

CONSUMER ATTITUDES TOWARDS ONLINE SHOPPING - A LITERATURE REVIEW

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<https://doi.org/10.37602/IJSSMR.2020.3508>

ABSTRACT

Online shopping gives a great example of the business revolution and development. In Sri Lanka, E-commerce is still undergoing a period of rapid development; the Internet users of Sri Lanka give a great initiative for the expansion of online shopping. This study focuses on consumer attitudes toward online shopping with evidence taken from undergraduates in Sri Lanka. This paper investigates how consumer attitudes will affect on the online shopping experience based upon dependent and independent variables. The dependent variable focuses on the attitudes toward online shopping whereas the independent variables focus on the advantages of online shopping, website quality, internet knowledge and perceived risk. This paper will focus on the limitations of online shopping as well. If this study shows positive results through the research, most of the shopping companies will tend to adopt online purchasing practices. Therefore, the whole of society will be benefitted by the study.

Keywords: online shopping, perceived risk, consumer attitudes, website quality, undergraduates, Sri Lanka.

1.0 INTRODUCTION

In the period of extension of the online business and its administrations offered to the customers through the Internet, it is generally utilized by the two purchasers and organizations to purchase and sell their items and administrations around the world. From the past decade, more business owners moved their traditional business platforms into the online-based platforms. This influenced business models' and consumers' purchasing attitudes and the shopping experience. There is an argument that people tend to go for new and different product choices when they do the online shopping activities (Mahmud, Imtiaz, & Ahmed, 2019). The shopping experience is defined as "the arrangement, all things considered and approaches identified with the store-environment and clients, including relational connection, sales staff's endeavours, and responsibility and significant strategies gave to please or draw in clients" (Salehi, Consumer Buying Behavior towards Online Shopping Stores in Malaysia, 2012).

Unlike any other resource, internet has become the most vulnerable resource in the past few decades. With high speed internet connection, the transactions have become much faster and accurate and the e-commerce platform has rapidly grown (Koyuncu & Lien, 2003). Customers enjoy happy shopping which is what they want through online platforms.

Meanwhile e-commerce got the chances from the world wide web (www) (Lee, Kim, & Fairhurst, 2009) with leading popularity. But most of the researchers have misunderstood the concept of the e-commerce as well. Most of the past researchers think that e-commerce and e-marketing is similar but when it is analysed, it gives a deeper and broader meaning than electronic marketing (El-Gohary, Trueman, & Fukukawa, 2009). Moreover, online shopping has changed the customers' attitude. The customers today do not give much effort to do online shopping as they are able to get what they want with one click and without wasting their time (Alsharief., 2017).

There is a model for attitudes and online shopping which was developed by (Jarvenpaa & Todd, 1996) and the value of the product, the shopping experience, the quality of the service provided by e-shop, and the risk perception of online retail shopping has been identified. Similar to this, the Chinese literature shows perceived usability, perceived security, perceived privacy, perceived after-sale service quality, perceived marketing mix, and perceived reputation. The literature reviews that as a result of the relationship among independent variable and the dependent variable (attitude), the Value of R equals 0.459 and the vales of R square is equivalent to 0.21 and it indicates 21% variance in the dependent variable that are accounted by the independent variable.

Moreover, the examination has discovered 49.88% of respondents show great mentalities towards web-based shopping, 49.38% have a moderate disposition and 0.74% of them have a negative attitude. Discoveries show that the free promoting blend and notoriety impact purchaser attitude towards web-based shopping contrasted with other autonomous factors. And indicate that online shoppers are more concerned about the marketing mix and the reputation of the shop when they are making online purchasing decisions (Jun & Jaafar, A Study on Consumers' Attitude towards Online Shopping in China, 2011). So this indicates that the model of (Jarvenpaa & Todd, 1996) is accurate for the online shopping attitude variable like the quality of the service provided by e-shops which have a similar indication to a variable of perceived after-sale service and having good after-sale indicates positive attitudes towards online shopping. Recognizing factors is critical in having an authoritative achievement even though this setting has constraints in the scholastic consideration in the Sri Lankan setting. The request to get increasingly precise information is imperative to gather information from undergraduates in Sri Lanka.

