

Impact of Individual Factors through Customer Choices on Online Consumer Buying Behavior

R.N. Balamurugan

PSG Institute of Management, Coimbatore,

D. Jublee

Karunya University, Coimbatore

&

M. Sathish

PSG Institute of Management, Coimbatore

Abstract : Individual Factors has been more important than a decade since the e-commerce first evolved. Researchers and practitioners in the electronic commerce constantly strive to obtain a better insight in consumer behavior in cyberspace e-commerce is the buying and selling of the goods and services online; internet is the best source to use this tool. The study is to understand how the individual factors and consumer choices would impact the online shopping behavior of students. The researcher followed descriptive approach, questionnaire developed based on five point Likert scale and data collected through both offline and online. Totally 235 samples collected from currently studying students, of which 216 were usable and snowball sampling method was followed. It is found that only 26% of online purchase influenced through the individual factors and consumer choices and rest is from unobserved variables.

Keywords: *Individual factors, Consumer choices, planned purchase and Unplanned purchase.*

Today the amount of trade that is conducted electronically using e-commerce has increased with a wide spread usage of internet and technology (Hassanein and Head, 2007). E-commerce includes transferring of funds online, supply chain management; marketing over internet the invention of the internet has created a new pattern of the traditional way people shop (Stern, 1962). Customers are no longer tied to the opening hours or specific locations; it may become active virtually at any time and any place to purchase products and services. The Internet is relatively new medium for the communication and the exchange of information which has become present in our daily lives (Kumar, 2013). The number of Internet users is constantly increasing, which is also significance that online purchasing is increasing rapidly. In this study we are going to measure the consumer behavior online shopping on the basis of individual factors such as demographic, web-store involvement, and consumer needs specificity and also the impact on customer choice.

LITERATURE REVIEW

INDIVIDUAL FACTORS

Individual Factors includes the Consumer Need Specificity, Web Store Involvement (Howard, 1963; 1994, Park and Mittal, 1985). The current literature on consumer Behavior online shopping decisions has mainly concentrated on identifying the individual factors which affect the willingness of consumers to engage in Internet shopping. In the domain of consumer behavior research, there are general models of buying behavior that depict the process which consumers use in making a purchase decision (Linda, et. al, 1984). These models are very important to marketers as they have the ability to explain and predict consumers' purchase behavior.

CONSUMER NEED SPECIFICITY

Stigler (1961) suggested that the consumer need specificity is a strong tradition in economics questioning the cost-effectiveness of consumer processing information on all the brand of which the customer is aware.

Miller (1956) suggested that consumer need specificity is supported by the psychological literature about the consumers' cognitive ability to process all brands. Marketers built from these bases by looking at both sides of cost-equation.

Narayana and Markin (1975) suggested that the need specificity is the consideration of the relationship between product features and whether the brand is considered and he also argued that non-consideration of brands can be classified as either inept or inert.

Howard (1963; 1994), the main aim is to find the prospect and future insight about the consumer needs specificity. From this base, they set out to develop and calibrate an individual level model of consideration. Studying consideration is difficult because data sources commonly used to estimate choice method and do not contain explicit data. The consideration included the area of modeling, measurement and estimation, and substantive findings about the nature of the relationship between consideration and its consideration.

WEB STORE INVOLVEMENT

Gainer (1993) examines the role of involvement as an intermediate step between sex or feminine gender identity, and frequency of art attendance and after the analysis it examines that these variables do not affect attendance directly but indirectly through the involvement construct and more ever the demographic profile indirectly affect involvement.

Pratkanis (1982) suggested the concept of involvement is a helpful one for understanding the consumer behavior, and also agreed that an involving persuasive

communication is one that is personally relevant and importance to an individual. There is also emerging consensus that involving communications attract more attention (Lombard & Ditton, 2006) or cognitive effort (Celsi & Olson, 1988; Greenwald & Leavitt, 1984).

Venkatraman (1989) examines in this paper about the relationship between product class involvement and the ability to handle purchase risk. Adopting the enduring-instrumental model involvement in this the author also examines the relationship with dimensions of risk such as uncertainty, importance and innovation proneness.

Park and Young (1986) demonstrated about the concept of product involvement it has a major topic of interest in the consumer research literature for the past three decades, with the link between involvement and consumer behavior extensively studied. Consumer involvement in products is believed to influence considerably the extent of their decision process and information search.

Zaichkowsky (1985) demonstrated a bipolar adjective scale, the Personal Involvement Inventory (PII), was developed to capture the concept of involvement for products. The scale successfully met standards for internal reliability, reliability over time, content validity, criterion-related validity, and construct validity.

CUSTOMER CHOICE

Consumption Values and Market Choices is an ambitious effort to synthesize contributions from many of marketing's parent disciplines and many years of empirical research by Sheth (1974) and his colleagues. As the field of consumer research is increasingly criticized for the overly narrow orientation by its researchers, they concentrate on theory like consumer behavior, fields of economics etc.

This theory includes five values like functional value, social value, epistemic value etc. "The theory is applicable to choices that are made by an individual on a systematic and voluntary basis." In the classic synthesis of research on consumers' pre-purchase behavior, Olshavsky and Granbois (1979) concluded that a "substantial proportion" of purchases do not involve decision making, even on a first purchase. So, if one eliminates non-individual decisions, such as many major purchases in organizations and households, and all nonsystematic choices, this broad-based theory begins to look a little narrower.

