

Factors Affecting Online Shopping Behavior of Consumers in Domestic Appliances

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Abstract

Purpose: The present study examined the factors that affect consumers online shopping behavior in domestic appliances and explored the effect of these factors on consumers online purchase intentions, and also the effect of purchase intention on shopping behavior using the Unified Theory of Acceptance and Use of Technology (UTAUT) model. **Design / Methodology:** The current study was designed to examine the factors that affect consumers' online purchase intention thereby analyzing consumers online shopping behavior. To achieve this, a pilot study was done on 30 people to analyze the understandability of the questions with the help of a structured questionnaire. A descriptive study using convenient sampling was used to collect 212 valid responses. Factor analysis using SPSS, SEM was performed to test the relationships between these factors and consumers' online purchase intention. The impact of these factors on consumers' online purchase intentions was examined using SEM. **Findings:** The study resulted that the online shopping behavior of consumers is being affected by seven factors. These factors are economic factors, availability of products, subjective norms, e-service quality, perceived trust and risk, perceived behavior control, and perceived ease of use & usefulness which affect consumers' online purchase intention and behavior. These factors contribute 78.24% of the variance that affects consumer online purchase intention. **Conclusion:** Economic factors, availability of products, subjective norms, e-service quality, and perceived trust are the significant factors that affect consumers online purchase intention, and purchase intention has a positive effect on the purchase behavior of consumers. Therefore, organizations must emphasize and put effort in improving these areas in order to enhance firms performance and consumer online shopping. **Limitation:** The present study was done on a limited sample size of 212 respondents. Hence, the output cannot be generalized for all online shoppers. Further, different statistical tools and analyses can be done to improve the conclusiveness of the study.

Keywords: Domestic appliances, Perceived trust & risk, Perceived ease of use & usefulness, Purchase intention, Shopping behavior.

Introduction

Online shopping in India is seeing unprecedented growth due to significant changes in the demographic shift, rising smartphone penetration, the launch of the 4g network, and an increase in purchasing power of consumers (KPMG, 2019). Also, the ubiquitous influence of Covid-19

has completely changed consumers' buying behavior alongside the landscape of Indian retail stores. As per Nielsen (2020), 81% of consumers today do an online search before buying domestic goods, 89% start their buying process by visiting a web portal & 75% of the people believe that quality and prices are not related. Due to online shopping, customer needs and expectations are changing frequently due to convenience and ease of purchase with customized delivery (Kearney, 2001) & retailers are moving from 'Push' (B2C) to Pull (C2B), (KPMG, 2020). Customers are retaining the power in the online retail relationship. As consumers move to online channels, consumer choice also expands exponentially, making it difficult for retailers to retain consumers. In the last 2 years, Indian consumers majorly transformed their buying behavior and take the initiative to hunt goods that give value for money by searching online until they get what they are looking for by maintaining privacy, security, and meeting their needs from the assortment of goods. As per the report of IBEF(2021), due to growing demand, the Indian e-commerce market is expected to reach US \$111 billion by 2024. Several factors favor the growth of the e-commerce industry in India. These factors are growing demand, attractive opportunities, 100% FDI allowed in B2B e-commerce, digital literacy, and an influx of innovative patterns to disrupt old functioning. The growth of e-commerce is triggered by an increase in smartphone and internet usage supported by the Digital India program.

As per NASSCOM (2021), despite the disruptions and challenges of the pandemic, the e-commerce market in India will continue to grow at the rate of 5% and an expected sales of 55 US billion dollars. Seeing the current growth, India currently had the third-largest consumer base after China and the US with 140 million consumers in 2020 (IBEF, 2020)

Major investment and developments have been taking place in the last six months in e-commerce. Some of the major developments include:

1. In July 2021, Flipkart raised US \$3.6 billion for expansion of e-commerce from sources including private equities, sovereign funds, and Walmart to expand its grocery infrastructure by acquiring an 8 lakh sqft area across Hyderabad, Delhi, Chennai, Kolkata, and Coimbatore.
2. As per Economics Times of India, Amazon is looking forward to investing \$1 billion between 2020 and 2025 to expand their e-commerce market in India by creating more than 1 million jobs and registering 75,000 sellers.
3. Flipkart established a business partnership with Adani Group in April 2021 in order to strengthen the organization's logistics and data centre capabilities and generate roughly 2,500 direct employment.
4. The Department for Promotion of Industry and Internal Trade (DPIIT) is reportedly planning to use the Open Network for Digital Commerce (ONDC) to establish protocols for cataloguing, vendor discovery, and price discovery in an effort to systematise the onboarding process of retailers on e-commerce platforms. In the greater benefit of the nation and its citizens, the department seeks to give all market participants equitable chances to utilise the e-commerce ecosystem to its fullest potential.
5. National Retail Policy: The government identified five areas in its proposed national retail policy—ease of doing business, rationalisation of the licencing process, digitization of retail, emphasis on reforms, and an open network for digital commerce—noting that offline retail and e-commerce need to be managed in tandem.
6. E-commerce businesses are required to declare the nation of origin alongside their product listings under the Consumer Protection (e-commerce) Rules 2020, which were announced by the Consumer Affairs Ministry in July. The businesses will also

be required to disclose the criteria used to choose which products appear on their platforms.

