

Consumer Perception of B2C Websites : An Empirical Study of Delhi - NCR

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Abstract

In the era of globalization, e - commerce is a great revolution. Online shopping through business to consumer websites is the use of the Internet for better marketing performance, and retailers are devising strategies to meet the demand of online shoppers ; they are busy in studying consumer behavior in the field of online shopping to see the consumer attitudes towards online shopping. We tried to check and modelize the change in frequency of online shopping visits with change in few characteristics and parameters of the business to consumer websites. It was found that frequency of online shopping and the number of visits to the websites increased with increase in content, variety, performance, security, and aesthetics of the websites. We established "Security" of the website as the major factor of concern for online purchasers. Customers had high apprehensions and misgiving attitude for breach of security ethics. They did not like being directed to spam sites, spam advertisements, unwanted links, pop - ups , etc. A dislike for storing of personal information by the website also creates worry and uneasiness amongst the purchasers. Thus, we can say that in order to increase the online shopping frequency and satisfaction, the B2C websites will have to cater to these reasons of mistrust and redesign their websites for increased consumer buying. This research can be used by various e-marketers to improve product selling through various business to consumer websites.

Keywords : consumer perception, e-commerce, B2C websites, online shopping, user friendly browsing, consumer satisfaction

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Online shopping is the latest buzz of the modern world today. Gone are the days of going from store to store and still ending up with nothing in hand. The advent of various business to consumer (B to C) websites has brought the market to the doorsteps of consumers. Whatever one needs is now just a click away. Online shopping, e - ticket booking, hotel booking, travelling, online auctions, health information, real estate buying, etc. all have changed the world for good. Business to consumer e-commerce quickly developed as an alternative way for companies to sell more products to a larger market. B2C e-commerce provides not only multiple advantages to a company, but also to the consumers. The main advantages for both the business and consumer are that by indulging in B2C e-commerce, they are reducing transactions costs. Businesses usually ship their products to a number of stores to make them visible to the consumer. However, by using B2C commerce, they can instead showcase all of their products on the Internet, which reduces the cost of transaction. Consumers are slowly drifting towards e- shopping. Some do it out of choice while others do it due to the prevailing trend. It thus becomes

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imperative to know how the consumer feels about all this electronic saga and what is his/her take on the future of e-commerce. To get an insight into the consumer perceptions, it is important so that improvements can be made on areas where the consumer has apprehensive fears and thus acts skeptical.

Literature Review

Seock and Norton (2007) studied the attitude of buyers of a clothing website and found that favoritism to a particular website had a positive influence on consumer buying. They searched for their needs on those websites with intention to buy. This favoritism also led to offline buying of the products from the offline stores of these clothing websites if the products appeared on their websites.

Yu and Wu (2007) used the theory of reasoned action and analyzed the online shopping behavior of consumers in Taiwan. They developed two online purchase behavior models and tested them using discriminant analysis. Using their survey, they were able to validate both their factor model and the integrative model.

Bourlakis, Papagiannidis, and Fox (2008) examined the major motivations for indulging into online shopping and established the trust factor as the major influence. They presented a future view of e-consumer's purchase behavior by examining retail sector consumers.

An investigation of e-shopping experience of inquirers and purchasers of car insurance companies was undertaken by Broekhuizen and Huizingh (2009). By using multi group SEM, they found that the main areas of concern for inquirers were risk, price attractiveness, and perceived enjoyment.

The major factor that leads to consumer distrust and puts them at risk while making online purchases is the inability to touch the products or assess their quality. This factor called as “intangibility,” as suggested by Comegys, Hannula, and Väisänen (2009), results in poor choice of products and the consumer gets exposed to risk by receiving low quality/expectation mismatched products.

Prasad and Aryasri (2009) explored the factors of shopped behavior in e-tailing and found that web store environment, customer service, convenience, and online shopping enjoyment hugely impacted a consumer's will to shop online as contrary to pre-conceived notion that “trust” is the major concern for online buyers.

Katawetawaraks and Wang (2013) overviewed online shopping decision process by comparing the offline and online decision making and identifying the factors that motivate online customers to buy or not. It was found that the marketing communication process differed between offline and online consumer decisions.

