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DECLARATION

I, **Narayan Prasad,** bearing **Ph.D. Registration No. Ph.D./Comm. (1294)/958/R-2019. Dated: 30/07/2019** hereby declare that the thesis entitled "**ONLINE SHOPPING ATTRIBUTES AND ITS INFLUENCE ON CONSUMERS' SATISFACTION, TRUST, AND BEHAVIOURAL INTENTION: AN EMPIRICAL STUDY**" submitted to the University of North Bengal, Darjeeling, West Bengal, for the award of Degree of Doctor of Philosophy (PhD) in Commerce is an original research work done by me under the supervision of **Dr Debasis Bhattacharya,** Associate Professor, Department of Commerce, University of North Bengal, Darjeeling, West Bengal.

To the best of my knowledge, I further declare that this thesis or any part of it has not been presented or awarded at any other university for any degree.

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Place: Siliguri

Date: 17/04/2023

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CERTIFICATE

This is to certify that the thesis entitled "**ONLINE SHOPPING ATTRIBUTES AND ITS INFLUENCE ON CONSUMERS' SATISFACTION, TRUST, AND BEHAVIOURAL INTENTION: AN EMPIRICAL STUDY**" is a bona-fide research work of **Mr Narayan Prasad** under my supervision and guidance, and has been submitted to the University of North Bengal, Darjeeling, West Bengal for the award of Doctor of Philosophy (Ph.D.) Degree in Commerce.

The result of this research work is mainly based on primary data collected from the online shoppers of West Bengal, India. No part of this thesis has been submitted to any other university for the award of any other degree. He has fulfilled all the criteria related to relevant provisions of existing statutes and rules for the award of Ph.D. degree as laid down by the University of North Bengal, Darjeeling, West Bengal.

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1 "Online Shopping Attributes and its Influence on Consumers' Satisfaction, Trust, and Behavioural Intention: An Empirical Study" A thesis submitted to the University of North Bengal For the award of a degree of DOCTOR OF PHILOSOPHY IN COMMERCE Submitted By NARAYAN PRASAD Research Scholar Department of Commerce University of North Bengal Under the supervision of Dr DEBASIS BHATTACHARYA Associate Professor Department of Commerce University of North Bengal DEPARTMENT OF COMMERCE UNIVERSITY OF NORTH BENGAL RAJA RAMMOHUNPUR, DIST. DARJEELING, WEST BENGAL, PIN-734013 ========== April 2023

Dedication

I dedicate this thesis to the memory of my late father, Harishankar Prasad.

Acknowledgement

I want to express my sincere gratitude to all those who have directly or indirectly given me inspiration, support and cooperation in completing this research work.

First, I would like to thank God, who gave me hope, encouragement, courage, patience, spiritual knowledge, wisdom and constant flow, which helped me complete this research work on time.

I am fortunate to do my research work under Dr Debasis Bhattacharya, Associate Professor, Department of Commerce, North Bengal University, Darjeeling, West Bengal. His ethical guidance, constant encouragement and careful monitoring throughout the research are so excellent that even my deepest gratitude cannot suffice.

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I express my sincere gratitude to all the faculty members of the Department of Commerce, North Bengal University, Darjeeling, West Bengal, who have always given me their love and encouragement in this research work.

I express my gratitude to the Librarian and staff of the University Central Library, University of North Bengal, Darjeeling, West Bengal, for taking a courteous approach to locating books, articles, periodicals and newspapers related to my research work.

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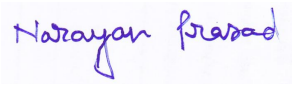
I want to thank my research colleagues and friends who unconditionally, directly and indirectly, helped and inspired me to complete this research work.

I acknowledge the scholarship aid (UGC NET JRF) provided by the University Grants Commission, New Delhi, India, to carry out this research work.

I want to express my heartfelt thanks to my late father, Harishankar Prasad, who dedicated his whole life to taking me to this point. There is no word I can use here to describe his unconditional love and support towards me.

I heartily thank my brave mother, Mrs Motirani Prasad, elder sister Mrs Sawastika Prasad, Miss Durgawati Prasad and younger sister Miss Neha Prasad for supporting me in every step of my life.

At last, I dedicate this thesis to the memory of my late father, Harishankar Prasad, whose blessings and best wishes will always be a great source of inspiration for me.



