

# Consumer Buying Behavior on Online Shopping

 Gökçe Hepgüler<sup>1</sup>,  Figen Yıldırım<sup>2</sup>

<sup>1,2</sup> *Istanbul Commerce University, Türkiye*

<sup>1</sup> *gokcehepguleer@gmail.com*, <sup>2</sup> *figen@ticaret.edu.tr*

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**Abstract:** Online shopping, also referred to as e-commerce, is a practice that has become more popular in our society as a result of technological advancements. It allows customers to shop online and have their purchases delivered to their homes or other preferred locations without having to physically visit a store. There are billions of online shoppers worldwide, and the future of online shopping is expected to be favorable in terms of growth. Consumer purchasing habits have changed as a result of online shopping throughout time, and experts are interested in exploring the contributing causes. The research project will use a conceptual framework to explore a number of aspects that affect customers' purchasing decisions. The research will provide light on the purchasing habits of Turkish university students with a range of degrees, because participation is restricted based on educational attainment. The purpose of this study is to comprehend the variables that influence Turkish university students' online shopping behavior.

**Keywords:** Consumer Buying Behavior, Technology Acceptance Model, Online Shopping Behavior, Online Buying Behavior

**JEL Classification:** O33

## 1. Introduction

Global online shopping sales are expected to increase from \$3.5 trillion in 2019 to \$6.4 trillion in 2024, according to Statista (retrieved on 2021). The present situation demonstrates the enormous growth in online shopping and its significance in the modern society. Online shopping has made life more comfortable for consumers by enabling them to shop whenever and wherever they choose. Online retailers offer a wide range of goods and services, competitive pricing, and quick delivery to customers' doors. The user interface of websites has gotten so simple that everyone, from children to the elderly, can shop online. However, there are also drawbacks to internet shopping, such as financial risk and privacy risk.

Online purchasing behavior is described by Bhatnagar (2004) as the sequence of actions that customers follow to make an online purchase. Gathering information, evaluating options, and making the actual purchase are all steps in this process. Additionally, it takes into account a number of variables, including the usability of the website, product details, the perception of the security of the online business, payment choices, and customer service. All of these elements can affect a consumer's decision-making when they shop online.

## 2. Technology and Consumer Behavior

Technological developments have been the driving force of the progress of the society since the beginning of the civilization therefore scholars in economics have started to concern with the evolution of the technology (Sima et al., 2020). Even though the development of technology dates back to the ancient world, the industrial revolution has been a major topic of discussion.

The Industrial Revolution was separated into four key stages by major occurrences:

- The first industrial revolution (Industry 1.0) affected the shift from a trading city to the industrial city, which developed as productivity increased.
- The second industrial revolution (Industry 2.0) facilitated the transition from the industrial city to the planned city. Because social and security services, mechanical equipment, and other means of production have entirely automated the productive processes that needed heavy physical labor in the planned city, the new type of worker has been excused from them.
- The third industrial revolution (Industry 3.0) altered economic structures and manufacturing practices, resulting in a shift from planned to fragmented cities. In the fragmented city, a new economic-social order arose, separating housing from jobs, customers, urban life, and institutions supporting research and innovation.
- The fourth industrial revolution (Industry 4.0) enabled the transition from a fragmented city to a smart city, and from this point, the economic and social changes were based on digitalization, the most recent technological development, rather than the discovery of a new source of energy.

Understanding the stages of technological development is crucial because it has an impact on how consumer behavior has altered since the fourth industrial revolution. As previously stated, technology advancement has influenced the globe, as the buying

habits of consumers. Businesses who keep up with these changes and incorporate them into their strategy are able to survive in this competitive environment.

Marketers need to incorporate these new technologies into their advertising activities and improve their technological skills to remain competitive (Dadwal, 2020 as referenced in Sima et al., 2020).

Over the last ten years, there has been a greater emphasis on the use of information and communication technology (ICT) across a variety of businesses. Early contributions to the retail sector focused on developing e-commerce and e-banking services, but more recent research has focused on the best ways to develop enhanced technologies in order to raise more traditional physical points of sale (Pantano and Corvello 2010; Willow 2010 as cited in Pantano and Di Pietro, 2012).