2.0 LITERATURE REVIEW

2.1 Internet Knowledge

In the modern era, the internet becomes an essential tool when it comes to business. Internet knowledge is defined in different ways but there isn't a clear definition. Furthermore the article pinpoints that the internet knowledge is the factors based on willingness, that responds to web-survey, solicitations, and scores on web-based assessments (Potosky, 2007).

According to (Wang, Chen, & Jiang, 2009) knowledge is concluded as one of the strongest in online shopping. According to the research findings, Knowledge is positively affected in online shopping attitudes as users with higher knowledge about the internet know how to avoid security issues and are able to avoid serious problems. Online shopping is now related

to electronic transaction options and every bank in the world is using debit cards and credit cards to have safe transactions online. According to the FINRA 2016 Investor Education Foundation's National Financial Capability Study, it was indicated that 52% of the respondents use credit cards in 2015 in online purchasing (Creditcards, 2019). This shows that the internet knowledge is a key factor when customers start online shopping. According to the literature review, it is shown that the perceived knowledge positively affects attitudes towards online shopping and it was found that the traditional attitude theories are reinforced, and the findings also shows that as customers acquire information of an item, they are probably going to buy more and purchasers have a sense of safety in it. (Flynn & Goldsmith, 2001).

Frequent usage of online platforms makes the customers gain more experience in the relevant field which also helps to gain more knowledge according to the findings of (Harris, Hoye, & Lievens, 2003) The internet knowledge measures on a scale which have four-points: "1= use it sometimes; not familiar with technical issues and 4= expert at the internet". Another research also identified frequency of usage, E-mail, information search, internet efficiency & computer experience as factors that are influenced by the internet knowledge (Potosky, 2007). In the above mentioned scale measurement, the result indicated that there is a positive impact on those who are on the 4th scale which shows consumers have more knowledge (e.g.: I know cookies) which indicates a positive attitude towards online shopping.

According to the literature review, when it comes to the usage of the online technology, the knowledge of the Internet is very important to the consumer and the level of knowledge that is transacted through the online technology is effective. As a result of the increasing knowledge of the consumer's online technology, the online shopping experience can be enhanced. The findings from this research paper confirm the concept of the Internet based business concept, thus enhancing the knowledge of the Internet. The advantages of making payments in this e-commerce is through internet banking and online banking. In every new shop, the new dimensions of food can be achieved through technological advances. (Kannaiah, 2015) Some researchers have suggested that this online shopping system has a direct impact on the growth of the consumer's interest in the Internet. (Teo, 2002).

2.2 Website quality

Website quality is a fundamental factor when it comes to online shopping. In the internet website quality impresses the customers and thus the platforms become strong and more influential towards visitors. Further research showed that the online atmosphere such as colour, graphics, layout, and designs can provide information about the retailer and also influence the customers (Eroglu, Machleit, & Davis, 2001). Sometimes customers show different attitudes when they interact with online shopping because a well optimized and organized website can give the positive perception of the particular organization. The literature identifies that the website quality has been raised from service quality and it models SERVQUAL dimensions (tangible, reliability, responsiveness, assurance and empathy). The consumer considers this to a great extent (Grewal, 2000).

