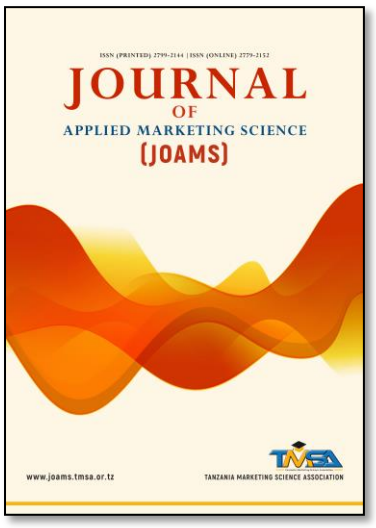


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Online Consumer Buying Behavior: Drivers and Determinants

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Online Consumer Buying Behavior: Drivers and Determinants

Emmanuel Chao and Rose Mrema

Abstract. Increasingly the adaptation of online business, has accelerated a need for understanding the consumer buying behaviour at a digital space. The general objective of this study was to assess the drivers and determinants of online consumer buying behaviour. The cross-section research design method was used in this research, whereby a non-probability sampling technique was used and a population sample size of 211 respondents was selected. Primary data were collected using a structured questionnaire and the data was quantitative analyzed. Findings showed that, perceive ease of pay, perceived value for money, website ease of use and experience have a positive impact on the intention to buy the online products.

Introduction

Increasingly the adaptation of online business is accelerating the need for understand the consumer buying behaviour at a digital space. Firms and business in the past created awareness to their customers on what is available in the market by the word of mouth, drawing of some pictures indicating the product or services and the location, and newspapers (Kotler, 2003) However, recently, online marketing has become more popular since it shows the significance of the mass media devices like telephones, websites, television, internet and the radios (Cheng et al. 2019). This has transformed the traditional marketing strategies to internet marketing strategies with ways guiding on how to deal with customers in different times. Various studies like (Kotler, 2003; Cheng et al. 2019) have shown that, consumer's buying behavior has been a loud marketing topic, which has been studied and debated over the decades. The predominant approach, explaining the fundamentals of the consumer behavior have been the consumer buying process as information-processing, learning tool, and decision-making activity divided in a number of steps; problem identification, information searching, alternatives evaluation, purchasing decision, and the post-purchase behavior (Kotler, 2003; Dibbet et al. 2005; Prasad, 2014).

Practitioners and academics have also contended that cultural, social, demographic, psychological economic, and other personal factors, have major effects on the purchasing decisions and consumer behavior (Dibb et al. 2005; Furaji et al. 2012; Gajjar, 2013; Hemsley et al. 2016; Ramya 2016; Ismagilova et al. 2020). Most of recent debates and researches focused on the identification and analysis of factors that can influence and shape the online consumer's behavior. Most of the research effort focused on modeling the online buying and decision-making process (Cockburn and McKenzie, 2001; McKnight et al. 2002; O'Cass & Fenech, 2003).

Online platform is a channel through which the online purchase takes place. Within the context of online buying, there is two steps verification

challenge which makes it different to the face to face purchase. The first challenge is the trust of the platform (McKnight et al. 2002; Sahney et al. 2013) and the second is the trust of the product sold in a given platform. These two challenges relate to trust. When it comes to online business, the level of adaptation and trust differs across regions. These differences expect to influence the behaviour of consumers towards online purchase. Akroush et al. (2015) stated that in developing countries, people are labelled as risk averse due to the lack of trust factor**.** Most studies which have been previously conducted on this area of online consumer buying behaviour (Miranda, 2019; Ellie, 2015) have widely based on data from high adaptation regions (Agift et al. 2014, Liang & Lai, 2002; Miranda, 2019; Ellie, 2015; Katawetawaraks & Wang, 2011), which could likely behave differently in other regions especially of developing economies. Uniqueness of developing economies is the differences in the internet adoption rates which is compounded with relatively lower rates of trust of online business channels. This study intends to examine the drivers of online consumer buying behaviour within a context of developing economies. According to Li et al. (2014, trust is even more important for online than for offline retailers, since consumers perceive more risk in e-commerce due to their inability to visit a physical store and examine the product they are interested in buying