7. To establish and sustain in this competitive environment, marketers and online retailers led by Flipkart, Amazon India, Snapdeal, Myntra, Paytm mall, etc. must understand the next generation's needs and the
8. factors that influence consumers for online shopping and establish a strategy to improve revenue and retain consumers.

2 Theoretical background and Literature Review

2.1.1. Unified Theory of Acceptance and Use of Technology

The Unified Theory of Acceptance developed by Venkatesh et al (2003) was used by several researchers in different sectors and industries to understand consumers' online purchase intention. For example, in mobile phones (Wang & Wang, 2010;), for internet banking (Abushanab & Pearson, 2007; Im, Hong, & Kang, 2011; Riffai, Grantb, & Edgarc, 2012); E- recruiting (Laumer, Eckhardt, & Trunk, 2010); smartphones (Le, 2016) and E-government services (Hung et al., 2007; Sapio et al., 2010). As per the model, the behavioral intention and usage behavior of consumers is affected by four factors, social norms, effort expectancy, performance expectancy, and facilitating conditions. Due to changes in demographic shift and digitalization programs, the Indian consumers are showing a willingness to use and adapt the technology for online purchase thereby discarding the traditional method.

2.1.2 Consumer Online Purchase Intention

As per Ajzen (1991), intention is the force that drives consumers to a certain desired behavior. Therefore, intention can also be viewed as the willingness of consumers towards the purchase of goods (Tirtiroglu & Elbeck, 2008). Similarly, Pavlou (2003), found that online shopping is the consumer's willingness to do online transactions. If the willingness or lack of intentions is high then it becomes a serious obstacle in e-commerce (He et al, 2008). Kamins and Marks (1991) in their study found that the purchase intention of consumers increases concerning the availability of brands. Further, many researchers (Orapin, 2009; Pavlou & Fygenson, 2006;) in their study investigated that consumer online purchase intention acts as a mediator between the factors and online shopping behavior whereas few authors in their study found that purchase intention does not have a positive effect on online shopping behavior (Kim & Jones, 2009, Chatzisarantis and Hagger, 2007).

2.1.3 Consumer Online shopping behavior

The success of internet penetration and digitalization has completely changed the landscape of the online shopping environment (KPMG, 2021). This is due to rapid advancement in information and communication technology (ICT), an increase in the number of retailers and shopping websites, improvement in payment gateway (Liu et al., 2013). Most online purchase because of convenience, ease, reduced risk, heavy discount results in unintended purchase and can be termed as impulsive purchase (Wu et al., 2016). Therefore, it has caught the attention of academicians and marketers to understand consumers' online behavior (Flight et al., 2012).

2.4. Literature Review

In recent years, the concept of online shopping has picked momentum in several fields like information technology, marketing, consumer, & management, and extensive research is being done by several researchers to understand consumers' online shopping behavior. But there is still a gap in product-specific research particularly domestic appliances. In order to identify the factors influencing online shopping intentions, a thorough literature review was conducted using the keywords "online shopping behaviour," "online purchase intention," "adoption of online shopping," and "online shopping acceptance" from highly cited e-journals like Jstor, Emerald, Springer, etc. This section will discuss the factors of online shopping which were identified based on previous research and the models and theories that affect consumers' onlineshopping behavior (Schaupp, 2010).

As per the research and analysis were done on the UTAUT model by Venkatesh et al (2003) and Alalwan et al (2014), purchase intention and purchase behavior of consumers are affected

by effort expectancy, performance expectancy, social influences, and facilitating condition. A similar study by Le (2016), investigated the factors affecting purchase intention in mobile phones and found 4 additional factors (Hedonic motivation, trust, perceived risk, and price) apart from the ones identified by Venkatesh et al (2003) which affect the online shopping behavior of consumers. Using the UTAUT model Nguyen et al (2019) studied 9 factors as significant which affect the online shopping behavior of consumers. The factors identified in their research were, performance expectancy, effort expectancy, social norms, facilitating conditions, hedonic motivation, price value, trust, and habits.