Nazir, Tayyab, Sajid, Rashid, and Javed (2012) tried to figure out some reasons why consumers were reluctant to buy online. The protection of privacy and security were discovered to be the major concerns to buy online. Various attitudes of consumers revealed that purchasing online is easy, comfortable, and better than conventional shopping due to various factors. Price was considered to be the most fascinating factor for online shopping.

Juyal (2013) studied the product and brand preferences of durables while analyzing the buying habits. He also highlighted the factors affecting the choice of brand and products with the variation in demographic profiles of the respondents. Statistical tests revealed significant influence of demography on consumer purchase behavior.

Nagra and Gopal (2013) used qualitative and quantitative research methods to study the impact of demographic factors of consumers on online shopping parameters like satisfaction with online shopping, frequency of online shopping, future purchase intention, number of items purchased, and overall spend on online shopping. The results revealed that online shopping in India was significantly affected by various demographic factors like age, gender, marital status, family size, and income.

Kumar, John, and Senith (2014) investigated the influencers on consumers' cosmetic products purchasing decisions. Descriptive statistics and one way ANOVA were used for analysis. Statistically significant variations were found in the income level in different brand dimensions, including social and culture dimensions. No significant difference was found in personal and psychological dimensions.

Baubonienė and Gulevičiūtė (2015) explored the factors that encourage consumers to shop online (security,

fast delivery, comparable price, convenience, cheaper prices, wider choices). The research especially explored how online shopping was affected by factors such as age, gender, or occupation. The findings indicated that the main factors influencing consumers to shop online were convenience, simplicity, and better price. Analysis of socio - demographic characteristics showed that men shopped more often online because of the lower prices. Respondents of the 25 - 35 year age group shopped often for such reasons as lack of time and availability of wide range of products. The most crucial favouring factor was the possibility to compare prices and buy at lower prices.

Mazumder (2015) studied the buyer behavior amongst households in West Bengal for purchasing gemstones. Factor analysis method was used to understand the influencing factors governing the buying decisions. It was found that trust in idol, parents' influence, and the society impact were the major drivers forcing the buying behaviour of gemstones.

Kothari and Mindargi (2013) highlighted the factors which online Indian customers keep in mind while shopping. It was found that cognition, sensed usefulness, comfort of use, sensed enjoyment, and security were the five factors which affected consumer perceptions about online purchasing.

Kanupriya and Kaur (2016) investigated online consumer behaviour, and in turn provided E-marketers with a constructional framework for fine-tuning their e-businesses' strategies.

Lim, Osman, Salahuddin, Romle, and Abdullah (2016) determined the relationship between subjective norms, perceived usefulness, and online shopping behavior. It was interestingly found that perceived usefulness insignificantly influenced online shopping behavior. It was also revealed that purchase intention had a significant positive influence on online shopping behaviour.

Objective of the Study

The primary objective of the study is to explore the consumers' perception of various B2C websites. Also, the study attempts to find out the main influencers which increased the traffic to the websites for doing online shopping. Previous research studies examined specific industries like cosmetic websites (Kumar, John, & Senith, 2014), gemstone websites (Mazumder, 2015), car insurance websites (Broekhuizen & Huizingh, 2009), etc. We have, in our research, tried to tap the online purchasers who had a minimum of one year of online purchase experience. We aim to study the gender behavior and the major concerns of the purchasers. This is what makes the study unique and first of its kind.

Research Hypotheses

The main hypothesis proposed is that the frequency of online shopping visits changes with change in few characteristics and parameters of the B2C websites. The specific hypotheses framed to be tested through regression are :

☞ **H1** : Frequency of online shopping changes with change in content, variety, and performance of the B2C websites.

☞ **H2** : Frequency of online shopping changes with change in security of the B2C websites.

☞ **H3** : Frequency of online shopping changes with change in aesthetics of the B2C websites.

Methodology

The starting point in the research is defining the sample and the type of sampling. In our study, we used the judgmental sampling, where only those people were surveyed who had at least one year of experience in online

shopping. The study was conducted in November - December 2017.