Theoretical literature review and hypothesis

Technology adoption model

Consumer believes that by technology innovation has improved customer satisfaction, cut off of the purchasing journey, easy choice and variety, enable on time product and service delivery, proper buying decisions, privacy and records keeping. In addition, as time goes, intermediaries can be eliminated (Narwal & Sachdeva, 2013). Furthermore, there is a believe that, information technology can simplify in a great way the purchasing process with electronic payment by the use of credit cards or digital cash, easier retrieval of product information for comparison, hence easy purchase (Narwal & Sachdeva, 2013). Since Technology Acceptance Model (TAM) comes from technology, the main objective is to catalyze the process done by traditional marketing and make it easier for the markets. TAM is the adaptation of the Reasoned Action Theory (TRA). It has also been used to assess user's computer acceptance, in which it is measured by the perceived usefulness, perceived ease of use, intention and the influence of attitude towards usage intention (Davis et al. 1989). However, attitude did not show a big impact. Since attitude did not play an important role in influencing the variables, TAM was modified by excluding the attitude variable from TRA. TAM then demonstrated the intention as a mediator to influence the relationship between perceived ease of use, perceived usefulness, and usage behavior (Venkatesh & Davis, 2000). According to different literature, technology acceptance dimensions have been explained as perceived ease of pay (Davis, 1989) and perceived usefulness of a website (Kim & Song, 2010).

Theory of Planned Behaviour (TPB)

This theory was developed by Fishbein (1975) and Ajzen (1980) with the purpose of incrementing the Theory of Reasoned Action (TRA). Ajzen (1980) proposed that lone those particular dispositions toward the conduct being referred to can be relied upon to anticipate conduct. This review was led with the point of recognizing the sort of clients' states of mind toward portable managing an

account and elements influencing their dispositions to conduct utilizing the expanded hypothesis of the arranged conduct demonstrate. TPB stretches out from Theory of Reasoned Action (TRA) by consolidating an extra develop, to be specific seen behavioral control (PBC), to represent circumstances in which an individual needs considerable control over the focused on conduct (Ajzen, 1991).

As indicated by TPB, a person's conduct can be clarified by his or her behavioral goal, which is together affected by state of mind, subjective standards, and saw behavioral control (Chau and Hu, 2001). Both TPB and TRA have comparable targets: to comprehend the human conduct through recognizing and dissecting the determinants of behavioral aims (Ajzen, 1988; Fishbein and Ajzen, 1975). Ajzen acquainted TPB in an endeavour with give a superior theoretical structure of conduct by tending to TRA's issue of deficient volitional control (Ajzen 1988; Ajzen and Madden 1986). The Theory of Planned Behavior proposes that the Actual Behavior is the weighted elements of Behavioral Intention and Perceived Behavioral Control. Thusly, Behavioral Intention is the weighted capacity of Attitude toward the Behavior (Attitude), Subjective Norm, and Perceived Behavioral Control.

Theory of Reasoned Action (TRA)

Theory of Reasoned Action is a mental framework that tries to clarify a person's activity that is controlled by his/her behavioral expectation to perform it (Ajzen and Fishbein 1975). It is a standout amongst the most critical theory that are utilized to clarify the human practices (Puschel et al...2010). As per their hypothesis, behavioral goal is clarified by individuals' states of mind toward that conduct and subjective standards. Individuals' mentality toward conduct incorporates behavioral convictions; appraisal of the results of conduct, subjective standards, standardizing convictions and inspirations that must be addressed Riivari (2005). Baded on this theory, the length of the conduct is deliberately controlled by the individual, can precisely clarify the components affecting innovation selection (Laukkanen and Cruz, 2009). Therefore, TRA is a valuable model that will be utilized to examine elements influencing selection of portable keeping money. In 1989 Davis took a similar model and stretched out it to the Theory of Acceptance Model and connected it to the client acknowledgment of a data framework.

Online buying behavior

Online buying behavior is described as the individual's overall evaluation and perception for a particular product or service during online shopping which could result to a good or bad reaction. Studies defined behavior as a multi-dimensional construct which has been conceptualized in multiple ways (Li & Zhang, 2002). This study describe the online buying behavior as the perception and evaluation that will depend on the total treatment from the online marketing in which it may affect either positive or negative. Continuous internet expansion in terms of number of users, business penetration, and transaction volumes has accelerated the influence of online business. More than 20% of Internet users in several countries do shopping of products and services online (Taylor, 2002). Akroush et al. (2015) stated that in developing countries, people are labelled as risk averse due to the lack of trust factor. The risk is high in developing countries which makes it hard for people to buy online (Rungsrisawat et al, 2019). The authors also indicated that perception-based and experience-based are the two most important determinants that develop e-trust and lead

towards online shopping. Perception about security and privacy drive away consumer from buying online (Ranganatham & Ganapathy, 2002) with this other type of risks include financial, product performance, privacy, time and convenience (Mishra,2009).

