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Online Purchase Behaviour among Software Professionals in Bangalore

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Abstract

The rise of internet shopping has been remarkable, with significant players in the industry experiencing exponential growth, indicating substantial untapped potential for e-commerce. This trend, especially prominent among younger generations like Gen Y & Z, underscores the unparalleled convenience offered by online shopping, prompting increased focus from retailers. This study aimed to explore the relationship between various independent variables, including cultural, social, personal, psychological, and marketing mix factors, and consumer behaviour in the online market, specifically targeting individuals aged 18 to 34. Out of 480 distributed questionnaires, 200 responses were collected and subjected to descriptive and inferential statistical analyses to unveil consumer decision-making patterns. Although the overall association between the independent variables and consumer behaviour was found to be weak, a closer examination revealed strong correlations between social factors, physical elements, marketing mix components, and consumer buying behaviour. These insights provide valuable knowledge of consumer decision-making rules, which can aid producers and retailers in understanding consumer behaviour and enhancing consumer satisfaction.

Keywords: Consumers, Decision Making, Exponential Growth, Marketing Mix, Online Shopping
JEL Classification: M31, L81, D12
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Introduction

Understanding consumer behaviour is paramount for companies to achieve commercial success. The relationship between consumer behaviour and marketing strategy is crucial, as the effectiveness of marketing strategies hinges on managers' comprehension of consumer behaviour, especially during economic downturns. Consumer buying decisions serve as indicators of how well a company's marketing strategy aligns with market demand, highlighting the centrality of the consumer in the marketing process.

The study of customer behaviour revolves around consumer buying behaviour, where customers assume three distinct roles: user, payer, and buyer. Despite efforts, consumer behaviour remains challenging to predict, even for seasoned experts in the field. It encompasses various psychological processes, including

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recognising needs, seeking solutions, making purchase decisions (such as choosing a product, brand, and location), interpreting information, devising plans, and executing them (for instance, through comparison shopping or making actual purchases).

Consumer behaviour research delves into the decision-making process of buyers, both at the individual and collective levels. It examines various individual consumer characteristics, such as demographics and behavioural variables, to comprehend people's desires. This research facilitates enhanced understanding and prediction not only of what consumers purchase but also of their motives and purchasing patterns.

A key assumption in contemporary consumer behaviour research is that individuals often buy products based on their perceived subjective value rather than solely on their primary functions. While the basic functions of products remain important, their contemporary role transcends mere utility. Consumers frequently evaluate products not only based on their core attributes but also factors like their real product qualities and extended product benefits. The extended product encompasses intangible elements such as brand image, customer service, and post-sale support, which contribute to a desired perceived advantage for the consumer.

In essence, modern marketers prioritise understanding consumers and their responses before delving into the fundamental characteristics of consumer behaviour. The study of consumer behaviour aids in identifying who the customers are, what they desire, and how they utilise and respond to products. Surveys on consumer behaviour play a crucial role in meticulously examining customer preferences.

Factors Influencing Consumer Behaviour

The stimulus-response model, also known as the black box model, provides a well-established framework for understanding buyer behaviour. This model illustrates how stimuli, consumer characteristics, decision processes, and consumer responses interact. Stimuli can be categorised as interpersonal (between people) or intrapersonal (within people). The black box model is akin to the black box theory of behaviourism, focusing on the relationship between stimuli and consumer responses rather than the internal processes of the consumer.

Marketing stimuli are intentionally designed and created by firms, while environmental stimuli arise from social factors influenced by the economic, political, and cultural circumstances of a society. Within the buyer's black box lie the buyer's characteristics and decision-making processes, which ultimately shape the buyer's response to stimuli (Sandhusen, 2000).

In the depicted model, marketing and other stimuli enter the customer's "black box," generating specific responses. Marketing management's objective is to uncover the processes occurring within the customer's mind—the black box. The buyer's characteristics shape how they perceive stimuli, while the decision-making process dictates their buying behaviour. Understanding buyer behaviour begins with examining the factors influencing the buyer's characteristics within the black box model.

Numerous factors impact a consumer's purchasing decisions and buying behaviour,

which literature categorises and structures in various ways. Despite these variations, consumer behaviour is generally shaped by factors classified into five groups: cultural, social, physical, personal, and the marketing mix.