As a result of the development and use of social networks, mobile technology, and other related technologies, consumers are becoming increasingly integrated with one another and with businesses. In this new era of Industry 4.0, business strategies in general, and marketing techniques in particular, require specific innovation (Sima et al., 2020).

Once the impact of technology on the industries and business life is being analyzed, it is crucial to point out the fact that technology has brought benefits to the enterprises and their marketing activities. However, Lin and Hsieh (2007) states that some people, whether they are consumers or employees, may not be as psychologically prepared to use technology in both their personal and professional lives in contrast with others, the usage of the technology and the Internet might become too complicated for them, or they find it time consuming or risky.

### **3. Online Buying Behavior**

Over the past 50 years or more, the science of marketing has seen a number of paradigm shifts, but none has been more revolutionary than the most recent one caused by the Internet. Although it is true that early proponents of Internet marketing overstated how much it would replace traditional marketing, few would deny that the Internet and its expanding set of tools have had an impact on how consumers and companies engage in the marketplace (Cummins et al., 2014).

The definition and explanation on online buying behavior, online shopping behavior or internet shopping behavior is varied as the scope of this topic is wide. Online shopping is defined by Daroch et al. (2021) as the act of making a direct purchase from a seller

without the use of a middleman. It is also sometimes referred to as the practice of making purchases and sales of things over the internet.

Shih (2009) asserts that consumers primarily view the internet as a "Instrument of Convenience" since it makes shopping easier overall by letting customers do it from the comfort of their homes.

Since consumers' information-seeking behaviors and the ways in which they interact with vendors and other market participants have changed as they transitioned from desktop computers to laptops to portable devices like smartphones and tablets, technology has been and will continue to be a driving force behind Internet marketing (Banerjee and Dholakia, 2012).

There are several factors that have an impact on consumer behavior, and in terms of online buying of consumer behavior, researchers have been investigating the factors that are related to the decision making process of consumers while they are shopping or buying online. These factors are divided into two categories; internal factors and external factors.

### **3.1.1. Internal Factors**

Understanding the internal factors are important to analyze why consumers are driven to or they keep away from online buying. Therefore, the internal factors should be defined to highlight the reasons behind online buying behavior.

#### **Attitude Towards Online Buying**

Customers' attitudes toward online buying have been shown to be influenced by perceived control/user empowerment, enjoyment/playfulness, and perceived actual added-value from membership (Koufaris et al. 2002; Cho et al. 2001, as cited by Li & Zhang, 2002). The perceived risks such as financial risk, psychological risk, time risk, privacy risk also have an impact on the attitude on consumer behavior; therefore, having a positive attitude on online buying is very important.

#### **Intention to Buy Online**

The tendency of customers to make purchases online has been defined as their intention to shop online, and this a component is often measured by consumers' willingness to buy and return for additional purchasing. Individuals are more likely to buy online if they perceive it to be a more convenient and time-saving activity than traditional methods of purchasing (Jarvenpaa and Todd, 1997).

### **Decision Making**

Product attributes, consumer/specialist reviews of the products, price, consumer opinions from reputable sources, and consumer opinions from all sources are the primary variables influencing consumers' decision-making process when buying online (Mican and Sitar-Taut, 2020).

Another key element is convenience, as internet buying allows consumers to shop from the comfort of their own homes whenever and however they want (Chen & Barnes, 2007; Kim & Forsythe, 2008).

### **3.1.2. External Factors**

The external factors are the other significant factors to be defined as they give an opinion about the consumer behavior of online buying process.

#### **Demographic Factor**

According to reports gathered from the research, the consumer demographic profile's distinguishing factors include age, gender, occupation, education, family status, income, living circumstances, and life expectancy (Andersone and Gaile-Sarkane, 2009; Chawla et al., 2016).

There has been a lot of research on the attitudes, behavioral intentions, and adoption of online buying in connection to different product categories and cultural contexts since consumers have different reasons for making purchases (Chawla et al., 2016); and the above-mentioned demographic factors have an impact on the consumer behavior of online buying; for example, in terms of age, Gen Xers continue to be the most significant client cohort (Tidio, 2023).

