

A STUDY ON MEASURING DETERMINANTS OF USAGE OF ONLINE SHOPPING APPLICATIONS AMONG THE USERS OF SOUTH MUMBAI REGION**Dr. Masooma Zaheer Asad Sayed**

Assistant Professor (Accountancy), Rizvi College of Arts Science and Commerce, Bandra West, Mumbai 400 050, Maharashtra, India
smasoomaza@gmail.com

ABSTRACT

Online shopping is a structure of e-commerce which empowers shopper to buy goods and services online using internet webpages and mobile applications. The goal of this study is to evaluate determinants of usage of online shopping applications among its users. SEM technique using SMART PLS have been used for the current study. It is seen that Effort expectancy, Hedonic motivation, Performance expectancy and social influence significantly influences shopping decisions. Further studies can be conducted by using moderator construct and building a higher order model.

Keywords: E-shopping, UTAUT, online shopping

INTRODUCTION

The Indian consumer market industry has come a long way from ancient times and has seen several developments in the sector for years. Online shopping is one such part of the retail industry which has gained momentum since its inception in the last decade. Online shopping is beneficial for retailers as well as buyers as for the retailers there are no real estate costs and the need to have many premises to sell their goods. It also provides mass customization, enhanced customer services, global reach, and specialized stores. There are various platforms available in India for electronic commerce, such as Flipkart, Amazon, Snapdeal, eBay, Myntra, Meesho, etc., which provide several goods and services. Most of these applications offer electronics, books, groceries, greeting cards, cell phones and accessories, apparel, furniture, various electronic gadgets, and home appliances with a wide variety to select from and purchase.

Online shopping came to India in the early 1990s after the internet was introduced. It gained momentum within a few years of its introduction, and by the year 2000, it was a popular form of shopping that people preferred who had access to the internet. Various websites were established in the initial years; some famous first few are Amazon and Flipkart, Snapdeal, etc. People found this form of shopping to be more convenient and faster than traditional methods of buying goods and services. Online shopping has not just stopped at goods but has ventured into hotel bookings, flight, train, taxi, and bus booking, along with holiday bookings. Although the online shopping method is not free of cost and comes with charges, people are still drawn towards it because it is faster and can be done at the leisure of their homes.

However, there are various pros and cons attached to online shopping. The pros can be listed as it is time and money saving, can be done any time of the day and is available 24x7, provides several reviews which help make decisions for purchase, had a wide variety and that too at the distance of a click, no salesperson is trying to convince you to buy, and the decision can be made without being forced into it; also it gives a lot of privacy, and to the shopper, there are no long waiting hours for bill payments, also provides with a lot of discounts and cashback options, shopping becomes easier when intending to send it to far away friends and relatives as they provide the delivery option. A person does not have to look for courier companies to send their gifts; there are various payment options available, and they can be selected as per the shopper's convenience, such as cash on delivery, mobile wallets, debit or credit cards, etc. There are many cons to online shopping, such as fake advertisements, the quality of the product not being the same as described, delays in delivery, wrong product delivery, payment fraud, return policies not being followed by the companies, etc.

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The purpose of conducting this research is to examine the Determinants of usage of online shopping applications among the users of the Mumbai region and to give proper and appropriate suggestive measures to improve the shopping experience of the users.

REVIEW OF LITERATURE

1. **Gehrt, K. C. et al. (2012).** The authors examined the emergence of online shopping in India and the shopping arrangement segments. The study conducted surveys from 536 consumers of online shopping adopting the two-step process. The findings of the results showed that three elements perform an essential role in the emergence of online shopping in India: calibre at any price, influence or amusement, and value distinctiveness. Quality and reputation were the primary online shoppers. The shopping orientations differ through various aspects such as demographics, behavior, and website attribute ratings are very alike; the only difference was seen towards the occupation. The authors believe that future research needs to be concluded to include a comparative study to understand online shopping in India better.
2. **Kim, C. et al. (2012).** The paper examined the factors influencing internet shopping value and customer repurchase determination. The study was conducted on 293 respondents who were classified into two groups: working class and students. The study results showed that the application features and the service quality of the shopping platforms are key factors that affect the indulgent shopping value. The research findings are that service quality plays a vital role in increasing pragmatic and hedonistic shopping values. Also, the results showed that the influence of quality factors on internet shopping values and future repurchase determination varies among the two predefined groups, i.e., the working class and the students.
3. **Natarajan, T. et al. (2018)** The authors examined the arbitrate role of device type and age of users on the intention to use mobile shopping applications. The factors such as perceived usefulness, perceived enjoyment, perceived risk, and perceived ease-to-use were considered. Personal innovativeness and customer satisfaction were also considered; 67 respondents were shortlisted for this study, and the findings of this study showed a significant difference in the responses for the variables; perceived usefulness and enjoyment, intention to use, and satisfaction among the respondents. The authors further concluded that the satisfaction factor plays a vital role in mobile applications depending on the user's age and is different with all age groups.
4. **Natarajan, T. et al. (2017).** The authors researched to understand the purpose to use mobile shopping applications and their influence on price sensitivity. The study was analyzed using the Technology acceptance model (TAM). Three additional variables were added for better analysis of the results: perceived risk, personal innovativeness, and perceived enjoyment. A questionnaire was circulated online to 675 respondents gender, frequency, and experience were used as moderators for all associations. The results of this study indicated that perceived risk and personal innovativeness play an essential role in determining the purchase intention of mobile shopping application users.
5. **Singh, D. P. (2014).** This study aimed to examine the Indian consumers' perception of online shopping, motivation, intention, and information search towards it. The paper also seeks to determine the relationship between the abovementioned three factors. Indian e-commerce market offers a wide variety of opportunities to businesses that are conducted online due to the increase in the buying of products and services. This study showed that utilitarian and hedonic motivation significantly affects online research and shopping intentions. The information search was seen to be the most crucial motivator towards intention for online purchases.
6. **SivaKumar, A., & Gunasekaran, A. (2017).** The paper conducted a pragmatic study on the components that affect the online shopping etiquette of millennial users in India. E-commerce in the country has been growing rapidly and extensively. The main intent of this research is to determine the factors that affect shopping behavior; the respondents of this survey are from the Chennai, Tamil Nadu region. The findings of this research suggested that the benefit of purchasing 24x7, website layout, design, user interface, search engines,

