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"The impact of situational and trust factors on consumer's behavior while purchasing products online: A case study of Lucknow"

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ABSTRACT

Purpose: - The purpose of the study is to find the factors influencing consumer from Lucknow to purchase products online. The researcher aim to find the influence of situational and trust, factors for preferring the online shopping over traditional shopping.

Motivation for the study: Online shopping is growing in India gradually, people prefers to buy product online as it is more convenient, price efficient, has huge merchandise and has availability for round the clock. Now a shopper can buy any product of any type and brand from anywhere in the world through internet. It create more opportunity for retailers also as they can sell their product to anyone beyond geographical boundaries.

Research approach: The present study focus on the consumer of Lucknow, that how they prefer shopping online over traditional shopping, how situational and trust factors influence their purchase decision. In the present research primary data 243 consumers was collected from Lucknow district and analyze.

Finding: It was found that most of the people prefers to purchase product using e-retailing website as in present time e-retailers has build trust among the shoppers. Due to the busy lifestyle of the consumers, online shopping is more convenient.

Contribution: This paper will help the e-retailers to understand the buying preference of consumer from Lucknow district.

Key words: Online shopping, situational factor of online consumer, online buying behavior.

I. INTRODUCTION

Technological advancement provides opportunity to the seller to attract consumer in order to sell their product and promote themselves in a much efficient and productive way. Though purchasing of product from traditional market remains in a specified position since the evolution of marketing. The pattern of consumer purchasing is changing dynamically. The ways companies interact, communicate and transact with consumers have changed fundamentally. Retail brands have also experienced considerable change over the last few decades due to internet. Shopping online is gaining popularity as internet has become a virtual medium for selling and buying of goods and services. Internet has changed the way we consume products and means of satisfying our demands. It has become one of the most important medium to acquire goods easily and ease our day to day activities. It provides both consumers and organizations, with limitless options to choose.

Online method of shopping gives customers 24 hours access to shopping, 365 days exposure beyond geographical reach, now consumers can purchase anything from anywhere. Hence, online shopping is more convenient compared to traditional stores because consumers can just fulfill their desire without stepping out from the house. Online stores are relatively new in the Indian market but still it is growing substantially as numbers of consumers making purchase online to save money, time and energy are increasing day by day. With online shopping customer can gather knowledge about the product before going for actual purchase and compare different product in terms of feature and price, though it also have a disadvantage that they cannot touch and evaluate the product at the spot like traditional shopping.

In Indian market e-retail portals have established themselves by providing huge discounts to attract customers thus changing their perception toward shopping by providing wider range of products on reasonable price. Due to demonetization cash transactions were reduced and with better net banking facilities the e-commerce increases in the country. The government tries to initiate cash less, or digital payment which provides further boost in the e-commerce section. The e-retailers have started launching their own individual fashion houses to increase their profit margins. Financial Risk, non delivery risk and return policy risk and product risk are the perceived risk which may have negative impact on customer's attitude toward online shopping (Manju Dhillion 2023).

There are some hindrance in online retailing from which both buyer and seller suffers as people has no or very less experience with technologies like internet etc. Buyer suffers due to misleading advertisements, faulty or low quality product, unsatisfactory service, refusing to return and refund, over claiming of price, leak of personal information. People have no knowledge of legal where-about in term of online shopping (Arifa et al 2024). Though in India we have consumer forum to deal with this problem but people are not aware of it. Some time people do not complain, if the price of the product is low they just accept faulty product.

II. REVIEW OF LITERATURE

(Lu, P. N et al 2024) pandemic has shifted customer buying preference from brick and mortar store to online shopping which expand the business for e-retailer and e-commerce industry. The researcher has found that five factors motivate customers to shop online perceived usefulness, ease of use, confidence (trust), safety level, and customer service. The researcher further state that online purchase has limited the customer to evaluate the product as they can gather knowledge about the product before purchasing it, though in traditional shopping they can touch and evaluate the product at the spot.

