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The role of perceived benefits in formation of online shopping attitude among women shoppers in India

1. Introduction

The Growth of Internet in India can be estimated from the fact that in 1990 the number of people accessing the internet per hundred people in India was zero (World Bank, 2016). The number today has been escalated to 26 people per hundred people in the country. In terms of penetration level, the penetration rate of the internet in Asia in the year 2015 was reported to be 40% (Internetworldstats.com, 2016). In India, the penetration level has escalated from 0.5% in 2000 to 34.8% in 2016 (Internetlivestats.com, 2016). The internet also referred to as the World Wide Web today has an impact on the country's economy as well. After the adoption of E-commerce as a medium to transact business, internet has acquired a significant place in the economy. World Trade organization (2013) defines ecommerce as "sale or purchase of goods or services conducted over computer networks by methods specifically designed for the purpose of receiving or placing of orders". E-commerce is relatively a new concept in India than other countries in the world but it is gaining popularity and a significant share in retail sales. In 2015, the electronic retail (e-tail) sales accounted for 1.7 percent of all retail sales in India, this figure is predicted to reach 4.4 percent in 2019("E-commerce share of total retail sales in India from 2014 to 2019", 2017). Regardless of the fact that online shopping is at a nascent stage in India, online shopping is viewed as a lucrative business opportunity in various strong retailers' websites such as Flipkart, snapdeal, Amazon, Paytm, Jabong and others. In the last few years the number of online

Shopping websites has been increasing continuously in India; it is probable that the number of internet users intending shop online would also rise. The validation behind this statement is that the number of internet users has risen exponentially. As mentioned above, the internet penetration rate in India has increased from 0.5% in 2000 to 34.8% in 2016 (Internetworldstats.com, 2016), which widens the scope of ecommerce in future as well.

Few critical factors fuelling the growth of e-commerce and online shopping in India include localization of Internet content, Growth of mobile commerce, wide acceptability of online payments and positive demographics. The benefits perceived by the customers by transacting through ecommerce also play a role in shaping consumer attitude towards online shopping. "Perceived benefits are beliefs about the positive outcomes associated with behaviour in response to a real or perceived threat" (Chandon et al., 2000).

Chiang and Dholakia(2003) explored three essential variables, which are likely to impact online consumer purchase intentions namely, convenience dimension of shopping channels, product category characteristics and perceived price of the product. They concluded that convenience and product category influence consumer intention to indulge in online shopping activities. Past research reveals that price, convenience and variety are important elements of perceived benefits of online shopping. **Similarly Kukar-Kinney and Close (2010)**, in their study, predicted that the "greater the concern about total cost of the order, the more likely consumers would restrict the online cart use"

thus establishing that price is one of the key factors influencing the purchase decisions of consumers..

Mallapragada et.al (2016, p. 23) suggested that “*Online retailers with a broad variety of product categories tend to benefit more than retailers with a narrow variety when the hedonic and utilitarian traits of the products are higher*” Their study aimed at exploring that the type of products that are being shopped by online consumers and where they are being shopped are important factors that influences online shopping experience. They conducted their research study on 9662 online purchase transactions at 385 online retailers across 43 different product segments. They concluded that online retailers that present wide variety of products benefit their customers more than retailers with a narrow variety.

The following are the objectives of the paper.

1. To study key factors, namely price, convenience and product variety affecting perceived benefits in online buying behaviour and its impact on online buying attitude among women.
2. To study the impact of online buying attitude on online purchase intention among women.

2. Theoretical background and research hypotheses

2.1 Theoretical Framework: Theory of Reasoned Action and Theory of Planned Behaviour

The Theory of Reasoned Action (TRA) was developed in the late 1960s by Martin Fishbein and expanded by Fishbein and Icek Azjen in 1980. The theory focuses on an individual’s *intention* to behave a certain manner. According to this theory, a specific behaviour can be envisaged if two important components-subjective norms and actor’s attitude are known. Attitude is further determined by two variables-Normative beliefs and motivation to comply. *Normative beliefs are a person’s perception to what significant others think, believe or do (Petty & Cacioppo, 1981, p.45).*

The model has been applied and tested in many contexts and situations by eminent researchers. A few of them include the area of contraceptive use (Miller and Grush, 1986), moral behaviour (Marin et al,1990; Chang,1998) and the field of consumer behaviour (Anilkumar & Joseph, 2012; Smith et al, 2008; Ming-Shen et al,2007).

According to the theory of planned behaviour (TPB) by Ajzen (1985, 1991), behavioral beliefs refer to the inner beliefs of an individual about the consequences of executing a specific action do influence attitudes toward the actual behavior (Ajzen, 1991). Those beliefs are different for every individual based on their backgrounds such as their pervious experiences, personality traits, and demographic characteristics (Al-Lozi, 2011). The present study hypothesizes that attitudes of Indian women consumers towards online shopping are mainly influenced by personal characteristics. Hence, this study assumes that behavioral beliefs which are perceived benefits (i.e. personal) play a crucial role in shaping the attitude of women online shoppers.

The present study tries employs this theory as a foundation.