The sampling frame comprised of the consumers having experience (minimum one year) in shopping from B to C websites in Delhi NCR. After a rigorous study of literature, some personal experiences, and in-depth interviews of few online purchasers, a questionnaire having 34 questions was developed. The questions were rated on a 5 - point semantic differential scale, where 1 was *not significant* and 5 was *highly significant*. The respondents were asked to recall some recent online shopping experiences and then rate the questions accordingly.

Around 400 questionnaires were distributed through online portals and manually to the consumers. Of these, few respondents did not qualify the criteria of sampling, while some did not answer the complete questionnaire. Of the total 400 questionnaires, only 307 useable valid forms were recovered and were used for our analysis. As suggested by few researchers like Kerlinger (1978) and Hair, Anderson, Tatham, and Black (1998), the sample size should at least be ten times the number of variables taken for study. Only then a valid factor analysis can be carried out. However, if the number of variables is larger, then this sample size can be reduced to five times of the number of variables. In our study, the sample size of 307 is valid and fulfills the criteria for a 34 variable questionnaire.

Analysis and Results

(1) Generation of Scale, Reliability, and Validity Check : All the variables included in the study were validated to

Table 1. Reliability and Validity

| Item - Total Statistics | | | | | |
|--|-------------------------------------|---|---|------------------------------------|---|
| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item - Total Correlation | Squared Multiple Correlation | Cronbach's Alpha if Item Deleted |
| 1. The links in the website open easily without much redirection. | 121.20 | 324.116 | .464 | .676 | .921 |
| 2. When I finish shopping, I am quickly directed to make the payment. | 120.95 | 331.462 | .172 | .695 | .924 |
| 3. I am quickly logged out once I'm finished paying. | 121.84 | 326.677 | .198 | .639 | .925 |
| 4. There is a home page link inside the navigation system. | 121.49 | 333.120 | .097 | .475 | .925 |
| 5. The website is free of spam links. | 121.60 | 307.784 | .615 | .874 | .919 |
| 6. The website is free of pop ups. | 121.53 | 308.080 | .586 | .866 | .919 |
| 7. The website does not redirect to unwanted sites. | 121.31 | 311.888 | .524 | .762 | .920 |
| 8. The advertisements (if any) on the website are not spam. | 121.55 | 310.790 | .591 | .721 | .919 |
| 9. Mode of payment is very secure. | 120.74 | 316.541 | .653 | .690 | .919 |
| 10. The website does not store my personal information. | 121.40 | 311.993 | .532 | .728 | .920 |
| 11. The text size used in the website is easily readable. | 121.16 | 325.518 | .284 | .766 | .921 |
| 12. There is a uniformity of terminology throughout the site. | 121.13 | 319.770 | .452 | .663 | .921 |
| 13. The page has a clean and tidy look with text and images aligned. | 121.08 | 322.347 | .409 | .742 | .922 |
| 14. The product pictures resemble the actual product. | 121.42 | 313.611 | .575 | .846 | .920 |
| 15. The website attracts buyers to explore more. | 121.17 | 325.418 | .310 | .634 | .921 |
| 16. Product search is broken down to easily differentiable parameters (price, style, color, etc.). | 120.93 | 318.387 | .630 | .725 | .919 |
| 17. The website has a shopping cart to take care of multiple shopping needs. | 120.86 | 323.877 | .405 | .785 | .922 |
| 18. The website has maintained its standards according to peers. | 121.10 | 323.311 | .559 | .741 | .920 |