(Aziz, N. A 2023) the researcher has found the income level and previous travel experience has a positive significant influence on the behavior of consumer while shopping online. Surplus income diverse culture, experience of technology attract customer for shopping online. People with no experience of online shopping have negative perception toward online shopping.

(Ramadas B. R 2023) Online shopping is very convenient in compare to traditional shopping, purchase can be done from anywhere and at any time. Consumers can save products in shopping cart and purchase later at appropriate time

(Ederio. N 2023) Gen Z and millennial are more frequent in shopping online as they heavily rely on internet, they are always online, and they are active users of e platforms and services, and they get easily satisfied with it. Thus, millennial and gen Z are easy target for online retail stores. They are more keen to social media influence, they get easily attracted to discount, social sharing, referrals program.

(Dr. K. Komalavalli et al 2023) Women buyers are particular about price brand quality discount trend and offer while purchasing products online. Online shopping is more convenient for women because of time constrain as women are most of the time busy due to house hold work and taking care of children. Online shopping save their time. Even working women's prefer shopping online as it has more variety, reasonable price and convenient.

(Raman A2023) Customer are loyal to brand and country of origin to the brand which is crucial for online retail industry. Brand create value to the customer which further create quality so brand management and position are essential for the survival of online apparels brand social media marketing can help in creating brand image among the customer, it can also create awareness among the customer for a local brand. This awareness can help local brand in competing with the foreign well establish brands.

(Thaker T 2022), online shopping has influence and revolutionized whole society, Indian consumer behavior is changing dramatically. Latest technology has open new ways of opportunity which allows more convenient lifestyle. 24x7 facility of online shopping, availability of latest merchandise, variety of fashionable product, better schemes and discount, value of money are few of the significant reason Indian consumer prefer shopping online. Youngsters prefer online shopping more than elders as they take more risk in online shopping.

(Xu C 2021) Customers evaluate product in many ways such as reading specification, review rating, seeing pictures of the product. There is a gap between online and offline shopping, in offline shopping customer the experience of touching the product.

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Objective

1. To know the purchasing pattern of consumer in Lucknow district for shopping products online.
2. To identify the factors motivating consumer to purchase product online.

Research Methodology

The research method used for the study is the descriptive research technique. The study is based on pre-validated questionnaire by (Ansari Z A 2019). The survey is done from the people of Lucknow district. The study is based on only primary data so a total of 450 questionnaires were distributed among the consumers in which 243 response were collected. The response rate is 54%.

Hypothesis

H1 There is significant relationship between Situational factors and online shopping behaviour of a consumer

H2: There is significant relationship between Trust and online shopping behaviour of the consumer

III. RESULT

Among 243 people 144 people are male while only 99 are female. In which 62.1% are married and 37.2% are single. 112 consumers has a post graduate degree, 72 has graduate degree, 24 has done intermediate, 8 has done high school and 27 has below high school level educational qualification. 38 consumer has a below 150000 family income level, 64 consumer family annual income above 150001 and below 500000, 83 consumer from the sample are 500001 to 1000000 annual family income level, 50 consumers annual family income is between 1000001-2500000, 6 consumer has annual family income level from 2500001-5000000 while 2 consumer has annual family income above 5000001

Table 1 : Descriptive Analysis

Demographic factors	Category	Frequency	Percentage
Gender	Male	144	40.7
	Female	99	59.3
Age groups	Below 25 years	26	10.7
	26-35 years	108	44.4
	36-45 years	56	23.0
	46-55 years	34	14.0
	55-70 years	19	7.8
Marital Status	Married	151	62.1
	Single	92	37.9
Educational qualification	Below High school	27	11.1
	Graduate	72	29.6
	High School	8	3.3
	Intermediate	24	9.9
	Post Graduate	112	46.1
Annual family income	Below 150000	38	15.6
	150000-500000	64	26.3
	500001-1000000	83	34.2
	1000001-2500000	50	20.6
	2500001-5000000	6	2.5
	Above 5000001	2	.8

