### COMPARING ONLINE SHOPPERS AND NON-ONLINE SHOPPERS WITH RESPECT TO THEIR INTENTIONS TO SHOP ONLINE

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#### ABSTRACT

With the advent of e-commerce, Indian shoppers can be categorized as those shopping online (online shoppers) and those shopping through traditional brick'n'mortar shops (non-online shoppers). These two categories of shoppers vary widely in their demographic backgrounds, internet usage patterns and shopping orientations, as has been evidenced by the past researches. The study proposes to examine whether online shoppers and nononline traditional shoppers in India have different intentions to shop online. If so, to identify the reasons for such differences. Frequency analysis, t-test, ANOVA and correlation coefficients were used analyze the data. It was observed that online shoppers and non-online traditional shoppers differ significantly in their intentions to shop online. These differences were attributable to age, computer and internet use expertise, product price, brand, shopping orientations and technology familiarity of the respondents. The study, therefore, suggests that in order to design successful marketingmix program online marketers should consider the differences in the intentions to shop online of online and non-online traditional shoppers.

**KEYWORDS:** Online shoppers, non-online shoppers, demographics, India, shopping orientations

## 1. INTRODUCTION

E-Commerce in India has been evolving since past decade in terms of both volume and scope. Revenues from e-commerce in India have been estimated to be US \$8.8 billion by the year 2016 (Forrester, 2012). With significant enhancements in telecom infrastructure and economic growth, India has emerged as an important market for the e-commerce operations of the domestic as well as global companies. (Censky, 2012).

The study of e-commerce in India presents extreme contrasts. At one extreme, the majority of Indian population still lives in the villages where there is minimal interface with technology. Widespread poverty, exorbitant rates of illiteracy and very modest consumption needs are other impediments to the popularity of the online mode of shopping in this

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segment. At the other extreme, in metros and sub-metros the upper middle class segment has emerged, that is affluent and hard pressed for time. This segment, therefore, provides huge potential for the growth of B2C e-commerce in India.(Bansal, 2013).

As many companies today re-evaluate, revise, or even terminate their internet strategies, a highly relevant question is: Why do some consumers in India shop online, whereas some others do not? Those who shop online are, henceforth, referred to as online shoppers in the study and those who do not are referred to as non-online traditional shoppers, i.e., those consumers who shop through traditional brick-n-mortar retail channel and not through internet.

### 2. LITERATURE REVIEW

Behavioural intention measures the strength of intended effort to perform behaviour (Ajzen, 1991). Intention to shop online is defined as:

Consumer's intent to engage in an electronic exchange relationship with a Web retailer (Zwass, 1998)

Online shopping intention measures an individual's conative views with respect to shopping online (Belanger et al., 2002). Previous studies have adopted five-point scales and seven-point scales to measure respondents' online shopping intention. The intention to purchase products from the online retail sites is the most direct indicator of online shopping intention (Belanger et al., (2002), Phau and Poon (2000)). The online purchase intention may be expressed in various ways such as likelihood, probability and expectation and may be measured at different points of time such as currently, at the next visit, or in the future.

In this study, a three item scale was adapted from Chen et al., (2004) to measure consumers' intention to shop online in future. The scale was anchored at both extremes to 1 (strongly disagree) and 7 (strongly agree). The mid-point (4) represented neutral responses.

According to Xiao (2004) online shopping intention is influenced by the product type. He observed that people are more concerned about the ease of use when they purchase services rather than goods online. He also suggested that due to inseparability of production and consumption, online transactions for goods are perceived to be less complicated than that for services. Salisbury (2001) found that perceived security of online transactions was much stronger a determinant of online shopping intention than perceived ease of use and perceived usefulness of the website.