Narayan Prasad
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Preface

India's digitization programs, such as connecting every village with a broadband Internet connection and promoting digital services in government institutions, have helped build digital infrastructure across the country. The development of digital infrastructure has brought many opportunities across the country in sectors such as IT sectors and service industries. To avail of these digital infrastructures' benefits, business houses are shifting traditional business operations to modern ones. In other words, they have started taking help from the Internet and online platforms to expand their business across the country without the time and geographical business operation constraints.

The digitisation programs of the government have also brought a revolution in the field of online shopping. Since online shopping is one of the technological innovations in shopping. Therefore, to enable this type of shopping, buyers and sellers have to use digital platforms (i.e., online shopping stores or websites) with the help of the Internet to sell and buy goods and services.

The popularity of online shopping is increasing day by day all over the world and also in India. As online shopping provides multiple benefits to e-retailers and buyers, it helps retailers to connect with their customers 24x7. Similarly, it allows buyers to place desired orders anywhere and anytime on retailers' e-stores (or web stores).

However, it can be observed that in online shopping, customers purchase goods and services on virtual platforms without any face-to-face interaction between retailers and customers. Customers can physically evaluate goods and services (such as touch, smell or test) only once they have received and used them. This means that online shopping platforms lack emotions and human feelings. Therefore, it is challenging to satisfy customers in online shopping platforms and build trust among online shoppers

towards online shopping compared to traditional shopping. So, this study conducts empirical research to examine (or a research gap) how e-retailers are satisfying customers on online shopping platforms and how online retailers are creating trust among customers to adopt online shopping platforms. (So that the customers can buy their essential goods online). Furthermore, this study examines whether customers are satisfied with online shopping platforms and whether online sellers successfully build trust. Do consumers adopt online shopping as their behavioural intention? This study provides a model that will help assess customers' behavioural buying intentions on online shopping platforms. The study has been done systematically, and the study procedure has been discussed chapter-wise below:

In the first chapter, the study briefly introduces online shopping. It throws light upon the meaning of online shopping, the evolution of online shopping, common terminologies used in online shopping, the scope of online shopping, reasons for the growth of online shopping across the globe, globalisation and the need for online shopping in India. Information is also given on online shopping in India, reasons for the growth of online shopping in India and prospects of online shopping. In the second part of this chapter, the study deals with laws and regulations for online shopping in India, the e-commerce model and operational activities of online shopping, major online market players in India, types of online shoppers, and a comparative analysis between online and offline shopping. In addition, the drawbacks of online shopping are also cited.

The second chapter of this thesis throws light on the concept and objectives of literature review in research. The study discusses the theories and models used to assess customers' purchase behaviour intention on online shopping platforms. The study summarises previous research findings on customer trust, satisfaction and

purchase behaviour intention on online shopping platforms. In the second part of this chapter, the study indicates the statement of the problem, outlines the research objectives, and formulates the research questions.

The third chapter of this thesis is devoted to discussions about the relevant online shopping factors that influence the purchase behaviour intention of customers on online shopping platforms. Furthermore, the study highlighted the interrelationship between online shopping parameters and their effects on customer shopping behaviour intention. In the second part of this chapter, the researcher developed the proposed research model based on the relevant online shopping dimensions. Further, in this chapter, the study formulates the research hypothesis.

The fourth chapter of this thesis considers the development of a questionnaire for data collection, the sampling methodology, and the data compilation in software called SPSS. In this chapter, the study develops measures to measure online shopping parameters, selects scaling techniques, and finalises demographic parameters to estimate the demographic profile of online shoppers. After completing the questionnaire and conducting a pilot study, a final questionnaire is completed, and appropriate sampling techniques are used to collect responses from online shoppers. Sorting out a valid questionnaire and compiling the data in software called SPSS is also discussed in this chapter.

The collected data is analysed in the fifth chapter of this thesis. The demographic profile of the respondents has been analyzed based on age, gender, educational qualification and family income. The study briefly discusses the assessment of data normality, such as univariate (by descriptive statistics) and multivariate (by Mardia's coefficient) data normality.