Online consumers perceive more risks than those shopping in stores for three reasons: (i) they cannot examine the product before they receive it, (ii) they are concerned about after-sales service, and, (iii) they may not fully understand the language used in e-sales (Hong and Yi, 2012). In online purchasing it is impossible for the consumers to evaluate the product quality, because no actual contact for further clarifications with a salesperson is possible (Gutierrez et al., 2010), whilst the e-buyers can not examine the product in person before they receive it (Hong and Yi 2012). As a result, perceived risks have been found to significantly affect the purchasing decisions of online consumers (Antony et al., 2006)

HYPOTHESIS DEVELOPMENT

Perceived ease of use and value for money

Perceived Ease of Use is the degree to which a person believes that by using a particular system will cost fewer efforts (Davis, 1989). Perceived usefulness could also be defined from an individual's point of view that, by using a system would improve task performance (Davis, 1989; Zhu, Lee, O'Neal & Chen, 2009; Liao et al. 2013).

Ease of use greatly influences consumer's intentions to do the online shopping, although online shopping has been seen to have less beneficial outcomes, but by using a well-designed interactive website that is attractive and which answers all the audience questions, then could prove wrong to most customers. If the customer's negative thoughts outweigh the positive thoughts of shopping online, for example, poor designed format, lack of feedback, much time in downloading, loss of records, then the existing and the potential internet customer are likely to shift from your shop and purchase to other channels. Therefore, if there is any obstacle while doing the online purchase, it may lead to the development of a negative attitude to audiences that were willing to purchase online.

H1: Perceive ease of pay has a positive impact on intention to buy online products

Ease pay should also be compiled with the value perspective. Consumer have different motives when it comes to the purchase of online as opposed to other channels. The value for money drive is quite essential when it comes to making the ultimate decision to purchase online. We propose a positive influence of the value for money on the intent to purchase online, thus we hypothesize;

H2: Perceived Value for money has a positive impact on the intention to buy online products

- **Website perceived usefulness**

Perceived Usefulness is referred to as the extent to which a person believes that using a particular system will enhance his or her job performance (Davis, 1989). The perceived usefulness of a particular website depends mostly on the efficiency of technological characteristics such as advanced search engines and personal service that are being provided to consumers (Kim & Song, 2010). The consumers' beliefs towards websites includes, product and service availability, time saving website, well designs, and good information structure (Luna, Peracchio, & Juan, 2002; Yilmaz, 2004).

Crucial information and proper descriptions on product and services must be provided so as to

help in making a well-informed decision (Chen, Gillenson & Sherrell, 2002). Since intentions depend on cognitive choice, the potential online customers can either respond favorably or unfavorably towards engaging in online purchasing ideas. According to Davis (1989), the power to attract online audiences lies in the ease of usability and usefulness of technology.

H3: Website ease of use has a positive influence on consumer's online buying behavior

Research Methods

Population and Sample Size

According to Saunders, Lewis and Thornhill, (2007), population is the full set of cases from which a sample is taken. The population under this study involved small business vendors and works from internet service providers. In addition, the potential key informants to the study; were the online shopping centres with their agents, wholesale shops, retailers' shops, internet service providers. This population was chosen since there was the existence of more or less characteristic that the researcher was interested (Creswell, 2003).

Sample size

The size of the sample involved an average of 200 online customers from different places where online services was available and practiced. In this case, the respondents in the study were those who were interested in doing online shopping, whereby, mostly were adults and business people at large in which Morogoro municipal was the good place and a sample size of 200 online customer was suitable for this study.

Sampling Technique

Sampling is a selection of a particular group of elements or people that represent the whole population (Pandey & Pandey, 2015). Sampling techniques are divided into two groups; probability sampling and non-probability sampling (Kothari, 2004). Probability sampling entails that, every member of the population has an equal chance to be selected, while non-probability sampling is that, the chances for each element to be selected is not known. In this study, a non-probability sampling was used, where the readily available characters were used to represent the whole population.

Data Collection and Data collection tools

Both primary and secondary sources of data were used in this study.

Primary data sources

Primary data source are the data collected afresh for the first time where by it more original (Kothari, 2004). In this study data was collected by the use of structured questionnaires. The questionnaires were distributed according to the chosen sample by the researcher which was 200 respondents (online consumers). The questionnaire instrument was favorable to this study since it saves time, and the questionnaire combined both open and closed-ended questions for respondents to provide their opinions and thoughts. The information from the questionnaire targeted to explain the study's specific objectives.