Jarvenpaa and Todd (1997) found that variety of products and customer service influenced online shopping intention positively. Liang and Huang

(1998) found that online shopping intention is a function of the type of product, the perceived risk of transacting online, and the consumer's experience with online shopping. Salkin (1999) argued that the online shopping intention is strongly affected by the lack of security in online exchanges and the extent of network reliability. Li, et al (1999) found that online shopping intentions are influenced by the level of education and income of the shoppers. Similar findings were reported by Swinyard and Smith (2003) also. They observed that in addition to education and income, age of the shoppers was also a significant determinant of online shopping intentions. A Singaporean study also showed that online shopping intentions significantly differed with respect to their gender, age, education, occupation, income and the amount of time spent on internet (Teo, 2006). Sim and Koi (2002) revealed that online shoppers and non-online traditional shoppers in Singapore had significantly different income levels and that non-online traditional shoppers were significantly driven by experience orientation while shopping. Sim and Koi (2002) also found that majority of online shoppers shopped online to purchase products that were not available locally. In Japan, online shopping intentions were affected by gender, educational level, innovativeness and internet orientation of the shoppers (Atchariyachanvanich, et al, 2009). In a study on Greek university students Vaggelisnsaprikis, et al. (2010) found that online shopping intentions were influence by product prices, buying procedures, security issues and experience orientation.

## 3. RESEARCH OBJECTIVES

In the light of the aforesaid discussion, the study was conducted to attain the following objectives:

- To determine whether online shoppers and non-online traditional shoppers differ in their intentions to shop online.
- To determine the consumer characteristics- demographics, internet use patterns, shopping orientations and shopping preferences- that is responsible for differences in online shopping intentions of online shoppers and non-online shoppers.
- To examine the concerns that non-online traditional shoppers have about online shopping.
- · To suggest implications of the study to the marketing managers.

The study defined online shoppers as those shoppers who made at least one online purchase during the last one year. Non-online traditional shoppers were defined as those shoppers, who may have searched for products or services online but had never made a purchase online.

### 4. RESEARCH HYPOTHESIS

To accomplish the identified research objectives, a theoretical framework, as presented in the model (Figure 1), was used. The focal construct of the model is the online shopping intentions. The model was developed on the basis of the results of past studies.

Accordingly, the following hypotheses are proposed.

 $H_1$ : Online shoppers and non-online traditional shoppers differ in their intentions to shop online.

Hypotheses  $H_2$ - $H_5$  proposed that the intentions to shop online are different amongst online shoppers and non-online traditional shoppers due to differences in their age, gender, income level and educational background, respectively.

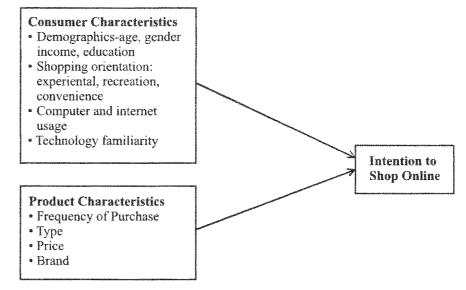
Hypotheses  $H_6-H_9$  proposed that the intentions to shop online are different amongst online shoppers and non-online traditional shoppers due to differences in their computer usage (in years), internet usage (in years), internet usage (in hours per week) and internet usage skills, respectively.

Hypotheses  $H_{10}$ - $H_{12}$  proposed that the intentions to shop online are different amongst online shoppers and non-online traditional shoppers due to differences in their shopping orientations- recreation, experience and convenience, respectively.

 $H_{13}$ : Intentions to shop online are different amongst online shoppers and non-online traditional shoppers due to differences in their familiarity with technology.

Hypotheses  $H_{14}$ - $H_{17}$  proposed that the intentions to shop online are different amongst online shoppers and non-online traditional shoppers due to differences in the product prices, purchase frequency, brand and product tangibility, respectively.