#### **Personal Characteristics**

Personal qualities include things like demographics, personality, values, lifestyle, attitude, consumer resources, consumer psychological aspects, behavioral traits, motivation, and experience (Chan et al., 2003).

#### **Vender/Service/Product Characteristics**

According to a study by Limayem et al. (2015), customers' satisfaction and loyalty are the logical results of a trusted and reputable vendor. As a result, the greater the vendor's trust and reputation, the more customers will be satisfied with and loyal to that vendor.

The level of service quality provided by an online vendor can have a significant impact on consumer behavior, and the service's convenience, personalization, and simplicity of use can have an impact on consumers' happiness and loyalty (Paraskevas & Papadimitriou, 2019).

Product attributes like quality, price, and perceived value have a substantial impact on consumers' online purchasing behavior because people are more inclined to spend their money on online products that offer great quality, reasonable prices, and good value for money (Kim & Kim, 2018).

### **Website Quality**

When a website design offers customers a pleasant and consistent experience, customer satisfaction and loyalty increase; however, when customers encounter technical issues and poor website design, they quit the website and are influenced in their purchase decisions, which results in lost sales (Sorce et al., 2005).

## **4. Methodology**

The objective of the research is to understand the factors that are related to online shopping buying behavior.

In order to depend on genuine information, the data collection strategy will be based on primary data. Turkish university students are the target group for a questionnaire that will be distributed. The educational level of university students is not restricted, thus those with an Associate or Doctoral degree were encouraged to participate.

This research paper is prepared based on the Technology Accepted Model that Davis proposed in 1989. Crespo's TAM scale is used to understand how perceived usefulness, perceived ease of use, perceived financial risk, perceived performance risk, perceived social risk, perceived time risk, perceived psychological risk, and perceived privacy risk are affected by buying intention.

Additionally, the research paper takes into account the demographic differences of the students.

The current research paper's questionnaire was distributed through social media platforms such as Instagram and WhatsApp.

The questionnaire has open-ended and closed-ended questions, in three parts. The first part concerns understanding the participants' online buying behavior by investigating the amount of time they spend on the Internet, the frequency of their online buying behavior, the websites from which they buy online, and their intention to use the Internet. The second part tries to investigate the elements influencing customers' online retail purchasing behavior through the components of TAM. The third and last component addresses the demographic effects on purchasing behavior by querying age, gender, and the faculty that they study.

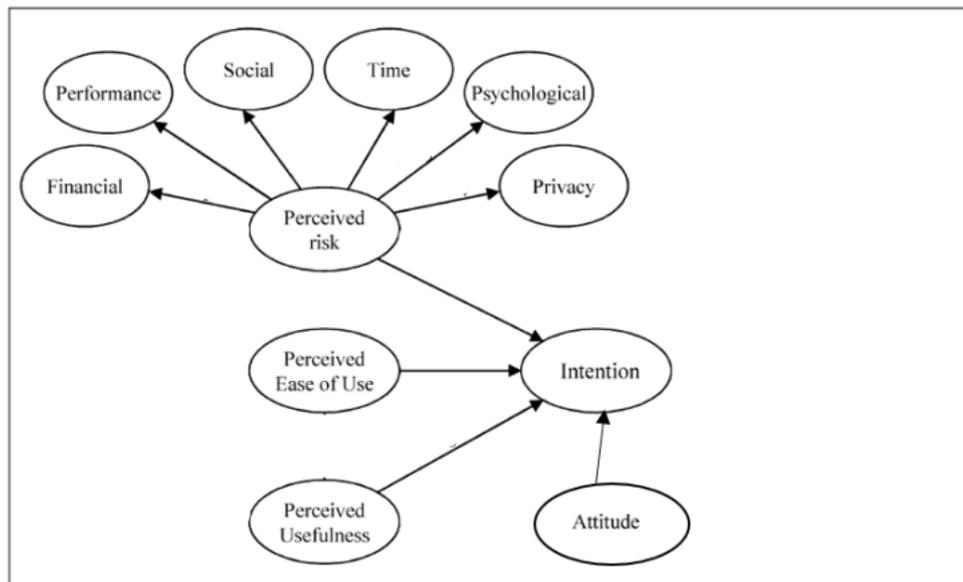


Figure 1. Proposed Research Model

#### Hypothesis:

- **HP1:** Perceived usefulness has a positive influence on the intention to shop online.
- **HP2:** Attitude has a positive influence on the intention to shop online.
- **HP3:** Perceived ease of use has a positive influence on the intention to shop online.
- **HP4:** Perceived risk has a negative influence on the intention to shop online.
- **HP4.a:** Perceived financial performance risk has a negative influence on the intention to shop online.
- **HP4.b:** Perceived performance risk has a negative influence on the intention to shop online.