Ravald and Grönroos, (1996), suggested that the customer choice in value concept is a basic constituent of relationship marketing. The ability to provide superior value to customers is a prerequisite when trying to establish and maintain long-term customer relationships. Stress the fact that the underlying construct of customer satisfaction is more than a perception of the quality received. What must

be taken into account as well is the customer's need of quality improvements and his willingness to pay for it (John and Rossiter, 1989).

SOCIAL VALUE

Social value is the perceived utility acquired from an alternative association with one or more specific social group. It has been influenced by theory and research in several related areas. Products have been known to possess symbolic or conspicuous consumption value in excess of their functional utility. Greenwald and Leavitt (1984) have also demonstrated the importance of social value in consumer choice as a result of interpersonal communication and information dissemination.

Consumption values refer to subjective beliefs about desirable ways to attain personal values. People achieve personal values (or goals) through actions or activities, such as social interaction, economic exchange, possession, and consumption (Sheth et al. 1991). According to means-end chain models of consumer product knowledge (Peter and Olson 1990), people may have ideas and preferences about various actions that can help them achieve personal values.

PERSONAL VALUE

Personal values are the individuals' beliefs about what is desirable to them. In that case, the values signify one's self-concept, relative to others inside and outside of one's reference group. They are self-centered; that is, personal values are closely linked to needs. Moreover, they are derived from, and modified through, personal, social, and cultural learning (Clawson and Vinson, 1978; Lam, et.al, 2009). From a cognitive perspective, personal values are the mental representations of underlying needs after the modification.

EMOTIONAL VALUE

Emotional value has been influenced mostly by various goods and service, by theory and research in several pertinent areas of inquiry, Motivation research carried out by Dichter (1947) was instrumental in advancing the view that consumer choice may be driven by non-cognitive and unconscious motives. Research in advertising and atmospherics has suggested that marketing and promotional mix variables arouse emotional responses (Martineau, 1958; Holbrook, 1983)

EPISTEMIC VALUE

Epistemic value will provide an alternative that make a simple change of pace can also be imbued. The alternative may be chosen because the customer is bored or satisfied with his or her current brand. Exploratory, novelty seeking, and variety seeking motives have been suggested to activate product search, trial, and switching behavior (Bagozzi and Dholakia, 1999; Howard and Sheth, 1969;

Hansen, 1972, Hirschman, 1980). The individual are driven to maintain an optimal or intermediate level of stimulation.

CONDITIONAL VALUE

Conditional value acquires in the presence of antecedent physical or social contingencies that enhance its Functional and social value. They influenced by several areas of inquiry based on the concept of stimulus dynamism advanced by Hull (1963), Howard and Sheth (1969), recognized the importance of learning that take place as a result of experience with a given situation. Recognizing the behavior cannot be acutely predicted on the basis of attitude or intention alone a number of researchers during 1970s investigated the predictive ability of situational factors (Belk, 1973, 1974; Sheth, 1974).

ONLINE SHOPPING CONSUMER BEHAVIOUR

Zhou (2007) online shopping has taken off as an increasing number of consumers purchase increasingly diversified products on the Internet. Given that how to attract and retain consumers is critical to the success of online retailers, research on the antecedents of consumer acceptance of online shopping has attracted widespread attention. There has yet to be a holistic view of online shopping acceptance from the perspective of consumers. In this research, we conducted an extensive survey of extant related studies and synthesized their findings into a reference model called OSAM (Online Shopping Acceptance Model) to explain consumer acceptance of online shopping.

Bhagat (2001) in this research paper mainly tries to identify the factors influencing purchase decision of online shopper and factors which need to be improved by e-commerce websites. It also aims at studying the reasons given by consumers for refraining from online shopping the factors which need to be improved by e-commerce websites were display of products & services by websites, after sales service and logistics. Consumers avoided online shopping due to risks associated with online shopping, no trust on e-commerce websites and costly products (Li & Zhang, 2002). Implications of this research can be used by e-commerce websites to understand online shopping behavior of consumers.

Nunes (2001) suggested that use of online shopping more frequently as it enhances their trust in the respective website than for less frequent online buyers. Clearly, electronic markets have some unique economic characteristics. If E-marketers intend to ignore the fundamental truths about consumer behavior due to this point, most of the promises of E-marketing in the business to-consumer context will not be fulfilled.

The number of consumers buying online, and the amount being spent by online buyer has been on the rise (Wolfenbarger & Gilly, 2000); Forrester Research has estimated Internet sales in 1999 to be more than double that of 1998, \$20

billion. In comparison, overall retail sales in the U.S. totaled \$13trillion in 1999. Thus, e-commerce sales currently account for only about 1% of retail sales, and experts and scholars have argued over the possible upper limit to the percentage of consumer online spending.

PLANNED PURCHASE

Limayem, Khalifa and Frini (2000), the objective of this study is to investigate the factors affecting online shopping. A model explaining the impact of different factors on online shopping intentions and behavior is developed based on the Theory of Planned Behavior. The results of this study also provide strong support for the positive effects of personal innovativeness on attitude and intentions to shop online.

Zhou (2007), online shopping has taken off as an increasing number of consumers purchase increasingly diversified products on the Internet. Given that how to attract and retain consumers is critical to the success of online retailers, research on the antecedents of consumer acceptance of online shopping has attracted widespread attention.