Figure 1 illustrates the study model. In the following subsections, a comprehensive literature review associated with the identified dimensions of perceived benefits and attitude and toward online shopping is elaborated

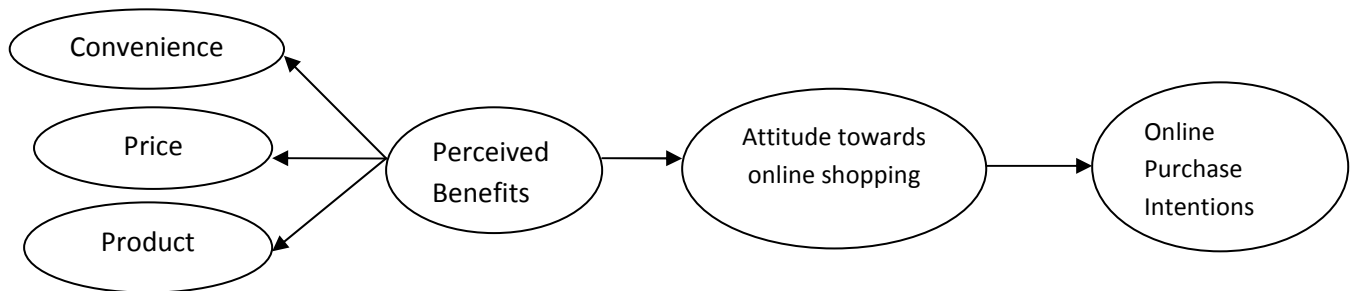


Figure 1. The study model

3. Research Gap

Researchers have examined the effects of gender, age, income, education, and culture of consumers on online shopping behavior. (Jarvenpaa and Tractinsky 2000; Li et al. 1999; Sebastianelli et.al, 2008; See-To et.al, 2014) There has always been a gender gap in the way male and females use the technology and indulge themselves in online shopping. It is evident from past literature that women hold a positive image of store shopping and catalogue shopping than their male counterparts. (Bimber, 2000, Ono & Zavodny 2003). Gender does play a very important role in influencing online consumer behaviour. Passyn et.al (2011) also suggested that women find in-store shopping more interesting and exciting as compared to online shopping. Rodgers & Harris (2003) revealed that men displayed greater trust in internet shopping and perceived online shopping as a more convenient shopping platform than women. In the Indian context Khare & Rakesh (2011) performed a study to explore Indian online purchase intention. The results of the research suggested that male students have a more positive attitude toward online shopping compared to female students in India.

In the light of the above background it will be interesting to explore the current attitude of women towards online shopping and has there been any change in their attitudes.

Indian market is unique as the consumer here is of varied cultures and socio-economic backgrounds. The sample of this study has been drawn from metro cities of different parts of the country to gauge the mindset of Indian women holistically.

Additionally, ecommerce being at a nascent stage in India, not many studies have been conducted to explore the attitudes of online shoppers especially of women customers. The present study tries to explore whether online shopping currently offer any concrete benefits to the women shoppers in India or not. As per the literature mentioned in the above section, convenience, price and variety has been established to be important antecedents of online shopping attitude in general. This paper attempts to examine past results on a sample of Indian women which will further strengthen the current body of knowledge and may pose new findings which may differ or be in line with past literature.

4. Factors

4.1 Convenience

Shopping convenience has been one of the most important stimulus underlying customer preference to adopt online purchasing (Easterbrook, 1995; Lohse and Spiller, 1999; Degeratu et al., 2000; Colwell et al., 2008; Bednarz and Ponder, 2010) Online marketers need to ensure online shopping process easy and simple and ensure maximum customization (Jarvenpaa & Todd, 1997; Lohse et al., 2000). Studies enlighten that both value added and entertainment information should be incorporated with web based stores that instigate for online shopping tendency to customers. Bhatnagar et.al, 2000 found in their research that customer's perceived convenience in shopping is a factor that positively affects online buying behaviour. This medium of online shopping is available twenty four hours a day and seven days a week to the customer. From the convenience perspective some customers use online channels just to escape from face-to-face interaction with salesperson because they pressure or uncomfortable when dealing with salespeople and do not want to be manipulated and controlled in the marketplace (Goldsmith & Flynn, 2005; Parks, 2008). **Szymanski & Hise (2000)** also concluded that consumer perceptions of online shopping convenience, variety of product offerings and product information and financial security play a crucial role in e-satisfaction. The more consumers are concerned about convenience, the more likely they are to shop online (Li et al., 2006). Raman (2014) suggested that convenience to shop online is the most critical factor for the female online shoppers. Also, he revealed that the risk of doing transactions and reliability issues were found to be the biggest obstruction towards the growth of online shopping and ecommerce in India.

4.2 Price

Price has always been an important factor for consumers when it comes to e-commerce. According to Biswas & Blair (1991) price discount could affect consumers' price belief, and eventually affect their shopping intentions. **Brynjolfsson and Smith (1999)** established that prices of products and services online are 8 to 15 percent lower than the prices for similar products in traditional retail outlets. The probable reasons for the lower cost are the absence of direct costs related to supply the product (eg: no rental cost, centralized inventory, etc.). **Reibstein (2002)** also revealed in his study that online customers on average affirm and behave as if price is the most crucial factor in drawing them to an ecommerce website. It has been reiterated in studies that price is the predominant factor while making an online purchase. (Heim & Sinha, 2001; Pettifor, 2014). However, Li et al. (1999) argued that often online shoppers were not price-sensitive as consumers' price comparisons among different e-retailers on each product were time-consuming and the price difference was negligible. On the contrary researchers identified three customer segments in the Indian market in the context of online shopping namely value singularity, quality at any price, and reputation/recreation (Gehrt & Rajan, 2012). Thus price for a particular segment of customers is not a prime concern while shopping online.

