shopping: This factor includes questions related to the frequency of online shopping, such as how often consumers buy products online. A high level of agreement in these questions suggests that consumers have integrated online shopping into their regular shopping habits.

Comparison between Online and Traditional Shopping / Shopping Behaviour: This factor includes questions related to consumers' shopping behaviour, such as whether they go to a retail store first before making a final purchase online or whether online shopping has reduced their frequency of traditional shopping. A high level of agreement in these questions indicates that consumers are aware of the differences between online and traditional shopping and how they impact their shopping behaviour.

Overall, the data suggests that consumers value convenience, security, and a well-designed website when shopping online. They are also motivated by various factors, including the availability and variety of products and the ability to access discounts and keep up with new fashion trends. However, consumers also have concerns regarding the potential risks associated with online shopping, such as privacy and security risks.

In addition to this, these factors can help online retailers to better understand the needs and preferences of their customers and tailor their marketing strategies accordingly. The high internal consistency of each factor suggests that the items included in each factor are measuring the same underlying construct. This information can help retailers to identify the most important factors influencing online shopping behaviour and design their online shopping platforms accordingly.

Conclusion

In conclusion, this research paper aimed to identify and determine the various factors that influence the attitude and buying intention of individuals towards online shopping. The study collected data from a diverse sample of participants where the researcher could able to find out various factors which includes Transactional Convenience and Security, Website Design and Navigation, Perceived Risk, product availability and Variety etc.

The findings of the study provide valuable insights into the factors that play a significant role in shaping individuals' attitudes and intentions towards online shopping. the results indicated that convenience, price comparison, wider product selection, discounts and promotions, and access to customer reviews were the key motivational factors driving individuals to shop online. These factors contribute to the perceived benefits of online shopping and its ability to save time and offer a comprehensive range of products.

Furthermore, the research findings revealed that online shopping has indeed reduced the frequency of traditional shopping, indicating a shift in consumer behaviour towards the online shopping and many more.

Overall, this study provides a foundation for future research and offers practical implications for businesses and marketers seeking to understand and meet the needs of consumers in the ever-evolving landscape of online shopping. By considering the identified factors, organizations can tailor their strategies to effectively attract and retain customers, ultimately driving the growth of the online retail industry.

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