Two factors which effect the consumer purchase decision which we have considered in the research are situational factors and trust factor

Table2:**Reliability Statistis**

Cronbach's Alpha	N of Items
.929	11

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The overall Cronbach's Alpha of .929 indicates excellent internal consistency across all 11 items in the scale. This means that the items collectively measure the underlying construct(s) very reliably. Thus supporting the internal validity of the instrument

Table 3: Reliability by Construct

Variable	No of Items	Cronbach's Alpha	
Situational Factors	4	.869	Good reliability
Trust Factors	4	.884	Good reliability
Online Shopping Behaviour	3	.858	Good reliability

All three sub-constructs have Cronbach's Alpha values above .85, indicating that each set of items reliably measures its respective construct. Situational Factors (α = .869): The items are consistently measuring context-related influences. Trust Factors (α = .884): The items assessing consumer trust such as belief in seller, security etc) are strongly cohesive. Online Shopping Behaviour (α = .858). Thus all three constructs were measured reliably. These results confirm the psychometric soundness of the measurement tool used in the study.

Hypothesis Testing
H1: Situational Factors and Online Shopping Behavior

Table 4: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.687[a]	.472	.463	.81082

Predictors: (Constant), S4, S3, S2, S1

R (Multiple correlation) .687

The multiple correlation coefficient (R = .687) indicates a strong positive relationship between the predictors (S1–S4) and Online Shopping behaviour.

R Square (R2) .472

The coefficient of determination (R^2 = .472) means that approximately 47.2% of the variance in Online Shopping behaviour can be explained by S1, S2, S3, and S4.

Adjusted R2 .463

The Adjusted R^2 = .463 accounts for the number of predictors and sample size. It still shows a strong explanatory power, supporting the model's robustness.

Standard error Estimate .81082

The standard error of estimate = 0.811 suggests that the average deviation between the actual and predicted online shopping behaviour values is relatively low.

Table 5: ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	140.031	4	35.008	53.250	.000[b]
	Residual	156.467	238	.657		
	Total	296.497	242			

a. Dependent Variable: Shop_Beh(Mean of AS1, AS2, AS3)
b. Predictors: (Constant), S4, S3, S2, S1

The ANOVA test shows that the overall regression model is statistically significant, $F(4, 238) = 53.25$, $p < .001$.This indicates that the group of predictors S1 through S4 collectively predict Online shopping behaviour significantly better than a model with no predictors.

Table 6: Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	.684	.134		5.092	.000
	S1	.017	.070	.019	.238	.812
	S2	.242	.066	.281	3.655	.000
	S3	.319	.056	.355	5.675	.000
	S4	.119	.053	.147	2.235	.026

a. Dependent Variable: Shop_Beh (Mean of AS1, AS2, AS3)

- The intercept (B = .684, p < .001) indicates the baseline level of shopping behaviour when all predictors are zero.
- S3 (β = .355, p < .001) is the strongest predictor, suggesting it has the greatest impact on online shopping behaviour.
- S2 (β = .281, p < .001) also shows a statistically significant positive relationship, indicating it contributes meaningfully to predicting online shopping behaviour.
- S4 (β = .147, p = .026) is statistically significant, but with a smaller effect size.
- S1 (β = .019, p = .812) is not significant, implying it does not have a meaningful influence on shopping behaviour in this model.

These results provide evidence in support of the hypothesis 1.
"There is significant relationship between Situational factors and online shopping behaviour of a consumer**"**

H2: Trust Factors and Online Shopping Behavior

Table 7: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.780[a]	.608	.601	.69906

a. Predictors: (Constant), T4, T1, T3, T2

R (Multiple correlation) 0.780

The correlation coefficient R = .780 suggests a very strong positive relationship between the combined predictors (T1 to T4) and shopping behaviour.