Sometimes not only price reduction, but special offers given by online vendors poses e-commerce as a lucrative option for consumers. These special offers may include "buy one get one free", free passes to some event, a discount coupon applicable on future purchases, free gifts to every nth customer, exchange offers on festivals etc. **SivaKumar & Gunasekaran, (2017)** also suggested that perceived benefits (price and convenience) are important drivers of online purchase intention in India.

4.3 Variety and product selection

Rohm & Swaminathan, 2004 segmented four types of online buyers based on perceived benefits and shopping motives-convenience shoppers, variety seekers, balanced buyers, and store-oriented shoppers. Variety seekers are motivated by a range of alternatives of retailers and brands available through online medium. Another important study revealed that when the products were sorted into more subcategories in the selection menu, shoppers perceived that the website offered a greater variety of products and experienced greater shopping pleasure, which improved their attitudes toward the online store (Chang, 2011). Shah & Modh.Yasin (2010) identified that five factors- website design, reliability, product variety and delivery performance has significant relationship with online shopping satisfaction. The more perceived benefits a consumer experiences with a web site, the more likely consumers are to have favorable attitude toward online shopping. **Mallapragada et.al (2016)** also revealed that online retailers with a broad variety of product categories tend to benefit more to the online consumer.

4.5 Perceived Benefits

Perceived benefit refers to the perception of the positive consequences that are caused by a specific action (Leung, 2013). Kim et al. (2008, p. 547) explained perceived benefits in the online context as “as a consumer’s belief about the extent to which he or she will become better off from the online transaction with a certain Web site”. Numerous research studies have been performed to conclude the reasons contributing to why people shop online. A review of literature suggested that the expansion in online shopping has been motivated by convenience (free of salesperson pressure or expectations and shopping within a comfortable home surroundings), simplicity and ease of information search/information assembling, price comparison feature, broader assortment of products and services, time-saving, original services and personal motivation among other factors (Chen et.al, 2004; Chen & Tan, 2004; Horrigan, 2008; Lin, 2008; Ranganathan & Jha, 2007). Forsythe et al. (2006) studied four major perceived benefits of online shopping: shopping convenience, product selection, ease/comfort of shopping; and hedonic/enjoyment. Additionally, Li et al. (1999) suggested three important benefits associated with online buying behaviour: price benefit, a convenience benefit; and a recreational benefit. Another benefit that is offered by online retailers for consumers is good selection and wider availability of product choices. (Delafrooz et.al 2009). In this study, we define perceived benefits in terms of convenience, price benefit, special offers and product variety.

H1 Perceived Benefits is a multidimensional construct comprising of three dimensions- Convenience, price and product variety.

H2: Perceived Benefits of online shopping has a positive impact on online shopping attitude among women.

5. Attitude and purchase intention

Attitude is defined as “a learned predisposition to behave consistently in favorable or unfavorable manner with respect to a given object” (Schiffman et.al 2010, p.234).

Attitudes serve as the association between consumers' background characteristics and the consumption that satisfies their needs (Kotler and Armstrong, 2007; Wu, 2003). Attitude is a major predictor of behavioral adoption intention according to the theory of reasoned action and the theory of planned behavior (Ajzen and Fishbein, 1980). Taylor & Todd (1995) suggested that attitude can be towards an object or towards behaviour. Attitude toward a behavior refer to the degree to which a person has a favorable or unfavorable evaluation or appraisal of the behavior to be acted upon . Thus, attitude toward a behavior can be explained as an individual's positive or negative appraisal of a significant behavior and is composed of an individual's prominent beliefs regarding the perceived consequences of performing a behavior (Kim and Park, 2005; Al-Debei et al., 2013). These definitions clearly emphasize the affective character of attitude In online shopping context, attitude plays a critical role.

As cited in the Theory of Reasoned Action, attitude leads to behavioral intention and which in turn leads to actual behaviour (Ajzen and Fishbein, 1980). Online purchase intention is defined as the construct that gives the strength of a customer's intention to purchase online (Salisbury et al., 2001). To trigger purchase intention among customers and converting it to actual purchase behaviour is an important area for the web retailers to study and they should try to enhance those factors which contribute significantly to formation of positive purchase intention. Online Shopping Attitude is an important antecedent in formation of online purchase intention which has been reiterated by researchers in the past (Park, 2003; Zimmer et.al, 2010; Delafrooz et.al 2011; Hsu et.al, 2013; Akroush & Al-Debei, 2015).

From the above argument we propose the following hypothesis:

H3: There is a significant positive impact of online shopping attitude on online purchase intention among women.

6. Research method

6.1 Research population and Sample

Recently, online surveys have been extensively used to collect survey data in academic research. Data of current study were collected by performing an online web survey among online women shoppers in India. Four metropolitan cities were considered for sample collection- Delhi, Mumbai, Bangalore and Kolkata. These cities were selected to reduce bias and to include distinct parts of the country.