According to Venkatesh et al (2003), performance expectancy is the degree to which an individual believes that using an online system will not only save time but will help in searching for useful items Sarfaraz (2018). If people believe that the usage of the system is easy and effortless (Davis, 1989) & is less costly then the intention to use increases (Brown et al., 2010; Ruet et al., 2021). Effort expectancy is the degree to which an individual believes that they can easily use the shopping websites (Venkatesh et al., 2003; Martin and Herrero, 2012), very easy to follow and understand (Venkatesh et al., 2003; Issacet al., 2019; Sarfaraz, 2018), can purchase easily with instructions. A study by Hansen (2006) found that people prefer to buy online because there is no mental and physical effort needed to complete the shopping process and mission. Consumer buying behavior tends to get influenced by friends, relatives, and close associates (Qazzafi & Sheikh, 2020). Therefore, social influence is the degree to which an individual tends to get influenced by others to use online shopping (Venkatesh et al., 2003; 9; Sarfaraz, 2018). Social influence has been found as the key determinant in affecting consumer behavior in the Theory of reasoned action (TRA) and Theory of Planned Behavior (TPB). Further, facilitating condition is the users believe that they have adequate resources such as internet, laptop, or mobile phones to do online purchases (Rodriguez an Trujillo, 2014).

To assess, customer satisfaction in online shopping, research by Perera and Suchitra (2019) found that more assortment of goods, discounts, after-sales services, risk perception are the key factors affecting consumer satisfaction towards online shopping. Customers, have a lot of expectations from the website quality, design, ease to navigate, easy to find products with convenience (Szymanski & Hise, 2000) also affect customer

satisfaction. Another research by Sang & Young (2001) investigated that quality of information, reliability, speed, and convenience to purchase goods satisfy consumers online.

With time, internet consumers perceived risk in internet shopping (Forsythe & Shi, 2003). Therefore many consumers are apprehensive to use online shopping because they feel that shopping on the web is unsafe and risky (Zeba et al., 2016). Also, consumers want good quality service, quality information, efficient product and goods movement without damage, good logistics, and a good positive review of brands and products (Haano Jasur, 2015; Delone & McLean 2003).

According to Svorc (2012) risk are one of the significant factors that affect the consumer's attitude and online purchase intentions (Klopping, and McKinney (2004)). Also, the level of trust has a significant impact on the purchase intention of consumers in online shopping (Celik et al., 2016). If consumers develop trust in online retailers then the amount of time spent by them for acquiring information and executing transactions would be less (Gefen et al., 2012). Therefore online retailers must try developing trust to improve sales and retention of consumers.

To conclude, this paper has used the UTUAT model suggested by Venkatesh et al (2003) in developing the conceptual framework of the study based on factor analysis and testing the hypothesis to investigate the relationship between these factors and consumer online purchase intention.

3 Research Methodology

The study was done to determine what influences customers' online buying behaviour. For this, descriptive research was used for the study. The present study used a convenience sampling technique to collect data from the population who have at least purchased once online. The data were collected from the respondents using a structured questionnaire containing 29 items as variables in the questions. Further, to investigate the determinants, respondents were asked to respond to the questions on a five- point Likert scale with responses ranging between 1-5. 1= Strongly disagree, 2=Disagree, 3=Neutral, 4= Agree, 5 = Strongly Agree. Out of 350 questionnaires distributed, a total of 313 valid responses were selected and analyzed using descriptive analysis, factor analysis using SPSS & Structural Equation Modelling was used to establish a relationship between these factors and the consumer online purchase intention. Hence, a framework is being designed to test the following hypothesis-

H1: Economy has a positive impact on consumers online purchase intention.

H2. Availability of products have a positive impact on consumers online purchase intention

H3. Perceived trust and risk have a positive impact on consumers online purchase intention.

H4. Perceived Behaviour control has a positive impact on consumers online purchase intention.

H5: Perceived ease and usefulness has a positive impact on consumers online purchase intention

H6 E-service quality has a positive impact on consumers online purchase intention

H7. Subjective norm has a positive impact on consumers online purchase intention

H8: Consumer online purchase intention has a positive impact on consumer online shopping behavior.