| | | | | | |
|--|--------|---------|------|------|------|
| 19. The products are new and unused (unless stated otherwise). | 120.96 | 316.701 | .561 | .836 | .920 |
| 20. The prices are competitive. | 121.07 | 314.645 | .629 | .710 | .919 |
| 21. There are many options of making payment. | 120.82 | 324.217 | .373 | .545 | .922 |
| 22. The products are of high quality. | 121.01 | 315.866 | .643 | .867 | .919 |
| 23. The return/exchange policy gives satisfactory products. | 121.01 | 313.748 | .605 | .787 | .919 |
| 24. The website is available in multi languages. | 121.96 | 333.345 | .065 | .554 | .927 |
| 25. The website design is user friendly such that it filters the user's search to make it easy to explore and I can easily go back and forth without getting lost. | 120.99 | 319.085 | .535 | .672 | .920 |
| 26. Description of product is complete in itself and does not create confusion. | 121.32 | 309.793 | .683 | .790 | .918 |
| 27. The website delivers what is promised. | 121.13 | 311.340 | .767 | .897 | .918 |
| 28. Delivery is quick and proper. | 121.21 | 309.561 | .750 | .865 | .917 |
| 29. Customer care / complaint section is very effective. | 121.24 | 308.765 | .696 | .831 | .918 |
| 30. The website has a lot of variety of products. | 121.02 | 320.480 | .469 | .652 | .921 |
| 31. Discounts are available occasionally. | 121.04 | 317.289 | .566 | .657 | .920 |
| 32. New latest products are regularly added. | 121.08 | 316.032 | .620 | .797 | .919 |
| 33. Different reviews about products are available from the users. | 121.03 | 314.130 | .627 | .712 | .919 |

Note. Cronbach's Alpha = 0.926

be important from the point of view of the current study. The data were analyzed using IBM SPSS version 22. We next tested the questionnaire for internal consistency of scales as shown in the Table 1.

The mean scores of variables was high and averaged around 124.98. The Cronbach's alpha coefficient was found to be 0.926 (Table 1), which showed that the scale was reliable due to high value of the coefficient. A high item to total correlation was found, which ranged from around 0.5 and 0.6. This proved existence of good construct validity. Further, an exploratory factor analysis was attempted to group the variables into factors.

(2) Exploratory Factor Analysis : We performed an exploratory factor analysis and tried to reduce the number of variables by clubbing them into factors. KMO test was done to check the sampling adequacy for performing factor analysis. From the Table 2, it can be seen that a value of 0.786 was obtained, which certified the adequacy of the sample. Next, we performed the Bartlett's test of sphericity to check for heteroscedasticity. The value obtained is 8016.208, which is significant at p - value of 0.000.

Table 2. KMO and Bartlett's Test

| | | |
|---|--------------------|----------|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy | | .786 |
| Bartlett's Test of Sphericity | Approx. Chi-Square | 8016.208 |
| | <i>df</i> | 528 |
| | Sig. | .000 |

From the results of both the tests, it is concluded that factor analysis could be applied to our data. The proportion of variance captured by factors (Table 3) is found to be good as the communalities ranged from 0.2 to 0.8 (on an average above 0.5).

Next, using varimax rotation, principal component analysis is done and factor loadings are seen. Three factors are formed after checking for the factor loadings in the component matrix and the rotated component matrix as depicted in the Table 4 and Table 5. The values of the factor loadings higher than 0.5 are taken and the variables

Table 3. Communalities

| | Initial | Extraction |
|--|---------|------------|
| 1. The links in the website open easily without much redirection. | 1.000 | .276 |
| 2. When I finish shopping, I am quickly directed to the make payment option. | 1.000 | .283 |
| 3. I am quickly logged out once I'm finished paying. | 1.000 | .196 |
| 4. There is a home page link inside the navigation system. | 1.000 | .207 |
| 5. The website is free of spam links. | 1.000 | .688 |
| 6. The website is free of pop ups. | 1.000 | .824 |
| 7. The website does not redirect to unwanted sites. | 1.000 | .667 |
| 8. The advertisements (if any) on the website are not spam. | 1.000 | .656 |
| 9. Mode of payment is very secure. | 1.000 | .493 |
| 10. The website does not store my personal information. | 1.000 | .543 |
| 11. The text size used in the website is easily readable. | 1.000 | .712 |
| 12. There is a uniformity of terminology throughout the site. | 1.000 | .457 |
| 13. The page has a clean and tidy look with text and images aligned. | 1.000 | .549 |
| 14. The product pictures resemble the actual product. | 1.000 | .582 |
| 15. The website attracts buyers to explore more. | 1.000 | .486 |
| 16. Product search is broken down to easily differentiable parameters (price, style, color, etc.). | 1.000 | .486 |
| 17. The website has a shopping cart to take care of multiple shopping needs. | 1.000 | .560 |
| 18. The website has maintained its standards according to peers. | 1.000 | .468 |
| 19. The products are new and unused (unless stated otherwise). | 1.000 | .514 |
| 20. The prices are competitive. | 1.000 | .583 |
| 21. There are many ways of making the payment. | 1.000 | .380 |
| 22. The products are of high quality. | 1.000 | .676 |
| 23. The return/exchange policy gives satisfactory products. | 1.000 | .507 |
| 24. The website is available in multi languages. | 1.000 | .073 |
| 25. The website design is user friendly such that it filters the user's search to make it easy to explore and I can easily go back and forth without getting lost. | 1.000 | .368 |
| 26. Description of products is complete in itself and does not create confusion. | 1.000 | .680 |
| 27. The website delivers what is promised. | 1.000 | .813 |
| 28. Delivery is quick and proper. | 1.000 | .738 |
| 29. Customer care / complaint section is very effective. | 1.000 | .691 |
| 30. The website has a lot of variety of products. | 1.000 | .593 |
| 31. Discounts are available occasionally. | 1.000 | .393 |
| 32. New latest products are regularly added. | 1.000 | .472 |
| 33. Different reviews about the products are available from the users. | 1.000 | .519 |