However, it was not feasible to access the complete online customer database or any other potential databases from the internet. Therefore, a convenience sampling method was chosen for collection of responses employing an online survey. Consistent with past research studies, exploring attitudes toward online shopping by means of a convenience sample method is efficient and satisfactory and is pertinent for multivariate data analysis purpose (Yoo and Donthu, 2001; Park and Kim, 2003; Cai and Jun, 2003; Carlson and O'Cass, 2010). The detailed sampling plan is as under:

Population: The population of the study includes every women customers indulging in online shopping activities; Target population: The target population of the study is the Indian women customer from metro city and have the experience of online shopping; Sampling method: The Convenience sampling method which is a purposive non-probability sampling method is used in the study. The selection of the women respondent for data collection is based on few well

defined criteria; Sample size: The data is collected from 508 Indian women customers from the four metro cities (Delhi, Mumbai, Chennai and Kolkata) in India. The sample size of 508 Indian women customers is supposed to be enough to represent the target population (Israel,2013).

The Judgmental sampling method which is a purposive non-probability sampling method is used in the study. The selection of the women respondent for data collection is based on few well defined criteria.

The survey note explaining the aim of this study and a hyperlink to the survey form was circulated among women shoppers across India through social media websites (facebook and linkedin) e-mails, and mobile messenger applications like Whatsapp, snapchat and Viber. These survey media were selected because of their extensive reach and popularity in India. The posting message primarily invited female online shoppers to respond to the online questionnaire. The link was open for respondents for one month and the respondents could fill the response at any point during that period clicking the survey URL mentioned on the message. The participants willingly responded to online questionnaire. After one month to get an effective response data the unusable responses were deleted that included incomplete questionnaire, duplicate IP addresses and e-mail accounts. The total responses received were 545, after eliminating the unusable responses, 508 questionnaires were used for analysis.

6.2 Measurement development

The questionnaire was divided into two sections: demographic profile of the respondents and constructs items. Particularly, the demographic section asked the respondent's personal profile and additional questions: "Type of product consumer buys" and "I am using internet for shopping since__". Additionally, to develop scales for measuring various constructs identified in the study such as attitude, intention to shop online, convenience, price and variety we employed measures modified from past research. The measurement scale of convenience has been adopted from Forsythe et al. (2006), Swinyard & Smith (2003) and Wani & Malik (2013). Similarly the measurement scales for price and variety were adapted from Sorce et.al(2005), Sinha & Singh (2016) and Wani & Malik(2013) respectively. The scales for online shopping attitude were adapted from George (2004) Sinha,2010, Hsiang Hsu et.al (2014) and Van der Heijden et al. (2003). Finally the measurement scale for online shopping intention was extracted from the research work of Kim et.al 2004 and Fishbein & Ajzen, I. (1975). The statements were modified to fit the context of the present study.

Each statement was measured on a nine-point Likert scale, ranging from "strongly disagree" (1) to "strongly agree" (9). Before performing the main survey, a pre-test was conducted which included a sample of 82 women online shoppers from different age groups across four metropolitan cities of India- Delhi, Mumbai, Bangalore and Kolkata. The phrasing of the scales, the length of the survey instrument and the layout of the questionnaires were amended in pre-test process to attain the final adaptation of the survey. Lastly, to shrink possible uncertainty and ambiguity in the items, a pilot test involving 82 female respondents, selected from a population of online shoppers, was managed. The results of the pilot tests displayed acceptable reliability and validity of the measurement scale.

6.3 Statistical Tool

To assess the theoretical model, the authors of the paper employed structural equation modeling (SEM) with maximum likelihood estimation in AMOS (see Fig. 2 for the hypothesized conceptual model and Table IV for the results). SEM was selected as it helps in controlling measurement errors, it has the potential to improve ways to measure reliability and validity, and can aid in evaluating more complex interrelationships concurrently (MacKenzie,2001)

7. Results

7.1 Descriptive statistics

Table III records the means and standard deviation values of the constructs. It can be observed that, typical, the participants of the survey responded positively to the study constructs (the averages all being greater than 4). Furthermore, the coefficient values for all the constructs of the study are exceeding the conventional value of 0.7 (Nunnally, 1987); the measurement scales for these constructs demonstrated a satisfactory level of reliability.

Table I. Descriptive statistics (means and SD)

Statistic	OSI	OSA	VARIETY	PRICE	CONV
Mean	4.7036	4.8724	5.3373	5.5884	5.3615
Std. Deviation	1.44183	1.32319	1.63170	1.81258	1.64931
Cronbach Alpha	0.830	0.835	0.831	0.912	0.833

7.2 Research sample demographic profile

Table IV illustrates the complete research sample profile. Clearly, Table IV demonstrates that 47.1 percent of the sample has a purchase experience of more than 1 year. This is an important result which indicates the respondents are familiar with online shopping. Also, Table IV shows that 80% of the sample is aged between 24 and 37 which illustrated that majority of online shoppers are younger and more technology savy which makes them more comfortable with the online purchase process.