According to (Park, Gretzel, & Turk, 2007) the past literature perceived website quality as "consumers large conclusion approximately significance and prevalence overall opinion

about greatness and prevalence of a site". Different research papers indicate different variables that affect the attitudes of online shopping. These factors that aid the ease of use, information, interactivity, web design has been identified as an influential attitude towards online shopping (Barreto & Martínez, 2018). In the recent years, the hotel industry shows that there is a significant simulation with web-site quality and the attitudes in online shopping for example (Chung, Lee, Lee, & Koo, 2015) show that there is a positive connection between goal site quality and the goal of utilizing the site. This is affirmed when the organization has more excellent site clients encountering higher feelings and experience level and the perspectives impact decidedly in site quality (Loureiro, 2015). Furthermore, the outcome shows a higher number of visual effects (pictures, videos, and huge estimated web), with intuitive zones like offering of photographs and drives demeanour towards the site that have a positive effect (Barreto & Martínez, 2018). (Bai, Law, & Wen, 2008) indicate that several factors are affecting the website quality. According to research findings, mainly two variables have been identified namely functionality and usability. According to the findings in china, travel companies make their websites more attractive by using pictures and attractive layouts to excite the customers and the successful web designs have increased the usability. This has impacted directly in the increment of the attraction of customers which enhance the positive attitude in online shopping.

2.3 Perceived Risk

Another exploration paper has mentioned a hazard that has engaged with web-based shopping. A hazard that has associated with internet shopping, has put a more noteworthy effect on business. Because the risk has affected on the attitude towards online shopping. Since the consumers are unable to physically interact with the product there is a risk involved in it (Soopramanien, 2011). According to the study of (Sjöberg & Fromm, 2001), individual perception is perceived on the risk of information technology status that *'people are not, of course, ignoring the benefit of new technologies, and there is a expansive variety among people how these technologies are perceived Risks associated with new technologies are related to the anticipated benefits of the technology'*. Associations need to distinguish this zone to do fantastic client assistance. Recognizing the components and the connection between the hazard and purchaser mentalities towards internet shopping, provides obvious guidance to the plans of action. In other identified research, different types of perceived risk are found such as financial risk, privacy risk, performance risk, delivery risk, time risk, physiological risk, and social risk (Claudia, 2012). Studies find out that the financial risk is highly involved with regard to attitude towards online shopping and consumers fear of credit card frauds. The customers fear that there will be hackers in e-commerce platforms. As a result, consumers are more aware when they do shopping through the companies that have smaller business models and the consumer tends to believe that they don't have enough security measures when it comes to e-commerce transactions. This indicates and represents that perceived risk has negative respond towards online shopping.

According to the study of (Mathur, 2015), within the early days, the Web was fundamentally utilized by academicians who inquire about researchers and students for academic purpose. Yet due to the effect of Globalization, a development in commercial organizations for joining the World Wide Web into their special campaigns has taken put, and begun advertising the office of online shopping. Despite the developing populace for online shopping, huge rates of

online consumers discover online shopping as a source of chance and vulnerability. For online Consumers', the perceived risk is considered as a principal concern of choice making process during online shopping where perceived risk is characterized as the degree to which an individual communicates instability around a benefit or good.

An online shopping environment when compared to an existing physical one, the risk is greater and less people believe in it. This is because of the reality that there's colossal inconvenience in assessing an item as there are no visual or unmistakable signs related to the quality of the item nor face-to-face interaction with bargains staff, and the buyer is affected by security and privacy issues.

In this manner, it is accepted that individuals may feel a certain degree of risk when acquiring an item through the Web. For example, buyers are scared that the Web still has exceptionally little security concern with regard to utilizing their credit cards and disclosure of individual data or concerned about obtaining an item from dealers without physically analysing the items (Tan, 1999). As a rule, online shopping is distinguished for purchasing items or administrations through the web. In any case, when purchasers experience higher risk when they approach web-based shopping, this progression makes the mentality of the shopper to change the attitudes towards it (Ariff et al, 2014). Furthermore, according (Ko, Jung, Kim, & Shim, 2004) consumers feel the products are unaffordable when they do online shopping. Research indicates that happens because of the uncertainty towards online shopping that consumers have.