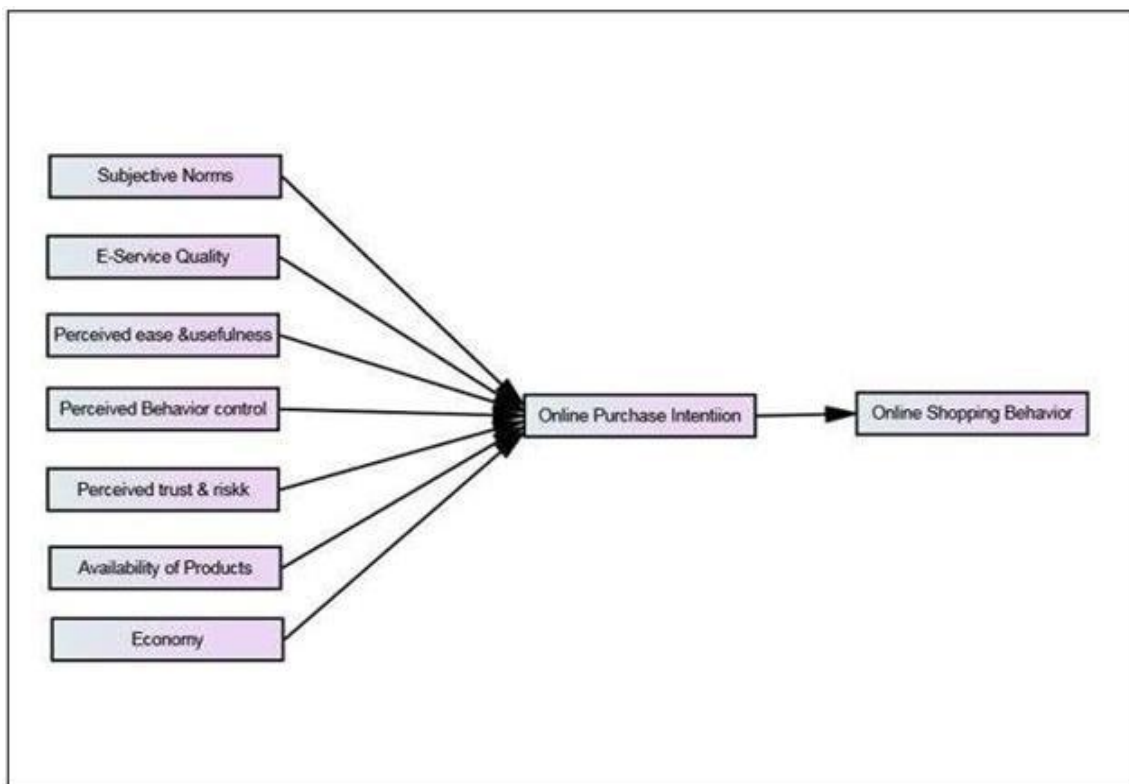


Figure1: *Conceptual Framework of the Study*
Source: Authors

4. Data Analysis and Interpretation

4.1 Demographic Analysis

To understand the socio-economic status of respondents a descriptive and inferential analysis was done to understand the respondent's usage rate of the internet, amount of money spent on shopping per month, and type of domestic and home appliances purchased in the last 3 months. As per the analysis, 64% of respondents were male, 36% female. 68% of the respondents were less

than 35 years of age, whereas 32 % of respondents were above 35 years of age. The respondents who participated in the study were mostly graduates and work in either the private sector (54%), Public Sector (16%), and as entrepreneurs or family businesses (30%). According to data, 58% of respondents have income less than 10 lakhs per annum, 22% of respondents have income in between 10-15 lakhs per annum and the rest 20% have income above 15 lakhs per annum. All these respondents have at least purchased domestic or home need products in the last 3 months and the minimum amount spent by people has been around Rs.1500/- per month. The result also showed that 45% of the people use the internet 24 x 7, whereas the rest of the respondents use the internet for 3-5 hours per day. Around 88% of the people have done online shopping more than once and the majority of the respondents have visited websites like Amazon, Flipkart, Snapdeal, Myntra, Ajo, etc.

4.2 Reliability and Exploratory Factor Analysis-

Table1. *Result of Exploratory Factor Analysis*

Factor	Factor Loading	% of Variance	Eigen value	ITEM CODE	STATEMENTS	SOURCE
Economic factor	0.81	17.24	4.026	EF1	I prefer online shopping because of the price	Gupta&Kim(2010) Venkateshet al(2012)
	0.75			EF2	Prefer online because of the refund and return policy	
	0.76			EF4	Prefer online because of no hidden charges and gives multiple offers	
Availability of Products	0.73	14.78	3.124	AP1	Online shopping provides a variety of goods	Yooncheong Cho et al (2003)
	0.71			AP2	Online shopping provides a variety of branded and design options to purchase	
	0.76			AP3	Online shopping provides an assortment of goods to purchase	
Subjective Norms	0.84	12.43	3.014	SNMS1	My friends and family members believe that I should take initiative in buying goods online	Venkatesh(2000)Jamil and Mat(2011), Venkatesh et al (2003); Martin & Herrero(2012), Sarfaraz (2017)
	0.82			SNMS2	My friends and family members influence me to purchase domestic appliances online	
	0.74			SNMS3	I should shop online, according to the majority of the individuals who matter to me.	
	0.81			SNMS5	Most of the people whom matter to me would believe that making purchases online is a smart move.	

	0.71		ESQL1	My choice to make an online purchase depends on the websites' and mobile applications' customer care capabilities.	
	0.7		ESQL2	My decision to buy home appliances online will be influenced by how quickly the products are delivered.	
E-Service Quality	0.82	10.27	2.811	ESQL3	My choice to make an online purchase will depend on how timely the information is.
	0.81		ESQL4	The information's clarity will influence my choice to make an online purchase. The quality of information available at the website or companies portal will affect my decision to purchase online.	Çelik et al (2011), Arslan&Zaman, 2015), Raje & Khanna, 2012
	0.71		ESQL5	The world of internet purchasing is loaded with numerous risks.	
Perceived Risk and Trust	0.78	9.45	1.741	PRT2	I think buying domestic appliances is not very risky as I trust online retailers. In order to earn customers' confidence, online merchants put their best interests first.
	0.72		PRT3		Gefan(2003),Ponte(2015) McKnightand Chervany(2001), Gomans et al (2001);Anderson and Srinivasan(2003), Rizwan (2014)