These factors are identified to understand their effects on consumer behaviour and aid marketers in selecting consumer targeting strategies. They are utilised to segment the market and target specific consumer groups effectively. This paper aims to explore the influences of factors measured in a survey on purchasing behaviour.

Research indicates that customers typically undergo a five-stage decision-making process when making a purchase, although in routine purchases, some stages may be omitted or reversed. The buying process commences with need recognition, where the buyer identifies a problem or need or responds to a marketing stimulus. Subsequently, the consumer evaluates how much information is necessary to make the decision. If the need is urgent and a suitable product or service is readily available, a purchase decision is likely to be made immediately. Otherwise, the consumer initiates the information search process.

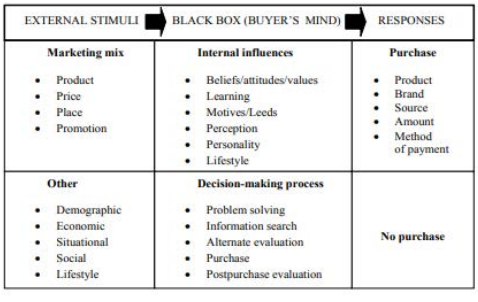


Figure 1. The Black Box Model of Consumer Behaviour

Source: The Black Box Model of Consumer Behaviour. (Keegan *et al.,* 1992)

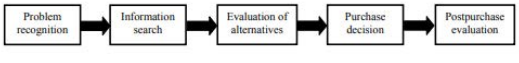


Figure 2. Consumer Decision-Making Process.

Source: Adapted from Kotler, P., & Keller, K. L. (2016). *Marketing Management* (15th ed.). Pearson Education

During the information search phase, consumers gather information from various sources, including personal (family, friends), commercial (advertising, retailers, packaging), and public (newspapers, magazines, radio, television, Internet) sources. The relevance and influence of each information source may vary depending on the product and the consumer. Notably, marketers wield significant control over the information provided to consumers and its presentation, impacting consumers' decision-making process. (Kivetz & Simonson, 2000)

Limited decision making involves a blend of extensive and routine purchase decisions. Consumers in this category generally have a clear idea of the type of product they need, but are deliberating between different brands. For instance, when purchasing clothing, a customer seeking a new pair of jeans may explore various brands to find the best fit. While engaging in limited decision making, consumers may seek advice from friends, but typically spend a moderate amount of time gathering information and considering options. This process is less exhaustive and time-consuming compared to higher-priced items.

Extended decision making represents the most intricate buying behaviour, occurring when purchasing unfamiliar, expensive, or infrequently bought products such as computers,

televisions, cars, or houses. Consumers invest considerable amounts of time researching numerous options, consulting trusted sources like friends, family, and sales professionals, and scouring reviews and ratings online and in consumer magazines. Those involved in extended decision making usually take more time to reach a final purchase decision and extensively research their choices. Many may also experience cognitive dissonance. Extended decision making is commonly employed for high-involvement products.

Routine response behaviour is observed when consumers purchase frequently bought, low-cost items that require minimal effort in terms of search and decision-making, such as milk, eggs, bread, or socks. Consumers spend little time deliberating on whether to purchase these items and often do not consult reviews or seek opinions from friends before making routine purchases. However, when it comes to "ethical" products, consumers tend to become more engaged, leading to a more thorough search for information. These products are usually smaller purchases and fall within the lower end of the price range.

When buying such items, consumers may have a preference for a particular brand but are familiar with multiple brands within the product category and consider several options acceptable. Generally, low-involvement products are purchased almost automatically (Zander & Hamm, 2011).

Literature Review

Ajzen (1991) and Orapin (2009) argued that external factors like perceived social pressure can impact one's behaviour. Previous studies on subjective norms have examined various contexts, including family Takaful schemes (Husin & Rahman, 2013), intentions to work in older age (Lu, 2012), consumption of infused soft drinks (David *et al.,* 2012), telepresence systems (Park, 2013), participation in online communities (Zhou, 2011), and online shopping (Al-Maghrabi *et al.,* 2011; Limayem *et al.,* 2000; Jamil & Mat, 2011; Orapin, 2009). Most of these studies focused on university students as respondents (David *et al.*, 2012; Orapin, 2009; Zhou, 2011), while others included the general public, including professionals (Al Maghrabi *et al.*, 2011; Husin & Rahman, 2013; Limayem *et al.*, 2000; Lu, 2012; Jamil & Mat, 2011; Park, 2013).