2.4 Advantage in Online Shopping

In terms of advantage in online shopping, it influences the customer buying attitude towards the online context. Several types of research have been conducted to examine the effect of online consumers. According to (Bellman, Lohse, & Johnson, 1999), various predictions in online buying are identified. These authors indicate education, age, and income have impacted on the online purchasing (Saprikis, Chouliara, & Vlachopoulou, 2010). According to (Flynn G. a., 2005), some of the customers are using online shopping to jump out from the face to face interaction with sales representatives since they might have awkward feelings or pressure when dealing with sales representatives and don't want to be influenced and controlled in the marketplace. Particularly for the customers who may have had negative experience with the sales representatives, or those who just want to be free and can make decisions by themselves without sales representatives' presence.

According to (Saprikis, Chouliara, & Vlachopoulou, 2010), the advantage of online shopping is measured by the following factors. Shop any time of the day, shop abroad, spare time, simple correlation between items just like an online store, ease in finding the necessary products, having choices contrasted with physical stores, effortless in discovering deals are some of such factors. It gives customers better chances to compare prices from different websites and find the best products with lower prices than buying from local retailing stores. Conjointly for bulky products this can be a huge advantage particularly if the delivery includes insurance and the costs are very low. Product delivery is vital for numerous shoppers that they will go to the retail stores to see what they need to buy and to see the prices offered.

At that point they will do a few checks on the online prices from several retailed shops and order the goods online so that they get the free delivery.

Web-shopping is becoming more and more popular among consumers. The reason behind it is the convenience in which anyone can access an online shop and make their purchase and what matters the most is that there is less time spent for shopping. Not like in traditional shopping method, the consumers tend to believe that they can get greater benefits through the web than shopping in physical stores. Furthermore literature indicates what web-shopping motives change the customer attitude towards online shopping. The factors are identified as the availability of shopping (24 hours), convenience, time efficiency, and queue avoidance, and also anybody can order any item from interstate or all over the world. Recently shoppers are not confined to one purchase. The new models and choices are available even with local retailers. These can ease the difficulty of discovering the item that needs to be purchased. The stock will not be carried out by the traditional retail store. Other than that, the outcome shows that utilizing the exercises at home and in the workplace. Online shopping processes and direct shopping have a positive coefficient while the benefit of conventional shopping demonstrated a negative coefficient. In some literature, it is shown that time efficiency is the most influential factor when it comes to web-shopping. Most consumers consider avoiding queues which are prevalent in traditional shopping contexts (Karayanni, 2003). Since online shopping can be anywhere and anytime, it makes the consumers' life much simpler because they don't have to be stuck in the traffic, looking for parking spots, and get held up in checkout lines or be in crowded stores (Childers, 2001).

According to (Faq, 2008) it shows that 58% of the people selected online shopping because most of the people could shop even in the after-hours when the traditional stores will be closed. Also, 61% of the respondents selected to shop online because they wanted to avoid crowds and waiting lines, especially on seasonal holiday shopping. These factors in online shopping are a clear-cut indication that consumer provides a positive attitude towards online shopping. According to the (account learning, 2020), it is shown that having a tracking system and online shopping saves the money of customers. Furthermore retails give offers with better limits to the clients because, at the end of upkeep, this will pull in more clients and the preferences will be developed. Another research illustrates that organizations need to strengthen communication and interaction with customers to develop consumer investigative at a lower cost (live chatbots). It also provides customized products for the customer. For example, the Dangdang website offers different types of books from consumer's previous buying records (Su & Huang, 2010).

2.5 Attitude towards online shopping

The effectiveness of online shopping gives a great advantage to consumers. A study shows that consumers show a positive or negative attitude towards the retail website (Chen & Wells, 1999). SITEQUAL assesses the quality of the website from a few numbers of dimensions. The dimensions are simple to use, competitive value, processing speed, security, clarity of order, item quality, item uniqueness, corporate and brand equity & aesthetic design.