#### **Figure 1: Online Shopping Intentions Model**



#### 5. RESEARCH METHODOLOGY

A descriptive survey design was used to collect data about the population through a representative sample. For the purpose of conducting this study data was collected from the secondary sources (journals, magazines, books, press releases, and reports published by government and private organizations) as well as primary sources (data collected directly from the respondents with a help of a self-administered questionnaire). The respondents were personally approached to collect the data wherever possible (in cases otherwise questionnaires were e-mailed to the respondents with personalized covering letters). Respondents were assured of their anonymity throughout the conduct of the research. The study was conducted over the period between March-May 2013 from Delhi NCR, capital of India. Questionnaires were distributed to 200 respondents: 100 to online shoppers and another 100 to non-online shoppers. 175 usable questionnaires were received: 93 usable questionnaires were received from online shoppers and 82 usable questionnaires were received from nononline shoppers, indicating an overall response rate of 87.5%.

Structured undisguised questionnaire was used for the purpose of data collection. The scales used in the questionnaire were found reliable post reliability testing. The questionnaire (as enclosed in Appendix 1) had fifteen questions to collect information on shopping behaviour of online and non-online shoppers. In addition to the customary questions regarding age, gender, education and income, respondents were also asked questions regarding their familiarity with the technology, orientation towards

shopping, internet use frequency, intention to shop online in future and preferences for specific categories of product for online shopping. The respondents were also asked to report whether they had shopped online in the past twelve months. Lastly, the respondents who did not shop online were asked to cite their concerns for not shopping online from amongst the options provided.

The data was organized and analyzed using the IBM SPSS Statistics Software Version 22. All the respondents (N=175) were grouped on the basis of whether or not they have shopped online in the past twelve months. Frequency analysis, t-test, ANOVA and correlation coefficients were used to analyze the data and to detect differences in online shopping intentions of online and non-online traditional shoppers with respect to age, gender, occupation, educational level, monthly disposable income, marital status, computer usage, internet expertise, shopping orientations- enjoyment, convenience and experience and shopping preferences.

## 6. RESULTS AND DISCUSSIONS

In order to examine the first objective of the study, independent samples ttest was performed to determine whether the online shopping intentions of non-online traditional shoppers and online shoppers are different from each other. The sample consisted of 82 non-online traditional shoppers (46.9% of total respondents) and 93 online shoppers (53.1% of total respondents). It was found (Table 1) that mean online shopping intentions of the two categories of shoppers differ significantly (t=11.072, df=173, p=0.000). Hence, H1 is supported.

	N	Mean	Std. Deviation	Std. Error	Test statistic
Non-online Shoppers	82 (46.9%)	4.0772	1.70153	.18790	t=11.072* df= 173
Online Shoppers	93 (53.1%)	6.1828	.64365	.06674	p=0.000

Table 1: Results of Independent Samples T-test to Determine Differences in the Online Shopping Intentions of Non-online traditional shoppers and Online Shoppers

Note: Significance level:  $*p \le 0.01$ 

After establishing that there are differences in the online shopping intentions of non-online traditional shoppers and online shoppers, the second objective of the study was to find out the specific attributes of the shoppers which are responsible for these differences. In our study, we analysed the impact of consumer demographics, internet usage patterns and skills, shopping orientations and product types on online shopping intentions. The analysis is summarized in table 2.

Characteristics	Online Shop	nopping Intention	
Characteristics	Non-Online Shoppers	Online Shoppers	Total
Age			
18-25	17 (21%)	59 (63%)	76
26-35	30 (37%)	27 (29%)	57
36-45	15 (18%)	7 (8%)	22
46-55	14 (17%)	0 (0%)	14
Above 55	6 (7%)	0 (0%)	6
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renew we want the second se	9.262	0.301	
P	0.000*	0.741	
Gender			
Male	41 (50%)	50 (53.76%)	91
Female	41 (50%)	43 (46.24%)	84
and a standard of the standard	82	- 93	175
<b>F</b>	0.023	0.004	
Р	(0.881)	(0.951)	
Level of Education			
Undergraduate	15 (18.3%)	32 (34.4%)	47
Graduate	24 (29.3%)	45 (48.4%)	69
Postgraduate	33 (40.2%)	16 (17.2%)	49
Others	10 (12.2%)	0 (0%)	10
	82	93	175
F	0.181	0.006	
Р	0.909	0.994	