In the sixth chapter, the study uses exploratory factor analysis (EFA) to explore the underlying online shopping factors affecting customers' purchase behaviour intention on online shopping platforms. The study explains KMO and Bartlett's test of sphericity, communality, total variance explained, scree plot, and rotated component matrix. Testing of reliability (by applying Cronbach's alpha and composite reliability tests) and validity (using convergent and discriminant validity) is also highlighted. In this chapter, the researcher develops a measurement model (MM) of customers' buying behavioural intention in online shopping. The validity of the measurement model is checked by prescribed fit measures, such as CMIN, Absolute fit measures (such as GFI, RMSEA, RMR, SRMR, and normed chi-square), incremental fit measures (such as NFI, CFI, and RFI), and parsimony fit measures (such as AGFI and PNFI).

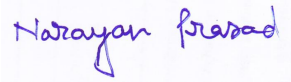
In the seventh chapter of this thesis, the researcher assesses the structural model of customers' online shopping behavioural intention and tests the research hypothesis. The study respecifies the structural model with the help of the Modification Index (MI) to get a better model to assess the customers' purchase behaviour intention on online shopping platforms. The second part of this chapter examines the research hypothesis to answer the research questions.

The eight chapters of this thesis summarise the study, highlight essential research findings and limitations, and indicate future research areas.

This study explores relevant online shopping factors and examines their influence on customers' buying behavioural intentions on online shopping platforms. The study uses Structural Equation Modeling (SEM) to show causal relationships between online shopping dimensions. The study uses AMOS to test the research hypothesis. In this study, the concept of SEM and how to apply it to actual research data is discussed

in detail with the help of current research data. This study developed a model to assess customers buying behavioural intentions on online shopping platforms. This model will help e-retailers know the relevant online shopping dimensions affecting customers' buying behaviour on online shopping platforms. The findings of this study will help e-store managers to take rational decisions.

To conclude, this thesis will help buyers to know online shopping procedures. E-retailers can assess the customer's buying behavioural intention on the online shopping platform. Academics can also benefit from this thesis, such as how research data is analysed using SEM software and how research hypotheses are tested using AMOS software.



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Abstract

Shopping is an integral part of one's daily life routine. In online shopping, buying and selling goods and services is done on a virtual platform (here, e-stores of retailers) with the help of the Internet. Online shopping helps retailers to get connected with their customers 24x7. Similarly, it allows buyers to place desired orders on the retailers' e-stores (or web stores) anywhere and anytime.

However, customers cannot interact face-to-face with retailers in online shopping. Moreover, they can only physically evaluate goods and services (such as touch, smell or test) once they receive and use them. Therefore, it is challenging to satisfy and build trust among online shoppers towards online shopping compared to traditional shopping.

Consequently, it is necessary to evaluate (or a research gap) how e-retailers are satisfying customers and building trust among customers to adopt online shopping platforms. Moreover, it also needs to be checked that if the customers are satisfied with the online shopping platform and the online sellers successfully build trust, do they adopt online shopping into their behavioural intention? This study conducts empirical research to answer the above questions and bridge this gap in the body of knowledge.

Based on previous research and theories in the areas of online shopping, the study identified the relevant online shopping dimensions (e.g., product reviews, perceived risk, website interface quality, perceived security, customer trust, customer satisfaction, and customer purchase behavioural intention) that influence customers' buying behavioural intention on online shopping platforms.

The study developed a structured questionnaire to measure the identified online shopping dimensions and analyze the online buyers' demographic profiles.

Abstract

The study uses a five-point Likert scale to measure the items/questions of various online shopping parameters. In this five-point Likert scale, five represents “strongly agree”, four represents “agree”, three represents “undecided/neutral”, two represents “disagree”, and one represents “strongly disagree”.

The target population of this study is college and university-going students who buy goods and services online. The study applied convenience sampling {as suggested by Gopinath (2021), Sunitha & Gnanadhas (2014), and Dani (2017)} to select institutions, departments, and centres. After that, the study used systematic random sampling techniques {as suggested by Alwan & Alshurideh (2022), Farzin et al. (2022), and Ariansyah et al. (2021)} to collect the responses from online shoppers.

The study takes the help of Cochran’s formula (1977) to determine the sample size for an infinite population. The study took a sample of 576 online shoppers to explain the purchase behaviour intention of customers in online shopping platforms.

The study considers parameters such as gender (Slyke et al., 2002), age (Khare et al., 2012), educational qualification (Susskind, 2004) and income (Mahmood et al., 2004) to analyse online customer demographic profiles. In addition, the study takes two new variables, called “payment method” and “time spent on the Internet” (suggested by Brown et al., 2003), to gauge consumers’ payment method preferences and Internet experience.