There's a lack of a direct significant relationship found between subjective norms and consumer behaviour, as Ajzen (1991) showed that personal considerations often overshadow the influence of subjective norms. Many studies indicate that subjective norms primarily affect purchase intentions rather than actual buying behaviour (Choo, Chung & Pysarchik, 2004; Limayem *et al.*, 2000; Jamil & Mat, 2011; Zhou, 2011). For instance, Jamil and Mat (2011) found that subjective norms significantly influence online purchase intentions but have a minor effect on actual online purchases, suggesting that factors like family, friends, and media have limited influence on internet shopping habits.

Subjective norms are considered the second most influential factor after perceived behavioural control in influencing online shopping intentions (Orapin, 2009). He *et al.* (2008) suggested that third-party recommendations (subjective norms) significantly impact consumer purchase intentions.

Overall, studies suggest that subjective norms have a direct and significant influence on

Table 1. Table showing a Comparison between Types of Behaviour

	Routine response behaviour	**Limited decision making**	**Extended decision making**
Level of involvement	low	low	High
Product cost	low	low to moderate	High
Brand preference	More than one is acceptable, although one may be preferred	several	varies, usually many
Search effort	little	little to moderate	Extensive
Time spent	short	short to medium	long

Table 2. Table showing Factors Affecting Consumer Behaviour

Major factor	**Sub-factors**	**Description**
Cultural	Culture	Factors refer to the set of basic values, wants and behaviours learned by a member of society from the family and other important institutions.
	Sub-culture	Each culture contains smaller subcultures. Sub-culture includes nationalities, religions, racial groups and geographic regions
	Social class	Society's relatively permanent and ordered divisions, the members of which share similar values, interests and behaviours. Social class can be determined by a combination of occupation, income, education, wealth and other variables
	Groups	Group refers to 2 or more individuals who interact to accomplish individual or mutual goals. A person's behaviour is influenced by many small groups or reference groups. These groups involve family, religious groups, friends circles, neighbours, etc.
Social	Family Members	It can strongly influence a buyer's behaviour. Marketers are interested in the roles and influences of the husband, wife and children on the purchase of different products and services.
	Roles and status	The person's position in each group can be defined in terms of both role & status. Each role carries a status that is conferred by society
	Age and life cycle	Stage People change their purchases over their lifetimes. Marketers define their target markets in terms of family life-cycle stage and develop appropriate plans and products for each stage.
Personal	Occupation	A person's occupation affects the goods and services bought
	Economic situation	A person's economic situation affects product choice. Marketers of income-sensitive goods should monitor trends in personal income, savings and interest rates
	Motivation	When a consumer recognises that they have a need, the inner drive to fulfil the need is called motivation. A motivated person is ready to act.
Psychological	Perception	It is the process by which people select, organise and interpret information to form a meaningful picture of the world

	Learning	When people act, they learn. Learning can be described as changes in an individual's behaviour arising from experience
Marketing mix	Product	It is a tangible good or an intangible service that is mass-produced or manufactured on a large scale with a specific volume of units.
	Price	The price is the amount a customer pays for the product
	Promotion	It represents all of the communications that a marketer may use in the marketplace. Promotion has four distinct elements: advertising, public relations, personal selling and sales promotion.
	Place	A way of getting the product to the consumer, and/or how easily accessible it is to consumers.

purchase intentions for online shopping (Leeraphong & Mardjo, 2013; Jamil & Mat, 2011). These conclusions are particularly relevant to Malaysians, given their cultural preferences and resistance to change (Harn *et al.*, 2006; Jamil & Mat, 2011).

Perceived usefulness refers to how consumers perceive the value and effectiveness of an online website for their shopping needs. This perception is based on whether the website enhances their task performance and adds value to their shopping experience. Factors contributing to perceived usefulness include technological features like advanced search engines and personalised services provided by the service provider. Websites must provide comprehensive information and high-quality product descriptions to assist customers in making well-informed decisions.

Research on perceived usefulness has predominantly focused on developing countries like China, Malaysia, Vietnam, and Iran, with fewer studies conducted in developed countries such as Taiwan and South Korea.

Intentions, as suggested by Ajzen (1991), serve as indicators of individuals' willingness to engage in certain behaviours, including online shopping. Lack of intention to purchase online has been identified as a major obstacle in the advancement of electronic commerce. The Theory of Planned Behaviour (TPB) applied to Thai consumers suggests that purchase intention is influenced by perceived behavioural control and subjective norms, reflecting attitudes from their social circles. These factors subsequently influence consumers' behaviour toward online shopping and may lead to actual purchasing actions.