 Table 2: Results of ANOVA to Identify the Factors that are Responsible for

 Differences in Online Shopping Intentions of Non-online traditional shoppers

 and Online Shoppers

Income			
Less than 15,000	0 (0%)	8 (8.6%)	C
15,000-30,000	11 (13.4%)	49 (52.7%)	60
30,000-60,000	20 (24.4%)	25 (26.9%)	45
60,000-100,000	14 (17.1%)	6 (6.5%)	20
100,000-200,000	24 (29.3%)	2 (2.2%)	26
200,000-500,000	9 (11%)	3 (3.2%)	12
More than 500,000	4 (4.9%)	0 (0%)	4
	82	93	175
F	0.942	0.127	1997. 1997. 1998.
P	0.459	0.986	
Computer Usage	in gi i gene di gene de anno esta de anno est		
Never used	2 (2.4%)	0 (0%)	2
Used for less than 1 year	12 (14.6%)	9 (9.7%)	21
Used for 1-3 years	17 (20.7%)	24 (25.8%)	41
Used for 4-6 years	16 (19.5%)	29 (31.2%)	45
Used for more than 6 years	35 (42.7%)	31 (33.3%)	66
	82	93	175
F	1.954	0.101	
Р	0.110	0.959	
Internet Usage in Years		Configuration of the	
Never used	12 (14.6%)	0 (0%)	12
Used for less than 1 year	12 (14.6%)	13 (14&)	25
Used for 1-3 years	17 (20.7%)	29(31.2%)	46
Used for 4-6 years	21 (25.6%)	28(30.1%)	49
Used for more than 6 years	20 (24.4%)	23 (24.7%)	43
	82	93	175
F	4.321	0.738	
Р	0.003*	0.532	

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Internet Usage in Hours per Week			
Never used internet	12 (14.6%)	0 (0%)	12
Used for less than 1 hour	8 (9.8%)	8 (8.6%)	16
Used for 1-2 hours	12 (14.6%)	25 (26.9%)	37
Used for 2-5 hours	18 (22%)	16 (17.2%)	34
Used for 5-10 hours	24 (29.3%)	16 (17.2%)	40
Used for more than 10 hours	8 (9.8%)	28 (30.1%)	36
Y DAWNE WY WY TY	82	93	175
	3.570	1.504	97,98,96,48,94,49,96,96,96,96,96,99,97,97,97,97,97,97,97,99,99,99,99,99,
P	0.006*	0.208	ninori 5 Jaan kun kun ja kaisa kaisa kaisa kun ja kun j
Internet usage skills	9994) (9999) (999) (997) (997) (997) (997) (997) (997) (997) (997) (997) (997) (997) (997) (997) (997) (997) (9	1. Kan Sari Bara	
Not at all skilful	24 (29.3%)	3 (3.2%)	27
Somewhat skilful	25 (30.5%)	17 (18,3%)	42
Skilful	22 (26.8%)	45 (48.4%)	67
Very skilful	11 (13.4%)	28 (30.1%)	39
	82	93	175
F	11.924	0.529	
<b>b</b>	0.000*	0.664	alman eye a na ana ana ana ana ana ana ana ana a
Product Price	en Costanyo ya Kalini katoka katoka da sakun Jakata (Kalini) katoka (Kalini) katoka (Kalini) katoka (Kalini) ka		
Very expensive	3 (3.7%)	13 (14%)	16
Moderately expensive	23(28%)	24 (25.8%)	47
Inexpensive	56 (68.3%)	56 (60.2%)	112
	82	93	175
F	11.740	1.068	
Р	0.000*	0.348	
Frequency of Purchase			
Very frequently purchased	12 (14.6%)	13 (14%)	25
Less frequently purchased	54 (65.9%)	29(31.2%)	83
Infrequently purchased	16 (19,5%)	51(54.8%)	67