The study used Exploratory Factor Analysis (EFA) with Principal Component Analysis (PCA) method to extract the underlying dimensions of online shopping that influence customer buying behavioural intention on online shopping platforms. Furthermore, the study used varimax rotation with Kaiser normalisation to obtain the Rotated Component Matrix (RCM).

Abstract

The univariate normality of the data is checked with descriptive statistics, such as mean, standard deviation, skewness, and kurtosis. The study takes the help of Mardia's coefficient test (1970) to test the multivariate normality of the data of online shopping parameters. The study examined the internal consistency in scale items or reliability of the online shopping construct with the help of "Cronbach alpha (α)" and "Composite reliability (CR)". The validity of an online shopping construct is examined with the help of "discriminant validity" and "convergent validity". The study established discriminant validity by average variance extracted (AVE) and convergent validity by the Fornell-Larcker test.

The study develops an online shopping behaviour intention measurement model, structural model and respecified structural model of customers with the help of a rotated component matrix using statistical software (AMOS). The study established the fit indices of these models with the help of various specified model fit indices, such as the overall fit index (i.e., CMIN), absolute fit index (i.e., GFI, RMSEA, RMR, SRMR, and Normed chi-square), incremental fit index (i.e., NFI, CFI, and RFI) and parsimony fit index (i.e., AGFI and PNFI).

The study found that women (57.5 per cent) are more inclined towards online shopping than men (42.5 per cent). Compared to shoppers in other age groups (such as up to 20, 26 to 30 and over 30), shoppers aged 20 to 25 are more interested in online shopping (40.8 per cent). Of the 576 online shoppers, 53.5 per cent are pursuing graduate programs. The study reveals that 33.9 per cent of online shoppers have a household income between Rs 2.5 lakh to Rs 5 lakh. Furthermore, the study shows that 46.5 per cent of online shoppers prefer the cash-on-delivery (COD) option payment method, and 50.2 per cent surf the Internet for 2 to 4 hours per day.

Abstract

The statistical results of this study show that perceived security (PSEC), product review (PRV), and perceived risk (PRK) affect both customer satisfaction (CSAT) and trust (CTRT). Web interface quality (WIQ) affects customer trust (CTRT) but does not affect customer satisfaction (SAT). Customer satisfaction (CSAT) is influenced by customer trust (CTRT) in the online shopping platform. Furthermore, the study shows that the behavioural intention (BI) of customers in online shopping platforms is directly influenced by customer satisfaction (CSAT) and trust (CTRT) and, indirectly, by perceived security (PSEC), product reviews (PRV), perceived risk. (PRK), and Web Interface Quality (WIQ). The square multiple correlations (R^2) of customer satisfaction (CSAT) and customer trust (CTRT) in the online shopping platform are 0.43 and 0.38, respectively. This means that the proposed model (i.e., a model for estimating customer's purchase behaviour intention in online shopping platforms) explains 49 and 38 per cent variation in customer satisfaction (CSAT) and customer trust (CTRT), respectively, with the help of taking online shopping factors in this study. The square multiple correlations (R^2) of customer behavioural intention (BI) in the online shopping platform is 0.32. This means that the proposed model explains a 32 per cent variation in customer purchase behaviour intention (BI) with the help of taking online shopping factors in this study.

There are some research limitations of this study. This study does not consider the responses of other online shoppers (such as housewives, senior citizens and professional online shoppers). This study proposed a customer purchase behaviour model on online shopping platforms considering relevant dimensions (such as product reviews, perceived risk, perceived security, website interface quality, customer trust, customer satisfaction and customer behavioural intentions). However, these online shopping dimensions are only indicative lists and not exhaustive lists of online

shopping dimensions. Since online shopping uses technology and the Internet, it can be a new dimension if any technological innovation is adopted to make online shopping convenient. Hence, online shopping dimensions are dynamic as technological innovations are dynamic. Thus, assessing customers' buying behaviour on online shopping platforms is dynamic and continuous, and the research on online shopping is considered a never-ending process.

Key Words: Product Reviews, Perceived Risk, Perceived Security, Website Interface Quality, Customer Trust, Customer Satisfaction, and Customer Behavioural Intentions.