Despite the increasing number of online users and products that are being offered on the Web, there is relatively little work that specifically examines the role of gender (Gainer, 1993) and educational level on the attitudes of Internet users in the Singapore context. Our findings reveal that there is a general consensus amongst Singaporeans that the Internet is a convenient medium for information search or making purchases. The better-educated respondents seem to be less concerned with security issues.

UNPLANNED PURCHASE

Bettman (1979) in this study propose that knowledge of the task environment and the time available to perform the task influences the unplanned purchasing behavior. The task environment, especially in a shopping context, acts as an external memory aid and is a valuable bank of information. The choice and decision rules may be recalled from internal memory.

Stern (1962), suggested that the term “impulse buying is generally considered to be synonymous with “unplanned purchase”-that is, it describes any purchase which a shopper makes but has not planned in advanced. This use of the term, although accurate, is not very descriptive.

Most studies have concentrated on impulse buying and other forms of unplanned purchases in a retail context even though such behavior is also likely to occur in the new shopping arenas of direct marketing. Interestingly, Cobb and Hoyer (1986) have reported an underlying upward trend in unplanned purchasing and Welles (1986) reports most shoppers at least occasionally buy on impulse.

Dittmar et al. (2004) observed that in more developed countries the consumption of products is a modern or post-modern means of acquiring and expressing a sense of self-identity. Shopping has become “a major leisure and lifestyle activity”. This may explain the increase in “unplanned, non-necessity purchases.

THEORETICAL FRAMEWORK

Theoretical Framework mentioned that Individual Factors include Customer need specificity and Web store involvement. The researcher has taken two constructs in Individual Factors and four construct in Customer choice and its impact on consumer behavior in online shopping.

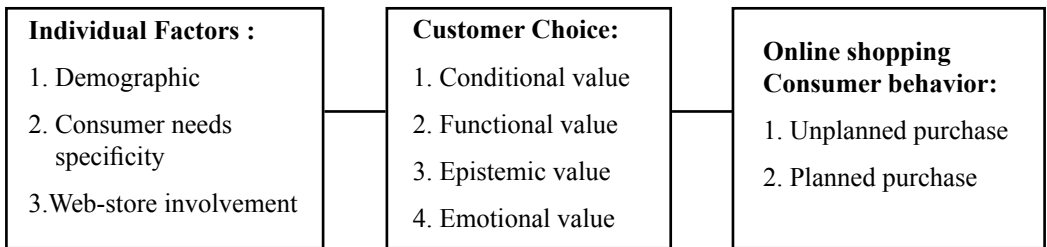


Figure 1. Theoretical Framework of impact of Individual Factors towards Customer choice and Consumer behavior in online shopping

OBJECTIVES OF THE STUDY

The objective of the study is to provide a comprehensive review of individual factors related to Consumer behavior in online shopping and integrate the literatures in order to improve our knowledge of consumer buying behavior in electronic commerce. For that purpose we have not only reviewed and analyzed major studies that have been available in leading journals and also to propose a research model.

This describes the relationship between the important constructs that predicts how Individual Factors is important in online shopping. This study may provide insights on which are the factors to be considered by e-tailors and academicians to understand the online shopping behavior. The study mainly focuses on these three questions:

- o To understand the level of relationship between Individual Factors and OSCB.
- o To Measure individual factors on the basis Web store involvement, and Consumer needs specificity.
- o To Measure the impact of Individual Factors towards consumer choice.

RESEARCH DESIGN

Since the research is to test the existing hypothesis and the research design for this study is descriptive. Conclusive research design has got two methods, one is descriptive research and another one is causal research (Malhotra, 2008). Sometimes an individual wants to know something about a group of people so Descriptive research is used to depict the participants in an accurate way. More simply put, descriptive research is all about describing people who take or a study might follow individuals over time longitudinal study . Descriptive studies, part in the study. Descriptive studies can involve a one-time interaction with groups of people cross-sectional study in which the researcher interacts with the participant, may involve surveys or interviews to collect the necessary information. Descriptive studies in which the researcher does not interact with the participant include observational studies of people in an environment and studies involving data collection using existing records There are three ways a researcher can go about doing a descriptive research project, and they are: Observational, defined as a method of viewing and recording the participants, Case study, defined as an in-depth study of an individual or group of individuals, Survey, defined as a brief interview or discussion with an individual about a specific topic. In this study we used survey method to do the Descriptive research.

QUESTIONNAIRE DEVELOPMENT

The researcher has used questionnaire to collect data and hence this study is descriptive research. The questionnaire used five-point Like type items anchored by 1=strongly disagree and 5 = strongly agree, adopted from existing scales. Consumer need specificity was measured by 5 items and Web store involvement was measured by 4 items. The scales were examined by Cyr. D. et al (2005). The results of the pilot test were evaluated using Cronbach's reliability and factor analysis. The standard lower bound for Cronbach's alpha is 0.70 (Hair et al 1998). The item wise total correlation was used to improve the level of the Cronbrach's alpha, considering a minimum value of 0.5 (Churchill, 1995).

SAMPLING PLAN AND DATA COLLECTION

The respondents are basically young shoppers those who are currently studying. The data has been collected through online. The internet survey was conducted through questionpro.com. To solicit a pool of respondents who would be internet users, the link to the survey was distributed through personal email contacts, and students' group & individual email addresses. Survey method used and a structured questionnaire was employed to collect data from 235 respondents, of which 216 samples were usable. Since the members of the population is difficult to locate, the researcher followed a snowball sampling, which is a non-probability sampling technique and it is commonly used in social sciences and statistics research.