	0.83			PRT4	I feel comfortable in giving payment using a Debit card /credit card/internet banking	
	0.72			PRT5	I trust websites and mobileapps to purchase online goods	
	0.72			PBC1	I know enough to make aninformed judgement about internet purchasing.	
Perceived Behavioral Control	0.72	8.24	1.21	PBC2	I have enough authority todecide whether to purchaseonline.	Ajzen(1991); Hernandezet al (2009)
	0.81			PBC4	I have access to enough resources, such as a computeror mobile device with an internet connection, to make an online purchase.	
Perceived Ease of Use and Usefulness	0.81	5.83	1.04	PEUU1	I can save time and money by doing my shopping online.	Lim et al (2016), He et al., 2008; Hu et al., 2009; Lai& Wang, 2012; Liu et al., 2010;
	0.74			PEUU2	Shopping at my convenienceis made feasible by online retailers (i.e., anytime, anywhere)	
	0.76			PEUU3	Overall, online purchasing is convenient and comfortable.	
	0.72			PEUU4	Shopping on the internet issimple.	
Total % of variance explained		78.24				

Source: Result Data

To check the reliability of the scale, the reliability statistics were done on a scale of 30 items. The Cronbach's Alpha score for the 30 study variable was 0.787. Further, Kaiser-Meyer-Olkin's measure of sampling adequacy was done to validate the data suitability for factor analysis. KMO and Bartlett's test of sphericity for the data was 0.821 (>0.5), p-value = 0.000. After the initial analysis using commonalities, 3 items were removed due to a low score. 27 items were subjected to exploratory factor analysis (EFA) using the principal component method and varimax rotation method. The EFA resulted in 7 factors explaining 78.24% of the variance. These factors are economic factors (17.24% variance, Eigen Value=4.026), Availability of products (14.78% variance, eigenvalue = 3.124), subjective norms (12.43% variance, Eigen Value=3.014), E-service quality (10.27% variance, Eigen Value=2.811), perceived risk and trust (9.45% variance, Eigen Value=1.741), perceived behavior control (8.24% variance, Eigen Value=1.21), Perceived ease and usefulness (5.835 variances, Eigen Value=1.04). These seven variables are the important factors which affect consumers online purchase intentions which further have been tested using Structural Equation Modelling.

Dependent Variable

Table 2: Result of EFA of the dependent variables

Purchase Intention	0.74 COPI1	My intention to buy online is higher than the traditional retail buying	Fu et.al.(2016), Venkatesh et al (2003); Martin & Herrero (2012), Sarfaraz (2017)
	0.77 COPI2	I intend to purchase domestic and home appliances because of the price.	
	0.72 COPI3	I will prefer buying online due to several schemes, offers, and discounts on domestic appliances	
Purchase Behavior	0.71 COSB1	I will deliberately purchase domestic appliances online for a better deal.	De canniere et al. (2009); Al-Debei, M (2015)
	0.72 COSB2	I will prefer buying domestic appliances whenever I have an option to purchase.	
	0.71 COSB3	Choosing to buy goods online is something that happens automatically	

Source: Research Result

To assess the validity of the dependent variables, we used exploratory factor analysis (EFA) using principal component analysis (PCA) & the varimax rotation method. KMO values for both the dependent variables were 0.87 (>0.7), P-value = .000, indicating the data used for factor analysis is appropriate.

4.3 Analysis of Measurement model

To examine the relationship between constructs, confirmatory factor analysis (CFA) was performed using AMOS 18.0 (Arbuckle, 2009). To measure the model parameter, the maximum likelihood method was done to assess the goodness of fit by analyzing some of the indices. These indices are χ^2/df , root

means square residual (RMSR), Tucker-Lewis Index (TLI), Comparative fit indices, Root mean square error of approximation (RMSEA), (Hair et al, 2010; Kline, 2005). To check whether the model is fit or unfit, the first run of the model revealed the values of the indices. These values are $\chi^2/df = 2.43 (<3)$ indicating acceptable fit (Carmines & Mervin, 1981), CFI = 0.934 (>0.9), RMSEA = 0.047 (<0.08), TLI

= 0.963(>0.95) and RMSR = 0.07 (<0.10).