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sorting and filter options, safety, and security are some of the determinants that push users toward online shopping.

7. **Thakur, R. (2016).** The author conducted the research focusing on understanding the customers' engagement and loyalty toward using mobile devices for shopping online. The study conducted interviews, surveys, and previous research for the current paper. The findings of this study included growth and recognition of customer engagement as a second-order build-up emerging out of 6 distinct customer experiences: self-connect, time-filler, intrinsic enjoyment, practical, social facilitation, and monetary evaluation. Also, customer engagement is notable in forecasting customer loyalty incorporation with an existing build-up of convenience and satisfaction.
8. **Thamizhvanan, A., & Xavier, M. J. (2013).** The paper examined the determinants of customers' online purchase intention in India to understand the customers' perceptions and motivations toward online purchases. The author points out that the online retail market has been growing since its inception in India at a steady 35 percent and has emerged as a critical sector in the economy. The results of this research are based on 95 complete and valid responses received via an online survey. The findings of this research were that there is a noteworthy relationship between purchase orientation, prior purchases, and online trust in the customer's purchase intention. Moreover, it was also observed that males have higher purchase intentions than females.

OBJECTIVE OF THE STUDY

To evaluate the determinants of usage of online shopping applications among the users of South Mumbai Region

Hypotheses

1. Effort expectancy has positive impact on online shopping among users.
2. Hedonic motivation has effect on online shopping among users.
3. Performance expectancy influences online shopping decisions among users.
4. Social influence affects online shopping decisions among users

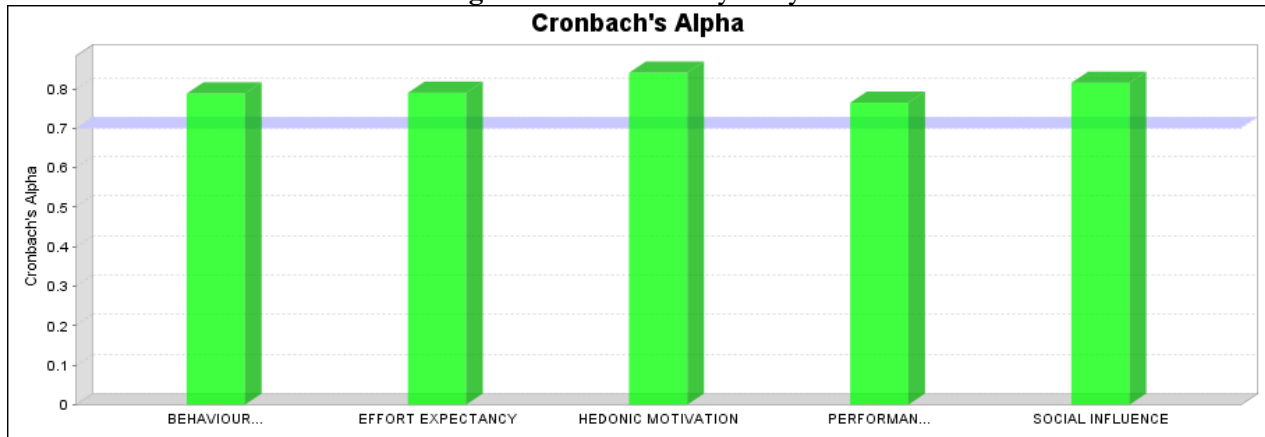
RESEARCH METHODOLOGY

Data has been collected from 210 online shopping users using non probability purposive sampling method. As per **Soper, D.S. (2023)** the minimum required sample size at effect size 0.3, desired statistical power level 0.9, latent variable 5, observed variables 20 and probability level 0.05 = 188. The technique applied for the current structural equation model and the tool used for the current study is smart PLS.