- **HP4.c:** Social performance risk has a negative influence on the intention to shop online.
- **HP4.d:** Time risk has a negative influence on the intention to shop online.
- **HP4.e:** Psychological risk has a negative influence on the intention to shop online.
- **HP4.f:** Privacy risk has a negative influence on the intention to shop online.

## 5. Findings and Discussion

Descriptive statistical findings of the participants participating in the study are shown below on Table 1.

**Table 1. Descriptive Statistical Findings of the Participants Participating in the Study**

		n	%
Gender	Female	186	62
	Male	114	38
Age	<25 age	179	59,7
	≥25 age	121	49,3
Current Education Status	Associate Degree	4	1,3
	Bachelor's Degree	253	84,3
	Master's Degree	31	10,3
	Doctoral Degree	12	4
Faculty	Faculty of Sciences	145	48,3
	Faculty of Social Sciences	155	51,7

When the participants' genders are examined, it is seen that %62 are female and %38 are male. According to the obtained research data, %59.7 of the participants are under the age of 25 and %49.3 are above the age of 25.

When their present educational status is examined, the results have revealed that %1.3 of the participants are currently pursuing an Associate Degree, %84.3 are pursuing a Bachelor's Degree, and %4 are pursuing a Doctoral Degree.

The results have also revealed that %48.3 of participants study in the Faculty of Sciences and %51.7 study in the Faculty of Social Sciences.

**Table 2. Descriptive Statistical Findings of the Participants' Internet Usage**

		n	%
How many hours do you spend on the Internet?	Less than 1 hour	5	1,7
	1-2 hours	40	13,3
	3-5 hours	146	48,7
	6-9 hours	69	23
	More than 9 hours	40	13,3
What is your purpose of using the Internet?	E-mail	8	2,7
	Education	18	6
	Entertainment	64	21,3
	Shopping	4	1,3
	Social Media	188	62,7
	Others	18	6
How often do you shop Online?	At least twice a week	39	13
	Once a week	54	18
	Every other week	67	22,3
	Once a month	124	41,3
	Once a year	16	5,3
Do you recommend shopping Online?	No	4	1,3
	Neutral	33	11
	Yes	165	55
	Definitely yes	98	32,7
Do you think Online shopping has changed your shopping behavior?	Yes	242	80,7
	No	58	19,3
From which category do you shop the most?	Clothes-Accessories	188	62,7
	Electronic Devices	17	5,7
	Personal Care	19	6,3
	Furniture	3	1
	Book-Hobby	25	8,3
	Supermarket	48	16

It has been seen from the results that the majority of the participants spend at least 3 to 5 hours on the Internet, showing the importance of the technology on daily lives.

The results have also shown that technology and internet has been integrated with our daily life as the participants use the internet for all kind of different reasons; however, the majority use it for social media.

The participants frequency of shopping online varies, although the majority shops online once a month, more than half of the participants recommend shopping online and the %80 percent of overall number think online shopping has changed their buying behavior.

**Table 3. Cronbach's Alpha Values of the Scale and its Sub-Dimensions of Online Shopping Buying Behavior and Reliability Analysis**

	Item number	Min	Max	Mean	SD	Median	Cronbach's alpha
Intention	4	1,75	5	3,38	0,54	3,3	0,793
Attitude	3	1	5	4,05	0,80	4,0	0,780
Perceived Usefulness	4	1	5	4,08	0,64	4,0	0,781
Perceived Ease of Use	4	1,75	5	3,62	0,58	3,5	0,765
Perceived Financial Risk	3	1	5	2,85	0,94	2,7	0,833
Perceived Performance Risk	3	1	5	2,95	0,96	3,0	0,769
Perceived Social Risk	3	1	5	1,84	0,92	1,7	0,878
Perceived Time Risk	3	1	5	2,81	1,02	2,7	0,774
Perceived Psychological Risk	3	1	5	2,08	0,97	2,0	0,878
Perceived Privacy Risk	3	1	5	3,53	0,96	3,7	0,785