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F · · · · · · · · ·	0.268	0.112	
$\mathbf{P} = \mathbf{P} + $	0.766	0.894	
Brand			
Well-known brands	67 (81.7%)	75 (80.6%)	142
Unknown brands	11 (13.4%)	16 (17.2%)	27
Unbranded	4 (4.9%)	2 (2.2%)	6
	82	93	175
F	3.123	2.768	
Р	0.049**	0.068***	
Product Tangibility	o (a., ol'v - i a.		an a' ar in indiana. An a' ar indiana
Durable goods	14 (17.1%)	44 (47.3%)	58
Semi-durable goods	8 (9.8%)	26 (28%)	34
Perishable goods	0 (0%)	5 (5,4%)	5
Services	60 (73.2%)	18 (19.4%)	78
	82		175
F F	5.309	1.575	
$\mathbf{b}$ is set of $A$ is a set of A is a set of $A$ is a set	0.007*	0.201	and a second second

Note: \* significant at 1% level of significance.

- \*\* Significant at 5% level of significance.
- \*\*\* Significant at 10% level of significance

The results in table 2 prove that the differences in the online shopping intentions of online shoppers and non-online traditional shoppers are significantly attributable to the age of non-online traditional shoppers( $H_2$  supported), internet usage in years and hours per week and internet usage skills of non-online traditional shoppers (hence,  $H_7$ ,  $H_8$  and  $H_9$  are supported). These differences are also attributable to product characteristics like product price, brand and product tangibility; hence,  $H_{14}$ ,  $H_{16}$  and  $H_{17}$  are also supported.

	Online Shopping Intention	
	Non-Online Shoppers	Online Shoppers
Recreation Orientation	-0.411 (0.000)*	-0.149 (0.153)
Experience Orientation	-0.202 (0.069)***	-0.190 (0.068)
Convenience Orientation	0.014 (0.901)	0.285 (0.006)*
Technology Familiarity	0.263 (0.017)**	-0.232 (0.026)

 Table 3: Correlation between Online Shopping Intentions of Non-Online and

 Online Shopper, Shopping Orientations and Technology Familiarity

Note: \* Significant at 1% level of significance.

\*\* Significant at 5% level of significance.

\*\*\* Significant at 10% level of significance

The results in table 3 clearly indicate that the differences in the online shopping intentions of online shoppers and non-online traditional shoppers are significantly attributable to the convenience orientation of online shoppers ( $H_{12}$  supported) and recreation and experience orientation and technology familiarity of non-online traditional shoppers ( $H_{11}$  and  $H_{13}$  supported).

Table 4 shows that both online shoppers and non-online traditional shoppers both use internet majorly for information search and e-mailing and, hence, are similar in their internet browsing habits.

**Table 4: Reasons for Using Internet** 

Reasons for Using Internet	Non-Online Shoppers	Online Shoppers
1.Email	59 (72%)	93 (100%)
2.Information Search	64 (78%)	88 (94.6%)
3.Product Comparison	23 (28%)	75 (80.6%)
4.Online Banking	23 (28%)	51 (54.8%)
5.Playing Games	22 (26.8%)	76 (81.7%)
6.Software Download	13 (15.9%)	57 (61.3%)

Table 5 below shows the responses of non-online traditional shoppers to the reasons for not shopping online. As evidenced by the past studies, majority of the non-online traditional shoppers do not shop online out of choice (68.3%). Their lack of internet using skills and lack of trust in the safety of online shopping procedures are other major reasons for not shopping online.