Note. Extraction Method: Principal Component Analysis.

which loaded heavily on only one factor are taken for factor formation. Those which showed equal heavy loadings on multiple factors are dropped from the analysis. Our study has five such variables (namely variables 1, 3, 4, 17, & 24).

Three factors are formed, where Factor 1 has 17 variables, Factor 2 has six variables, and Factor 3 has five

Table 4. Component Matrix

| | Component | | |
|--|-----------|------|---|
| | 1 | 2 | 3 |
| 1. The links in the website open easily without much redirection. | | | |
| 2. When I finish shopping, I am quickly directed to the make payment option. | | | |
| 3. I am quickly logged out once I'm finished paying. | | | |
| 4. There is a home page link inside the navigation system. | | | |
| 5. The website is free of spam links. | .679 | | |
| 6. The website is free of pop ups. | .657 | | |
| 7. The website does not redirect to unwanted sites. | .590 | | |
| 8. The advertisements (if any) on the website are not spam. | .629 | | |
| 9. Mode of payment is very secure. | .696 | | |
| 10. The website does not store my personal information. | .555 | | |
| 11. The text size used in the website is easily readable. | | .696 | |
| 12. There is a uniformity of terminology throughout the site. | | .510 | |
| 13. The page has a clean and tidy look with text and images aligned. | | .553 | |
| 14. The product pictures resemble the actual product. | .653 | | |
| 15. The website attracts buyers to explore more. | | .593 | |
| 16. Product search is broken down to easily differentiable parameters (price, style, color etc). | .642 | | |
| 17. The website has a shopping cart to take care of multiple shopping needs. | | .637 | |
| 18. The website has maintained its standards according to peers. | .581 | | |
| 19. The products are new and unused (unless stated otherwise). | .657 | | |
| 20. The prices are competitive. | .704 | | |
| 21. There are many ways of making payment. | | | |
| 22. The products are of high quality. | .735 | | |
| 23. The return/exchange policy gives a satisfactory product. | .681 | | |
| 24. The website is available in multi languages. | | | |
| 25. The website design is user friendly such that it filters the user's search to make it easy to explore and I can easily go back and forth without getting lost. | .593 | | |
| 26. Description of product is complete in itself and does not create confusion. | .769 | | |
| 27. The website delivers what is promised. | .851 | | |
| 28. Delivery is quick and proper. | .824 | | |
| 29. Customer care / complaint section is very effective. | .789 | | |
| 30. The website has a great variety of products. | | | |
| 31. Discounts are available occasionally. | .606 | | |
| 32. New latest products are regularly added. | .658 | | |
| 33. Different reviews about the products are available from the users. | .670 | | |

Extraction Method: Principal Component Analysis.

variables. These factors are appropriately named as Content, Variety, & Performance ; Security ; and Aesthetics on the basis of the constituent variables in each. Thus, the three factors represent 28 variables and an approximate 78.18% of the variance of original variables is captured by them (Table 6).