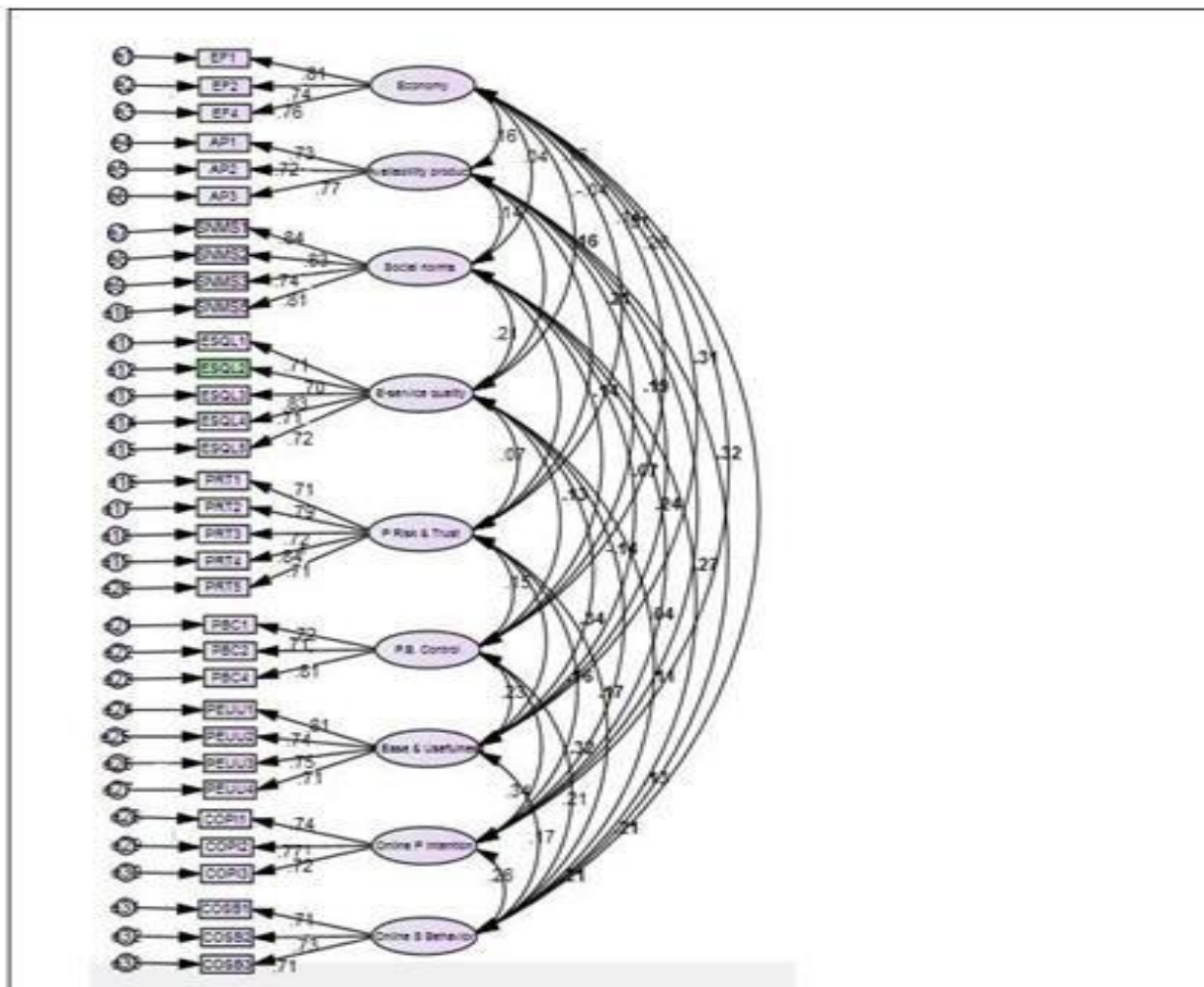


Fig2: Measurement Model

Source: Research result

After the first run of the model, the following indices were found to be in the acceptable range indicating the reliability of the model. Therefore, we can now assess convergent validity and discriminant validity to measure the adequacy of psychometric properties of the measurement model. According to Gefen et al (2000), convergent validity checks and measures the variables and assess that the construct is showing their indicators ensuring one-dimensionality, and also helps in removing undesired items (Bollen, 1989). To assess the convergent validity, construct reliability (CR) and average variance extracted (AVE), Cronbach's alpha values were calculated and are shown in table 3.

Table 3. Construct Validity, Average Variance Extracted, and Cronbach Alpha Value

	CR	AVE	Cronbach's alpha
Economic factor	0.78	0.59	0.83
Availability of products	0.72	0.54	0.81
Social Norms	0.90	0.52	0.85
PBC	0.74	0.56	0.79
P Risk @ trust	0.88	0.57	0.83
E-service quality	0.85	0.54	0.78
Ease And Usefulness	0.85	0.56	0.77
COPI	0.73	0.55	0.91
COSB	0.69	0.51	0.89

Source: Research Result

Whereas Discriminant validity is the degree to which a measure diverges from another measure and does not correlate with another construct (Hair et. al,1998). To validate discriminant validity, the diagonal values must be larger than the correlation between constructs (Fornell & Larcker 1981).