Table II: Demographic profile

Measure	Items	Frequency	Percentage
I am using internet for shopping since	Never	1	2
	Past 6 months	88	13.9

	Past 1 year	121	19.1
	More than 1 year	298	47.1
Age	24-30	254	50
	31-37	169	33.2
	38-45	80	15.7
	>46	5	0.9
Annual income	0-2.5 lac	35	6.8
	2.5-5 lac	131	25.7
	5-10 lac	308	60.7
	Above 10 lac	34	6.69
Marital Status	Married	272	53.6
	Unmarried	235	46.4

7.3 Model

The results of the CFA are reported in table III. According to DeCoster, J. (1998), EFA is employed if the researcher does not have “strong theory about the constructs underlying responses”. The present study is based on strong theoretical background, thus only CFA has been performed on the dataset. The data specify that the reliability values of the items ranged between 0.832 and 0.912, which surpass the satisfactory value of 0.50 according to Hair et al (1992). The assessment of internal consistency of the measurement model was performed by calculating the composite reliability. Consistent with the suggestions of Fornell (1982), composite reliability for all the items exceeded the standard value of 0.60. The average variance extracted (AVE) for all constructs is also greater than the threshold value of 0.5, as recommended in their study by Fornell and Larcker (1981). Provided that all the three values of reliability were above the suggested threshold limits, the scales for assessing these constructs were considered to exhibit satisfactory convergence reliability. The model fit for CFA has been mentioned in table IV. The statistical fitness indices of the measurement model (table IV), considered in the study is found to be as: CMIN/DF= 1.325, GFI= 0.980, CFI: 0.995, RMSEA: 0.025. Hence it can be concluded that the second order construct has good statistical fit. The regression weights or factor loading for the second order constructs are illustrated in table V which confirm hypothesis (H1) that Perceived Benefits is a multidimensional construct comprising of three dimensions- Convenience, price and product variety. The results of table V indicate that the p values of all the statements used in the scale are less than five percent level of significance. Hence with 95 percent confidence level it can be concluded that all the statements used in the scale in order to measure the different constructs are significantly represents the constructs. The measurement model as shown in CFA diagram represents that all the constructs are significantly represented by the statement used in the study

The data in Table VI indicates that the variances extracted by construct were superior to any squared correlation among constructs, thus indicating that the constructs are empirically different (Fornell and Larcker, 1981). Table VI clearly indicates that the composite reliability in the case of all the study constructs was greater than 0.7. Additionally, the Average Variance Extracted statistic for all the constructs was established to be greater than 0.5. Therefore, it can be concluded from the CFA results and estimates that the constructs

employed in this study for measurement have satisfactory convergent validity. To establish a satisfactory measure of discriminant validity, it is imperative that the correlation between the different pairs of variables representing different constructs must be low. In other words, the intensity of cross loadings of the variables representing one construct with the variables of other constructs must be of lower value. In order to investigate the existence of discriminant validity in the constructs, the shared variance between the different constructs was compared with the average variance extracted statistic measure of different constructs. The discriminant validity is ensured if it is established that square of maximum shared variance is less than average variance extracted statistic. The results show that maximum shared variance of each construct is lower than average variance extracted and average shared variance is less than the average variance extracted measure for all constructs which indicates the presence of sufficient discriminant validity. The results also indicate that the composite reliability of all the constructs was found to be greater than 0.7 and average variance extracted greater than 0.5. Therefore, the convergent validity of the scale used in the study is ensured. In addition to this the average variance extracted is found to be greater than average shared variance as well as maximum shared variance, which ensures the presence of discriminant validity of the scale.

The correlation matrix has been illustrated in table VI which confirms the discriminant validity of the constructs. To sum up, the test of the model, including convergent and discriminant validity measures, is satisfactory.

Table III. CFA results: Composite reliability and average variance extracted (AVE)

Constructs	Item	Skewness	Kurtosis	Composite Reliability	AVE
Price	PRICE1	-.473	-.733	0.912	0.723
	PRICE2	-.521	-.651		
	PRICE3	-.470	-.731		
	PRICE4	-.466	-.758		
Convenience	CON1	-.326	-.917	0.833	0.556
	CON2	-.316	-.874		
	CON3	-.376	-.856		
	CON4	-.356	-.873		
Variety	VAR1	-.298	-.858	0.832	0.623
	VAR2	-.331	-.906		
	VAR3	-.340	-.932		
Online shopping Attitude	OSA1	-.401	-.623	0.835	0.505
	OSA2	-.369	-.728		
	OSA3	-.437	-.695		
	OSA4	-.465	-.633		
	OSA5	-.476	-.635		

Online Shopping Intention	OSI1	-0.346	-0.739	0.830	0.550
	OSI2	-0.311	-0.739		
	OSI3	-0.329	-0.754		
	OSI4	-0.365	-0.820		
	OSI5	-0.401	-0.858		

Source: For method see Tabachnick and Fidell (1996)

Table IV: *Model Fit: Confirmatory Factor Analysis*

CMIN/DF	GFI	CFI	RMSEA
1.325	0.980	0.995	0.025

Table V: Factor loadings: Confirmatory Factor Analysis

Statements		Constructs	Standardized Regression weights	S.E.	C.R.	P
OSI1	<---	Online shopping_Intention	0.723			
OSI2	<---		0.702	0.069	14.017	***
OSI3	<---		0.765	0.07	15.053	***
OSI4	<---		0.774	0.073	15.175	***
OSA1	<---		Online shopping_Attitude	0.66		
OSA2	<---	0.739		0.084	13.673	***
OSA3	<---	0.732		0.084	13.571	***
OSA4	<---	0.715		0.083	13.327	***
OSA5	<---	0.704		0.083	13.17	***
CON1	<---	CON	0.76			
CON2	<---		0.729	0.062	15.217	***
CON3	<---		0.771	0.062	15.982	***