DATA ANALYSIS AND INTERPRETATION

STRUCTURAL EQUATION MODEL

Ensure the randomness of sample a run test (sig >0.05) is applied. Software for SEM is Visual PLS 2.0; SEM is a very general statistical modeling technique, which is widely used in the behavioral sciences. It can be viewed as a combination of factors analysis and regression or path analysis. SEM need not be linear, and the possibilities of SEM extend well beyond the original Listrel program. The output of the SEM model is shown in fig: 2

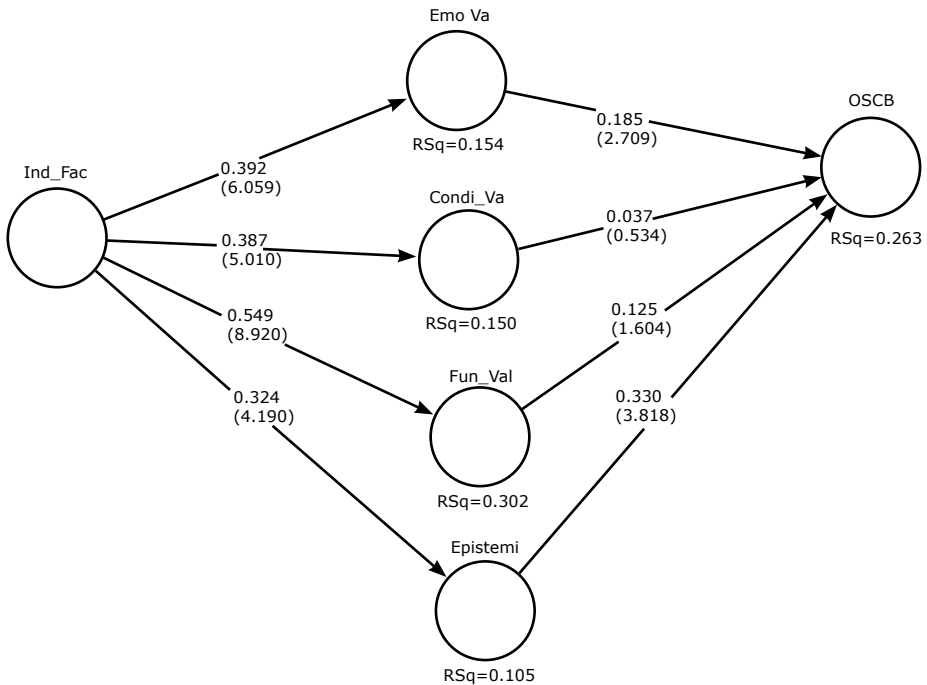


Figure 2 Structural Equation Model.

STRUCTURAL MODEL-BOOTSRAP

Table 1. Structural Model Bootstrap

	Entire Sample Estimate	Mean of Subsamples	Standard Error	Statistic
Emo Va->OSCB	0.1850	0.1774	0.0683	2.7091
Condi_Va->OSCB	0.0370	0.0925	0.0693	0.5336
Fun_Val->OSCB	0.1250	0.1326	0.0779	1.6038
Epistemi->OSCB	0.3300	0.3356	0.0864	3.8177
Ind_Fac->Emo Va	0.3920	0.4162	0.0647	6.0586
Ind_Fac->Condi_Va	0.3870	0.3952	0.0772	5.0099
Ind_Fac->Fun_Val	0.5490	0.5485	0.0615	8.9196
Ind_Fac->Epistemi	0.3240	0.3281	0.0773	4.1900

Studies identified that where the T statistics value is greater than 2 is significant. From the Table 1, it shows that all eight constructs are significant as it has got T statistics value of 2 and above. Emotional value towards online shopping consumer behavior is 2.7, conditional value towards online shopping consumer behavior is 0.5, functional value towards online shopping consumer behavior is 1.6, epistemic value towards online shopping consumer behavior is 3.8, individual factors towards consumer needs is 6.0, individual factors towards conditional value is 5.0, individual factors towards functional value is 8.9, individual factors is epistemic value is 4.1.

Regression Coefficient values are 0.1850,0.0370,0.1250,0.3300,0.3920, 0.3870,0.5490,0.3240. For example regression coefficient value for individual factor increases by one level, Emotional value will increase by 0.3920, individual factor increases by one level, conditional value will increase by 0.3870, individual factor increases by one level, functional value will increase by 0.5490, individual factor increases by one level, Epistemic value will increase by 0.3240,Emotional value increases by one level, Online shopping consumer behavior will increase by 0.1850, Conditional value increases by one level, Online shopping consumer behavior will increase by 0.0370, Functional value increases by one level, Online shopping consumer behavior will increase by 0.1250, Epistemic value increases by one level, Online shopping consumer behavior will increase by 0.3300

R²= 0.263 which is 26.4% of the Online shopping consumer behavior comes by four (4) factors such as Emotional value, Conditional value, Functional value, Epistemic value, rest of the impacts will be from unobserved.