Table4. *Discriminant Validity*

Discriminant validity	Economic factor	Availability of products	Social Norms	PBC	P Risk@ trust	E- service quality	EASE AND USEFULNESS	COPI	COSB
Economic factor	0.59								
Availability of products	0.0081	0.54							
Social Norms	0.0016	0.0004	0.52						
PBC	0.0025	0.0064	0.0441	0.56					
P trust & risk	0.144	0.0529	0.1681	0.0625	0.57				
E-service quality	0.0009	0.1681	0.0169	0.09	0.1764	0.54			
Ease and usefulness	0.0025	0.0036	0.09	0.1681	0.0441	0.303	0.56		
COPI	0.0016	0.36	0.1296	0.3844	0.5041	0.41	0.36	0.55	
COSB	0.0004	0.25	0.0676	0.2916	0.3721	0.336	0.48	0.49	0.51

Source: Research Result

From table3 and table4, the values of AVE were found to be above 0.5, CR, and Cronbach's values were > 0.7, and discriminant validity is in the acceptable range (Hair et al, 2010). Hence, we can proceed to measure SEM to test the hypothesis.

4.4 Structural Model and Hypotheses Testing

The structural equation model results showed a good model fit with the data. The goodness of fit indices, comparative fit indices, TLI, RMSR, RMSEA were all in the acceptable range and are shown in table5.

Table 5. *Absolute and incremental indices*

Fit Indices	Recommended values	Detected Values
χ^2/df	< 3.0	2.37
TLI	>0.95	0.961
RMSEA	<0.08	0.045
RMSR	<0.10	0.081
CFI	>0.9	0.936
GFI	>0.90	0.921

Source: Research Results

Hence, the next step is to test the hypothesis by analyzing the effect of the independent variable on a dependent variable. The output of the path coefficient is shown in table6.

4.5 Hypothesis testing

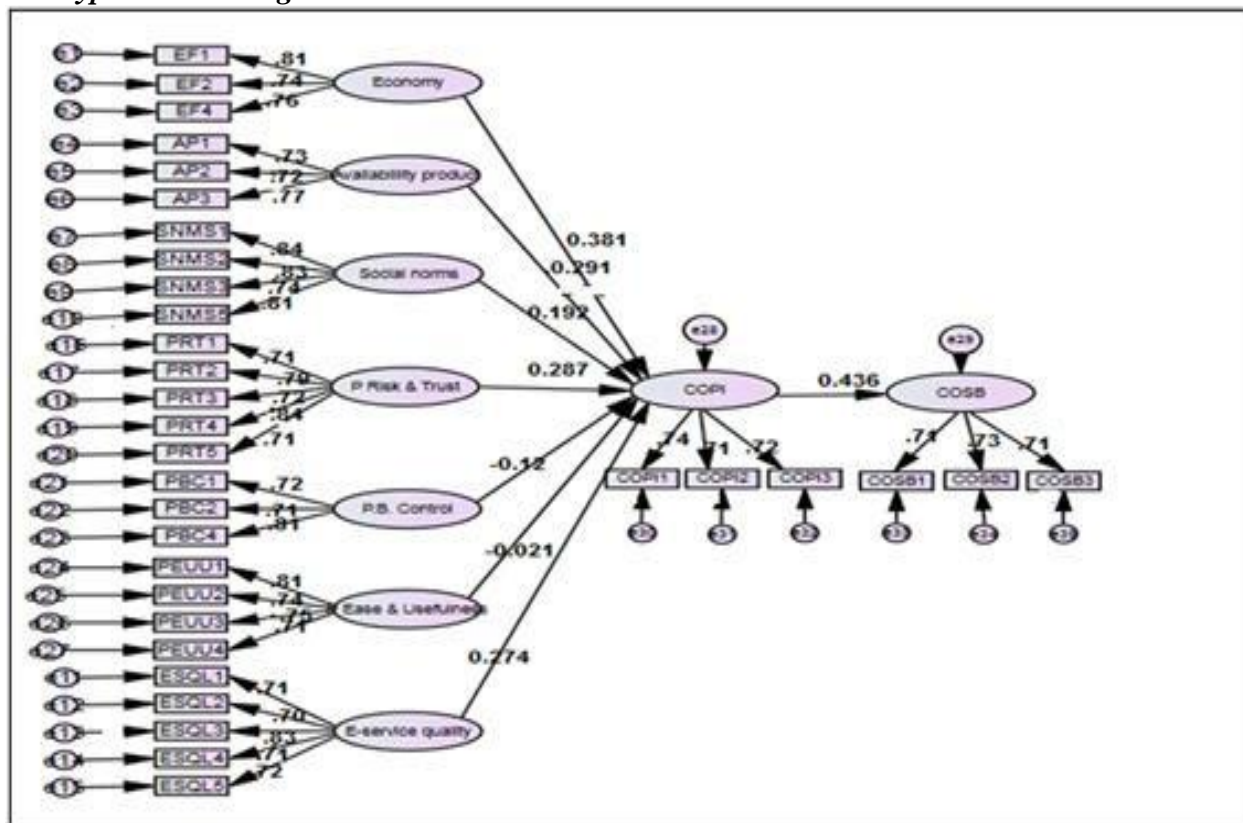


Figure 3: An estimated path model

Source: Research Result

From the model and path coefficient, it is clear that economy ($\beta = 0.381, p = ***$), availability of products ($\beta = 0.291, p = ***$), perceived trust and risk ($\beta = 0.287, p = ***$), e-service quality ($\beta = 0.274, p = ***$), Subjective norms ($\beta = 0.192, p = *$), and consumer online purchase intention ($\beta = 0.436, p = ***$) have a positive direct effect on consumer online purchase intention and COPI has a significant positive direct effect on consumer online shopping behavior. Therefore, the hypotheses H1, H2, H3, H6, H7 & H8 are accepted. The model accounted for 64% of the variance on to consumer online purchase intention.