The previous studies show that there is a positive relationship with attitude in sight dependability and shopping likelihood. This clearly shows how attitude affects online

shopping. This study (Shergill and Chen, 2005) has clearly indicated that there is a direct impact on purchasing and attitude towards the brand. By evaluating it shows modern consumers show different attitudes when they make purchases online. Several studies have conducted a degree in the effectiveness of an online website and the capacity of buying from that website. Consumers show different shopping attitudes when they make a purchase. (Hoon Park., 2003) The main concern that they have shown is that the relationship between buying behaviour of online consumers shows the different characteristics of them in the online shopping context.

The benefit of online shopping is immense and it increases day by day. (Shergill and Chen, 2005). Studies have found that four key studies directly impacted on consumer attitude towards the web site. According to the study, the four viewpoints are web site design, reliability, security protection, and customer benefit. More than ever these factors have influenced many customers who are shopping through online platforms. One thing is the security and privacy factor as most of the people are scared or feel insecure when they make online purchases. Thus, most of the consumers still prefer to give cash on deliveries. What they do is purchasing from online platforms and making their payments when the delivery person. Thus, it is the most common issue when it comes to online shopping. Most people attitude is not well established on online payment methods yet. The study of (Hoon Park, 2003) took the attention of five factors that are easy to use, entertain, item information, currency, and trust that significantly impacts the attitude towards online shopping. Moreover, creating more visibility increases consumer attractiveness which is directly related to website quality.

3.0 VARIABLES

3.1 Independent Variables

Factors	Authors Name
Internet Knowledge	(Akroush & Al-Debei, 2015), (Akbar & James, 2012), (Case, Burns, & Dick, 2001), (Harris, Hoye, & Lievens, Privacy and Attitudes Towards Internet-Based Selection Systems: A Cross-Cultural Comparison, 2003), (Wang, Chen, & Jiang, 2009), (Alsharief, 2017), (Potosky, 2007)
Website Quality	(Case, Burns, & Dick, 2001) , (Shergill & Chen, 2005), (Bai, Law, & Wen, 2008), (Tenenhaus, Vinzi, Chatelin, & Lauro, 2005), (Henseler & Sarstedt, 2013), (Loureiro, 2015), (Chung, Lee, Lee, & Koo, 2015), (Park, Gretzel, & Turk, 2007), (Grewal, The Impact of Technology on the Quality-Value-Loyalty Chain:A Research Agenda, 2000), (Barreto & Martínez, Destination website quality, users' attitudes and the willingness to participate in online co-creation experiences, 2018), (Aladwania & Palviab, 2002), (Bai, Law, & Wen, 2008) , (Eroglu, Machleit, & Davis, 2001)

Perceived Risk	(Ariff et al, 2014), (Ko, Jung, Kim, & Shim, 2004), (Akbar & James, 2012), (Jun & Jaafar, A Study on Consumers' Attitude towards Online Shopping in China, 2011), (Jarvenpaa & Todd, 1996), (Ko, Jung, Kim, & Shim, 2004), (Sjöberg & Fromm, 2001), (Soopramanien, 2011), (Shu-Hung Hsu, & Bayarsaikhan, 2012)
Advantages of Online Shopping	(Jun & Jaafar, A Study on Consumers' Attitude towards Online Shopping in China, 2011), (Faucault & scheufele, 2002), (Choi, 2013), (Karayanni, 2003), (Bellman, Lohse, & Johnson, 1999), (Su & Huang, 2010).

Table 1 : Variables

3.2 Conceptual framework

The following conceptual framework has been created for the current study of this research. The framework contains primarily two main variables; independent & dependent variables. The variable contains five different variables as internet knowledge, website quality, perceived risk, advantages of online shopping, and the dependent variable shown as an attitude towards online shopping.