CORRELATION OF LATENT VARIABLE

Table 2 Correlation and Latent Variable

	Individual factor	Emotional value	Conditional Value	Functional Value	Epistemic
Emo Va	0.392				
Condi_Va	0.387	0.417			
Fun_Val	0.549	0.503	0.511		
Epistemi	0.324	0.283	0.313	0.331	
OSCB	0.502	0.357	0.281	0.346	0.435

RELIABILITY AND AVE

Table 3 Reliability and AVE

Construct	Composite Reliability	AVE	Cronbach's Alpha
Ind_Fac	0.829158	0.372969	0.745707
Emo Va	0.828371	0.550976	0.731241
Condi_Va	0.759524	0.446447	0.569876
Fun_Val	0.825803	0.489032	0.734127
Epistemi	0.787260	0.483245	0.648406
OSCB	0.794525	0.264361	0.722444

CONVERGENT VALIDITY:

Convergent validity exists for all constructs when AVE is >0.5 except Individual Factor, Conditional value, Functional value, Epistemic value, Online Shopping consumer behavior. Therefore model is moderately valid.

DISCRIMINANT VALIDITY:

Campbell and Fiske (1959) introduced Discriminant validity for psychology and social studies, whether measurements those are supposed to be related or unrelated. On comparing the above table values, The AVE for Individual factors (0.379) and Emotional value(0.5550) are found to be greater than r square value (RSq=0.153) between Individual factors and Emotional value. Therefore it is concluded that there is Discriminant validity among the constructs. Similarly, for all constructs it is true, therefore it is concluded that the model has Discriminant validity.

MEASUREMENT MODEL (LOADING)--BOOTSTRAP

Table 4 MEASUREMENT MODEL - (LOADING)—BOOTSTRAP

		Entire Sample Estimate	Mean of Subsamples		T-Statistic
Ind_Fac	Q16.1	0.7209	0.7234	0.0410	17.5780
	Q16.2	0.7407	0.7392	0.0360	20.5880
	Q16.3	0.6779	0.6669	0.0535	12.6661
	Q16.4	0.3351	0.3198	0.0848	3.9533
	Q16.5	0.6990	0.7007	0.0480	14.5561
	Q17.1	0.6586	0.6525	0.0534	12.3240
	Q17.2	0.1859	0.1745	0.0879	2.1155
	Q17.3	0.7104	0.7101	0.0560	12.6826
	Q17.4	0.5049	0.5101	0.0812	6.2187
Emo Va	Q1.1	0.7365	0.7278	0.0590	12.4856
	Q1.2	0.5796	0.5656	0.0828	7.0018
	Q1.3	0.8106	0.8107	0.0458	17.7136
	Q1.4	0.8176	0.8214	0.0294	27.8509
Condi_Va	Q2.1	0.5024	0.5025	0.1152	4.3615
	Q2.2	0.7066	0.7040	0.0726	9.7289
	Q2.3	0.6744	0.6536	0.0972	6.9408
	Q2.4	0.7611	0.7388	0.0879	8.6592
Fun_Val	Q3.1	0.5944	0.5904	0.0730	8.1377
	Q3.2	0.7138	0.7155	0.0447	15.9520
	Q3.3	0.7188	0.7072	0.0475	15.1264
	Q3.4	0.6565	0.6546	0.0592	11.0880
	Q3.5	0.7967	0.7956	0.0360	22.1328
Epistemi	Q4.1	0.6605	0.6407	0.0790	8.3562
	Q4.2	0.8077	0.8054	0.0510	15.8509
	Q4.3	0.6846	0.6758	0.0610	11.2266
	Q4.4	0.6129	0.5882	0.0954	6.4225
OSCB	Q14.1	0.5154	0.4977	0.1932	2.6677
	Q14.2	0.4716	0.4603	0.1961	2.4054
	Q14.3	0.2993	0.3194	0.1881	1.5912
	Q14.4	0.5489	0.5232	0.1780	3.0835
	Q14.5	0.2446	0.2796	0.1702	1.4374

	Q14.6	0.1452	0.2289	0.1531	0.9483
	Q15.1	0.4966	0.4668	0.1938	2.5623
	Q15.2	0.6315	0.6015	0.1542	4.0943
	Q15.3	0.6893	0.6639	0.1423	4.8433
	Q15.4	0.6547	0.6304	0.1544	4.2410
	Q15.5	0.6334	0.6093	0.1294	4.8934
	Q15.6	0.5120	0.4803	0.1714	2.9866

All indicator variables have higher loadings with parent constructs proven by CFA. Further the exact regression coefficient is given in table 4.1.1. Since all T values are >2.00, the indicator variables are significantly influencing the construct variables.

FACTOR STRUCTURE LOADINGS AND CROSS MATRIX OF -LOADINGS
Table 5. FACTOR STRUCTURE LOADINGS AND CROSS MATRIX OF -LOADINGS

Scale Items	Ind_Fac	Emo Va	Condi_Va	Fun_Val	Epistemic	OSCB
Q16.1	0.7243	0.1948	0.2836	0.3768	0.1910	0.2837
Q16.2	0.7441	0.3225	0.3333	0.4982	0.2626	0.2969
Q16.3	0.6811	0.1778	0.1862	0.2718	0.1907	0.3461
Q16.4	0.3366	0.1906	0.1084	0.0678	0.2703	0.2367
Q16.5	0.7023	0.2758	0.3581	0.4542	0.1622	0.2796
Q17.1	0.6616	0.1850	0.1979	0.3772	0.2313	0.3754
Q17.2	0.1868	0.1434	0.0330	0.0968	0.2550	0.3442
Q17.3	0.7137	0.3117	0.2462	0.3872	0.1752	0.3331
Q17.4	0.5073	0.3084	0.2082	0.2217	0.1498	0.3855
Q1.1	0.1974	0.7399	0.2241	0.2885	0.3365	0.3104
Q1.2	0.1109	0.5823	0.2483	0.2365	0.1226	0.2067
Q1.3	0.3566	0.8144	0.3930	0.4132	0.1657	0.2921
Q1.4	0.4094	0.8214	0.3512	0.4988	0.2209	0.2569
Q2.1	0.1804	0.1757	0.5047	0.2140	0.2255	0.1396
Q2.2	0.3171	0.2692	0.7099	0.4207	0.2049	0.1774
Q2.3	0.1671	0.3479	0.6776	0.2430	0.1657	0.2036
Q2.4	0.3276	0.3211	0.7647	0.4295	0.2452	0.2277
Q3.1	0.2874	0.2764	0.4091	0.5971	0.2850	0.2471
Q3.2	0.4544	0.3009	0.2840	0.7172	0.1772	0.2608