Min.: Minimum, Max.: Maximum, Mean: Mean, SD: Standard deviation

The intention scores range from 1.75 to 5, with the mean and standard deviation of  $3.38 \pm 0.54$ . The attitude scores range from 1 to 5, with the mean and standard deviation of  $4.05 \pm 0.80$ .

Perceived Usefulness scores range from 1 to 5, with the mean and standard deviation of  $4.08 \pm 0.64$ .

Perceived ease of use scores range from 1.75 to 5, with the mean and standard deviation of  $3.62 \pm 0.58$ .

Perceived financial risk scores range from 1 to 5, with the mean and standard deviation of  $2.85 \pm 0.94$ .

Perceived performance risk scores range from 1 to 5, with the mean and standard deviation of  $2.95 \pm 0.96$ .

Perceived social risk scores range from 1 to 5, with the mean and standard deviation of  $1.84 \pm 0.92$ .

Perceived time risk scores range from 1 to 5, with the mean and standard deviation of  $2.81 \pm 1.02$ .

Perceived psychological risk scores range from 1 to 5, with the mean and standard deviation of  $2.08 \pm 0.97$ .

Perceived privacy risk scores range from 1 to 5, with the mean and standard deviation of  $3.53 \pm 0.96$ .

**Table 4. Correlation of Age and Online Shopping Buying Behavior Scale sub-dimension Scores**

	Age	
	r	p
Intention	-0,058	0,320
Attitude	0,014	0,812
Perceived Usefulness	0,018	0,754
Perceived Ease of Use	-0,097	0,093
Perceived Financial Risk	<b>-0,139</b>	<b>0,016*</b>
Perceived Performance Risk	<b>-0,149</b>	<b>0,010*</b>
Perceived Social Risk	-0,044	0,448
Perceived Time Risk	<b>-0,220</b>	<b>0,001*</b>
Perceived Psychological Risk	<b>-0,169</b>	<b>0,003*</b>
Perceived Privacy Risk	-0,086	0,135

*Spearman's rho Correlation Analysis*

*\*p<0.05*

There is a negative (reverse), relatively weak (13.9%) and statistically significant ( $p:0.016$ ;  $p<0.05$ ) relationship between age and perceived financial risk scores. As age increases, perceived financial risk decreases.

There is a negative, relatively weak (14.9%) and statistically significant ( $p:0.010$ ;  $p<0.05$ ) relationship between age and perceived performance risk scores. As age increases, perceived performance risk decreases.

There is a negative, weak (22%) and statistically significant ( $p:0.001$ ;  $p<0.05$ ) relationship, between age and perceived time risk scores. As age increases, the perceived time risk decreases.

There is a negative, relatively weak (16.9%) and statistically significant relationship between age and perceived psychological risk scores ( $p:0.003$ ;  $p<0.05$ ). As age increases, perceived psychological risk decreases.

**Table 5. Correlation of Sub-dimension Scores of Online Shopping Buying Behavior Scale According to the Effect on the Change of Online Shopping Buying Behavior**

	Do you think Online shopping has changed your shopping behavior?		Z	p
	Yes	No		
	Mean±SS (median)	Mean±SS (median)		
Intention	3,38±0,54 (3,3)	3,34±0,55 (3,3)	-0,153	0,878
Attitude	4,12±0,76 (4)	3,76±0,90 (4)	-2,825	0,005*
Perceived Usefulness	4,15±0,6 (4)	3,77±0,70 (4)	-4,305	0,001*
Perceived Ease of Use	3,65±0,55 (3,8)	3,53±0,69 (3,5)	-1,267	0,205
Perceived Financial Risk	2,81±0,90 (2,7)	3,01±1,08 (3)	-1,301	0,193
Perceived Performance Risk	2,95±0,94 (3)	2,97±1,07 (3)	-0,225	0,822
Perceived Social Risk	1,83±0,90 (2)	1,89±1,02 (1,7)	-0,065	0,948
Perceived Time Risk	2,78±1,01 (2,7)	2,97±1,04 (3)	-1,276	0,202
Perceived Psychological Risk	2,04±0,91 (2)	2,26±1,16 (2)	-0,992	0,321
Perceived Privacy Risk	3,52±0,95 (3,7)	3,53±0,98 (3,7)	-0,026	0,979