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List of Abbreviations

%	Per cent
24x7	24 hours a day, 7 days a week
AFMs	Absolute Fit Measures
AGFI	Adjusted Goodness-of-Fit Index
AI	Artificial Intelligence
AMOS	Analysis of Moment Structures
App	Application (software)
AVE	Average Variance Extracted
AWS	Amazon Web Services
B2B	Business-to-Business
B2C	Business-to-Consumer
B2G	Business-to-Government
BERT Model	Bidirectional Encoder Representations from Transformers Model
BI	Customer Behavioural Intention
BiGRU Model	Bidirectional Gated Recurrent Unit Model
c.r.	Critical Ratio
C2B	Consumer-to-Business
C2C	Consumer-to-Consumer
C2G	Customer-to-Government
CFA	Confirmatory Factor Analysis
CFI	Comparative Fit Index
CLT	Central Limit Theorem
CNN Model	Convolutional Neural Network Model
COD	Cash on Delivery
COO	Country of Origin
COVID -19	Coronavirus disease
CR	Composite Reliability
CRM	Customer Relationship Management
CSAT	Customer Satisfaction
CTRT	Customer Trust
df	Degrees of Freedom
e.g.,	exempli gratia means “for example.”
E-com	Electronic Commerce
EDT	Expectancy Disconfirmation Theory
EFA	Exploratory Factor Analysis
Email	Electronic Mail
e-payments	Electronic Payment
E-retail	Electronic Retail
E-retailer	Electronic Retailer
e-service	Electronic Service

List of Abbreviations

E-shop	Electronic Shop
E-shopping	Electronic Shopping
ES-QUAL	Electronic Service Quality
E-store	Electronic Store
E-tailing	Electronic Retailing
Etc.	et cetera
E-web-store	Electronic Web Store
e-WOM	Electronic Word-of-Mouth
FDI	Foreign Direct Investment
FY	Financial Year
G2B	Government-to-Business
G2C	Government-to-Customer
GOF	Goodness-of-Fit
GST	Goods and Services Tax
HUAS	High Uncertainty Avoidance Society
i.e.,	id est, means “that is”
IAMAI	Internet and Mobile Association of India
IBEF	India Brand Equity Foundation
ICT	Information and Communication Technology
IFI	Incremental Fit Index
IP	Intellectual Property
IPRs	Intellectual Property Rights
IQ	Information Quality
IT Act	Information Technology Act
KMO	Kaiser–Meier–Olkin
LPG Policy	Liberalisation, Privatization and Globalization Policy
LR	Likelihood Ratio
Max.	Maximum
M-commerce	Mobile Commerce
Min.	Minimum
MIs	Modification Indices
ML	Maximum Likelihood
MLE	Maximum Likelihood Estimator
MM	Measurement Model
MR	Model Re-Specification
NFI	Normed Fit Index
OCR	Online Customer Reviews
OLPI	Online Luxury Purchase Intent
PCA	Principal Component Analysis
PFIs	Parsimony Fit Indices
PNFI	Parsimony Normed Fit Index
POD	Point of Delivery

List of Abbreviations

PRBs	Product Review Blogs
PRK	Perceived Risk
PRV	Product Reviews
PSEC	Perceived Security
PUI	Purchase Intention
RCM	Rotated Component Matrix
RFI	Relative Fit Index
RMR	Root Mean Square Residual
RMSEA	Root Mean Square Error of Approximation
RPL	Return Policy Licensing
RSM	Re-Specification of Structural Model
SCC	Social Commerce Construction
SE	Standard Error
SEM	Structural Equation Modeling
SEQ	Service Quality
SM	Structural Model
SMRs	Small and Medium Restaurants
SNs	Social Norms
SPE	Standardized Parameter Estimate
SPSS	Statistical Package for the Social Sciences
SRMR	Standardized Root Mean Square Residual
SSL	Secure Sockets Layer
Std. Deviation	Standard Deviation
SYQ	System Quality
TAM	Technology Acceptance Model
TLI	Tucker–Lewis Index
TPB	Theory of Planned Behaviour
TRA	Theory of Reasoned Action
TV	Television
TVE	Total Variance Explained
U.K.	United Kingdom
U.S.	United States
UAE	United Arab Emirates (UAE)
Var	Variance
WIQ	Website Interface Quality
WOM	Word-of-Mouth
α	Cronbach Alpha
ε	Error Variance
λ	Lambda
χ^2	Chi-Square
χ^2/df	Normed Chi-square

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Chapter I

Online Shopping in India: An Overview