CON4	<---		0.722	0.061	15.094	***
PRICE4	<---	PRICE	0.87			
PRICE3	<---		0.853	0.04	24.634	***
PRICE2	<---		0.837	0.041	23.888	***
PRICE1	<---		0.84	0.041	23.996	***
VAR3	<---		VAR	0.814		
VAR2	<---	0.767		0.057	16.551	***
VAR1	<---	0.787		0.056	16.824	***

Notes: ***p<0.05

Table VI: Correlation matrix

	CR	AVE	MSV	MaxR(H)	PRICE	Online shopping_ Intention	Online shopping_ Attitude	CON	VAR
PRICE	0.912	0.723	0.089	0.913	0.850				
Onlineshopping_ Intention	0.83	0.55	0.125	0.939	0.105	0.742			
Onlineshopping_ Attitude	0.836	0.505	0.174	0.954	0.266	0.353	0.711		
CON	0.834	0.556	0.174	0.963	0.255	0.257	0.417	0.746	
VAR	0.832	0.623	0.161	0.968	0.298	0.25	0.401	0.31	0.790

Note: The diagonal values of 0.850, 0.742, 0.711, 0.746 and 0.790 represent the covariances i.e observed relationship between variables

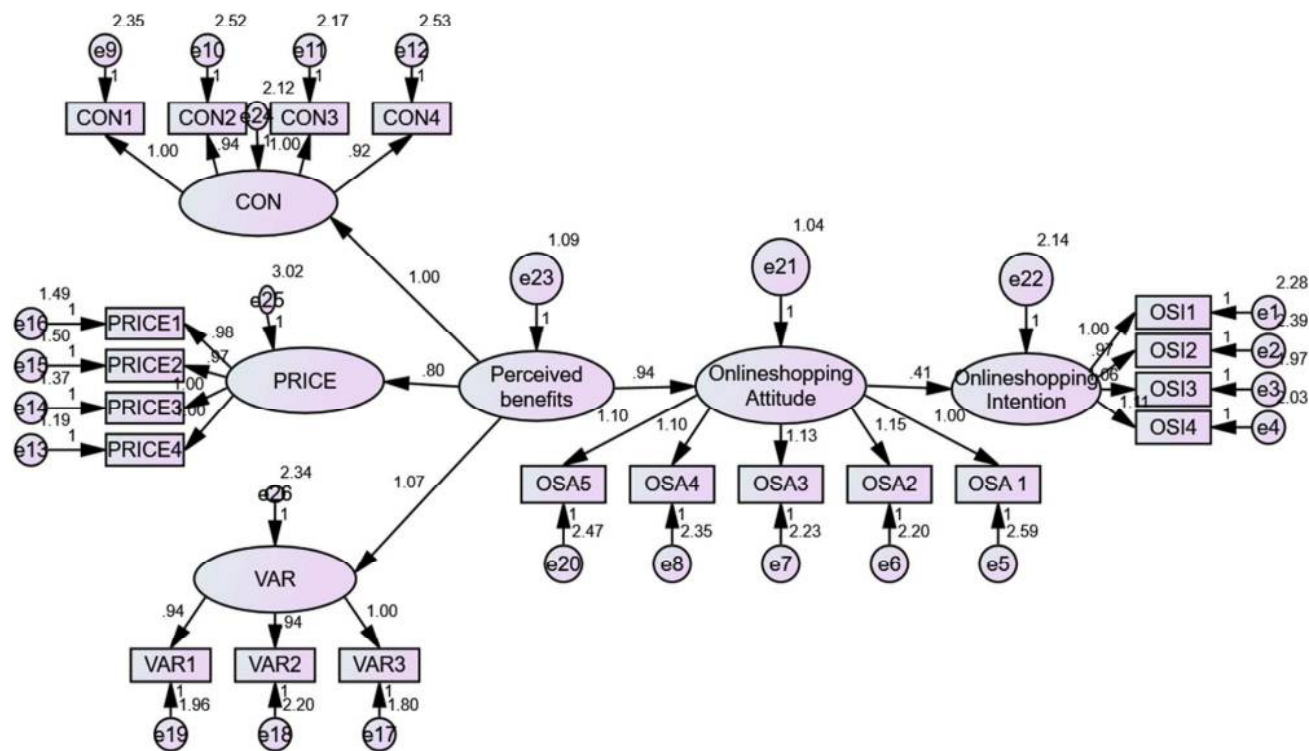


Figure 2. SEM Model for perceived benefits, online shopping attitude and intention

7.4 Structural model and hypotheses testing

In the research study perceived benefits of online shopping is measured with the help of three first order constructs. These first order constructs are named as price, convenience and product variety.. The various statements of these first order constructs are included in the questionnaire in order to get primary responses from the customers. The responses are collected in the scale of continuous scale of 1 to 9 where 1 means strongly disagree and 9 means strongly agree. The structural equation modeling approach is used in the study in order to analyze the cause and effect relationship between perceived benefits and online shopping attitude. In the SEM model the, online shopping attitude is considered as an endogenous construct and the three first order constructs measuring perceived benefits as a second order construct. The SEM diagram is shown below in figure 2.