The three factors that are extracted are tested for reliability and Cronbach's alpha values of 0.933, 0.901, and

Table 5. Rotated Component Matrix

| | Component | | |
|--|-----------|------|------|
| | 1 | 2 | 3 |
| 1. The links in the website open easily without much redirection. | | | |
| 2. When I finish shopping, I am quickly directed to the make payment option. | | | .531 |
| 3. I am quickly logged out once I'm finished paying. | | | |
| 4. There is a home page link inside the navigation system. | | | |
| 5. The website is free of spam links. | | .790 | |
| 6. The website is free of pop ups. | | .894 | |
| 7. The website does not redirect to unwanted sites. | | .807 | |
| 8. The advertisements (if any) on the website are not spam. | | .782 | |
| 9. Mode of payment is very secure. | .518 | | |
| 10. The website does not store my personal information. | | .716 | |
| 11. The text size used in the website is easily readable. | | | .844 |
| 12. There is a uniformity of terminology throughout the site. | | | .590 |
| 13. The page has a clean and tidy look with text and images aligned. | | | .711 |
| 14. The product pictures resemble the actual product. | | .670 | |
| 15. The website attracts buyers to explore more. | | | .677 |
| 16. Product search is broken down to easily differentiable parameters (price, style, color, etc). | .507 | | |
| 17. The website has a shopping cart to take care of multiple shopping needs. | | | .573 |
| 18. The website has maintained its standards according to peers. | .634 | | |
| 19. The products are new and unused (unless stated otherwise). | .669 | | |
| 20. The prices are competitive. | .729 | | |
| 21. There are many ways of making payment. | .541 | | |
| 22. The products are of high quality. | .545 | .587 | |
| 23. The return/exchange policy gives satisfactory products. | | .515 | |
| 24. The website is available in multi languages. | | | |
| 25. The website design is user friendly such that it filters the user's search to make it easy to explore and I can easily go back and forth without getting lost. | .535 | | |
| 26. Description of product is complete in itself and does not create confusion. | .681 | | |
| 27. The website delivers what is promised. | .719 | .534 | |
| 28. Delivery is quick and proper. | .752 | | |
| 29. Customer care / complaint section is very effective. | .638 | .526 | |
| 30. The website has a lot of variety of products. | .703 | | |
| 31. Discounts are available occasionally. | .563 | | |
| 32. New latest products are regularly added. | .600 | | |
| 33. Different reviews about the product are available from the users. | .639 | | |

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

0.764 are obtained for Factor 1, Factor 2, and Factor 3, respectively. All these values of the coefficient validate the reliability of the extracted factors in our research. Factor 1 explains 38.801% of the variance, Factor 2 explains 27.8% of the variance, while Factor 3 explains 11.58 % of the variance, respectively.

Table 6. Total Variance of Factors

| Component | Total Variance Explained | | | | | |
|-----------|--------------------------|---------------|--------------|-----------------------------------|---------------|--------------|
| | Initial Eigenvalues | | | Rotation Sums of Squared Loadings | | |
| | Total | % of Variance | Cumulative % | Total | % of Variance | Cumulative % |
| 1 | 10.992 | 33.310 | 33.310 | 10.367 | 38.801 | 38.801 |
| 2 | 4.015 | 12.167 | 45.477 | 6.944 | 27.800 | 66.601 |
| 3 | 2.126 | 6.441 | 51.918 | 3.822 | 11.580 | 78.181 |
| 4 | 1.643 | 4.980 | 56.898 | | | |
| 5 | 1.487 | 4.505 | 61.402 | | | |
| 6 | 1.257 | 3.809 | 65.212 | | | |
| 7 | 1.129 | 3.422 | 68.634 | | | |
| 8 | 1.029 | 3.118 | 71.752 | | | |
| 9 | .921 | 2.790 | 74.542 | | | |
| 10 | .879 | 2.664 | 77.206 | | | |
| 11 | .789 | 2.391 | 79.597 | | | |
| 12 | .741 | 2.246 | 81.843 | | | |
| 13 | .732 | 2.217 | 84.060 | | | |
| 14 | .645 | 1.954 | 86.014 | | | |
| 15 | .561 | 1.699 | 87.713 | | | |
| 16 | .490 | 1.486 | 89.198 | | | |
| 17 | .470 | 1.425 | 90.623 | | | |
| 18 | .396 | 1.199 | 91.822 | | | |
| 19 | .352 | 1.067 | 92.888 | | | |
| 20 | .339 | 1.028 | 93.917 | | | |
| 21 | .327 | .991 | 94.908 | | | |
| 22 | .304 | .921 | 95.829 | | | |
| 23 | .238 | .721 | 96.550 | | | |
| 24 | .192 | .580 | 97.131 | | | |
| 25 | .182 | .551 | 97.682 | | | |
| 26 | .159 | .483 | 98.165 | | | |
| 27 | .131 | .395 | 98.560 | | | |
| 28 | .119 | .360 | 98.920 | | | |
| 29 | .105 | .319 | 99.239 | | | |
| 30 | .074 | .225 | 99.464 | | | |
| 31 | .065 | .196 | 99.660 | | | |
| 32 | .062 | .188 | 99.848 | | | |
| 33 | .050 | .152 | 100.000 | | | |