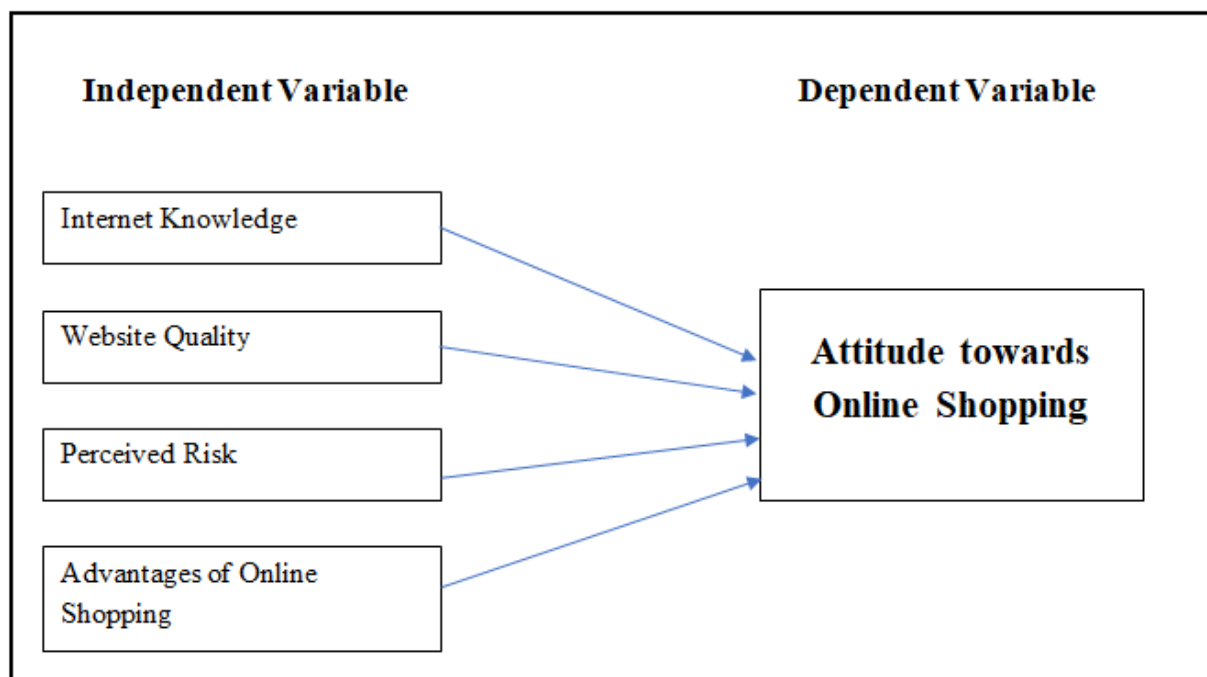


Figure 1: Conceptual Framework | Source – Author

4.0 METHODOLOGY

The Study is based on past literature which is done by different researchers. For this study, the team of researchers identified more than 100 research papers related to the attitude towards online shopping. To develop this concept, the team of researches decided to consider secondary data sources such as web sites and the research papers from past researchers. From the gathered research papers it has been varied based on independent variables. Research papers were categorized under internet knowledge, website quality, perceived risk, and advantage in online shopping. Each independent variable is closely studied and analyzed to develop this paper. Through the study of past literature, the team of researchers has identified the relationship between attitude and online shopping. Based on the literature, we have elaborated on how consumer attitudes are shown in online shopping.

4.1 Implications

The findings of this study give implications of the consumers who are purchasing online. The suggestions for designers' advertisers are to get singular customer dynamic on buying through the web. It can enormously contribute to moving forward the explanations and expectations in the online shopping context. This study empowers the Marketers, developers and companies to be able to coordinate their customers' fulfilment with their needs. Given the biggest level of buyer inclusion, marketers and e-retailers ought to have investigated on making certainty and satisfaction in their regular and existing consumers. For marketers, online shopping is one of the most valuable platforms because marketing activities can be implemented effectively when they have the right knowledge and understanding of consumer attitudes. For the organization's implication on social media and other online strategies that can be helped to elevate the organization's revenue. The study provides insight from the past literature increment of the digital marketing strategies implemented by a quality website to increase the number of traffic of the customers.

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