Secondary data sources

Secondary data is the data collected by someone else and which has passed already through the statistical process (Kothari, 2004). The collection of this data type considered crucial factors like, collection time, data set completeness, consistency and reliability.

Data Collection Tools

i. **Questionnaires**

Questionnaire is a device for securing answers to questions by using forms in which the respondent fills by answering the questions (Pandey & Pandey, 2015). The questionnaires included both open and closed-ended questions so as to meet the researcher's objectives.

ii. Key informants

The key informants for this study were the online shopping centres with their agents, Wholesale shops, retailers' shops, internet service providers, and Bank managers. Their information was used to complete a triangulation for the data collected through questionnaire survey.

iii. Documentary sources

This involved the collection of secondary data through second-hand information from journals, articles, publications, documented data, internet, published and unpublished government reports from various sources of information, whereby the various sources of information were considered to be familiar with the topic of the study.

Measurement

Unless otherwise stated, all the variables were measured using the 5-points likert scale. The constraints were transformed in SPSS during analysis to obtained a summeted constraint which was used to assess the overall effect of the constraints on online buying behaviour of an individual. In this research unless otherwise specified the dependent variable was online buying behaviour of an individual, this was done in order to have better understanding of the influence of each independent variable on the subject.

Data Analysis

Data analysis is a process of evaluating data by using analytical and logical reasoning so as to examine every component of the provided data which is done to ensure that the collected data are well inspected and transformed (Kothari, 2004).

In this study, the unit of analysis was the consumer behavior. This enabled the evaluation of the way they were influenced in making online purchases. Analysis was done by using a Statistical Packages for Social Sciences (SPSS) version 20. Regression analysis was used to evaluate the relationship between the dependent and independent variables (Aaker et al. 2010).

Descriptive statistics

Table 1: Correlation Matrix

	Age of the respondent	**Website Easiness**	**Experience**	**Value for money**	**Trust**	**Privacy**	**Ease of Pay**
Age of the respondent	1						
Website Easiness	-.064	1					
Experience	.043	.200**	1				
Value for money	-.078	-.007	.192**	1			
Trust	.162*	.140*	.194**	.243**	1		
Privacy	-.075	-.042	.071	.250**	.065	1	
Ease of Pay	.052	.168*	.256**	.284**	.271**	.123	1
MEAN	2.25	2.38	2.58	2.53	2.47	2.61	2.49
SD	.79	1.050	1.043	.93	1.09	1.07	1.05

Results and Discussion

Table 2: Results

Variables	HYPOTHESES	MODEL1		MODEL2	
		β	t	B	t
Controls					
Age of respondent		-.078	-.787	-.047	-.709
Privacy		.074	1.013	.012	.181
Trust		.06	1.137	.044	.66
Main Effects					
Ease of Pay	H1			.133	1.73**
Value for money	H2			.209	2.44**
Website easiness	H3			.164	2.267**
Experience	H4			.15	1.977**
R^2		0.015		0.143	
Adj. R^2		0.001		0.113	
F-value		1.075		4.8**	
N		209		209	
Incremental R^2		-		0.138***	
F Change				8.23***	
Maximum VIF		1.164		1.164	

Model 1 (R^2Adj=0.001, F (206, 3) =1.075, p<0.001); included the control effects. Model 2 (R^2Adj=.113, F (202, 7) =4.8, p<0.001; main effects were added. *H1 suggested that perceive ease of pay has a positive impact on intention to buy online products.* This hypothesis was supported (table 2) (β=0.133, t=1.73, p<0.01). *H2 suggested that perceived value for money has a positive impact on the intention to buy online products. This hypothesis was supported* (β=0.164,5 t=2.44, p<0.01). *H3 suggested that website ease of use has a positive influence on consumer's online buying behavior. This hypothesis was supported* (β=0.209, t=2.267, p<0.01). *H4 suggested that experience has a positive influence on consume' online buying. This hypothesis was supported* (β=0.15, t=1.977, p<0.01). To test for multicollinearity, VIF values were calculated and were 1.164 suggesting that the study does not suffer from multicollinearity problems.