Extraction Method: Principal Component Analysis.

(3) Correlation : From the data collection and interviews of the consumers, it was seen that frequency of online shopping was the major parameter based on which we could assess the perception and satisfaction of the consumers for B to C websites. More satisfied is a consumer with online shopping, more frequently he/she will

Table 7. Correlation

| | | Content, Variety, & Performance Factor Score | Security Factor Score | Aesthetics Factor Score | Frequency of Online Shopping |
|---|-----------------------|--|--------------------------|----------------------------|---------------------------------|
| Content, Variety, & Performance Factor Score | Pearson's Correlation | 1 | .000 | .000 | .044 |
| | Sig. (2-tailed) | | 1.000 | 1.000 | .102 |
| | N | 307 | 307 | 307 | 307 |
| Security Factor Score | Pearson's Correlation | .000 | 1 | .000 | .041 |
| | Sig. (2-tailed) | 1.000 | | 1.000 | .286 |
| | N | 307 | 307 | 307 | 307 |
| Aesthetics Factor Score | Pearson's Correlation | .000 | .000 | 1 | .026 |
| | Sig. (2-tailed) | 1.000 | 1.000 | | .656 |
| | N | 307 | 307 | 307 | 307 |
| Frequency of Online Shopping | Pearson's Correlation | .044 | .041 | .026 | 1 |
| | Sig. (2-tailed) | .102 | .286 | .656 | |
| | N | 307 | 307 | 307 | 307 |

visit the sites for shopping again. Hence, we took “frequency of shopping online” as the dependent variable to perform the correlation and regression analysis. The different correlations are found between the factors themselves and with the dependent variable.

From the Table 7, it can be seen that no significant correlation exists between the factors themselves and between factors and the dependent variable, showing the independence of the factors.

(4) Regression Analysis : To perform the regression analysis, we hypothesize the following model :

$$\text{Frequency of Online Shopping} = \alpha + \beta_1 (\text{Content, Variety, \& Performance}) + \beta_2 (\text{Security}) + \beta_3 (\text{Aesthetics}) \dots (1)$$

Table 8. Regression Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|------|----------|-------------------|----------------------------|
| 1 | .839 | .704 | .700 | .65782 |

Predictors: (Constant), Content, Variety, & Performance Factor Score for Analysis ,Security Factor Score for Analysis ,Aesthetics Factor Score for Analysis

Table 9. Regression Model

| Coefficients | | | | | |
|--------------|---------------------------------|-----------------------------|------------|---------------------------|--------|
| Model | | Unstandardized Coefficients | | Standardized Coefficients | |
| | | B | Std. Error | Beta | t |
| 1 | (Constant) | 3.642 | .053 | | 68.477 |
| | Content, Variety, & Performance | .439 | .074 | .226 | 3.040 |
| | Security | .413 | .418 | 1.091 | 2.609 |
| | Aesthetics | ..462 | .060 | .239 | 3.921 |

Dependent Variable : Frequency of Online Shopping

where, α is the constant (intercept) while β_1 , β_2 , and β_3 are the slope coefficients of the respective factors. The above equation estimates the change in frequency of online shopping with the change in all the factors. To test our model, we perform multiple linear regression and check the strength of linkage between the dependent variable and the independent variables.