R Square (R2) 0.608

The R^2 = .608 means that 60.8% of the variance in shopping behaviour is explained by the four predictors.

Adjusted R2 0.601

The Adjusted R^2 = .601 corrects for the number of predictors, indicating that the model remains strong after accounting for potential overfitting.

Standard error Estimate 0.69906

The standard error of estimate (.699) is relatively low, suggesting that predicted shopping behaviour values are close to the actual values on a Likert scale.

Table 8: ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	180.191	4	45.048	92.182	.000[b]
	Residual	116.306	238	.489		
	Total	296.497	242			

a. Dependent Variable: Shop_Beh (Mean of AS1, AS2, AS3)
b. Predictors: (Constant), T4, T1, T3, T2

The F-statistic = 92.182 with p < .001 shows that the regression model is statistically significant overall. This means the group of variables T1 through T4 collectively explain a significant amount of variance in shopping behaviour.

Table 9: Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.640	.107		5.993	.000
	T1	.043	.055	.049	.792	.429
	T2	.253	.057	.291	4.449	.000
	T3	.260	.052	.295	4.977	.000
	T4	.235	.055	.259	4.246	.000

a. Dependent Variable: Shop_Beh (Mean of AS1, AS2, AS3)

- The intercept ($B = 0.640$, $p < .001$) is the expected base level of shopping behaviour when all predictors are at zero.
- T2 ($\beta = .291$, $p < .001$), T3 ($\beta = .295$, $p < .001$), and T4 ($\beta = .259$, $p < .001$) are all statistically significant positive predictors, indicating they meaningfully contribute to predicting shopping behaviour.
- Among them, T3 has the strongest standardized effect ($\beta = .295$), closely followed by T2 and T4, showing all three have strong and nearly equal influence.
- T1 ($\beta = .049$, $p = .429$) is not statistically significant, suggesting it does not significantly predict shopping behaviour in this model.

These results indicate that three of the four variables meaningfully enhance the prediction of consumers' online shopping behaviour.
These results provide evidence in support of the hypothesis 2.
"There is significant relationship between Trust and online shopping behaviour of the consumer"

IV. CONCLUSION

The Consumer of Lucknow has started purchasing online as most of the respondent were seems to be positive in buying product online. Younger generation such as millennial and Gen Z seems to be more into online shopping. People with basic knowledge of internet prefer online shopping more than traditional shopping as it is less time consuming and more price efficient. People who have below high school level education does not prefer buying products online as they don't have much knowledge of internet and online shopping, they do not trust online shopping for various reason as they feel their personal and financial information are not safe while shopping online. Marketers and e-commerce platforms should prioritize building trust and enhancing favorable situational experiences to encourage more consistent and confident consumer behavior. Future research may explore additional moderating variables such as age, digital literacy, or shopping frequency to further understand behavioral variance across consumer segments.

Limitation of the study: The limitation of the study is that it is conducted only for the consumer of the Lucknow district. It only covers only situational and trust factors of consumer which influence their purchase behavior.

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Variables

Situational factor

S1" I feel online shopping is more convenient". Ansari Z. A 2019

S2 "Online shopping has more variety of product available" . Ansari Z. A 2019

S3 "I have sufficient knowledge of using internet shopping". Ansari Z. A 2019

S4 "Online shopping is available 24x7". Ansari Z. A 2019

TRUST FACTOR

T1 "Products purchased online are safely delivered". Ansari Z. A 2019

T2 "Online shopping sites provide competitive price". Ansari Z. A 2019

T3 "I feel my personal information is kept confidential by online shopping sites" Ansari Z. A 2019

T4 "My financial information is safe and secure with online shopping sites". Ansari Z. A 2019

Online shopping

AS1 "Buying apparels online was a satisfactory experience" Aref and Okasha 2020

AS2 "I think internet shopping would avoid the hassle of local shopping" Swinyard and Smith 2003

AS3 "You will buy apparels again online" Aref and Okasha 2020