Anticipated effect size:	0.3	?
Desired statistical power level:	0.9	?
Number of latent variables:	5	?
Number of observed variables:	20	?
Probability level:	0.05	?
Calculate!		
Minimum sample size to detect effect: 188		
Minimum sample size for model structure: 100		
Recommended minimum sample size: 188		

Data Analysis and Interpretation

Figure No: 1 Reliability analysis



As all the values of cronbach alpha > .70 indicating sufficient corellation between the items.

Figure No: 2 SEM model

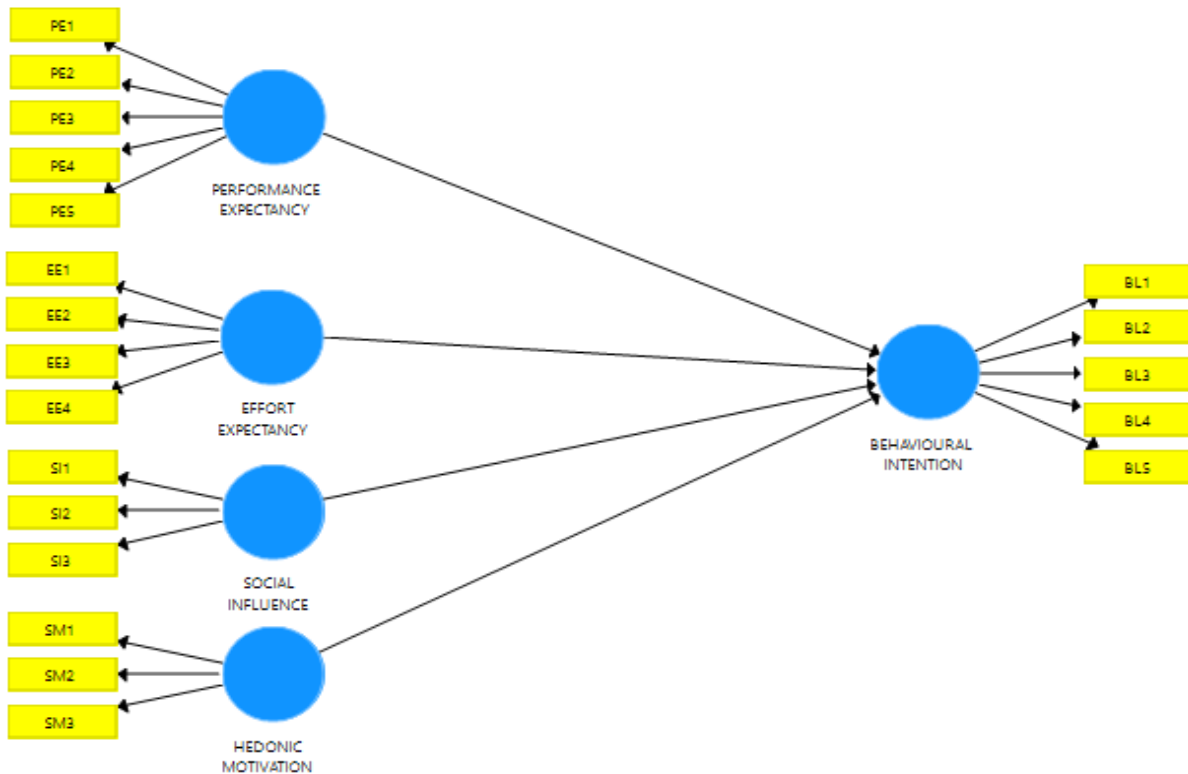


Table No: 1 Hypothesis testing

Path	Beta coefficient	T value	P value
Effort expectancy → Behavioural intention	0.219	5.239	0.000
Hedonic motivation → Behavioural intention	0.166	3.737	0.009
Performance expectancy → Behavioural intention	0.229	5.114	0.000
Social influence → Behavioural intention	0.429	9.148	0.000

P (value) < level of significance 5% thus H1 is accepted in all the cases indicating significance impact of Effort expectancy, Hedonic motivation, Performance expectancy and Social influence on behavioural intention of online shopping.

CONCLUSION

Online shopping is an endeavour or manoeuvre of buying products and services available over the internet. Online shopping has been in the modern world for two decades and has only gained popularity worldwide. There is various website as well as mobile application introduced for online shopping. More and more people have ditched the traditional form of shopping. They have gone towards this modern advanced form of shopping where several stuff is available such as electronics, gadgets, furniture, books, mobile, groceries, apparel, clothing, etc. The focus of this study was to measure determinants of usage of online shopping applications among the users of the Mumbai region, and it was observed that there is a remarkable correlation among behaviour intention, effort expectancy, hedonic motivation, performance expectancy and social influence. People are drawn towards shopping as it gives a larger shelf of goods to select from without having to visit a marketplace, is available 24x7 and shopping can be done at the convenience of a person at the leisure of their home.

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