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# Table 5: Reasons Cited by Non-online traditional shoppers for not Shopping Online

Reasons for Not Shopping Online	Percentage of Non-Online Shopper Respondents
<ol> <li>There is lack of variety of products and services available for sale online.</li> </ol>	23.2
2. Websites are difficult to navigate.	35.4
3. Finding a product on the internet is difficult.	42.7
4. Placing an order is too complex.	43.9
<ol> <li>Online shopping requires me to provide confidential information for completing the purchase transaction.</li> </ol>	35.4
<ol><li>I prefer to buy from shops in the market than from online stores.</li></ol>	68.3
<ol><li>As compared to shops in the market, products and services available for sale online are costlier.</li></ol>	22
8. Shopping online is not secure enough.	24
9. I am afraid of internet hackers.	31.7
10. My credit card details are not safe online.	40.2
<ol> <li>I fear that the products I ordered for will not be delivered to me.</li> </ol>	30.5
<ol> <li>My personal information may be may not be kept confidential by the online vendors.</li> </ol>	42.7

## 7. CONCLUSIONS AND IMPLICATIONS

The study concludes that there are significant differences in the online shopping intentions of online shoppers and non-online shoppers. It was also found that these differences are attributable to the following two sets of factors:

- 1. Shoppers' (online and non-online, both) age, computer and internet usage behaviour, shopping orientations and technology familiarity, and
- 2. Product characteristics like price, brand and tangibility.

More specifically, it was observed that while age of non-online traditional shoppers significantly affected their online shopping intentions, this relationship was insignificant in case of online shoppers. Further, non-

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online shoppers' intentions to shop online were significantly affected by the extent of their internet usage and level of internet expertise unlike the case of online shoppers. It was also found that non-online traditional shoppers were high on recreation and experience orientations, which had a significant negative impact on their online shopping intentions. The findings of this study are similar to that of L.L.Sim (2002): non-online traditional shoppers do not shop online because they need to examine the product physically before buying it. Those non-online traditional shoppers, who were familiar with the use of technology-oriented products exhibited significant positive intentions to shop online. With respect to product characteristics, it was found that product price, brand and tangibility had significant impact on the online shoppers only brand had significant influence on their online shopping intentions.

The study has several implications for the marketing managers. Firstly, they have to take the responsibility of educating the masses in the use of the technology, especially the older shoppers. They have to acknowledge that the non-online shoppers' fear of or distrust in the online shopping procedures can be minimized only by making them aware of these procedures. Secondly, marketers should also work towards enhancing the recreational and experiential value of online shopping. Such experiences are already available while shopping for digital products like music etc. Thirdly, marketers must endeavour to make online shopping safe and secure so that shoppers will not be reluctant to buy expensive, unbranded and durable goods online. Fourthly, as is evidenced by the literature review, online shoppers' intentions to shop online are influenced by other factors like online vendor characteristics, website navigation, e-commerce legislation, social influence etc. Therefore, marketers need different set of strategies to influence online shoppers' intentions to shop online in the future. Such strategies may relate to providing secure payment mechanisms, enhancing the quality and quantity of information on their websites, investing in customer service etc.

#### 8. LIMITATIONS AND SUGGESTIONS FOR FUTURE RESEARCHES

Despite all the findings, the study suffers a few limitations. Every research proceeds with certain assumptions which limit the scope of that study.

First, the study is restricted in generalizability of its findings due to small sample size and geographic restrictions. Studies may be conducted in future with larger samples selected from different parts of the country.

Second, the study has examined only the consumer and the product related factors affecting online shopping intentions. Studies may be conducted in

future to study the impact of other factors like culture, product brand, customization, e-loyalty, product differentiation etc.

Third, variables such as income and age of online shoppers have not been found to significantly affect their online shopping intentions. In future, studies may be conducted by assuming income and age as moderators that moderate the relationship between online shopping intentions and other factors.

Fourth, the application of advanced statistical techniques such as Structural Equation Modeling through software like AMOS and LISREL is also suggested in literature.

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