Q3.3	0.3248	0.4381	0.2764	0.7222	0.2281	0.2905
Q3.4	0.2761	0.4077	0.4474	0.6595	0.2641	0.1991
Q3.5	0.5177	0.3714	0.4208	0.8004	0.2441	0.2245
Q4.1	0.2301	0.1370	0.1318	0.1729	0.6636	0.3208
Q4.2	0.3607	0.2601	0.3197	0.3425	0.8115	0.3523
Q4.3	0.1635	0.2262	0.2397	0.2615	0.6878	0.2629
Q4.4	0.0491	0.1558	0.1486	0.0856	0.6158	0.2638
Q14.1	0.5027	0.1984	0.2502	0.2936	0.2538	0.5179
Q14.2	0.4900	0.2534	0.2518	0.3480	0.2022	0.4739
Q14.3	0.3955	0.0546	0.0889	0.1334	0.0632	0.3008
Q14.4	0.5879	0.2874	0.3041	0.3117	0.1937	0.5515
Q14.5	0.4221	0.1359	0.2315	0.1380	0.0710	0.2458
Q14.6	0.3651	0.1371	0.2019	0.1096	-0.0254	0.1459
Q15.1	0.0107	0.0924	0.0082	0.0473	0.3233	0.4989
Q15.2	0.1526	0.1571	0.0342	0.1473	0.2470	0.6345
Q15.3	0.0838	0.2178	0.0475	0.1278	0.2375	0.6925
Q15.4	0.0822	0.1200	0.0629	0.1034	0.3093	0.6577
Q15.5	0.1701	0.2782	0.1714	0.2221	0.3063	0.6363
Q15.6	0.0018	0.1370	0.0894	0.0031	0.2522	0.5143

From the Table 5, Confirmatory Factor Analysis (CFA) shows that all indicated variables of the respective constructs have higher loading with the parent whereas cross loading (relationship with neighboring constructs) are lower. To do statistical analysis such as SEM, a random sample is requested. To ensure the randomness of the data collected, a World-Wolfowitz run test is applied with the null hypothesis of “random sample”. Since all significant values are greater than 0.05 (5%), the null hypothesis is not rejected. Therefore the random sample is ensured without personal bias of the researcher.

DISCUSSION AND IMPLICATIONS

The results of the study provide support for the model presented in figure 1 and for the hypothesis regarding the relationship between the constructs. The degree of relationship of five constructs is equally important towards consumer behavior of consumers when they make online purchase. However, only 26.4% of the online shopping consumer behavior comes by these five factors such as Individual factors, Emotional value, Conditional value, Functional value, epistemic value.

Rest of the impacts will be from unobserved variables, based on this study among the students with 216 samples. It helps the online marketers to understand the consumer behavior of the customers regarding their Emotional value, Conditional value, Functional value, epistemic value and Individual Factors plays an important role in online shopping. However, certain factors need to be given considerable importance in order to find individual factors of customer in online shopping. For example, the respondents felt that products which they specified are available when they actually purchased online.

Koufaris (2002) demonstrated Customers can have different needs when they decide to visit a store. The primary concern is the effect of the specificity of those consumer needs and interested in how well a consumer knows what she wants when she visits a store. Dealing mainly with commodities so the complexity of the products is low and also measuring the specificity of the consumer need. This helps to find the individual factors of the customer towards online shopping. Therefore, any study on online customer Individual factor must be considered. Similarly, the Web store Involvement also plays important factors in Individual behavior. While shopping in online the customer expect website should be well designed and attractive, interactive, comprehensive, accurate, timely and reliable information of the products, looks appealing to them, pop-up windows, and branded store. It's a considerably important factor for online shoppers to choose the product availability as per as customer needs in their online website before the customer make online purchase because of this satisfaction they became loyal to particular brand. (Slama and Tashchian, 1985) also suggested that customer's involvement with the product can have an impact on the shopping experience.

Emotional value has been influenced mostly by various goods and service by Dichter (1947) here we found out how customers feel about their purchase like proud, secured, joy etc. Because in customer choice these values plays an important role to increase the purchasing power.

Conditional value acquires in the presence of antecedent physical or social contingencies that enhance its Functional and social value. They influenced by several areas of inquiry based on the concept of stimulus dynamism advanced by Hull (1963), Howard (1969) as he suggested we done a survey on conditional value by analyzing why customer prefer online rather than offline .Limayem, Khalifa, and Frini (2000), the objective of his study is to investigate the factors affecting online shopping. A model explaining the impact of different factors on online shopping intentions and behavior is developed based on the Theory of Planned

Behavior as per his study, we done a survey on planned purchase by asking questions to the customers such as whether they carefully plan before purchase in online, whether they stick to same shopping list with this it helped us to find out how carefully the customer makes a plan before purchase. Bettman(1979) In his study propose that knowledge of the task environment and the time available to perform the task influences the unplanned purchasing behavior with the help of this study we can able to find out how customers feel relax while purchasing without any preplan.