While intention is a significant predictor of online shopping behaviour, it's essential to recognise that purchase intention doesn't always translate into actual purchases. Perceived ease of use and usefulness, as outlined in the Technology Acceptance Model (TAM), play pivotal roles in shaping online shoppers' decisions once behavioural intentions are formed.

Understanding customers' purchasing behaviour is vital for online websites to establish and maintain positive relationships with their clientele. Some researchers have suggested that purchase intention can positively influence actual online purchases, emphasising the importance of further investigation into this relationship. Limayem *et al.* (2000) highlighted the need to explore intention further, suggesting that behaviour might naturally follow once intention is established.

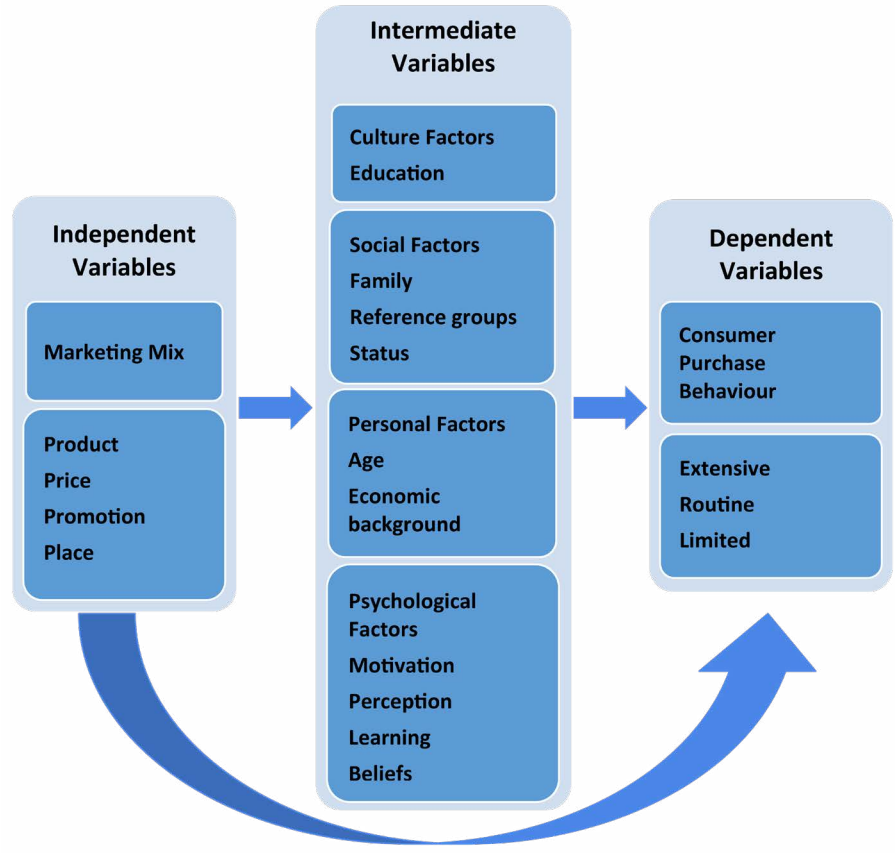


Figure 3. Conceptual Framework.
Source: Adapted from consumer behaviour models (e.g., Kotler & Keller, 2016; Schiffman & Kanuk, 2010)

Research Design

Objectives of the Study

1. To study the factors that affect online consumer behaviour patterns of Indian consumers.

2. To understand the purchase intentions of online consumers towards electric appliances.

Research Methodology

Descriptive and exploratory research were used, and survey instruments such as questionnaires and interviews were used to collect the data from the respondents, and simple random sampling techniques were adopted with a sample size of 200 responses. The responses were recorded using a five-point Likert scale ranging from 1 to 5. One indicates definitely disagree, to five indicates definitely agree.

The survey aimed to gather insights into how various factors affect consumer behaviour in online purchases. Following a thorough literature review, the authors constructed a research model to examine and dissect the decision-making processes of Indian consumers in the online marketplace. The graphical

representation of this research model can be expressed mathematically, as outlined below.