Z: Mann Whitney U test

\* $p<0.05$

Attitude scores of participants who believe online shopping has changed their shopping behavior have been shown to be statistically considerably higher than those who believe it has not affected their shopping behavior ( $p:0.005$ ;  $p0.05$ ).

The perceived usefulness scores of participants who believe online shopping has influenced their shopping behavior have been shown to be statistically considerably higher than those who believe it did not ( $p:0.001$ ;  $p0.05$ ).

In terms of other sub-dimension scores, there is no statistically significant difference between the states of thinking that online shopping has changed their shopping behavior ( $p>0.05$ ).

**Table 6. Correlation of Sub-dimension Scores of Online Shopping Buying Behavior Scale by Shopping Frequency**

	How often do you shop online?					Chi-square	p
	At least twice a week	Once a week	Every other week	Once a month	a Once a year		
	Mean±SS (median)	Mean±SS (median)	Mean±SS (median)	Mean±SS (median)	Mean±SS (median)		
Intention	3,33±0,54 (3,3)	3,31±0,51 (3,3)	3,39±0,53 (3,3)	3,42±0,54 (3,3)	3,31±0,72 (3,5)	1,576	0,813
Attitude	4,15±0,75 (4)	4,2±0,65 (4)	4,14±0,7 (4)	3,96±0,87 (4)	3,56±1,05 (3)	6,785	0,148
Perceived Usefulness	4,06±0,7 (4)	4,19±0,48 (4)	4,21±0,45 (4,3)	4,02±0,7 (4)	3,64±0,87 (3,8)	10,352	0,035*
Perceived Ease of Use	3,56±0,62 (3,5)	3,63±0,56 (3,5)	3,64±0,48 (3,5)	3,67±0,59 (3,8)	3,34±0,86 (3,5)	2,966	0,563
Perceived Financial Risk	2,66±1,11 (2,7)	2,64±0,91 (2,3)	2,84±0,95 (2,7)	2,94±0,88 (2,8)	3,38±0,8 (3,5)	11,009	0,026*
Perceived Performance Risk	2,85±1,18 (2,7)	2,8±0,91 (2,7)	2,9±0,99 (3)	3,02±0,91 (3)	3,42±0,74 (3,3)	7,392	0,117
Perceived Social Risk	2,1±1,18 (2)	1,77±0,99 (1,7)	1,61±0,71 (1,3)	1,88±0,9 (2)	2,02±0,76 (2)	7,456	0,114
Perceived Time Risk	2,61±1,22 (2)	2,67±1,02 (2,3)	2,88±0,9 (3)	2,89±1,02 (2,8)	3±0,89 (3)	6,456	0,168
Perceived Psychological Risk	1,96±1,02 (2)	1,81±0,89 (2)	1,97±0,83 (2)	2,22±1,01 (2)	2,65±0,94 (2,7)	18,6	0,001*
Perceived Privacy Risk	3,09±1,16 (3,3)	3,34±1,01 (3,7)	3,71±0,8 (3,7)	3,61±0,92 (3,7)	3,81±0,75 (3,8)	10,758	0,029*

Chi square: Kruskal Wallis Test

\* $p < 0.05$

There is a statistically significant difference between the frequencies of online shopping in terms of perceived usefulness scores ( $p:0.035$ ;  $p < 0.05$ ). Perceived usefulness scores of the participants who shop once a year are found to be significantly lower than the scores of those who shop once a week ( $p:0.013$ ) and every other week ( $p:0.039$ ) ( $p < 0.05$ ).