SCOPE OF THE STUDY

This study provides that the Individual Factors is the important factor for online shoppers in order to have repeat purchase. There is a gap for academics to identify the rest of unobserved variables that consumer choice is important for online shopping. Also to identify how customers feel about the online shopping with planned purchase and unplanned purchase.

LIMITATIONS OF THE STUDY

Like other studies, this study suffered from several limitations only graduate and post graduate students were considered as samples for this survey, it limited the wider aspect of consumers perception and effect of Individual Factors on consumers at a larger level,thatalsocreateopportunitiesforfuturestudies.. Although this study justified the use of students of Coimbatore sample for the purpose of testing, they may not be representative of whole e-commerce consumers.

CONCLUSION

The application of technology-based online retail services has grown rapidly in recent years, but an understanding of how to attract, retain and satisfy customers in such contexts remains limited. While the customers of today, driven by functional and hedonic motives, like to search the internet and search products and services, the process seldom leads to a culmination in transaction and exchange. Despite increasing numbers of online shoppers around the world, and internet users will be touching about 50 Crores in India, very few studies have been done on individual factors towards online shopping consumer behavior.

This study has provided that customer need specificity and web store involvement does matter and also provided that customer choice towards online shopping consumer behavior, although in an indirect way. This model has suggested a theoretically meaningful relationship between Individual factor and consumer behavior online shopping. Building consumer needs and involvement is obviously the most essential mission for the e-marketers since a consumer's purchasing decision is considered as Individual needs related behavior.

REFERENCES

- Bagozzi & Dholakia (1999), "Goal setting and goal striving in Consumer Behaviour", *The Journal of Marketing*, 63 (Special Issue), 19-32.
- Belk, R.W. (1973), "An Exploratory Assessment of Situational Effects in Buyer Behavior", *Journal of Marketing Research*, 11(2), 156-163.
- Belk, R.W. (1974), "Application and Analysis of the Behavioral Differential Inventory for Assessing Situational Effects in Buyer Behavior", *Advances in Consumer Research*, 1, 370-380.
- Bettman. (1979), "Unplanned Purchasing Knowledge of Shopping Environment and Time Pressure", *Journal of Business & Economics Research*, 11(2), 107-131.
- Bhagat, S.M. (2001), "Factors Influencing Purchase and Non-Purchase Behavior in Online Shopping", *Anvesha*, 8(1), 61-74.
- Campbell, D.T. Fiske D.W. (1959), "Convergent and Discriminant validation by the multi trait-multi method matrix", *Psychological Bulletin*, 56(2), 81-105.
- Celsi, R. L., & Olson, J. C. (1988), "The Role of Involvement in Attention and Comprehension Processes", *Journal of Consumer Research*, 15(2), 210-224.
- Churchill, G.A. (1979). A paradigm for developing better measures of marketing constructs. *Journal of Marketing Research*, 16(1), 64-73.
- Clawson and Vinson (1978), "Task characteristics and the experience of optimal flow in human-computer interactions", *The Journal of Psychology*, 128(2), pp.381.
- Cobb, Cathy J. and Wayne D. Hoyer (1986), "Planned Versus Impulse Purchase Behavior", *Journal of Retailing*, 62 (winter), 384-409.
- Cyr, D., Bonanni, C., Bowes, J., & Ilsever, J. (2005), "Beyond Trust: Website design preferences across cultures", *Journal of Global Information Management*, 13(4), 25-54.
- Dichter. (1947), "Measuring the consumer experience in online Environment: A structural Modeling approach", *Marketing Science* 19(1), 21-42.
- Dittmar, H. Long, K. & Meek, R. (2004), "Buying on the Internet: Gender Differences in Online and Conventional Buying Motivations", *Sex Roles*, 50(6), 423-445.
- Gainer, B. (1993), "An empirical investigation of role of involvement with a gendered product", *Psychology & Marketing*, 10(4), 265-283.

- Gainer, B.(1993),“The importance of gender to arts marketing”, *Journal of Arts Management, Law and Society*, 23(3), 240-252.
- Greenwald A.G& Leavitt. C (1984), “Audience involvement in advertising four levels”, *Journal of consumer research*, 11, 581-591.
- Hair, J. Anderson, R. Tatham, R. & Black, W. (1998), *Multivariate Data Analysis*, Prentice-Hall, Upper Saddle River. NJ
- Hansen, F. *Consumer choice behaviour* (1972), A cognitive theory. New York: The Free Press, 1972.
- Hassanein, K. & Head, M. (2007), “Manipulating perceived social presence through the web interface and its impact on attitude towards online shopping”, *International Journal of Human-Computer Studies*, 65(8), 689-708
- Hirschman, E.C. (1980), “Innovativeness, Novelty seeking, and consumer creativity”, *Journal of consumer research*, 7(3), 283-95.
- Holbrook. (1983), “Consumption Value and Market Choice”, *Journal of Consumer Research*, 51(4), 31-40.
- Howard and Sheth. (1969), “Culture and Consumption New Approaches to the Symbolic Character of Consumer Goods and Activities”, *Journal of Consumer Research*, 22(December), 239-267.
- Howard, J. A. (1963), *Marketing management analysis and planning*. New York: McGraw-Hill.
- Howard, J. A. (1994), *Buyer behavior in marketing strategy*. New Jersey: Prentice Hall.
- Howard, J.A. & Sheth, J.N. (1969), *The Theory of Buyer Behavior*. Wiley, NewYork.
- Hull. (1963),“An Introduction to Behavior Theory”, *Journal of Consumer Research*, 28(2), 202-230.
- John, R., Rossiter. (1989), “Consumer research and Marketing Science”, *Advances in Consumer Research*, 16, 407-413.
- Koufaris, M. (2002),“Applying the Technology Acceptance Model and Flow Theory to Online Consumer Behavior”, *Information Systems Research*, 13(2), 205-223.
- Kumar, D.D. (2013), “The Role of Advertising in Consumer Decision Making”, *Journal of Business and Management*, 14(4), 37-45.