Factor Impact on Consumer Behaviour = A + B1 Cultural + B2 Social + B3 Personal + B4 Psychological + B5 Product + B6 Price + B7 Promotion + B8 Place + e

H1: Cultural factors have a strong relationship with consumer behaviour.

H2: Social factors have a strong relationship with consumer behaviour.

H3: Personal factors have a strong relationship with consumer behaviour.

H4: Psychological factors have a strong relationship with consumer behaviour.

H5: The product factor has a strong relationship with consumer behaviour.

H6: The price factor has a strong relationship with consumer behaviour.

H7: The promotion factor has a strong relationship with consumer behaviour.

H8: The place factor has a strong relationship with consumer behaviour

Table 3. Table showing Reliability Statistics

Variables	Cronbach's Alpha
Cultural factors	0.84
Social factors	0.81
Personal factors	0.79
Psychological factors	0.75
Product	0.95
Price	0.83
Promotion	0.7
Place	0.87
Routine response behaviour	0.93
Limited decision making	0.88
Extensive decision making	0.76

Source: Desk Research

Table 4. Table showing Regression Coefficient

Hypothesis & relationship	Coefficients (Unstandardized)		Coefficients (Standardised)	t-value	p-value	Remarks H1
	B	Std. error	Beta			
H1 cultural factors → behaviour	-0.086	0.043	-0.136	-1.926	0.058	Not Supported
H2 social factors→ behaviour	0.191	0.042	0.322	4.423	0.000	Supported
H3 personal factors→ behaviour	-0.066	0.031	-0.123	-1.738	0.085	Not Supported
H4 psychological factors→ behaviour	0.321	0.042	0.434	6.754	0.000	Supported
H5 product→ behaviour	0.182	0.046	0.268	3.607	0.000	Supported
H6 price→ behaviour	0.142	0.033	0.293	2.955	0.000	Supported
H7 promotion→ behaviour	0.165	0.044	0.269	3.872	0.000	Supported
H8 place→ behaviour	0.132	0.043	0.234	4.675	0.000	Supported

Source: Desk Research

Instrument and Study Sample

The data utilised for analysing the factors influencing consumers' decision-making processes in purchasing were gathered through a marketing survey employing a questionnaire. The authors opted for this tool due to its numerous advantages. The standardised nature of the questionnaire ensures consistency across respondents, minimising errors that may arise from interviewer bias. Moreover, it guarantees confidentiality, enabling respondents to provide honest answers without fear of judgment. Additionally, questionnaires facilitate quick and efficient data collection from a large pool of consumers. However, crafting a questionnaire demands meticulous attention to ensure clarity and relevance, as the quality of collected data hinges on the questionnaire's efficacy.

The questionnaire was structured into three segments: demographic information, factors impacting consumers and behaviour, and brand loyalty. The latter two sections employed a 5-point Likert scale for respondents to rate their agreement. The survey, conducted in Bengaluru city, garnered 200 responses, of which 176 were deemed acceptable after data validation. Analysis was conducted using the Statistical Package for Social Sciences (SPSS) version. 21.

Data Analysis and Interpretation

Demographics

Participants volunteered to complete the questionnaire, with 36% reporting annual income exceeding 1 million rupees, 43% earning between 500,000 and 999,000 rupees annually, and 21% earning less than 499,000 rupees per annum. Regarding gender distribution, 56% identified as male, and 44% as female. Age-wise, 6.0% were aged 18-24, 28.5% were 25-34, 34.0% were 35-44, 21.5% were 45-54, and 10% were over 55 years old. In terms of education, the majority (58.8%) had higher education qualifications, while 21.6% had secondary education, 12.6% intermediate education, 5.0% primary education, and only 2.0% had no formal education.

Conclusion and Directions for Future Research

This research significantly contributes to the comprehension of consumer purchasing behaviour in the online market. While the overall relationship between the independent and dependent variables was found to be weak, a closer examination revealed strong associations between social factors, physical elements, and marketing mix components with the buying habits of Indian consumers. These insights unveil underlying decision-making patterns among consumers.

Furthermore, our analysis has unveiled several promising avenues for future research. The focal point of forthcoming studies will be to establish methodological frameworks for analysing consumer behaviour through Multi-Agent Based Simulation (MABS) and conduct simulation tests using this developed methodology. We aim to construct a computer simulation model that will offer a deeper understanding of consumer behaviour, particularly in the online market.

This simulation model will employ a multi-agent approach to intricately map out the dynamics of the online marketplace.

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