Table VII. Hypothesis testing

Hypothesis Path		Standardised Beta Estimate	Standard Error (S.E)	Critical ratio C.R.	P value	R square	Intrpretation	
Endogenous Construct		Exogenous Construct						
Online shopping attitude(OSA)	<---	PerceivedBenefits	0.548	0.144	5.772	***	0.478	Supported
Online shopping intention(OSI)	<---	OSA	0.348	0.055	6.235	***	0.134	Supported
Convenience(CON)	<---	PerceivedBenefits	0.569				0.340	
PRICE	<---	PerceivedBenefits	0.442	0.153	5.432	***	0.187	Supported
Variety (VAR)	<---	PerceivedBenefits	0.596	0.178	5.833	***	0.346	Supported

Notes: GFI = 0.960; RMR= 0.187; NFI =0.86; CFI =0.989; RMSEA =0.025. ***p<0.05

The perceived benefits on Online shopping attitude is found to have significant impact since the p value of critical ratio is found to be less than 5% of the significance level. It can be concluded from the results that OSA is significantly influenced by perceived benefits of online shopping by women shoppers. Finally, the p value of the critical ratio in case of the cause and effect relationship from OSA to OSI is found to be less than 5% level of significance. Thus, it can be concluded from the results that improvement in OSA will help the customers in developing positive OSI. **Thus the results support all the three hypothesis of the study that perceived benefits is composed of multidimensional constructs, it has significant impact on online shopping attitude and there is a significant positive impact of online shopping attitude on online purchase intention among women.**

Table VIII: Factor Loadings of second order CFA

Constructs		Standardized estimates	SE	CR	P value	
CON	<---	Perceived benefits	0.515			
VAR	<---	Perceived benefits	0.602	0.287	4.305	***
PRICE	<---	Perceived benefits	0.495	0.227	4.58	***

Note: SE: standard Error; CR: critical ratio, ***p<0.05

Table VIII indicates the loadings of three second order constructs-convenience, price and variety. The results of the second order construct , perceived benefits, indicate that all three first order constructs (price, convenience and variety)have the probability value of critical ratio <5% level of significance. Hence with 95% confidence level it can be concluded that perceived benefits as a second order construct is significantly represented by convenience, price and variety.

Table IX: Model fit

CMIN/DF	GFI	RMR	CFI	RMSEA
1.305	0.960	0.187	0.989	0.025

The results in Table IX indicate that CMIN/DF (1/1.305) is found to be less than 1.5, indicating the good statistical fitness of the model. Similarly the GFI statistics of the model is found to be 0.960 which is close to 1. CFI statistics greater than 0.9 and RMSEA value less than 0.08, which indicates that the SEM model is statistically fit and can be used for practical purposes. Thus the results of the study support the hypothesis that perceived benefits have a significant impact on online shopping attitude which in turn have a significant impact on online shopping intention.

8. Discussion and Conclusion

This study emphasizes on Online Shopping behaviour and presents some fresh and significant results and supports past research as well. The study reveals that three perceived benefits positively influence women consumers' attitudes toward online buying. As per the findings of the present study, the most important benefit of online shopping for Indian women is product variety, followed by convenience and lastly price (refer to table IV for standardized beta). In a traditional retail format, physical inspection of the product is of importance to the consumer. Consumers preferring online shopping have personality characterized by higher levels of confidence in their ability to make purchases without physical inspection of the product. For such consumers product variety or price is of least importance. (Dholakia & Uusitalo, 2002). Price was not an important concern for female shoppers in India as close to 80 percent of the women in the sample who shop online belong in the age bracket of 24-37 and 60 percent of them have an annual income of 5-10 lacs. This clearly suggests that high amount of disposable incomes with them to spend on shopping and leisure activities. The sample was drawn from metro cities where majority of the women are working and close to 50 percent of the women have shopping experience of more than 1 year (refer to Table II for demographic profile). The internet search engines today make the price of product information even more transparent to the consumers, as compared to traditional retail store and online shopping formats, so the price factor does not play a dominant role in shaping attitude of women shoppers in India

The result of this study illustrated that convenience benefit has a significant positive impact on online shopping attitude and there is a significant impact of online shopping attitude on online shopping intention. This strengthens the notion that greater convenience is a key driver behind willingness of consumers to make online purchases (Li et al., 2006; Tsai et al., 2011, Delafrooz et al., 2011; Ahuja et al. (2003); Kim et al., 2004). For women shoppers as well this result holds

true. The price benefit, supports many previous studies, including that of Sheth and Parvatiyar (1995). The more price-sensitive women consumers are, the more positive their attitudes towards online shopping. These results are consistent with an earlier verification: that price discounting affects consumers' shopping intentions (Biswas and Blair, 1991). The study also confirms that product variety is an important benefit perceived by women shoppers. The result is also consistent with the findings in past research (Chang, 2011; Shah & Modh, 2010). Women have always been principal buying agents of the house (Allreck and Settle 2002) and product variety has always been an important factor for shoppers even in traditional retail formats (Rust, Zeithaml & Lemon, 2000). Thus this study gives a fresh finding that these results apply for women online shoppers across India and convenience benefit, price benefit and product variety benefits have a positive impact on Online Shopping Attitude.

The study also confirms the results of the Theory of Reasoned Action (Fishbein and Azjen, 1980) that Online Shopping attitude has a positive impact on Online Shopping intention. The more positive the attitude is, the intention to shop online is also positive.