Table 6. Hypothesis Result

Hypothesis	Proposed Relationship	Effect Type	Path coefficient	Result
H1	Economy ----->COPI	Direct	0.381***	Accepted
H2	Av. Of Products ---->COPI	Direct	0.291***	Accepted
H3	PT & Risk ----->COPI	Direct	0.287***	Accepted
H4	PBC----->COPI	Direct	-0.12 NS	Rejected
H5	PEUU ----->COPI	Direct	-0.021 NS	Rejected
H6	E-SERVQUAL ----->COPI	Direct	0.274**	Accepted
H7	S Norms----->COPI	Direct	0.192*	Accepted
H8	COPI ----->COSB	Direct	0.436***	Accepted

*P <0.05; **P <0.01; ***P <0.001 NS P >0.05

However, perceived behavior control ($\beta = -0.021, P > 0.05$) and perceived ease of use and usefulness ($\beta = -0.021, P > 0.05$) do not have any effect on consumer online purchase intention. Hence, hypotheses H4 and H5 are rejected.

Conclusion

In this study, factor analysis resulted 7 factors that affect consumer online purchase intention towards domestic appliances. The identified factors through data analysis are economic factors (17.24% variance, Eigen Value=4.026), Availability of products (14.78% variance, eigenvalue = 3.124), subjective norms (12.43% variance, Eigen Value=3.014), E-service quality (10.27% variance, Eigen Value=2.811), perceived risk and trust (9.45% variance, Eigen Value=1.741), perceived behavior control (8.24% variance, Eigen Value=1.21), Perceived ease and usefulness (5.835 variances, Eigen Value=1.04). Overall Exploratory factor analysis (EFA) explains 78.24% of the variance. Further, using UTAUT model, the study further tests the impact of these factors on consumer online purchase intention. The research results revealed that economic factors, availability of products, perceived trust, and risk, e-service quality, social norms have a significant impact on consumers' online purchase intention whereas perceived ease & usefulness, perceived behavior control have a negative impact on purchase intention of consumers. Therefore, the hypotheses H1, H2, H3, H6, H7 & H8 are accepted and H4, H5 are rejected. Based on the empirical findings, some implications are suggested:

Economic factor: The result shows that economic factor has a significant impact on consumer online purchase intention when it comes to buying domestic appliances. Therefore, online companies must put an effort to meet the customer needs and value with respect to price and communicate the same to consumers through different advertising platforms. This factor matches with the findings of Cho et al (2003), Pandey & Parmar (2019).

Availability of Products: Today's consumers have become choice-driven and hence they do intensive research to find the best product from several ranges of products. Therefore, online firms must have varieties and an assortment of goods to attract and acquire customers. This factor is another significant factor that affects online purchase intention and also resembles the findings of Lakshmanan (2016), Szymanski (2000), Cho et al (2003).

Subjective Norms: Another factor which affects COPI is where consumers rely on their acquaintances for seeking opinion and approval before the purchase goods. This is because they believe that their friends, relatives, and close associates have already experienced online shopping. Therefore, online retailers must take positive recommendations and run big promotion for family and group for raising consumers purchase intentions. This factor is almost found in many research findings (Celik & Hakan, 2011), Venkatesh and Davis (2000), Schepers & Wetzels (2007).

E-Service Quality; Customers generally expect that the sellers must provide accurate information with easy navigation from their website with ease and comfort. Also, they look forward for quick responses on their query and delivery. Therefore, online companies must design user-friendly website making consumers to navigate with ease and also design a sound networking system for speedy delivery of products on time. This factor matches with the findings of Hasanov (2015), Delone et al (2003), and Haet al (2009), Tsao (2016).

Perceived Trust and Risk: Online firms over a period of time have been successful in generating trust but still they should keep working on mechanisms and system to enhance consumer trust and make a consumer feel that online purchase is absolutely risk-

free from all dimensions. The risk and trust have been found in the findings of Celik et al (2011), Gefen et al (2003), Klopping et al (2006), Svorc (2012), *Chang et al (2016)*, *Azam et al (2021)*,

Hence, by using UTAUT model, this paper has accomplished its objectives by identifying the significant factors that influence consumer online purchase intention and the effect of purchase intention on online shopping behavior. Hopefully, the implication will help and contribute to online firms in enhancing consumer online purchase intention and also in improving firms performance.

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