From the analysis (Table 8 and 9), it is found that the R square value (regression coefficient) for our proposed model is 0.704, which shows that around 70.4% of the variability in frequency of online shopping is explained by the three factors together. The adjusted R square is found to be 0.700. This shows that our model is able to validate a big portion of variation in the dependent variable. This proves the strength of our model. The F - statistic is found to be 207.724, which is significant at the 0.000 level of significance. Thus, the model is statistically significant. After checking the significance and strength of the model, we fetch the values of the constant and slope coefficients. Using these values, we build the entire regression equation as below :

$$\text{Frequency of Online Shopping} = 3.642 + 0.226 (\text{Content, Variety, \& Performance}) + 1.091 (\text{Security}) + 0.239 (\text{Aesthetics}) \quad \text{..... (2)}$$

The above equation shows that the slope coefficients are high for all the factors. This means that a one unit change in Content, Variety, & Performance ; Security ; and Aesthetics leads to 0.226, 1.091, and 0.239 units change in frequency of online shopping, respectively, which is quite impressive and noteworthy. Thus, we can know about the satisfaction of consumers by knowing the above factors. From the regression model, it can be seen that Security is the only factor which has the highest impact on consumers' frequency of visits to the websites. Hence, we accept all the null hypotheses (H1, H2, and H3) and conclude that frequency of online shopping and the number of visits to the B2C websites increases with increase in content, variety, and performance ; security ; and aesthetics of the websites.

Conclusion

It is concluded that most of the respondents were aware of these websites and thought that online shopping websites (B to C websites) have a great future and have a lot to offer in terms of ease, speed, and variety. The frequency of e-shopping increases with increase in value of all the factors. It is also concluded that e-commerce is more famous among young, working women, who try to save time and money using online shopping contrary to the findings of Baubonienė and Gulevičiūtė (2015) who found that men shopped more online. Consumers resort to online shopping by seeing the experiences of others and the user friendly nature of the B2C websites. More the realized satisfaction, more is the frequency of visiting the B2C websites for shopping. It is thus implied that the various B2C e-commerce websites should make the browsing of products easy and user friendly. The security measures should be appropriate so as to increase the consumer confidence in this upcoming industry of e-commerce. We establish security during online shopping (including safe transaction of payments, no spam sites pop ups, no spam advertisements, no spam links, safe storing of personal information) as the most important and crucial factor that affects the consumers' purchase intentions and their frequency of visiting the B2C websites. The results reiterate the findings of Nazir et al. (2012) and Bourlakis et al. (2008). Both the above - mentioned studies also established privacy, security, and trust as major concerns of online shoppers.

Managerial Implications

Online shopping is picking up and is becoming a trend. The growing number of Internet users in India provides a bright prospect for online shopping. More consumers are indulging into Internet shopping as seen by the research because of the value proposition it offers to a customer. If e - marketers know the key factors affecting the behavior

of consumers and its relationship, then they can formulate their marketing strategies to convert potential consumers into loyal ones and retaining existing online consumers. B2C websites nowadays use the Internet to convey, communicate, and disseminate information to sell products, to take feedback, and also to conduct satisfaction surveys with consumers. Consumers use the Internet not only to purchase products online, but also to compare prices, product features, and after sale service facilities they will receive if they purchase a product from a B2C website. This study will not only help retailers to devise successful strategies for online shoppers, but it will also provide a base for similar studies in the field of consumer attitudes towards online shopping through B2C websites.

Limitations of the Study and Scope for Future Research

We, in our study, attempted to study online consumers of the Delhi - NCR region having at least one year of experience of online shopping. Future studies can aim at other geographical regions where Internet penetration rate is different from Delhi - NCR. Also, the respondents can be very experienced consumers (having not less than 5 years of online purchase experience). Future work on related lines can enhance the understanding of e-consumers and their preferences & concerns. This will further help in promotion and re-constitution of online B2C websites and will give a boost to online shopping incentives of the consumers.

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