9. *Managerial Implications*

Rising cut throat competition in ecommerce in India is evident of the fact that consumers are now moving to online stores to buy a variety of products. Male as well as female consumers are switching on to online stores to purchase products. Woman shoppers have become an important segment as they are becoming aware about ecommerce as well as tech savvy. Better e-banking amenities in the country are also an aid to faster and wider acceptance of online shopping. Websites in India are now focusing on product categories such as grocery, fashion apparel, cosmetics, child care products which are important segments for women shoppers. This segment of buyers is now playing an active role in B2C ecommerce transactions. Websites like Zivame, firstcry, babyoye, Hopscotch etc are targeting women online shoppers and offering them a wide range of products. The convenience benefit can be utilized by e-tailers as an effective tool to deliver products to these customers. Consumers today demand more on time and effort saving. The results is consistent with Delafrooz et al. (2006) and Girard et al. (2003). Online retailers should constantly maintain their servers even in huge traffic to avoid server breakdown during peak transaction hours. In 2014, one of the largest online retailer in India, Flipkart launched its "Big Billion Day" sale which left many customers unhappy. Flipkart's servers failed to deliver to the huge demand and services were disrupted for a short while (Indianexpress,2014).Such failures should be minimized especially while offering huge discount sales in the peak seasons. Price, as another benefit can be employed tactfully by marketers to lure women shoppers. Special discounts for women shoppers can help companies tap the market effectively. Also, occasions like Mothers Day, daughters' day, women's day etc which are gaining importance in India can be effectively channelized to gain volumes in sales. Offering special prices for female consumers can enhance the price benefit for this segment of shoppers. Apart from price discounts, special coupons for them can aid in inducing positive online shopping intentions. Better price comparison mechanism on the websites would also be an important area of concern in product categories like insurance, financial services, electronics etc.

Product variety is also one of the key benefits of shopping online. Online stores offer great variety at a click which the consumers cannot explore in traditional formats in such short span of time. Woman shoppers like better variety, especially in country like India where purchase decisions are made after detailed survey of available options in the market. Marketers should focus on more variety. In product categories like maternity related products, websites are upcoming with new sub segments which are again a booming market in India.

10. Limitations and future study

Regardless of the significance of this study as it is one of only a few to date that has examined attitudes of women consumers toward online shopping in a developing country like India, this study has many limitations that can be dealt with in future research. Although the research findings are believed to be relevant to other Asian countries that share similar characteristics with India and offer their consumers with similar experience of e-commerce transactions in online shopping in particular, the findings of this study are not necessarily applicable to other Asian countries that lagged behind or moved ahead of India in terms of e-commerce and online shopping. Thus, further research in different countries would probably support and validate the findings of this study. Moreover, the sample considered in the study was only women shoppers. Future studies can consider their male counterparts as a sample or a comparison between male and female shoppers can give some useful insights.

Also, this is a cross-sectional study that signifies a piece of time and does not show how attitudes of consumers may change over time. The authors of the paper encourage future research to utilize a longitudinal design as it would show, if any, the changes in consumers' attitudes toward using online shopping over a period of time. The attitude might change due to emergence of mobile commerce. Customers may develop a positive attitude towards mobile commerce as compared to computer mediated commerce. They may prefer to buy from their smart phones due to a mobile revolution in India rather than using their computer systems to carry out a purchase transaction. The attitude towards the benefits offered might also change with time. It is possible that convenience and variety would no more be considered as benefits but basic essential features on online shopping and the shoppers would need unique benefits to be offered by online retailers in order to have a competitive edge in the market. These additional benefits can be free delivery irrespective of the cart value, free try and buy facilities, dedicated customer service representative for each big ticket online customer etc. (currently offered by Myntra in India on payment of extra charges). Finally, this study examines the relationship between the constructs in a general way and no particular website has been involved. Thus the findings may deviate in case of specific online retailers prominent in India. Future research are highly encouraged to examines attitudes of consumers towards specific online shopping websites in India and discuss any discrepancies or differences in terms of results. The present study does not cater to how different factors of the study impact different products or categories. This leaves a scope for future studies.

It shall be also interesting to learn that how different factors influence different products or categories in diverse ways. Finally, the conceptual framework that is employed in this study considers only three variables in perceived benefits. An expanded framework on perceived benefits can bring further insight as to how would other variables in perceived benefits affect the decision making.

Appendix

Measurement Scale adaptation

Convenience	
I shop online as I can shop whenever I want	Forsythe et al. (2006)
I shop online as I do not have to leave home for shopping	Swinyard & Smith (2003)
I can save the effort of visiting stores	Wani & Malik, 2013
I can shop in privacy of home	Wani & Malik, 2013
Price	
When I shop online. I look for price information	Sorce et.al(2005)
Discounts sale and free gifts are available in online shopping	Sinha & Singh, 2016
Internet shopping provides best price	
Online stores save my money	
Variety	
I like online shopping as I have greater variety of products available in every category	Wani & Malik, 2013
Online shopping offers broader selection of products	
Online shopping offers access to many brands and retailers	
Online Shopping Attitude	
Using internet for online shopping is easy	George (2004)
I like shopping online in comparison to in store shopping	Sinha,2010
I like the idea of using the internet to shop	Hsiang Hsu et.al (2014)
Buying from an online retailer is better than buying from a real store/shop	Van der Heijden et al. (2003)
The idea of buying from an online retailer website is a good idea	
Online Shopping Intention	
I Like shopping on the internet	Kim et.al 2004
Online shopping malls are a fit means to buy products	
I will frequently shop online in the future	Fishbein, M. and Ajzen, I. (1975)

I will strongly recommend others to shop online	
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