Discussion

The findings suggested that perceived ease of pay has a positive impact on intention to buy online products. Ease of use has an important influence on the online shopping

(Juniwati, 2014; Jose, 2008). The major reason that a customer will like to switch to a different mode of purchase is the anticipated benefits. The ease of pay is one of the benefits that can motivate the customers to engage in the adaptation to online buy. The ease of pay reduces the barriers for customers to acquire products and services. The incentives generated from overcoming the purchase barrier will expose the customer to other forms of online purchase benefits. Apart from its associated benefits, online buying is becoming a norm. Technology is useful if it is easy to understand, convenient and high processing speed.

Perceived Value for money was found to have a positive impact on the intention to buy online products. Apart from ease of pay, the monetary incentives motivate customers to adopt to online purchase. There is no point of switching to online purchase if there is no sufficient value for that. Often customers make comparison between the options available offline in comparison to those available online before making a decision.

In terms of price, as the monetary value of the product increases, the perceived risks involved in purchasing the product also increase (Dowling, 1999). The financial risk deals with "the likelihood of suffering a financial loss due to any hidden costs (Kiang et al., 2011). Qualitative aspects of a product such as the perceived value for money (Sanchez et al., 2006) has impact on the intention to purchase online products.

Findings suggested that the website ease of use has a positive influence on consumer's online buying behavior. The online purchasing process turns consumers into both product buyers and users of web-based technologies (Wu, 2013). Buyers tend to collect and consider more information about the sources' trustworthiness when relatively high product risks are involved (Wang and Chang, 2013). By and large, of internet marketing is meant to share and create visual media, relevant contents, written, and downloadable materials so as to target your consumers in engaging in purchase for product and services so as to create satisfaction to all the consumers. A study done by Liang and Lai (2002) suggest that, a design of the e-store or the website navigation has shown a great impact on the consumer purchase decision.

Results showed that experience has a positive influence on consume' online buying. In the recent period, internet marketing has increased tremendously in the social context globally. According to e-marketer (2020), there is an increase of ad spending worldwide where digital marketing is heading the parade. For example, in 2019, the global internet ad investment reached 17.6 percent of the US$ 333.25 billion. Also, according to Zenith Opt media (2020), the average minute of internet desktop consumption per capita is 39 minutes. In addition, the daily mobile internet consumption was projected to increase to 155 minutes in 2021, where by, this indicates the possibility of audiences engaging themselves in internet marketing in which the large numbers of audiences are the youth. Factors such as product variety and price discounts, the previous customer's feedback from a particular product usually influences other customers to prefer online shopping than the traditional shopping (Katawetawaraks & Wang, 2011; Jayasubramanian et al. 2015).

Conclusion

An increase spending in the digital marketing and the a shift towards online buying has made it important for business firms to understand the way to position their products to achieve the maximum return. The general objective of this study was to assess the drivers and determinants of online consumer buying behaviour. Findings showed that, Perceive ease of pay, perceived value for money, website ease of use and experience have a positive impact on the intention to buy the online products.

The ease of pay is one of the benefits that can motivate the customers to engage in the adaptation to online buy

Limitations

Notwithstanding the importance of the findings obtained in this study, a number of limitations were observed in this study. The following were the major limitations of this study.

- The study population was limited to 200 respondents, which was just enough to get the general view of the topic in the study area. Therefore, to have concrete and solid information on the topic, the study sample population should be increased to include more people.
- The study also was limited to online buyers only, and it did not include online sellers. Therefore to overcome this biasness an inclusive study is needed in the future.
- The study also was limited to an urban area which neglected rural areas which have a large number of people in the country. Since technology now days has reached to rural areas, therefore a study is needed to assess the factors influencing online consumer buying behavior in rural areas.

Recommendations

In this study it was observed that, many respondents were much concerned about the risks involved in using online marketing. One of the risks mentioned by majority of the respondents was security, which was directly linked with trust. Many respondents had no trust on online marketing, and majority did not know the issue of security. Therefore, the researcher recommends that;

- Education should be provided to the society concerning e-commerce and online marketing, specifically security education. This may increase trust to online marketing and hence e-commerce will significantly grow.
- Policy makers in the country and the government at large should formulate and enforce policies, laws and guidelines concerning online market so as to improve the security and build trust to online consumers and sellers.

Future Research suggestions

The researcher recommends that, for future researchers interested in similar studies, should concentrate in one of the following research areas;

- Online marketing to rural areas
- Assessing the challenges facing online shopping in developing countries like Tanzania.
- Assessing the factors influencing online selling behavior

Also, future research should increase the coverage area so as to include many people with different ethnic backgrounds

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