- Lam, D., Lee, A., & Mizerski, R. (2009), "The Effects of Cultural Values in Word-of-Mouth Communication", *Journal of International Marketing*, 17(3), 55-70.
- Li, N. and P. Zhang, (2002), "Consumer online shopping attitudes and behavior: An assessment of research. Proceedings of 8th American Conference on Information Systems" Aug. 9-11, 508-517.
- Limayem, M., Khalifa, M., & Frini, A. (2000), "What makes consumers buy from Internet? A longitudinal study of online shopping. IEEE Transactions on Systems, Man, and Cybernetics - Part A: (Systems and Humans), 30(4), 421-432.
- Linda, L., Price and Lawrence, F., Feick. (1984), "The Role of Interpersonal Sources in External Search: an Informational Perspective, in NA - Advances in Consumer Research Volume 11, eds. Thomas C. Kinnear, Provo, UT: Association for Consumer Research, 250-255.
- Lombard, M., & Ditton, T. (2006), "At the Heart of It All: The Concept of Presence", *Journal of Computer-Mediated Communication*, 3(2), 0-0.
- Malhotra, H. Chauhan, M.K. (2008). Consumers' Behaviour towards Online Purchases. *International Journal of Management and Business Studies*.
- Martineau, P. (1958), "The personality of the retail store", *Harvard Business Review*, 36 (1), 47-55
- Miller, George A., (1956), "The magical number seven, plus or minus two: Some limits on our capacity for processing information", *Psychological Review*, 63, 81-97.
- Narayana, C. L., & Markin, R. J. (1975), "Consumer behavior and product performance: An alternative conceptualization", *Journal of Marketing*, 39(4), 1-6.
- Nunes, P. F. (2001), "Marketing: Dazed and Confused", *Outlook Journal*, 1, 41-47.
- Olshavsky and Granbois. (1979), "The Consumption values of and empowerment of student as 'customer in higher studies", *Journal of Human-Computer Studies*, 65(8), 689-708.
- Park C. W and Mittal, B (1985), "A theory of involvement in consumer behavior: Problems and issues", *Research in Consumer behavior*, 1, .201-231.
- Park, C.W., Young, S.M. (1986), "Consumer response to television commercials: the impact of involvement and background music on brand attitude formation", *Journal of Marketing Formation*, 23, 11-24.

- Peter, J. Paul and Jerry C. Olson (1990), *Consumer Behavior and Marketing Strategy*, 2nd ed., Homewood, IL: Irwin
- Pratkanis Anthony, R. (1982), "Consumer Involvement, Message Attention, and the Persistence of Persuasive, Impact in a Message-Dense Environment, 21(1), 7-24.
- Ravald, A. & Grönroos, C. (1996), "The value concept and relationship marketing", *European Journal of Marketing*, 30 (2), 19-30.
- Ravald, A., Gronroos, C., (1996), "Consumption in marketing economics", *Journal of Consumer Research*, 58(6), 737-758.
- Sheth, J. N. (1974), *Models of buyer behavior: Conceptual quantitative, and empirical*. New York: Harper & Row.
- Sheth, J.N. & Gross, B.L. (1991), "Why We Buy what we buy: A Theory of Consumption values", *Journal of Business Research*, 22(2), 159-170.
- Slama, Mark E. and Armen Tashchian (1985), "Conceptualization and Operationalization of Involvement", *Journal of Marketing*, 49 (winter), 72-82.
- Stern, H., (1962), "The Significance of Impulse Buying Today", *The Journal of Psychology*, 149(2), 443-457.
- Stigler, G.J. (1961), "The Economics of Information", *Journal of Political Economics*, 69(3), 213-225
- Venkatraman M. P., (1989), "Involvement and Risk", *Psychology and marketing*, 6(3), 229-247.
- Welles, G. (1986), "We're in the Habit of Impulsive Buying", *USA Today* (May 21), 1
- Wolfenbarger, M. & Gilly, M. (2000). *Consumer Motivations for Online Shopping*, AMCIS 2000 Proceedings. 112.
- Zaichkowsky J.L. (1985), "Measuring Involvement construct", *Journal of Consumer Research* (pre-1986), 12(3), 341-352.
- Zhou, L., Dai, L., & Zhang, D. (2007), "Online shopping acceptance model — a critical survey of consumer factors in online shopping", *Journal of Electronic Commerce Research*, 8(1), 41-62.
- Zhou, L. (2007), "Analysis of Online Shopping Behavior of Customer", *International Journal in Multidisciplinary and Academic Research*, 2(1), 1-10.