There is a statistically significant difference between the frequency of Internet shopping and perceived financial risk scores ( $p:0.026$ ;  $p < 0.05$ ). Participants who shop once a year are found to be significantly higher perceived financial risk ratings than those who shop at least twice a week ( $p:0.013$ ), once a week ( $p:0.034$ ), and every other week ( $p:0.028$ ) ( $p < 0.05$ ).

There is a statistically significant difference between the frequencies of shopping on the Internet in terms of Perceived Psychological Risk scores ( $p:0.001$ ;  $p<0.05$ ). Perceived psychological risk scores of the participants who shop once a year are found to be significantly higher than those who shopped at least twice a week ( $p:0.030$ ), once a week ( $p:0.003$ ) and every other week ( $p:0.038$ ) ( $p<0.05$ ).

Perceived psychological risk scores of the participants who shop once a month are found to be significantly higher than the scores of those who shopped once a week ( $p:0.026$ ) ( $p<0.05$ ).

There is a statistically significant difference between the frequencies of online shopping in terms of Perceived Privacy Risk scores ( $p:0.029$ ;  $p<0.05$ ). Perceived Privacy Risk scores of the participants who shop at least twice a week, are found to be significantly lower than those who shop once every two weeks ( $p:0.008$ ), once a month ( $p:0.022$ ), and once a year ( $p:0.031$ ) ( $p<0.01$ ). 0.05).

**Table 7. Regression Analysis of Online Shopping Buying Behavior Scale Sub-Dimensions on Buying Intention**

Coefficients	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	p
(Constant)	2,227	0,250		8,901	0,001
Attitude	0,141	0,045	0,210	3,153	<b>0,002*</b>
Perceived Usefulness	0,127	0,062	0,149	2,051	<b>0,041*</b>
Perceived Ease of Use	0,023	0,063	0,025	0,371	0,711
Perceived Financial Risk	0,058	0,044	0,102	1,342	0,181
Perceived Performance Risk	-0,070	0,043	-0,125	-1,637	0,103
Perceived Social Risk	-0,034	0,039	-0,058	-0,889	0,374
Perceived Time Risk	0,051	0,037	0,096	1,370	0,172
Perceived Psychological Risk	0,059	0,042	0,105	1,416	0,158
Perceived Privacy Risk	-0,053	0,035	-0,095	-1,545	0,123
<b>Model summary</b>					
<b>Model</b>	<b>R</b>	<b>R Square</b>	<b>Adjusted R Square</b>	<b>F</b>	<b>p</b>
	0,356	0,127	0,100	4,671	0,001*

*Dependent Variable: Intention*

The model was determined to be significant ( $p:0.001$ ;  $p<0.05$ ) when the effect of the online shopping buying behavior scale sub-dimension scores on the buying intention score was analyzed, and the R square value was 0.127.

The attitudes and perceived usefulness scores exhibited statistically significant effect on the model ( $p < 0.05$ ).

An increase of one unit in the attitude score raises the intention score by 0.141 unit.  
An increase of one unit in perceived usefulness raises the intention score by 0.127 unit.

Other sub-dimensions of the online shopping buying behavior scale, such as perceived ease of use, perceived financial risk, perceived performance risk, perceived social risk, perceived time risk, perceived psychological risk, and perceived privacy risk, have no statistically significant effect on intention ( $p > 0.05$ ).

## 6. Conclusion

In conclusion, as technology advances, the amount of time we spend online increases for a variety of reasons. Nonetheless, it is undeniable that our actions alter. Traditional shopping has begun to shift to online shopping, which provides varied experiences for consumers on a daily basis, and there is no doubt that this trend will continue to grow. People are concerned of what they do not know, and the Internet has evolved into a tool that even toddlers can use and benefit from. As a result, the previously described perceived dangers have become unimportant since you have access to and control over every facet of your transaction.

People were once unfamiliar with the process of making an Internet purchase because they knew little about the process and how it worked, so they perceived the unknown features of the Internet as a risk, but nowadays, especially younger generations like those in this research population who are educated, are familiar with the pros and cons of the Internet and the power of buying online, so they are not afraid of facing the risks because they take precautions. So, while making a decision, they do not consider the above-mentioned danger that may have a negative impact on their purchasing behavior; instead, they examine the benefits, such as how internet shopping makes their purchasing experience more intelligent, and this.

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